



MEDICO®
INSURANCE COMPANY

Medico Hospital Indemnity Plan

MONTHLY AUTOMATIC BANK WITHDRAWAL PREMIUMS

BASE FORMS - HIA60, HIA62

Kansas

Rates Effective: July 1, 2014

| Base Option 1 - Daily Hospital Confinement Benefit | | | | | | | | | | |
|--|-------------------------------------|--------|--------|--------|--------|--------|--------|--------|---------|--------|
| Monthly - Automatic Bank Withdrawal - Rates Per \$25/Day Benefit | | | | | | | | | | |
| AVAILABLE UNITS - 10 to 24 (\$250 to \$600/Day in \$25 increments) | | | | | | | | | | |
| Issue Age | SINGLE RATES | | | | | | | | | |
| | Maximum Hospital Confinement Period | | | | | | | | | |
| | 6 Days | | 7 Days | | 8 Days | | 9 Days | | 10 Days | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 50 | \$1.45 | \$1.36 | \$1.62 | \$1.52 | \$1.77 | \$1.67 | \$1.91 | \$1.80 | \$2.05 | \$1.93 |
| 51 | \$1.50 | \$1.40 | \$1.68 | \$1.56 | \$1.84 | \$1.71 | \$1.99 | \$1.85 | \$2.13 | \$1.98 |
| 52 | \$1.56 | \$1.44 | \$1.74 | \$1.60 | \$1.90 | \$1.75 | \$2.06 | \$1.90 | \$2.20 | \$2.03 |
| 53 | \$1.61 | \$1.47 | \$1.80 | \$1.64 | \$1.97 | \$1.80 | \$2.13 | \$1.95 | \$2.28 | \$2.08 |
| 54 | \$1.67 | \$1.51 | \$1.86 | \$1.68 | \$2.03 | \$1.84 | \$2.20 | \$1.99 | \$2.35 | \$2.13 |
| 55 | \$1.72 | \$1.55 | \$1.92 | \$1.72 | \$2.10 | \$1.89 | \$2.27 | \$2.04 | \$2.43 | \$2.19 |
| 56 | \$1.77 | \$1.59 | \$1.97 | \$1.77 | \$2.16 | \$1.94 | \$2.34 | \$2.10 | \$2.50 | \$2.24 |
| 57 | \$1.82 | \$1.63 | \$2.03 | \$1.81 | \$2.22 | \$1.99 | \$2.40 | \$2.15 | \$2.57 | \$2.30 |
| 58 | \$1.87 | \$1.67 | \$2.08 | \$1.86 | \$2.28 | \$2.04 | \$2.47 | \$2.20 | \$2.64 | \$2.36 |
| 59 | \$1.92 | \$1.71 | \$2.14 | \$1.90 | \$2.34 | \$2.09 | \$2.53 | \$2.26 | \$2.71 | \$2.41 |
| 60 | \$1.97 | \$1.75 | \$2.19 | \$1.95 | \$2.40 | \$2.14 | \$2.60 | \$2.31 | \$2.78 | \$2.47 |
| 61 | \$2.02 | \$1.79 | \$2.25 | \$1.99 | \$2.46 | \$2.19 | \$2.66 | \$2.36 | \$2.85 | \$2.53 |
| 62 | \$2.07 | \$1.83 | \$2.30 | \$2.04 | \$2.52 | \$2.23 | \$2.73 | \$2.42 | \$2.92 | \$2.59 |
| 63 | \$2.12 | \$1.88 | \$2.37 | \$2.09 | \$2.59 | \$2.30 | \$2.81 | \$2.48 | \$3.00 | \$2.66 |
