

| Non Tobacco Rates (Monthly Premium) Disabled - Under Age 65 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|----------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$436.41 | | | | \$495.72 | | \$436.74 | | | | | \$339.70 |
| ACE Property and Casualty Insurance Company | Male | \$518.58 | | | | \$642.50 | | \$523.75 | \$209.42 | | | | \$412.50 |
| ACE Property and Casualty Insurance Company | Female | \$461.08 | | | | \$571.17 | | \$465.58 | \$186.33 | | | | \$366.58 |
| Assured Life Association | Unisex | \$555.60 | \$647.60 | \$801.30 | \$618.20 | \$820.50 | | \$608.90 | | | | | \$378.70 |
| BlueCross BlueShield Of Montana | Unisex | \$625.91 | | | | \$870.39 | \$386.53 | \$785.39 | \$354.32 | | | | \$635.26 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$804.43 | \$373.36 | | | | |
| Federal Life Insurance Company | Unisex | \$411.80 | | | | \$525.70 | | \$421.20 | | | | | \$316.70 |
| Globe Life And Accident Insurance Company | Unisex | \$373.50 | \$730.00 | \$684.00 | | \$525.50 | \$307.50 | \$502.50 | \$307.50 | | | | \$362.50 |
| GPM Health and Life Insurance Company | Unisex | \$587.10 | | | | \$803.70 | | \$622.60 | | | | | \$318.90 |
| Guarantee Trust Life Insurance Company | Unisex | \$648.97 | | | | \$917.98 | | \$745.64 | | | | | \$585.29 |
| Humana Insurance Company | Unisex | \$441.55 | \$480.56 | \$629.42 | | \$642.29 | \$133.00 | \$604.18 | \$125.86 | \$265.11 | \$368.05 | | \$445.47 |
| Lumico Life Insurance Company | Male | \$493.17 | | | | \$618.75 | | \$513.67 | | | | | \$407.75 |
| Lumico Life Insurance Company | Female | \$442.00 | | | | \$554.50 | | \$460.33 | | | | | \$365.42 |
| Mutual of Omaha Insurance Company | Unisex | \$466.00 | | \$640.50 | | \$677.80 | | \$525.10 | \$343.80 | | | | \$401.70 |
| National Health Insurance Company | Unisex | \$493.11 | | | | \$634.62 | \$188.08 | \$514.22 | | | | | \$389.12 |
| Old Surety Life Insurance Company | Unisex | \$168.63 | | | | \$460.60 | | \$347.18 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$456.28 | | \$576.21 | \$485.35 | \$581.99 | | \$486.37 | | | | | \$372.13 |
| United American Insurance Company | Unisex | \$390.00 | \$676.00 | \$707.00 | \$654.00 | \$534.00 | \$270.00 | \$688.00 | \$250.00 | \$341.00 | \$476.00 | | \$564.00 |
| United States Fire Insurance Company | Male | \$476.50 | \$571.67 | | | \$624.83 | | \$496.25 | \$183.08 | \$240.92 | \$297.33 | | \$366.50 |
| United States Fire Insurance Company | Female | \$433.17 | \$519.67 | | | \$568.00 | | \$451.17 | \$166.50 | \$219.00 | \$270.33 | | \$333.17 |
| UnitedHealthcare Insurance Company | Male | \$326.75 | \$483.00 | \$576.75 | | \$579.50 | | \$556.75 | | \$175.25 | \$347.25 | | \$398.00 |
| UnitedHealthcare Insurance Company | Female | \$289.75 | \$428.00 | \$511.00 | | \$514.00 | | \$494.25 | | \$155.25 | \$308.25 | | \$353.50 |
| WMI Mutual Insurance Company | Unisex | \$446.00 | | | | | | \$596.00 | | | | | \$496.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$549.54 | | \$749.64 | | \$762.27 | | \$616.46 | | \$326.40 | \$466.45 | | \$553.91 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Annual Premium) Disabled - Under Age 65 | | | | | | | | | | | | | |
|---|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|---|------------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$5,239.00 | | | | \$5,951.00 | | \$5,243.00 | | | | | \$4,078.00 |
| ACE Property and Casualty Insurance Company | Male | \$6,223.00 | | | | \$7,710.00 | | \$6,285.00 | \$2,513.00 | | | | \$4,950.00 |
| ACE Property and Casualty Insurance Company | Female | \$5,533.00 | | | | \$6,854.00 | | \$5,587.00 | \$2,236.00 | | | | \$4,399.00 |
| Assured Life Association | Unisex | \$6,667.00 | \$7,771.10 | \$9,615.40 | \$7,417.93 | \$9,845.80 | | \$7,307.10 | | | | | \$4,544.00 |
| BlueCross BlueShield Of Montana | Unisex | \$7,510.92 | | | | \$10,445 | \$4,638.36 | \$9,424.68 | \$4,251.84 | | | | \$7,623.12 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$9,653.16 | \$4,480.32 | | | | |
| Federal Life Insurance Company | Unisex | \$4,941.40 | | | | \$6,308.60 | | \$5,054.20 | | | | | \$3,800.20 |
| Globe Life And Accident Insurance Company | Unisex | \$4,247.00 | \$8,295.00 | \$7,770.00 | | \$5,970.00 | \$3,492.00 | \$5,712.00 | \$3,492.00 | | | | \$4,119.00 |
| GPM Health and Life Insurance Company | Unisex | \$7,045.10 | | | | \$9,644.30 | | \$7,470.80 | | | | | \$3,826.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$5,298.60 | \$5,766.72 | \$7,553.04 | | \$7,707.48 | \$1,596.00 | \$7,250.16 | \$1,510.32 | \$3,181.32 | \$4,416.60 | | \$5,345.64 |
| Lumico Life Insurance Company | Male | \$5,918.00 | | | | \$7,425.00 | | \$6,164.00 | | | | | \$4,893.00 |
| Lumico Life Insurance Company | Female | \$5,304.00 | | | | \$6,654.00 | | \$5,524.00 | | | | | \$4,385.00 |
| Mutual of Omaha Insurance Company | Unisex | \$5,592.30 | | \$7,685.40 | | \$8,133.90 | | \$6,300.70 | \$4,126.00 | | | | \$4,820.10 |
| National Health Insurance Company | Unisex | \$5,917.34 | | | | \$7,615.46 | \$2,256.91 | \$6,170.60 | | | | | \$4,669.38 |
| Old Surety Life Insurance Company | Unisex | \$2,023.56 | | | | \$5,527.21 | | \$4,166.10 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$5,368.00 | | \$6,779.00 | \$5,710.00 | \$6,847.00 | | \$5,722.00 | | | | | \$4,378.00 |
| United American Insurance Company | Unisex | \$4,669.00 | \$8,112.00 | \$8,480.00 | \$7,843.00 | \$6,400.00 | \$3,237.00 | \$8,252.00 | \$2,997.00 | \$4,087.00 | \$5,705.00 | | \$6,759.00 |
| United States Fire Insurance Company | Male | \$5,718.00 | \$6,860.00 | | | \$7,498.00 | | \$5,955.00 | \$2,197.00 | \$2,891.00 | \$3,568.00 | | \$4,398.00 |
| United States Fire Insurance Company | Female | \$5,198.00 | \$6,236.00 | | | \$6,816.00 | | \$5,414.00 | \$1,998.00 | \$2,628.00 | \$3,244.00 | | \$3,998.00 |
| UnitedHealthcare Insurance Company | Male | \$3,921.00 | \$5,796.00 | \$6,921.00 | | \$6,954.00 | | \$6,681.00 | | \$2,103.00 | \$4,167.00 | | \$4,776.00 |
| UnitedHealthcare Insurance Company | Female | \$3,477.00 | \$5,136.00 | \$6,132.00 | | \$6,168.00 | | \$5,931.00 | | \$1,863.00 | \$3,699.00 | | \$4,242.00 |
| WMI Mutual Insurance Company | Unisex | \$5,352.00 | | | | | | \$7,152.00 | | | | | \$5,952.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$6,594.48 | | \$8,995.68 | | \$9,147.24 | | \$7,397.52 | | \$3,916.80 | \$5,597.40 | | \$6,646.92 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Monthly Premium) Disabled - Under Age 65 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|----------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$484.89 | | | | \$550.86 | | \$485.31 | | | | | \$377.43 |
| ACE Property and Casualty Insurance Company | Male | \$596.25 | | | | \$739.17 | | \$602.17 | \$241.17 | | | | \$474.17 |
| ACE Property and Casualty Insurance Company | Female | \$530.17 | | | | \$657.08 | | \$535.33 | \$214.33 | | | | \$421.50 |
| Assured Life Association | Unisex | \$638.60 | \$744.40 | \$921.00 | \$710.50 | \$943.10 | | \$699.90 | | | | | \$435.30 |
| BlueCross BlueShield Of Montana | Unisex | \$625.91 | | | | \$870.39 | \$386.53 | \$785.39 | \$354.32 | | | | \$635.26 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$804.43 | \$373.36 | | | | |
| Federal Life Insurance Company | Unisex | \$473.30 | | | | \$604.30 | | \$484.10 | | | | | \$364.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$674.80 | | | | \$923.80 | | \$715.60 | | | | | \$366.50 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$659.95 | \$718.26 | \$940.77 | | \$960.00 | \$198.80 | \$903.02 | \$188.12 | \$396.20 | \$550.14 | | \$665.84 |
