

Short Term Comparison \$1000 Deductible

Benefits	Golden Rule 80% \$2000 (OOP)	Humana 80% \$2000 (OOP)	Houston Casualty 80% \$2000 (OOP)	Pan American SelectedChoice 80% \$2000 (OOP)	IHC Group 80% \$2000 (OOP)
29 Male - Single Pay					
CO - 80201	*	\$471.12	\$346.60	\$526.72	\$648.60
TX - 75080	\$465.12	\$563.60	\$411.40	\$560.16	\$594.62
IL - 62701	\$376.38	\$419.80	\$352.00	\$472.39	\$429.00
WY - 82601	\$484.70	NA	\$375.40	\$480.75	\$479.40
FL - 32801	\$505.92	\$540.20	\$411.40	\$535.08	\$535.20
OK - 73102	\$373.93	\$444.80	\$323.20	\$510.00	\$479.40
SC - 29650	\$374.54	\$482.60	\$330.40	\$526.72	\$535.20
29 Male-Monthly Pay					
CO - 80201	\$101.52*	\$90.30	\$84.44	\$119.76	\$154.15
TX - 75080	\$96.90	\$108.00	\$99.28	\$126.54	\$142.20
IL - 62701	\$78.41	\$79.20	\$85.79	\$108.74	\$105.57
WY - 82601	\$88.86	NA	\$90.85	\$110.43	\$116.67
FL - 32801	\$105.40	\$103.50	\$99.28	\$121.45	\$128.88
OK - 73102	\$77.90	\$84.00	\$79.05	\$116.37	\$116.67
SC - 29650	\$68.67	\$92.40	\$80.73	\$119.76	\$128.88
40 Family - Single Pay					
CO - 80201	*	\$1,960.40	\$1,653.40	\$2,111.35	\$1,651.20
TX - 75080	\$1,695.36	\$2,656.40	\$2,000.80	\$2,259.72	\$2,652.00
IL - 62701	\$1,392.61	\$1,494.20	\$1,687.60	\$1,870.24	\$1,887.00
WY - 82601	\$1,719.27	NA	\$1,806.40	\$1,907.34	\$2,121.00
FL - 32801	\$1,844.08	\$1,595.00	\$2,000.80	\$2,148.44	\$2,373.00
OK - 73102	\$1,380.67	\$1,805.60	\$1,529.20	\$2,037.16	\$2,121.00
SC - 29650	\$1,358.27	—	\$1,568.80	\$2,111.35	\$2,373.00
40 Family-Monthly Pay					
CO - 80201	356.91*	\$388.20	\$381.23	\$435.07	\$321.28
TX - 75080	\$353.20	\$464.40	\$459.47	\$466.16	\$595.42
IL - 62701	\$290.13	\$294.30	\$388.35	\$387.18	\$426.13
WY - 82601	\$315.20	NA	\$415.01	\$394.71	\$477.44
FL - 32801	\$384.18	\$431.70	\$459.47	\$443.59	\$533.86
OK - 73102	\$287.64	\$312.90	\$352.79	\$421.03	\$477.44
SC - 29650	\$249.02	\$355.80	\$361.69	\$436.07	\$533.83

*In Colorado the maximum is 4 months.

Golden Rule & Humana rates do not include \$20 application fee.

Houston Casualty's rates include a \$5 association fee and \$10 admin fee. There is no enrollment fee

Pan American Choice rates include \$20 admin fee and there is no enrollment fee. Commissions are paid on admin fee in addition to base premium

IHC rates do not include a \$10 application fee

Single Pay is based on 180 days payment

Benefits	Golden Rule	Humana	Houston Casualty	Pan American SelectedChoice	IHC Group
	80%	80%	80%	80%	80%
	\$2000 (OOP)	\$2000 (OOP)	\$2000 (OOP)	\$2000 (OOP)	\$2000 (OOP)

50 Female - Single Pay

CO - 80201	*	\$1,157.60	\$1,001.80	\$1,275.09	\$1,829.40
TX - 75080	\$1,093.03	\$1,389.80	\$1,207.00	\$1,368.40	\$1,539.60
IL - 62701	\$903.31	\$992.00	\$667.00	\$1,123.47	\$1,093.20
WY - 82601	\$1,102.46	NA	\$1,090.00	\$1,146.79	\$1,228.20
FL - 32801	\$1,188.91	\$1,296.20	\$1,207.00	\$1,298.42	\$1,375.80
OK - 73102	\$891.68	\$1,055.00	\$926.20	\$1,228.44	\$1,228.20
SC - 29650	\$870.26	\$1,186.40	\$949.60	\$1,275.09	\$1,375.80

50 Female - Monthly Pay

CO - 80201	\$236.35	\$227.10	\$232.78	\$271.50	\$415.51
TX - 75080	\$227.72	\$272.10	\$279.30	\$290.43	\$351.03
IL - 62701	\$188.19	\$193.50	\$156.79	\$240.76	\$252.32
WY - 82601	\$202.12	NA	\$252.87	\$245.49	\$282.23
FL - 32801	\$247.69	\$255.00	\$279.30	\$276.24	\$315.14
OK - 73102	\$187.77	\$205.80	\$215.87	\$262.04	\$282.23
SC - 29650	\$157.55	\$232.80	\$221.15	\$271.50	\$315.14

60 Male - Single Pay

CO - 80201	*	\$2,351.00	\$1,664.20	\$2,203.67	\$3,217.20
TX - 75080	\$1,825.60	\$2,828.00	\$2,011.60	\$2,371.26	\$3,247.80
IL - 62701	\$1,505.52	\$1,987.40	\$1,696.60	\$1,931.33	\$2,293.80
WY - 82601	\$1,843.78	NA	\$1,815.40	\$1,973.23	\$2,581.80
FL - 32801	\$1,985.74	\$2,613.80	\$2,011.60	\$2,245.57	\$2,900.40
OK - 73102	\$1,486.14	\$2,117.00	\$1,577.80	\$2,119.87	\$2,581.80
SC - 29650	\$1,465.13	\$2,412.20	\$1,577.80	\$2,203.67	\$2,900.40

60 Male - Monthly Pay

CO - 80201	\$358.49	\$466.80	\$383.14	\$459.80	\$722.56
TX - 75080	\$380.33	\$558.00	\$461.78	\$493.78	\$729.14
IL - 62701	\$313.65	\$392.70	\$390.29	\$404.57	\$518.01
WY - 82601	\$338.03	NA	\$417.10	\$413.07	\$581.99
FL - 32801	\$413.70	\$518.70	\$461.78	\$468.29	\$652.33
OK - 73102	\$309.61	\$417.90	\$363.48	\$442.80	\$581.99
SC - 29650	\$268.61	\$477.00	\$363.48	\$459.80	\$652.30

Single Pay is based on 180 day payment