| 64 | \$2.18 | \$1.93 | \$2.43 | \$2.15 | \$2.66 | \$2.36 | \$2.88 | \$2.55 | \$3.08 | \$2.73 |
| 65 | \$2.24 | \$1.98 | \$2.50 | \$2.21 | \$2.74 | \$2.42 | \$2.96 | \$2.62 | \$3.17 | \$2.80 |
| 66 | \$2.30 | \$2.03 | \$2.56 | \$2.26 | \$2.81 | \$2.48 | \$3.03 | \$2.68 | \$3.25 | \$2.87 |
| 67 | \$2.35 | \$2.08 | \$2.62 | \$2.32 | \$2.88 | \$2.54 | \$3.11 | \$2.75 | \$3.33 | \$2.94 |
| 68 | \$2.43 | \$2.15 | \$2.71 | \$2.39 | \$2.97 | \$2.62 | \$3.21 | \$2.84 | \$3.44 | \$3.04 |
| 69 | \$2.51 | \$2.21 | \$2.80 | \$2.47 | \$3.07 | \$2.70 | \$3.32 | \$2.92 | \$3.55 | \$3.13 |
| 70 | \$2.59 | \$2.28 | \$2.89 | \$2.54 | \$3.16 | \$2.78 | \$3.42 | \$3.01 | \$3.66 | \$3.22 |
| 71 | \$2.67 | \$2.34 | \$2.97 | \$2.61 | \$3.26 | \$2.86 | \$3.52 | \$3.10 | \$3.77 | \$3.31 |
| 72 | \$2.75 | \$2.41 | \$3.06 | \$2.69 | \$3.35 | \$2.94 | \$3.63 | \$3.18 | \$3.88 | \$3.41 |
| 73 | \$2.85 | \$2.50 | \$3.18 | \$2.79 | \$3.48 | \$3.05 | \$3.77 | \$3.30 | \$4.03 | \$3.54 |
| 74 | \$2.96 | \$2.59 | \$3.30 | \$2.89 | \$3.61 | \$3.17 | \$3.91 | \$3.42 | \$4.18 | \$3.66 |
| 75 | \$3.07 | \$2.68 | \$3.42 | \$2.99 | \$3.74 | \$3.28 | \$4.05 | \$3.55 | \$4.33 | \$3.79 |
| 76 | \$3.17 | \$2.77 | \$3.53 | \$3.09 | \$3.87 | \$3.39 | \$4.19 | \$3.67 | \$4.48 | \$3.92 |
| 77 | \$3.28 | \$2.87 | \$3.65 | \$3.19 | \$4.01 | \$3.50 | \$4.33 | \$3.79 | \$4.64 | \$4.05 |
| 78 | \$3.40 | \$2.96 | \$3.79 | \$3.30 | \$4.16 | \$3.62 | \$4.49 | \$3.92 | \$4.81 | \$4.19 |
| 79 | \$3.53 | \$3.06 | \$3.93 | \$3.41 | \$4.31 | \$3.74 | \$4.66 | \$4.04 | \$4.98 | \$4.33 |
| 80 | \$3.65 | \$3.16 | \$4.07 | \$3.52 | \$4.46 | \$3.86 | \$4.82 | \$4.17 | \$5.16 | \$4.46 |
| 81 | \$3.77 | \$3.26 | \$4.20 | \$3.63 | \$4.61 | \$3.98 | \$4.98 | \$4.30 | \$5.33 | \$4.60 |
| 82 | \$3.89 | \$3.35 | \$4.34 | \$3.74 | \$4.76 | \$4.10 | \$5.14 | \$4.43 | \$5.50 | \$4.74 |
| 83 | \$4.02 | \$3.45 | \$4.48 | \$3.85 | \$4.91 | \$4.22 | \$5.31 | \$4.56 | \$5.68 | \$4.88 |
| 84 | \$4.15 | \$3.56 | \$4.63 | \$3.96 | \$5.07 | \$4.35 | \$5.49 | \$4.70 | \$5.87 | \$5.03 |
| 85 | \$4.29 | \$3.66 | \$4.78 | \$4.08 | \$5.24 | \$4.48 | \$5.67 | \$4.84 | \$6.06 | \$5.18 |