| Lumico Life Insurance Company | Male | \$548.67 | | | | \$687.25 | | \$570.75 | | | | | \$453.42 |
| Lumico Life Insurance Company | Female | \$491.75 | | | | \$615.92 | | \$511.50 | | | | | \$406.33 |
| Mutual of Omaha Insurance Company | Unisex | \$535.70 | | \$736.20 | | \$779.10 | | \$603.50 | \$395.20 | | | | \$461.70 |
| National Health Insurance Company | Unisex | \$590.93 | | | | \$760.90 | \$225.44 | \$616.20 | | | | | \$466.54 |
| Old Surety Life Insurance Company | Unisex | \$185.49 | | | | \$506.66 | | \$381.89 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$501.91 | | \$633.83 | \$533.89 | \$640.19 | | \$535.01 | | | | | \$409.34 |
| United American Insurance Company | Unisex | \$448.00 | \$778.00 | \$813.00 | \$752.00 | \$614.00 | \$311.00 | \$791.00 | \$288.00 | \$392.00 | \$547.00 | | \$648.00 |
| United States Fire Insurance Company | Male | \$529.17 | \$635.00 | | | \$694.33 | | \$552.00 | \$203.67 | \$268.00 | \$330.75 | | \$407.17 |
| United States Fire Insurance Company | Female | \$481.08 | \$577.25 | | | \$631.25 | | \$501.75 | \$185.17 | \$243.67 | \$300.67 | | \$370.17 |
| UnitedHealthcare Insurance Company | Male | \$359.42 | \$531.30 | \$634.42 | | \$637.45 | | \$612.42 | | \$192.77 | \$381.97 | | \$437.80 |
| UnitedHealthcare Insurance Company | Female | \$318.72 | \$470.80 | \$562.10 | | \$565.40 | | \$543.67 | | \$170.77 | \$339.07 | | \$388.85 |
| WMI Mutual Insurance Company | Unisex | \$446.00 | | | | | | \$596.00 | | | | | \$496.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$549.54 | | \$749.64 | | \$762.27 | | \$616.46 | | \$326.40 | \$466.45 | | \$553.91 |

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| Tobacco Rates (Annual Premium) Disabled - Under Age 65 | | | | | | | | | | | | | |
|---|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|---|------------|
| | Plans | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$5,821.00 | | | | \$6,613.00 | | \$5,826.00 | | | | | \$4,531.00 |
| ACE Property and Casualty Insurance Company | Male | \$7,155.00 | | | | \$8,870.00 | | \$7,226.00 | \$2,894.00 | | | | \$5,690.00 |
| ACE Property and Casualty Insurance Company | Female | \$6,362.00 | | | | \$7,885.00 | | \$6,424.00 | \$2,572.00 | | | | \$5,058.00 |
| Assured Life Association | Unisex | \$7,663.30 | \$8,932.30 | \$11,052 | \$8,526.36 | \$11,317 | | \$8,399.00 | | | | | \$5,223.00 |
| BlueCross BlueShield Of Montana | Unisex | \$7,510.92 | | | | \$10,445 | \$4,638.36 | \$9,424.68 | \$4,251.84 | | | | \$7,623.12 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$9,653.16 | \$4,480.32 | | | | |
| Federal Life Insurance Company | Unisex | \$5,679.70 | | | | \$7,251.20 | | \$5,809.40 | | | | | \$4,368.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$8,097.80 | | | | \$11,085 | | \$8,587.10 | | | | | \$4,398.40 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$7,919.40 | \$8,619.12 | \$11,289 | | \$11,520 | \$2,385.60 | \$10,836 | \$2,257.44 | \$4,754.40 | \$6,601.68 | | \$7,990.08 |
| Lumico Life Insurance Company | Male | \$6,584.00 | | | | \$8,247.00 | | \$6,849.00 | | | | | \$5,441.00 |
| Lumico Life Insurance Company | Female | \$5,901.00 | | | | \$7,391.00 | | \$6,138.00 | | | | | \$4,876.00 |
| Mutual of Omaha Insurance Company | Unisex | \$6,427.90 | | \$8,833.80 | | \$9,349.30 | | \$7,242.20 | \$4,742.60 | | | | \$5,540.30 |
| National Health Insurance Company | Unisex | \$7,091.15 | | | | \$9,130.80 | \$2,705.29 | \$7,394.39 | | | | | \$5,598.45 |
| Old Surety Life Insurance Company | Unisex | \$2,225.88 | | | | \$6,079.92 | | \$4,582.68 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$5,904.80 | | \$7,456.90 | \$6,281.00 | \$7,531.70 | | \$6,294.20 | | | | | \$4,815.80 |
| United American Insurance Company | Unisex | \$5,370.00 | \$9,331.00 | \$9,754.00 | \$9,021.00 | \$7,361.00 | \$3,723.00 | \$9,492.00 | \$3,448.00 | \$4,701.00 | \$6,562.00 | | \$7,775.00 |
| United States Fire Insurance Company | Male | \$6,350.00 | \$7,620.00 | | | \$8,332.00 | | \$6,624.00 | \$2,444.00 | \$3,216.00 | \$3,969.00 | | \$4,886.00 |
| United States Fire Insurance Company | Female | \$5,773.00 | \$6,927.00 | | | \$7,575.00 | | \$6,021.00 | \$2,222.00 | \$2,924.00 | \$3,608.00 | | \$4,442.00 |
| UnitedHealthcare Insurance Company | Male | \$4,313.04 | \$6,375.60 | \$7,613.04 | | \$7,649.40 | | \$7,349.04 | | \$2,313.24 | \$4,583.64 | | \$5,253.60 |
| UnitedHealthcare Insurance Company | Female | \$3,824.64 | \$5,649.60 | \$6,745.20 | | \$6,784.80 | | \$6,524.04 | | \$2,049.24 | \$4,068.84 | | \$4,666.20 |
| WMI Mutual Insurance Company | Unisex | \$5,352.00 | | | | | | \$7,152.00 | | | | | \$5,952.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$6,594.48 | | \$8,995.68 | | \$9,147.24 | | \$7,397.52 | | \$3,916.80 | \$5,597.40 | | \$6,646.92 |

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| Non Tobacco Rates (Monthly Premium) Age 65 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|---------|----------|---|----------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$155.35 | | | | \$176.51 | | \$155.44 | | | | | \$114.12 |
| ACE Property and Casualty Insurance Company | Male | \$129.67 | | | | \$160.67 | | \$130.92 | \$52.33 | | | | \$103.17 |
| ACE Property and Casualty Insurance Company | Female | \$115.25 | | | | \$142.83 | | \$116.42 | \$46.58 | | | | \$91.67 |
| Assured Life Association | Unisex | \$188.80 | \$218.10 | \$268.00 | \$206.40 | \$274.40 | | \$203.30 | | | | | \$122.30 |
| BlueCross BlueShield Of Montana | Unisex | \$129.91 | | | | \$182.37 | \$67.13 | \$138.10 | \$63.97 | | | | \$128.13 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$157.14 | \$83.01 | | | | |
| Federal Life Insurance Company | Unisex | \$117.70 | | | | \$150.20 | | \$120.30 | | | | | \$90.50 |
| Globe Life And Accident Insurance Company | Unisex | \$108.00 | \$166.50 | \$196.00 | | \$196.50 | \$37.50 | \$174.00 | \$37.50 | | | | \$124.00 |
| GPM Health and Life Insurance Company | Unisex | \$167.80 | | | | \$229.60 | | \$177.90 | | | | | \$91.10 |
| Guarantee Trust Life Insurance Company | Unisex | \$205.77 | | | | \$260.85 | | \$211.75 | | | | | \$166.32 |
| Humana Insurance Company | Unisex | \$147.18 | \$160.19 | \$209.81 | | \$214.10 | \$44.33 | \$201.39 | \$41.95 | \$88.37 | \$122.68 | | \$148.49 |
| Lumico Life Insurance Company | Male | \$123.33 | | | | \$154.67 | | \$128.42 | | | | | \$101.92 |
| Lumico Life Insurance Company | Female | \$110.50 | | | | \$138.67 | | \$115.08 | | | | | \$91.33 |
| Mutual of Omaha Insurance Company | Unisex | \$116.50 | | \$160.10 | | \$169.50 | | \$131.30 | \$44.80 | | | | \$100.40 |
| National Health Insurance Company | Unisex | \$112.43 | | | | \$144.69 | \$42.88 | \$117.24 | | | | | \$88.72 |
| Old Surety Life Insurance Company | Unisex | \$93.66 | | | | \$230.30 | | \$115.73 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$104.38 | | \$177.56 | \$128.86 | \$179.43 | | \$129.28 | | | | | \$99.02 |
| United American Insurance Company | Unisex | \$109.00 | \$186.00 | \$212.00 | \$197.00 | \$200.00 | \$29.00 | \$164.00 | \$29.00 | \$90.00 | \$126.00 | | \$167.00 |
| United States Fire Insurance Company | Male | \$119.08 | \$142.92 | | | \$156.17 | | \$124.08 | \$45.75 | \$60.25 | \$74.33 | | \$91.58 |
| United States Fire Insurance Company | Female | \$108.25 | \$129.92 | | | \$142.00 | | \$112.75 | \$41.58 | \$54.75 | \$67.58 | | \$83.25 |
| UnitedHealthcare Insurance Company | Male | \$110.08 | \$162.72 | \$194.24 | | \$195.20 | | \$153.60 | | \$59.04 | \$116.96 | | \$134.08 |
| UnitedHealthcare Insurance Company | Female | \$97.60 | \$144.16 | \$172.16 | | \$173.12 | | \$136.32 | | \$52.32 | \$103.84 | | \$119.04 |
| WMI Mutual Insurance Company | Unisex | \$88.00 | | | | | | \$118.00 | | | | | \$98.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$137.38 | | \$187.41 | | \$190.57 | | \$154.12 | | \$81.60 | \$116.61 | | \$138.48 |

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|--|--------|------------|------------|------------|------------|------------|----------|------------|----------|------------|------------|---|------------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$1,865.00 | | | | \$2,119.00 | | \$1,866.00 | | | | | \$1,370.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,556.00 | | | | \$1,928.00 | | \$1,571.00 | \$628.00 | | | | \$1,238.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,383.00 | | | | \$1,714.00 | | \$1,397.00 | \$559.00 | | | | \$1,100.00 |
| Assured Life Association | Unisex | \$2,266.10 | \$2,616.70 | \$3,216.00 | \$2,476.68 | \$3,293.30 | | \$2,439.90 | | | | | \$1,467.20 |
| BlueCross BlueShield Of Montana | Unisex | \$1,558.92 | | | | \$2,188 | \$805.56 | \$1,657.20 | \$767.64 | | | | \$1,537.56 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$1,885.68 | \$996.12 | | | | |
| Federal Life Insurance Company | Unisex | \$1,411.80 | | | | \$1,802.50 | | \$1,444.10 | | | | | \$1,085.80 |
| Globe Life And Accident Insurance Company | Unisex | \$1,227.00 | \$1,893.00 | \$2,228.00 | | \$2,235.00 | \$424.00 | \$1,976.00 | \$424.00 | | | | \$1,409.00 |
| GPM Health and Life Insurance Company | Unisex | \$2,012.90 | | | | \$2,755.50 | | \$2,134.50 | | | | | \$1,093.30 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$1,766.16 | \$1,922.28 | \$2,517.72 | | \$2,569.20 | \$531.96 | \$2,416.68 | \$503.40 | \$1,060.44 | \$1,472.16 | | \$1,781.88 |
| Lumico Life Insurance Company | Male | \$1,480.00 | | | | \$1,856.00 | | \$1,541.00 | | | | | \$1,223.00 |
| Lumico Life Insurance Company | Female | \$1,326.00 | | | | \$1,664.00 | | \$1,381.00 | | | | | \$1,096.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,398.10 | | \$1,921.30 | | \$2,033.50 | | \$1,575.20 | \$537.20 | | | | \$1,205.00 |
| National Health Insurance Company | Unisex | \$1,349.21 | | | | \$1,736.28 | \$514.52 | \$1,406.83 | | | | | \$1,064.66 |
| Old Surety Life Insurance Company | Unisex | \$1,123.94 | | | | \$2,763.59 | | \$1,388.70 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,228.00 | | \$2,089.00 | \$1,516.00 | \$2,111.00 | | \$1,521.00 | | | | | \$1,165.00 |
| United American Insurance Company | Unisex | \$1,302.00 | \$2,229.00 | \$2,536.00 | \$2,362.00 | \$2,389.00 | \$343.00 | \$1,965.00 | \$343.00 | \$1,069.00 | \$1,501.00 | | \$1,999.00 |
| United States Fire Insurance Company | Male | \$1,429.00 | \$1,715.00 | | | \$1,874.00 | | \$1,489.00 | \$549.00 | \$723.00 | \$892.00 | | \$1,099.00 |
| United States Fire Insurance Company | Female | \$1,299.00 | \$1,559.00 | | | \$1,704.00 | | \$1,353.00 | \$499.00 | \$657.00 | \$811.00 | | \$999.00 |
| UnitedHealthcare Insurance Company | Male | \$1,320.96 | \$1,952.64 | \$2,330.88 | | \$2,342.40 | | \$1,843.20 | | \$708.48 | \$1,403.52 | | \$1,608.96 |
| UnitedHealthcare Insurance Company | Female | \$1,171.20 | \$1,729.92 | \$2,065.92 | | \$2,077.44 | | \$1,635.84 | | \$627.84 | \$1,246.08 | | \$1,428.48 |
| WMI Mutual Insurance Company | Unisex | \$1,056.00 | | | | | | \$1,416.00 | | | | | \$1,176.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,648.56 | | \$2,248.92 | | \$2,286.84 | | \$1,849.44 | | \$979.20 | \$1,399.32 | | \$1,661.76 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Monthly Premium) Age 65 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|----------|----------|---|----------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$172.60 | | | | \$196.09 | | \$172.68 | | | | | \$126.87 |
| ACE Property and Casualty Insurance Company | Male | \$149.08 | | | | \$184.83 | | \$150.58 | \$60.33 | | | | \$118.50 |
| ACE Property and Casualty Insurance Company | Female | \$132.50 | | | | \$164.25 | | \$133.83 | \$53.58 | | | | \$105.33 |
| Assured Life Association | Unisex | \$217.10 | \$250.70 | \$308.10 | \$237.20 | \$315.50 | | \$233.70 | | | | | \$140.50 |
| BlueCross BlueShield Of Montana | Unisex | \$149.39 | | | | \$209.72 | \$77.19 | \$158.81 | \$73.56 | | | | \$147.34 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$180.71 | \$95.46 | | | | |
| Federal Life Insurance Company | Unisex | \$135.20 | | | | \$172.70 | | \$138.30 | | | | | \$104.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$192.80 | | | | \$263.90 | | \$204.50 | | | | | \$104.70 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$219.99 | \$239.42 | \$313.59 | | \$320.00 | \$66.26 | \$301.00 | \$62.70 | \$132.07 | \$183.38 | | \$221.94 |
| Lumico Life Insurance Company | Male | \$137.17 | | | | \$171.83 | | \$142.67 | | | | | \$113.33 |
| Lumico Life Insurance Company | Female | \$122.92 | | | | \$154.00 | | \$127.83 | | | | | \$101.58 |
| Mutual of Omaha Insurance Company | Unisex | \$133.90 | | \$184.00 | | \$194.80 | | \$150.90 | \$51.50 | | | | \$115.40 |
| National Health Insurance Company | Unisex | \$134.74 | | | | \$173.49 | \$51.40 | \$140.49 | | | | | \$106.37 |
| Old Surety Life Insurance Company | Unisex | \$103.03 | | | | \$253.33 | | \$127.30 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$114.82 | | \$195.32 | \$141.75 | \$197.37 | | \$142.21 | | | | | \$108.92 |
| United American Insurance Company | Unisex | \$125.00 | \$214.00 | \$244.00 | \$227.00 | \$229.00 | \$33.00 | \$189.00 | \$33.00 | \$103.00 | \$144.00 | | \$192.00 |
| United States Fire Insurance Company | Male | \$132.25 | \$158.75 | | | \$173.58 | | \$138.00 | \$50.92 | \$67.00 | \$82.67 | | \$101.75 |
| United States Fire Insurance Company | Female | \$120.25 | \$144.33 | | | \$157.83 | | \$125.42 | \$46.25 | \$60.92 | \$75.17 | | \$92.50 |
| UnitedHealthcare Insurance Company | Male | \$121.08 | \$178.98 | \$213.66 | | \$214.72 | | \$168.96 | | \$64.94 | \$128.65 | | \$147.48 |
| UnitedHealthcare Insurance Company | Female | \$107.36 | \$158.57 | \$189.37 | | \$190.43 | | \$149.95 | | \$57.54 | \$114.22 | | \$130.94 |
| WMI Mutual Insurance Company | Unisex | \$110.00 | | | | | | \$147.00 | | | | | \$122.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$137.38 | | \$187.41 | | \$190.57 | | \$154.12 | | \$81.60 | \$116.61 | | \$138.48 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Annual Premium) Age 65 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$2,072.00 | | | | \$2,354.00 | | \$2,073.00 | | | | | \$1,523.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,789.00 | | | | \$2,218.00 | | \$1,807.00 | \$724.00 | | | | \$1,422.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,590.00 | | | | \$1,971.00 | | \$1,606.00 | \$643.00 | | | | \$1,264.00 |
| Assured Life Association | Unisex | \$2,604.70 | \$3,007.80 | \$3,697 | \$2,846.76 | \$3,785 | | \$2,804.50 | | | | | \$1,686.40 |
| BlueCross BlueShield Of Montana | Unisex | \$1,792.68 | | | | \$2,517 | \$926.28 | \$1,905.72 | \$882.72 | | | | \$1,768.08 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,168.52 | \$1,145.52 | | | | |
| Federal Life Insurance Company | Unisex | \$1,622.80 | | | | \$2,071.80 | | \$1,659.80 | | | | | \$1,248.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$2,313.70 | | | | \$3,167 | | \$2,453.40 | | | | | \$1,256.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$2,639.88 | \$2,873.04 | \$3,763 | | \$3,840 | \$795.12 | \$3,612 | \$752.40 | \$1,584.84 | \$2,200.56 | | \$2,663.28 |