| Bank Draft | |
|-------------|--------|
| Monthly | 1 |
| Quarterly | 3.000 |
| Semi-Annual | 6.000 |
| Annual | 12.000 |

| Direct Bill | |
|-------------|--------|
| Monthly | N/A |
| Quarterly | 3.240 |
| Semi-Annual | 6.240 |
| Annual | 12.000 |

| Credit Card | |
|-------------|--------|
| Monthly | 1.032 |
| Quarterly | 3.096 |
| Semi-Annual | 6.180 |
| Annual | 12.360 |

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

| Household Discount Factor |
|---------------------------|
| .93 |

| Base Options 2 & 3 - Lump Sum Hospital Benefit | | | | | | | | |
|--|--|----------|----------|----------|----------|----------|---------------------------------------|----------|
| Monthly - Automatic Bank Withdrawal Rates | | | | | | | | |
| Issue Age | SINGLE RATES | | | | | | | |
| | Benefit Amount Per Confinement | | | | | | | |
| | Option 2 - Max 3 Confinements Per Year | | | | | | Option 3 - Max 1 Confinement Per Year | |
| | \$1,500 | | \$2,000 | | \$2,500 | | \$5,000 | |
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 50 | \$37.56 | \$35.18 | \$50.08 | \$46.90 | \$62.60 | \$58.63 | \$96.54 | \$90.40 |
| 51 | \$39.11 | \$36.26 | \$52.15 | \$48.35 | \$65.19 | \$60.44 | \$100.52 | \$93.19 |
| 52 | \$40.68 | \$37.35 | \$54.23 | \$49.80 | \$67.79 | \$62.25 | \$104.53 | \$95.99 |
| 53 | \$42.23 | \$38.44 | \$56.30 | \$51.25 | \$70.38 | \$64.06 | \$108.52 | \$98.78 |
| 54 | \$43.78 | \$39.53 | \$58.37 | \$52.70 | \$72.96 | \$65.88 | \$112.50 | \$101.58 |
| 55 | \$45.34 | \$40.61 | \$60.45 | \$54.15 | \$75.56 | \$67.69 | \$116.52 | \$104.37 |
| 56 | \$47.10 | \$42.14 | \$62.80 | \$56.18 | \$78.50 | \$70.23 | \$121.05 | \$108.29 |
| 57 | \$48.86 | \$43.65 | \$65.15 | \$58.20 | \$81.44 | \$72.75 | \$125.58 | \$112.18 |
| 58 | \$50.63 | \$45.18 | \$67.50 | \$60.23 | \$84.38 | \$75.29 | \$130.11 | \$116.10 |
| 59 | \$52.39 | \$46.70 | \$69.85 | \$62.27 | \$87.31 | \$77.83 | \$134.64 | \$120.02 |
| 60 | \$54.15 | \$48.23 | \$72.20 | \$64.30 | \$90.25 | \$80.38 | \$139.17 | \$123.94 |
| 61 | \$55.91 | \$49.74 | \$74.55 | \$66.32 | \$93.19 | \$82.90 | \$143.70 | \$127.83 |
| 62 | \$57.68 | \$51.26 | \$76.90 | \$68.35 | \$96.13 | \$85.44 | \$148.22 | \$131.74 |