| Lumico Life Insurance Company | Male | \$1,646.00 | | | | \$2,062.00 | | \$1,712.00 | | | | | \$1,360.00 |
| Lumico Life Insurance Company | Female | \$1,475.00 | | | | \$1,848.00 | | \$1,534.00 | | | | | \$1,219.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,607.00 | | \$2,208.40 | | \$2,337.30 | | \$1,810.50 | \$617.50 | | | | \$1,385.10 |
| National Health Insurance Company | Unisex | \$1,616.84 | | | | \$2,081.88 | \$616.79 | \$1,685.91 | | | | | \$1,276.45 |
| Old Surety Life Insurance Company | Unisex | \$1,236.36 | | | | \$3,039.96 | | \$1,527.60 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,350.80 | | \$2,297.90 | \$1,667.60 | \$2,322.10 | | \$1,673.10 | | | | | \$1,281.50 |
| United American Insurance Company | Unisex | \$1,498.00 | \$2,564.00 | \$2,917.00 | \$2,717.00 | \$2,748.00 | \$394.00 | \$2,260.00 | \$394.00 | \$1,229.00 | \$1,727.00 | | \$2,299.00 |
| United States Fire Insurance Company | Male | \$1,587.00 | \$1,905.00 | | | \$2,083.00 | | \$1,656.00 | \$611.00 | \$804.00 | \$992.00 | | \$1,221.00 |
| United States Fire Insurance Company | Female | \$1,443.00 | \$1,732.00 | | | \$1,894.00 | | \$1,505.00 | \$555.00 | \$731.00 | \$902.00 | | \$1,110.00 |
| UnitedHealthcare Insurance Company | Male | \$1,452.96 | \$2,147.76 | \$2,563.92 | | \$2,576.64 | | \$2,027.52 | | \$779.28 | \$1,543.80 | | \$1,769.76 |
| UnitedHealthcare Insurance Company | Female | \$1,288.32 | \$1,902.84 | \$2,272.44 | | \$2,285.16 | | \$1,799.40 | | \$690.48 | \$1,370.64 | | \$1,571.28 |
| WMI Mutual Insurance Company | Unisex | \$1,320.00 | | | | | | \$1,764.00 | | | | | \$1,464.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,648.56 | | \$2,248.92 | | \$2,286.84 | | \$1,849.44 | | \$979.20 | \$1,399.32 | | \$1,661.76 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Monthly Premium) Age 66 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|---------|----------|---|----------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$155.35 | | | | \$176.51 | | \$155.44 | | | | | \$114.12 |
| ACE Property and Casualty Insurance Company | Male | \$129.67 | | | | \$160.67 | | \$130.92 | \$52.33 | | | | \$103.17 |
| ACE Property and Casualty Insurance Company | Female | \$115.25 | | | | \$142.83 | | \$116.42 | \$46.58 | | | | \$91.67 |
| Assured Life Association | Unisex | \$188.80 | \$218.10 | \$268.00 | \$206.40 | \$274.40 | | \$203.30 | | | | | \$122.30 |
| BlueCross BlueShield Of Montana | Unisex | \$134.11 | | | | \$188.37 | \$69.24 | \$142.64 | \$65.99 | | | | \$132.19 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$161.68 | \$85.03 | | | | |
| Federal Life Insurance Company | Unisex | \$117.70 | | | | \$150.20 | | \$120.30 | | | | | \$90.50 |
| Globe Life And Accident Insurance Company | Unisex | \$116.50 | \$177.00 | \$205.50 | | \$207.00 | \$40.50 | \$184.50 | \$40.50 | | | | \$131.50 |
| GPM Health and Life Insurance Company | Unisex | \$167.80 | | | | \$229.60 | | \$177.90 | | | | | \$91.10 |
| Guarantee Trust Life Insurance Company | Unisex | \$205.77 | | | | \$260.85 | | \$211.75 | | | | | \$166.32 |
| Humana Insurance Company | Unisex | \$152.19 | \$165.64 | \$216.95 | | \$221.38 | \$45.84 | \$208.23 | \$43.38 | \$91.37 | \$126.86 | | \$153.54 |
| Lumico Life Insurance Company | Male | \$123.33 | | | | \$154.67 | | \$128.42 | | | | | \$101.92 |
| Lumico Life Insurance Company | Female | \$110.50 | | | | \$138.67 | | \$115.08 | | | | | \$91.33 |
| Mutual of Omaha Insurance Company | Unisex | \$116.50 | | \$160.10 | | \$169.50 | | \$131.30 | \$44.80 | | | | \$100.40 |
| National Health Insurance Company | Unisex | \$112.43 | | | | \$144.69 | \$42.88 | \$117.24 | | | | | \$88.72 |
| Old Surety Life Insurance Company | Unisex | \$97.60 | | | | \$238.36 | | \$115.73 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$111.69 | | \$189.89 | \$136.34 | \$191.93 | | \$136.59 | | | | | \$104.29 |
| United American Insurance Company | Unisex | \$115.00 | \$198.00 | \$224.00 | \$210.00 | \$211.00 | \$31.00 | \$175.00 | \$31.00 | \$96.00 | \$135.00 | | \$178.00 |
| United States Fire Insurance Company | Male | \$119.08 | \$142.92 | | | \$156.17 | | \$124.08 | \$45.75 | \$60.25 | \$74.33 | | \$91.58 |
| United States Fire Insurance Company | Female | \$108.25 | \$129.92 | | | \$142.00 | | \$112.75 | \$41.58 | \$54.75 | \$67.58 | | \$83.25 |
| UnitedHealthcare Insurance Company | Male | \$115.24 | \$170.34 | \$203.34 | | \$204.35 | | \$160.80 | | \$61.80 | \$122.44 | | \$140.36 |
| UnitedHealthcare Insurance Company | Female | \$102.17 | \$150.91 | \$180.23 | | \$181.23 | | \$142.71 | | \$54.77 | \$108.70 | | \$124.62 |
| WMI Mutual Insurance Company | Unisex | \$91.00 | | | | | | \$122.00 | | | | | \$102.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$142.19 | | \$193.97 | | \$197.24 | | \$159.51 | | \$84.46 | \$120.70 | | \$143.32 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Annual Premium) Age 66 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$1,865.00 | | | | \$2,119.00 | | \$1,866.00 | | | | | \$1,370.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,556.00 | | | | \$1,928.00 | | \$1,571.00 | \$628.00 | | | | \$1,238.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,383.00 | | | | \$1,714.00 | | \$1,397.00 | \$559.00 | | | | \$1,100.00 |
| Assured Life Association | Unisex | \$2,266.10 | \$2,616.70 | \$3,216.00 | \$2,476.68 | \$3,293.30 | | \$2,439.90 | | | | | \$1,467.20 |
| BlueCross BlueShield Of Montana | Unisex | \$1,609.32 | | | | \$2,260 | \$830.88 | \$1,711.68 | \$791.88 | | | | \$1,586.28 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$1,940.16 | \$1,020.36 | | | | |
| Federal Life Insurance Company | Unisex | \$1,411.80 | | | | \$1,802.50 | | \$1,444.10 | | | | | \$1,085.80 |
| Globe Life And Accident Insurance Company | Unisex | \$1,323.00 | \$2,012.00 | \$2,337.00 | | \$2,353.00 | \$460.00 | \$2,096.00 | \$460.00 | | | | \$1,495.00 |
| GPM Health and Life Insurance Company | Unisex | \$2,012.90 | | | | \$2,755.50 | | \$2,134.50 | | | | | \$1,093.30 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$1,826.28 | \$1,987.68 | \$2,603.40 | | \$2,656.56 | \$550.08 | \$2,498.76 | \$520.56 | \$1,096.44 | \$1,522.32 | | \$1,842.48 |
| Lumico Life Insurance Company | Male | \$1,480.00 | | | | \$1,856.00 | | \$1,541.00 | | | | | \$1,223.00 |
| Lumico Life Insurance Company | Female | \$1,326.00 | | | | \$1,664.00 | | \$1,381.00 | | | | | \$1,096.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,398.10 | | \$1,921.30 | | \$2,033.50 | | \$1,575.20 | \$537.20 | | | | \$1,205.00 |
| National Health Insurance Company | Unisex | \$1,349.21 | | | | \$1,736.28 | \$514.52 | \$1,406.83 | | | | | \$1,064.66 |
| Old Surety Life Insurance Company | Unisex | \$1,171.22 | | | | \$2,860.29 | | \$1,388.70 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,314.00 | | \$2,234.00 | \$1,604.00 | \$2,258.00 | | \$1,607.00 | | | | | \$1,227.00 |
| United American Insurance Company | Unisex | \$1,376.00 | \$2,367.00 | \$2,688.00 | \$2,513.00 | \$2,528.00 | \$372.00 | \$2,093.00 | \$372.00 | \$1,149.00 | \$1,613.00 | | \$2,131.00 |
| United States Fire Insurance Company | Male | \$1,429.00 | \$1,715.00 | | | \$1,874.00 | | \$1,489.00 | \$549.00 | \$723.00 | \$892.00 | | \$1,099.00 |
| United States Fire Insurance Company | Female | \$1,299.00 | \$1,559.00 | | | \$1,704.00 | | \$1,353.00 | \$499.00 | \$657.00 | \$811.00 | | \$999.00 |
| UnitedHealthcare Insurance Company | Male | \$1,382.88 | \$2,044.08 | \$2,440.08 | | \$2,452.20 | | \$1,929.60 | | \$741.60 | \$1,469.28 | | \$1,684.32 |
| UnitedHealthcare Insurance Company | Female | \$1,226.04 | \$1,810.92 | \$2,162.76 | | \$2,174.76 | | \$1,712.52 | | \$657.24 | \$1,304.40 | | \$1,495.44 |
| WMI Mutual Insurance Company | Unisex | \$1,092.00 | | | | | | \$1,464.00 | | | | | \$1,224.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,706.28 | | \$2,327.64 | | \$2,366.88 | | \$1,914.12 | | \$1,013.52 | \$1,448.40 | | \$1,719.84 |

Notes

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BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Monthly Premium) Age 66 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|----------|----------|---|----------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$172.60 | | | | \$196.09 | | \$172.68 | | | | | \$126.87 |
| ACE Property and Casualty Insurance Company | Male | \$149.08 | | | | \$184.83 | | \$150.58 | \$60.33 | | | | \$118.50 |
| ACE Property and Casualty Insurance Company | Female | \$132.50 | | | | \$164.25 | | \$133.83 | \$53.58 | | | | \$105.33 |
| Assured Life Association | Unisex | \$217.10 | \$250.70 | \$308.10 | \$237.20 | \$315.50 | | \$233.70 | | | | | \$140.50 |
| BlueCross BlueShield Of Montana | Unisex | \$154.22 | | | | \$216.62 | \$79.62 | \$164.03 | \$75.88 | | | | \$152.01 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$185.93 | \$97.78 | | | | |
| Federal Life Insurance Company | Unisex | \$135.20 | | | | \$172.70 | | \$138.30 | | | | | \$104.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$192.80 | | | | \$263.90 | | \$204.50 | | | | | \$104.70 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$227.47 | \$247.57 | \$324.26 | | \$330.88 | \$68.51 | \$311.23 | \$64.84 | \$136.56 | \$189.61 | | \$229.48 |
| Lumico Life Insurance Company | Male | \$137.17 | | | | \$171.83 | | \$142.67 | | | | | \$113.33 |
| Lumico Life Insurance Company | Female | \$122.92 | | | | \$154.00 | | \$127.83 | | | | | \$101.58 |
| Mutual of Omaha Insurance Company | Unisex | \$133.90 | | \$184.00 | | \$194.80 | | \$150.90 | \$51.50 | | | | \$115.40 |
| National Health Insurance Company | Unisex | \$134.74 | | | | \$173.49 | \$51.40 | \$140.49 | | | | | \$106.37 |
| Old Surety Life Insurance Company | Unisex | \$107.36 | | | | \$262.19 | | \$127.30 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$122.86 | | \$208.88 | \$149.97 | \$211.12 | | \$150.25 | | | | | \$114.72 |
| United American Insurance Company | Unisex | \$132.00 | \$227.00 | \$258.00 | \$241.00 | \$243.00 | \$36.00 | \$201.00 | \$36.00 | \$111.00 | \$155.00 | | \$205.00 |
| United States Fire Insurance Company | Male | \$132.25 | \$158.75 | | | \$173.58 | | \$138.00 | \$50.92 | \$67.00 | \$82.67 | | \$101.75 |
| United States Fire Insurance Company | Female | \$120.25 | \$144.33 | | | \$157.83 | | \$125.42 | \$46.25 | \$60.92 | \$75.17 | | \$92.50 |
| UnitedHealthcare Insurance Company | Male | \$126.76 | \$187.37 | \$223.67 | | \$224.78 | | \$176.88 | | \$67.98 | \$134.68 | | \$154.40 |
| UnitedHealthcare Insurance Company | Female | \$112.39 | \$166.00 | \$198.25 | | \$199.35 | | \$156.98 | | \$60.24 | \$119.57 | | \$137.08 |
| WMI Mutual Insurance Company | Unisex | \$114.00 | | | | | | \$153.00 | | | | | \$127.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$142.19 | | \$193.97 | | \$197.24 | | \$159.51 | | \$84.46 | \$120.70 | | \$143.32 |

Notes

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BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Annual Premium) Age 66 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$2,072.00 | | | | \$2,354.00 | | \$2,073.00 | | | | | \$1,523.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,789.00 | | | | \$2,218.00 | | \$1,807.00 | \$724.00 | | | | \$1,422.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,590.00 | | | | \$1,971.00 | | \$1,606.00 | \$643.00 | | | | \$1,264.00 |
| Assured Life Association | Unisex | \$2,604.70 | \$3,007.80 | \$3,697 | \$2,846.76 | \$3,785 | | \$2,804.50 | | | | | \$1,686.40 |
| BlueCross BlueShield Of Montana | Unisex | \$1,850.64 | | | | \$2,599 | \$955.44 | \$1,968.36 | \$910.56 | | | | \$1,824.12 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,231.16 | \$1,173.36 | | | | |
| Federal Life Insurance Company | Unisex | \$1,622.80 | | | | \$2,071.80 | | \$1,659.80 | | | | | \$1,248.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$2,313.70 | | | | \$3,167 | | \$2,453.40 | | | | | \$1,256.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$2,729.64 | \$2,970.84 | \$3,891 | | \$3,971 | \$822.12 | \$3,735 | \$778.08 | \$1,638.72 | \$2,275.32 | | \$2,753.76 |
| Lumico Life Insurance Company | Male | \$1,646.00 | | | | \$2,062.00 | | \$1,712.00 | | | | | \$1,360.00 |
| Lumico Life Insurance Company | Female | \$1,475.00 | | | | \$1,848.00 | | \$1,534.00 | | | | | \$1,219.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,607.00 | | \$2,208.40 | | \$2,337.30 | | \$1,810.50 | \$617.50 | | | | \$1,385.10 |
| National Health Insurance Company | Unisex | \$1,616.84 | | | | \$2,081.88 | \$616.79 | \$1,685.91 | | | | | \$1,276.45 |
| Old Surety Life Insurance Company | Unisex | \$1,288.32 | | | | \$3,146.28 | | \$1,527.60 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,445.40 | | \$2,457.40 | \$1,764.40 | \$2,483.80 | | \$1,767.70 | | | | | \$1,349.70 |
| United American Insurance Company | Unisex | \$1,583.00 | \$2,723.00 | \$3,092.00 | \$2,890.00 | \$2,907.00 | \$428.00 | \$2,408.00 | \$428.00 | \$1,322.00 | \$1,856.00 | | \$2,451.00 |
| United States Fire Insurance Company | Male | \$1,587.00 | \$1,905.00 | | | \$2,083.00 | | \$1,656.00 | \$611.00 | \$804.00 | \$992.00 | | \$1,221.00 |
| United States Fire Insurance Company | Female | \$1,443.00 | \$1,732.00 | | | \$1,894.00 | | \$1,505.00 | \$555.00 | \$731.00 | \$902.00 | | \$1,110.00 |
| UnitedHealthcare Insurance Company | Male | \$1,521.12 | \$2,248.44 | \$2,684.04 | | \$2,697.36 | | \$2,122.56 | | \$815.76 | \$1,616.16 | | \$1,852.80 |
| UnitedHealthcare Insurance Company | Female | \$1,348.68 | \$1,992.00 | \$2,379.00 | | \$2,392.20 | | \$1,883.76 | | \$722.88 | \$1,434.84 | | \$1,644.96 |
| WMI Mutual Insurance Company | Unisex | \$1,368.00 | | | | | | \$1,836.00 | | | | | \$1,524.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,706.28 | | \$2,327.64 | | \$2,366.88 | | \$1,914.12 | | \$1,013.52 | \$1,448.40 | | \$1,719.84 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Monthly Premium) Age 67 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|----------|----------|---|----------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$155.35 | | | | \$176.51 | | \$155.44 | | | | | \$114.12 |
| ACE Property and Casualty Insurance Company | Male | \$129.67 | | | | \$160.67 | | \$130.92 | \$52.33 | | | | \$103.17 |
| ACE Property and Casualty Insurance Company | Female | \$115.25 | | | | \$142.83 | | \$116.42 | \$46.58 | | | | \$91.67 |
| Assured Life Association | Unisex | \$197.30 | \$227.30 | \$279.50 | \$215.20 | \$286.30 | | \$212.00 | | | | | \$122.30 |
| BlueCross BlueShield Of Montana | Unisex | \$138.49 | | | | \$194.39 | \$71.52 | \$147.18 | \$68.15 | | | | \$136.46 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$166.22 | \$87.19 | | | | |
| Federal Life Insurance Company | Unisex | \$117.70 | | | | \$150.20 | | \$120.30 | | | | | \$90.50 |
| Globe Life And Accident Insurance Company | Unisex | \$125.00 | \$189.00 | \$218.50 | | \$219.00 | \$43.50 | \$196.50 | \$43.50 | | | | \$140.00 |
| GPM Health and Life Insurance Company | Unisex | \$167.80 | | | | \$229.60 | | \$177.90 | | | | | \$91.10 |
| Guarantee Trust Life Insurance Company | Unisex | \$207.82 | | | | \$263.46 | | \$213.86 | | | | | \$167.98 |