| 63 | \$59.75 | \$53.06 | \$79.67 | \$70.75 | \$99.58 | \$88.44 | \$153.56 | \$136.37 |
| 64 | \$61.81 | \$54.85 | \$82.42 | \$73.13 | \$103.02 | \$91.42 | \$158.86 | \$140.96 |
| 65 | \$63.89 | \$56.65 | \$85.18 | \$75.53 | \$106.48 | \$94.42 | \$164.19 | \$145.59 |
| 66 | \$65.96 | \$58.45 | \$87.95 | \$77.93 | \$109.94 | \$97.42 | \$169.52 | \$150.22 |
| 67 | \$68.03 | \$60.25 | \$90.70 | \$80.33 | \$113.38 | \$100.42 | \$174.82 | \$154.84 |
| 68 | \$70.68 | \$62.54 | \$94.23 | \$83.38 | \$117.79 | \$104.23 | \$181.63 | \$160.72 |
| 69 | \$73.33 | \$64.84 | \$97.77 | \$86.45 | \$122.21 | \$108.06 | \$188.45 | \$166.63 |
| 70 | \$75.98 | \$67.13 | \$101.30 | \$89.50 | \$126.63 | \$111.88 | \$195.26 | \$172.51 |
| 71 | \$78.63 | \$69.43 | \$104.83 | \$92.57 | \$131.04 | \$115.71 | \$202.07 | \$178.42 |
| 72 | \$81.28 | \$71.73 | \$108.37 | \$95.63 | \$135.46 | \$119.54 | \$208.88 | \$184.33 |
| 73 | \$84.80 | \$74.68 | \$113.07 | \$99.57 | \$141.33 | \$124.46 | \$217.94 | \$191.91 |
| 74 | \$88.33 | \$77.64 | \$117.77 | \$103.52 | \$147.21 | \$129.40 | \$227.00 | \$199.53 |
| 75 | \$91.85 | \$80.59 | \$122.47 | \$107.45 | \$153.08 | \$134.31 | \$236.05 | \$207.11 |
| 76 | \$95.38 | \$83.55 | \$127.17 | \$111.40 | \$158.96 | \$139.25 | \$245.11 | \$214.72 |
| 77 | \$98.90 | \$86.50 | \$131.87 | \$115.33 | \$164.83 | \$144.17 | \$254.17 | \$222.31 |
| 78 | \$102.88 | \$89.64 | \$137.17 | \$119.52 | \$171.46 | \$149.40 | \$264.39 | \$230.37 |
| 79 | \$106.84 | \$92.78 | \$142.45 | \$123.70 | \$178.06 | \$154.63 | \$274.57 | \$238.43 |
| 80 | \$110.81 | \$95.91 | \$147.75 | \$127.88 | \$184.69 | \$159.85 | \$284.79 | \$246.50 |
| 81 | \$114.78 | \$99.05 | \$153.03 | \$132.07 | \$191.29 | \$165.08 | \$294.97 | \$254.56 |
| 82 | \$118.74 | \$102.19 | \$158.32 | \$136.25 | \$197.90 | \$170.31 | \$305.16 | \$262.62 |
| 83 | \$122.85 | \$105.43 | \$163.80 | \$140.57 | \$204.75 | \$175.71 | \$315.72 | \$270.94 |
| 84 | \$127.09 | \$108.76 | \$169.45 | \$145.02 | \$211.81 | \$181.27 | \$326.61 | \$279.52 |
| 85 | \$131.49 | \$112.20 | \$175.32 | \$149.60 | \$219.15 | \$187.00 | \$337.92 | \$288.35 |