| Humana Insurance Company | Unisex | \$158.28 | \$172.27 | \$225.63 | | \$230.23 | \$47.67 | \$216.56 | \$45.11 | \$95.02 | \$131.94 | | \$159.68 |
| Lumico Life Insurance Company | Male | \$123.33 | | | | \$159.42 | | \$128.42 | | | | | \$101.92 |
| Lumico Life Insurance Company | Female | \$110.50 | | | | \$142.83 | | \$115.08 | | | | | \$91.33 |
| Mutual of Omaha Insurance Company | Unisex | \$116.50 | | \$160.10 | | \$169.50 | | \$131.30 | \$44.80 | | | | \$100.40 |
| National Health Insurance Company | Unisex | \$119.21 | | | | \$153.42 | \$45.46 | \$124.31 | | | | | \$94.06 |
| Old Surety Life Insurance Company | Unisex | \$100.79 | | | | \$247.28 | | \$115.73 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$118.06 | | \$200.60 | \$143.48 | \$202.47 | | \$143.73 | | | | | \$109.73 |
| United American Insurance Company | Unisex | \$120.00 | \$208.00 | \$235.00 | \$222.00 | \$222.00 | \$34.00 | \$184.00 | \$34.00 | \$102.00 | \$143.00 | | \$188.00 |
| United States Fire Insurance Company | Male | \$119.08 | \$142.92 | | | \$156.17 | | \$124.08 | \$45.75 | \$60.25 | \$74.33 | | \$91.58 |
| United States Fire Insurance Company | Female | \$108.25 | \$129.92 | | | \$142.00 | | \$112.75 | \$41.58 | \$54.75 | \$67.58 | | \$83.25 |
| UnitedHealthcare Insurance Company | Male | \$120.40 | \$177.97 | \$212.45 | | \$213.50 | | \$168.00 | | \$64.57 | \$127.92 | | \$146.65 |
| UnitedHealthcare Insurance Company | Female | \$106.75 | \$157.67 | \$188.30 | | \$189.35 | | \$149.10 | | \$57.22 | \$113.57 | | \$130.20 |
| WMI Mutual Insurance Company | Unisex | \$95.00 | | | | | | \$127.00 | | | | | \$106.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$146.86 | | \$200.34 | | \$203.72 | | \$164.75 | | \$87.23 | \$124.66 | | \$148.03 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Annual Premium) Age 67 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$1,865.00 | | | | \$2,119.00 | | \$1,866.00 | | | | | \$1,370.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,556.00 | | | | \$1,928.00 | | \$1,571.00 | \$628.00 | | | | \$1,238.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,383.00 | | | | \$1,714.00 | | \$1,397.00 | \$559.00 | | | | \$1,100.00 |
| Assured Life Association | Unisex | \$2,366.90 | \$2,727.70 | \$3,353.90 | \$2,582.54 | \$3,435.00 | | \$2,544.30 | | | | | \$1,467.20 |
| BlueCross BlueShield Of Montana | Unisex | \$1,661.88 | | | | \$2,333 | \$858.24 | \$1,766.16 | \$817.80 | | | | \$1,637.52 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$1,994.64 | \$1,046.28 | | | | |
| Federal Life Insurance Company | Unisex | \$1,411.80 | | | | \$1,802.50 | | \$1,444.10 | | | | | \$1,085.80 |
| Globe Life And Accident Insurance Company | Unisex | \$1,418.00 | \$2,149.00 | \$2,482.00 | | \$2,491.00 | \$496.00 | \$2,232.00 | \$496.00 | | | | \$1,592.00 |
| GPM Health and Life Insurance Company | Unisex | \$2,012.90 | | | | \$2,755.50 | | \$2,134.50 | | | | | \$1,093.30 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$1,899.36 | \$2,067.24 | \$2,707.56 | | \$2,762.76 | \$572.04 | \$2,598.72 | \$541.32 | \$1,140.24 | \$1,583.28 | | \$1,916.16 |
| Lumico Life Insurance Company | Male | \$1,480.00 | | | | \$1,913.00 | | \$1,541.00 | | | | | \$1,223.00 |
| Lumico Life Insurance Company | Female | \$1,326.00 | | | | \$1,714.00 | | \$1,381.00 | | | | | \$1,096.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,398.10 | | \$1,921.30 | | \$2,033.50 | | \$1,575.20 | \$537.20 | | | | \$1,205.00 |
| National Health Insurance Company | Unisex | \$1,430.49 | | | | \$1,841.09 | \$545.56 | \$1,491.67 | | | | | \$1,128.77 |
| Old Surety Life Insurance Company | Unisex | \$1,209.44 | | | | \$2,967.32 | | \$1,388.70 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,389.00 | | \$2,360.00 | \$1,688.00 | \$2,382.00 | | \$1,691.00 | | | | | \$1,291.00 |
| United American Insurance Company | Unisex | \$1,440.00 | \$2,489.00 | \$2,820.00 | \$2,654.00 | \$2,654.00 | \$401.00 | \$2,205.00 | \$401.00 | \$1,219.00 | \$1,712.00 | | \$2,245.00 |
| United States Fire Insurance Company | Male | \$1,429.00 | \$1,715.00 | | | \$1,874.00 | | \$1,489.00 | \$549.00 | \$723.00 | \$892.00 | | \$1,099.00 |
| United States Fire Insurance Company | Female | \$1,299.00 | \$1,559.00 | | | \$1,704.00 | | \$1,353.00 | \$499.00 | \$657.00 | \$811.00 | | \$999.00 |
| UnitedHealthcare Insurance Company | Male | \$1,444.80 | \$2,135.64 | \$2,549.40 | | \$2,562.00 | | \$2,016.00 | | \$774.84 | \$1,535.04 | | \$1,759.80 |
| UnitedHealthcare Insurance Company | Female | \$1,281.00 | \$1,892.04 | \$2,259.60 | | \$2,272.20 | | \$1,789.20 | | \$686.64 | \$1,362.84 | | \$1,562.40 |
| WMI Mutual Insurance Company | Unisex | \$1,140.00 | | | | | | \$1,524.00 | | | | | \$1,272.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,762.32 | | \$2,404.08 | | \$2,444.64 | | \$1,977.00 | | \$1,046.76 | \$1,495.92 | | \$1,776.36 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Monthly Premium) Age 67 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|----------|----------|----------|---|----------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$172.60 | | | | \$196.09 | | \$172.68 | | | | | \$126.87 |
| ACE Property and Casualty Insurance Company | Male | \$149.08 | | | | \$184.83 | | \$150.58 | \$60.33 | | | | \$118.50 |
| ACE Property and Casualty Insurance Company | Female | \$132.50 | | | | \$164.25 | | \$133.83 | \$53.58 | | | | \$105.33 |
| Assured Life Association | Unisex | \$226.70 | \$261.30 | \$321.30 | \$247.40 | \$329.00 | | \$243.70 | | | | | \$140.50 |
| BlueCross BlueShield Of Montana | Unisex | \$159.26 | | | | \$223.54 | \$82.24 | \$169.25 | \$78.37 | | | | \$156.92 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$191.15 | \$100.26 | | | | |
| Federal Life Insurance Company | Unisex | \$135.20 | | | | \$172.70 | | \$138.30 | | | | | \$104.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$192.80 | | | | \$263.90 | | \$204.50 | | | | | \$104.70 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$236.57 | \$257.47 | \$337.23 | | \$344.11 | \$71.26 | \$323.68 | \$67.43 | \$142.02 | \$197.19 | | \$238.66 |
| Lumico Life Insurance Company | Male | \$137.17 | | | | \$177.08 | | \$142.67 | | | | | \$113.33 |
| Lumico Life Insurance Company | Female | \$122.92 | | | | \$158.75 | | \$127.83 | | | | | \$101.58 |
| Mutual of Omaha Insurance Company | Unisex | \$133.90 | | \$184.00 | | \$194.80 | | \$150.90 | \$51.50 | | | | \$115.40 |
| National Health Insurance Company | Unisex | \$142.86 | | | | \$183.95 | \$54.49 | \$148.96 | | | | | \$112.78 |
| Old Surety Life Insurance Company | Unisex | \$110.87 | | | | \$272.00 | | \$127.30 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$129.87 | | \$220.66 | \$157.83 | \$222.72 | | \$158.10 | | | | | \$120.70 |
| United American Insurance Company | Unisex | \$138.00 | \$239.00 | \$271.00 | \$255.00 | \$255.00 | \$39.00 | \$212.00 | \$39.00 | \$117.00 | \$165.00 | | \$216.00 |
| United States Fire Insurance Company | Male | \$132.25 | \$158.75 | | | \$173.58 | | \$138.00 | \$50.92 | \$67.00 | \$82.67 | | \$101.75 |
| United States Fire Insurance Company | Female | \$120.25 | \$144.33 | | | \$157.83 | | \$125.42 | \$46.25 | \$60.92 | \$75.17 | | \$92.50 |
| UnitedHealthcare Insurance Company | Male | \$132.44 | \$195.76 | \$233.69 | | \$234.85 | | \$184.80 | | \$71.02 | \$140.71 | | \$161.31 |
| UnitedHealthcare Insurance Company | Female | \$117.42 | \$173.43 | \$207.13 | | \$208.28 | | \$164.01 | | \$62.94 | \$124.92 | | \$143.22 |
| WMI Mutual Insurance Company | Unisex | \$119.00 | | | | | | \$159.00 | | | | | \$132.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$146.86 | | \$200.34 | | \$203.72 | | \$164.75 | | \$87.23 | \$124.66 | | \$148.03 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Annual Premium) Age 67 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$2,072.00 | | | | \$2,354.00 | | \$2,073.00 | | | | | \$1,523.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,789.00 | | | | \$2,218.00 | | \$1,807.00 | \$724.00 | | | | \$1,422.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,590.00 | | | | \$1,971.00 | | \$1,606.00 | \$643.00 | | | | \$1,264.00 |
| Assured Life Association | Unisex | \$2,720.60 | \$3,135.30 | \$3,855 | \$2,968.44 | \$3,948 | | \$2,924.50 | | | | | \$1,686.40 |
| BlueCross BlueShield Of Montana | Unisex | \$1,911.12 | | | | \$2,682 | \$986.88 | \$2,031.00 | \$940.44 | | | | \$1,883.04 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,293.80 | \$1,203.12 | | | | |
| Federal Life Insurance Company | Unisex | \$1,622.80 | | | | \$2,071.80 | | \$1,659.80 | | | | | \$1,248.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$2,313.70 | | | | \$3,167 | | \$2,453.40 | | | | | \$1,256.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$2,838.84 | \$3,089.64 | \$4,047 | | \$4,129 | \$855.12 | \$3,884 | \$809.16 | \$1,704.24 | \$2,366.28 | | \$2,863.92 |
| Lumico Life Insurance Company | Male | \$1,646.00 | | | | \$2,125.00 | | \$1,712.00 | | | | | \$1,360.00 |
| Lumico Life Insurance Company | Female | \$1,475.00 | | | | \$1,905.00 | | \$1,534.00 | | | | | \$1,219.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,607.00 | | \$2,208.40 | | \$2,337.30 | | \$1,810.50 | \$617.50 | | | | \$1,385.10 |
| National Health Insurance Company | Unisex | \$1,714.27 | | | | \$2,207.43 | \$653.94 | \$1,787.54 | | | | | \$1,353.41 |
| Old Surety Life Insurance Company | Unisex | \$1,330.44 | | | | \$3,264.00 | | \$1,527.60 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,527.90 | | \$2,596.00 | \$1,856.80 | \$2,620.20 | | \$1,860.10 | | | | | \$1,420.10 |
| United American Insurance Company | Unisex | \$1,656.00 | \$2,863.00 | \$3,244.00 | \$3,052.00 | \$3,052.00 | \$461.00 | \$2,537.00 | \$461.00 | \$1,403.00 | \$1,969.00 | | \$2,582.00 |
| United States Fire Insurance Company | Male | \$1,587.00 | \$1,905.00 | | | \$2,083.00 | | \$1,656.00 | \$611.00 | \$804.00 | \$992.00 | | \$1,221.00 |
| United States Fire Insurance Company | Female | \$1,443.00 | \$1,732.00 | | | \$1,894.00 | | \$1,505.00 | \$555.00 | \$731.00 | \$902.00 | | \$1,110.00 |
| UnitedHealthcare Insurance Company | Male | \$1,589.28 | \$2,349.12 | \$2,804.28 | | \$2,818.20 | | \$2,217.60 | | \$852.24 | \$1,688.52 | | \$1,935.72 |
| UnitedHealthcare Insurance Company | Female | \$1,409.04 | \$2,081.16 | \$2,485.56 | | \$2,499.36 | | \$1,968.12 | | \$755.28 | \$1,499.04 | | \$1,718.64 |
| WMI Mutual Insurance Company | Unisex | \$1,428.00 | | | | | | \$1,908.00 | | | | | \$1,584.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,762.32 | | \$2,404.08 | | \$2,444.64 | | \$1,977.00 | | \$1,046.76 | \$1,495.92 | | \$1,776.36 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Monthly Premium) Age 68 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|----------|----------|---|----------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$157.69 | | | | \$179.18 | | \$157.77 | | | | | \$118.62 |
| ACE Property and Casualty Insurance Company | Male | \$129.67 | | | | \$167.08 | | \$130.92 | \$52.33 | | | | \$103.17 |
| ACE Property and Casualty Insurance Company | Female | \$115.25 | | | | \$148.50 | | \$116.42 | \$46.58 | | | | \$91.67 |
| Assured Life Association | Unisex | \$203.70 | \$234.60 | \$288.70 | \$222.30 | \$295.70 | | \$219.00 | | | | | \$126.30 |
| BlueCross BlueShield Of Montana | Unisex | \$142.87 | | | | \$200.57 | \$73.61 | \$151.87 | \$70.14 | | | | \$140.86 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$170.91 | \$89.18 | | | | |
| Federal Life Insurance Company | Unisex | \$120.20 | | | | \$150.30 | | \$122.70 | | | | | \$91.20 |
| Globe Life And Accident Insurance Company | Unisex | \$133.00 | \$201.50 | \$230.50 | | \$231.50 | \$46.00 | \$209.00 | \$46.00 | | | | \$149.50 |
| GPM Health and Life Insurance Company | Unisex | \$171.30 | | | | \$234.50 | | \$181.40 | | | | | \$93.10 |
| Guarantee Trust Life Insurance Company | Unisex | \$210.26 | | | | \$266.54 | | \$216.37 | | | | | \$169.95 |
| Humana Insurance Company | Unisex | \$164.61 | \$179.15 | \$234.65 | | \$239.44 | \$49.58 | \$225.22 | \$46.92 | \$98.82 | \$137.21 | | \$166.06 |
| Lumico Life Insurance Company | Male | \$127.00 | | | | \$164.33 | | \$128.42 | | | | | \$105.00 |
| Lumico Life Insurance Company | Female | \$113.83 | | | | \$147.25 | | \$115.08 | | | | | \$94.08 |
| Mutual of Omaha Insurance Company | Unisex | \$120.50 | | \$164.60 | | \$174.20 | | \$134.90 | \$46.90 | | | | \$103.20 |
| National Health Insurance Company | Unisex | \$123.28 | | | | \$158.65 | \$47.02 | \$128.56 | | | | | \$97.28 |
| Old Surety Life Insurance Company | Unisex | \$104.11 | | | | \$258.04 | | \$115.73 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$123.25 | | \$209.52 | \$150.53 | \$211.56 | | \$150.79 | | | | | \$114.92 |
| United American Insurance Company | Unisex | \$125.00 | \$217.00 | \$247.00 | \$233.00 | \$232.00 | \$36.00 | \$194.00 | \$36.00 | \$107.00 | \$150.00 | | \$197.00 |
| United States Fire Insurance Company | Male | \$122.67 | \$147.25 | | | \$160.92 | | \$124.08 | \$47.17 | \$62.00 | \$76.58 | | \$94.33 |
| United States Fire Insurance Company | Female | \$111.50 | \$133.83 | | | \$146.25 | | \$112.75 | \$42.92 | \$56.42 | \$69.67 | | \$85.75 |
| UnitedHealthcare Insurance Company | Male | \$125.56 | \$185.60 | \$221.55 | | \$222.65 | | \$175.20 | | \$67.34 | \$133.40 | | \$152.93 |
| UnitedHealthcare Insurance Company | Female | \$111.32 | \$164.43 | \$196.37 | | \$197.46 | | \$155.49 | | \$59.67 | \$118.44 | | \$135.78 |
| WMI Mutual Insurance Company | Unisex | \$99.00 | | | | | | \$132.00 | | | | | \$110.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$152.63 | | \$208.21 | | \$211.72 | | \$171.22 | | \$90.66 | \$129.56 | | \$153.85 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Annual Premium) Age 68 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$1,893.00 | | | | \$2,151.00 | | \$1,894.00 | | | | | \$1,424.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,556.00 | | | | \$2,005.00 | | \$1,571.00 | \$628.00 | | | | \$1,238.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,383.00 | | | | \$1,782.00 | | \$1,397.00 | \$559.00 | | | | \$1,100.00 |
| Assured Life Association | Unisex | \$2,444.60 | \$2,815.60 | \$3,464.70 | \$2,667.63 | \$3,548.00 | | \$2,627.70 | | | | | \$1,515.40 |
| BlueCross BlueShield Of Montana | Unisex | \$1,714.44 | | | | \$2,407 | \$883.32 | \$1,822.44 | \$841.68 | | | | \$1,690.32 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,050.92 | \$1,070.16 | | | | |
| Federal Life Insurance Company | Unisex | \$1,442.00 | | | | \$1,803.90 | | \$1,472.60 | | | | | \$1,094.10 |
| Globe Life And Accident Insurance Company | Unisex | \$1,509.00 | \$2,288.00 | \$2,618.00 | | \$2,632.00 | \$520.00 | \$2,375.00 | \$520.00 | | | | \$1,697.00 |
| GPM Health and Life Insurance Company | Unisex | \$2,055.60 | | | | \$2,814.20 | | \$2,176.70 | | | | | \$1,117.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$1,975.32 | \$2,149.80 | \$2,815.80 | | \$2,873.28 | \$594.96 | \$2,702.64 | \$563.04 | \$1,185.84 | \$1,646.52 | | \$1,992.72 |