| Bank Draft | |
|-------------|--------|
| Monthly | 1 |
| Quarterly | 3.000 |
| Semi-Annual | 6.000 |
| Annual | 12.000 |

| Direct Bill | |
|-------------|--------|
| Monthly | N/A |
| Quarterly | 3.240 |
| Semi-Annual | 6.240 |
| Annual | 12.000 |

| Credit Card | |
|-------------|--------|
| Monthly | 1.032 |
| Quarterly | 3.096 |
| Semi-Annual | 6.180 |
| Annual | 12.360 |

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

| Household Discount Factor |
|---------------------------|
| .93 |

| Optional Rider Benefits | | | | | | |
|---|-----------------|--------|--------------------------------------|--------|------------------------------------|--------|
| Monthly - Automatic Bank Withdrawal Rates | | | | | | |
| Issue Age | SINGLE RATES | | | | | |
| | Ambulance | | AD&D Benefit | | Lump Sum Cancer | |
| | \$250/Day | | Per \$5,000 Benefit Available Units: | | Per \$500 Benefit Available Units: | |
| | 3 Days Per Year | | 1, 2 or 4 | | 2, 5, 10, 15 or 20 | |
| | Male | Female | Male | Female | Male | Female |
| 50 | \$3.14 | \$2.96 | \$0.75 | \$0.75 | \$0.92 | \$0.83 |
| 51 | \$3.25 | \$3.03 | \$0.77 | \$0.77 | \$0.97 | \$0.86 |
| 52 | \$3.35 | \$3.10 | \$0.78 | \$0.78 | \$1.03 | \$0.89 |
| 53 | \$3.46 | \$3.18 | \$0.80 | \$0.80 | \$1.08 | \$0.92 |
| 54 | \$3.58 | \$3.24 | \$0.81 | \$0.82 | \$1.14 | \$0.95 |
| 55 | \$3.68 | \$3.31 | \$0.83 | \$0.83 | \$1.19 | \$0.98 |
| 56 | \$3.81 | \$3.42 | \$0.86 | \$0.87 | \$1.26 | \$1.01 |
| 57 | \$3.94 | \$3.53 | \$0.90 | \$0.90 | \$1.33 | \$1.04 |
| 58 | \$4.06 | \$3.63 | \$0.93 | \$0.93 | \$1.39 | \$1.06 |
| 59 | \$4.19 | \$3.74 | \$0.96 | \$0.97 | \$1.46 | \$1.09 |
| 60 | \$4.32 | \$3.85 | \$0.99 | \$1.00 | \$1.52 | \$1.12 |
| 61 | \$4.45 | \$3.95 | \$1.02 | \$1.03 | \$1.59 | \$1.15 |
| 62 | \$4.57 | \$4.05 | \$1.05 | \$1.07 | \$1.65 | \$1.18 |
| 63 | \$4.70 | \$4.17 | \$1.10 | \$1.11 | \$1.71 | \$1.20 |
| 64 | \$4.84 | \$4.28 | \$1.13 | \$1.15 | \$1.78 | \$1.22 |
| 65 | \$4.97 | \$4.39 | \$1.17 | \$1.19 | \$1.84 | \$1.24 |
| 66 | \$5.10 | \$4.50 | \$1.21 | \$1.23 | \$1.90 | \$1.26 |
| 67 | \$5.23 | \$4.61 | \$1.25 | \$1.27 | \$1.96 | \$1.28 |
| 68 | \$5.39 | \$4.75 | \$1.30 | \$1.32 | \$2.02 | \$1.31 |
| 69 | \$5.55 | \$4.89 | \$1.35 | \$1.37 | \$2.08 | \$1.33 |
| 70 | \$5.72 | \$5.03 | \$1.40 | \$1.42 | \$2.14 | \$1.35 |
| 71 | \$5.88 | \$5.18 | \$1.45 | \$1.47 | \$2.20 | \$1.37 |
| 72 | \$6.05 | \$5.32 | \$1.50 | \$1.53 | \$2.27 | \$1.40 |
| 73 | \$6.28 | \$5.51 | \$1.57 | \$1.59 | \$2.32 | \$1.42 |
| 74 | \$6.52 | \$5.71 | \$1.63 | \$1.65 | \$2.37 | \$1.45 |
| 75 | \$6.75 | \$5.91 | \$1.70 | \$1.71 | \$2.42 | \$1.48 |
| 76 | \$6.98 | \$6.11 | \$1.76 | \$1.78 | \$2.48 | \$1.51 |
| 77 | \$7.21 | \$6.30 | \$1.82 | \$1.84 | \$2.53 | \$1.53 |
| 78 | \$7.48 | \$6.51 | \$1.90 | \$1.90 | \$2.57 | \$1.55 |
| 79 | \$7.75 | \$6.73 | \$1.97 | \$1.97 | \$2.60 | \$1.57 |
| 80 | \$8.01 | \$6.93 | \$2.04 | \$2.04 | | |
| 81 | | | | | | |
| 82 | | | | | | |
| 83 | | | | | | |
| 84 | | | | | | |
| 85 | | | | | | |

| Bank Draft | |
|-------------|--------|
| Monthly | 1 |
| Quarterly | 3.000 |
| Semi-Annual | 6.000 |
| Annual | 12.000 |

| Direct Bill | |
|-------------|--------|
| Monthly | N/A |
| Quarterly | 3.240 |
| Semi-Annual | 6.240 |
| Annual | 12.000 |

| Credit Card | |
|-------------|--------|
| Monthly | 1.032 |
| Quarterly | 3.096 |
| Semi-Annual | 6.180 |
| Annual | 12.360 |

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

| Household Discount Factor |
|---------------------------|
| .93 |

UNDERWRITING GUIDELINES

A60-A62 HOSPITAL INDEMNITY PRODUCT

Underwriting Guidelines: The Underwriting Guidelines were developed with an emphasis on predictability. The health questions were structured to be as “black and white” as possible.

- If the applicant answers “Yes” to any question 1-10 in Part B of the application, the applicant would not be eligible for coverage.

A Personal Health Interview (PHI) will not be required at this time.

Attending Physician Statement (APS) will not be required at this time.

Underwriting Hotline: 1-800-626-2068 – We encourage the producer to utilize the Underwriting Hotline. The underwriters taking the calls are able to access our records to see if the applicant has or has applied for coverage in the past. They can also answer questions about medications or medical conditions.

Rate Structure: The premium rates shown in the Rate Guide are for single applicants.

Conversion Rules: An Indemnity Benefit Policy cannot be converted from any other policy form.