| Lumico Life Insurance Company | Male | \$1,524.00 | | | | \$1,972.00 | | \$1,541.00 | | | | | \$1,260.00 |
| Lumico Life Insurance Company | Female | \$1,366.00 | | | | \$1,767.00 | | \$1,381.00 | | | | | \$1,129.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,445.60 | | \$1,975.10 | | \$2,090.70 | | \$1,619.30 | \$563.00 | | | | \$1,238.80 |
| National Health Insurance Company | Unisex | \$1,479.34 | | | | \$1,903.80 | \$564.26 | \$1,542.68 | | | | | \$1,167.31 |
| Old Surety Life Insurance Company | Unisex | \$1,249.34 | | | | \$3,096.46 | | \$1,388.70 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,450.00 | | \$2,465.00 | \$1,771.00 | \$2,489.00 | | \$1,774.00 | | | | | \$1,352.00 |
| United American Insurance Company | Unisex | \$1,498.00 | \$2,601.00 | \$2,955.00 | \$2,791.00 | \$2,781.00 | \$421.00 | \$2,320.00 | \$421.00 | \$1,281.00 | \$1,799.00 | | \$2,363.00 |
| United States Fire Insurance Company | Male | \$1,472.00 | \$1,767.00 | | | \$1,931.00 | | \$1,489.00 | \$566.00 | \$744.00 | \$919.00 | | \$1,132.00 |
| United States Fire Insurance Company | Female | \$1,338.00 | \$1,606.00 | | | \$1,755.00 | | \$1,353.00 | \$515.00 | \$677.00 | \$836.00 | | \$1,029.00 |
| UnitedHealthcare Insurance Company | Male | \$1,506.72 | \$2,227.20 | \$2,658.60 | | \$2,671.80 | | \$2,102.40 | | \$808.08 | \$1,600.80 | | \$1,835.16 |
| UnitedHealthcare Insurance Company | Female | \$1,335.84 | \$1,973.16 | \$2,356.44 | | \$2,369.52 | | \$1,865.88 | | \$716.04 | \$1,421.28 | | \$1,629.36 |
| WMI Mutual Insurance Company | Unisex | \$1,188.00 | | | | | | \$1,584.00 | | | | | \$1,320.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,831.56 | | \$2,498.52 | | \$2,540.64 | | \$2,054.64 | | \$1,087.92 | \$1,554.72 | | \$1,846.20 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Monthly Premium) Age 68 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|----------|----------|----------|---|----------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$175.18 | | | | \$199.09 | | \$175.26 | | | | | \$131.78 |
| ACE Property and Casualty Insurance Company | Male | \$149.08 | | | | \$192.17 | | \$150.58 | \$60.33 | | | | \$118.50 |
| ACE Property and Casualty Insurance Company | Female | \$132.50 | | | | \$170.83 | | \$133.83 | \$53.58 | | | | \$105.33 |
| Assured Life Association | Unisex | \$234.20 | \$269.70 | \$331.90 | \$255.50 | \$339.90 | | \$251.70 | | | | | \$145.20 |
| BlueCross BlueShield Of Montana | Unisex | \$164.30 | | | | \$230.65 | \$84.65 | \$174.65 | \$80.66 | | | | \$161.98 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$196.54 | \$102.55 | | | | |
| Federal Life Insurance Company | Unisex | \$138.10 | | | | \$172.80 | | \$141.10 | | | | | \$104.80 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$196.90 | | | | \$269.60 | | \$208.50 | | | | | \$107.10 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$246.03 | \$267.76 | \$350.71 | | \$357.87 | \$74.10 | \$336.62 | \$70.12 | \$147.70 | \$205.08 | | \$248.20 |
| Lumico Life Insurance Company | Male | \$141.08 | | | | \$182.50 | | \$142.67 | | | | | \$116.58 |
| Lumico Life Insurance Company | Female | \$126.50 | | | | \$163.58 | | \$127.83 | | | | | \$104.50 |
| Mutual of Omaha Insurance Company | Unisex | \$138.50 | | \$189.20 | | \$200.30 | | \$155.10 | \$53.90 | | | | \$118.70 |
| National Health Insurance Company | Unisex | \$147.73 | | | | \$190.23 | \$56.36 | \$154.05 | | | | | \$116.63 |
| Old Surety Life Insurance Company | Unisex | \$114.52 | | | | \$283.84 | | \$127.30 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$135.58 | | \$230.47 | \$165.58 | \$232.72 | | \$165.87 | | | | | \$126.41 |
| United American Insurance Company | Unisex | \$144.00 | \$250.00 | \$284.00 | \$268.00 | \$267.00 | \$41.00 | \$223.00 | \$41.00 | \$123.00 | \$173.00 | | \$227.00 |
| United States Fire Insurance Company | Male | \$136.42 | \$163.67 | | | \$178.83 | | \$138.00 | \$52.42 | \$69.08 | \$85.08 | | \$104.75 |
| United States Fire Insurance Company | Female | \$124.00 | \$148.83 | | | \$162.58 | | \$125.42 | \$47.67 | \$62.75 | \$77.33 | | \$95.25 |
| UnitedHealthcare Insurance Company | Male | \$138.11 | \$204.15 | \$243.71 | | \$244.91 | | \$192.72 | | \$74.07 | \$146.74 | | \$168.22 |
| UnitedHealthcare Insurance Company | Female | \$122.45 | \$180.87 | \$216.00 | | \$217.21 | | \$171.03 | | \$65.64 | \$130.28 | | \$149.35 |
| WMI Mutual Insurance Company | Unisex | \$124.00 | | | | | | \$165.00 | | | | | \$138.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$152.63 | | \$208.21 | | \$211.72 | | \$171.22 | | \$90.66 | \$129.56 | | \$153.85 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Annual Premium) Age 68 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|---|------------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$2,103.00 | | | | \$2,390.00 | | \$2,104.00 | | | | | \$1,582.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,789.00 | | | | \$2,306.00 | | \$1,807.00 | \$724.00 | | | | \$1,422.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,590.00 | | | | \$2,050.00 | | \$1,606.00 | \$643.00 | | | | \$1,264.00 |
| Assured Life Association | Unisex | \$2,809.90 | \$3,236.40 | \$3,982 | \$3,066.24 | \$4,078 | | \$3,020.40 | | | | | \$1,741.90 |
| BlueCross BlueShield Of Montana | Unisex | \$1,971.60 | | | | \$2,768 | \$1,015.80 | \$2,095.80 | \$967.92 | | | | \$1,943.76 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,358.48 | \$1,230.60 | | | | |
| Federal Life Insurance Company | Unisex | \$1,657.40 | | | | \$2,073.50 | | \$1,692.60 | | | | | \$1,257.60 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$2,362.80 | | | | \$3,235 | | \$2,502.00 | | | | | \$1,284.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$2,952.36 | \$3,213.12 | \$4,209 | | \$4,294 | \$889.20 | \$4,039 | \$841.44 | \$1,772.40 | \$2,460.96 | | \$2,978.40 |
| Lumico Life Insurance Company | Male | \$1,693.00 | | | | \$2,190.00 | | \$1,712.00 | | | | | \$1,399.00 |
| Lumico Life Insurance Company | Female | \$1,518.00 | | | | \$1,963.00 | | \$1,534.00 | | | | | \$1,254.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,661.60 | | \$2,270.30 | | \$2,403.10 | | \$1,861.30 | \$647.10 | | | | \$1,423.90 |
| National Health Insurance Company | Unisex | \$1,772.79 | | | | \$2,282.73 | \$676.32 | \$1,848.60 | | | | | \$1,399.58 |
| Old Surety Life Insurance Company | Unisex | \$1,374.24 | | | | \$3,406.08 | | \$1,527.60 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,595.00 | | \$2,711.50 | \$1,948.10 | \$2,737.90 | | \$1,951.40 | | | | | \$1,487.20 |
| United American Insurance Company | Unisex | \$1,723.00 | \$2,992.00 | \$3,399.00 | \$3,210.00 | \$3,198.00 | \$484.00 | \$2,668.00 | \$484.00 | \$1,473.00 | \$2,069.00 | | \$2,718.00 |
| United States Fire Insurance Company | Male | \$1,637.00 | \$1,964.00 | | | \$2,146.00 | | \$1,656.00 | \$629.00 | \$829.00 | \$1,021.00 | | \$1,257.00 |
| United States Fire Insurance Company | Female | \$1,488.00 | \$1,786.00 | | | \$1,951.00 | | \$1,505.00 | \$572.00 | \$753.00 | \$928.00 | | \$1,143.00 |
| UnitedHealthcare Insurance Company | Male | \$1,657.32 | \$2,449.80 | \$2,924.52 | | \$2,938.92 | | \$2,312.64 | | \$888.84 | \$1,760.88 | | \$2,018.64 |
| UnitedHealthcare Insurance Company | Female | \$1,469.40 | \$2,170.44 | \$2,592.00 | | \$2,606.52 | | \$2,052.36 | | \$787.68 | \$1,563.36 | | \$1,792.20 |
| WMI Mutual Insurance Company | Unisex | \$1,488.00 | | | | | | \$1,980.00 | | | | | \$1,656.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,831.56 | | \$2,498.52 | | \$2,540.64 | | \$2,054.64 | | \$1,087.92 | \$1,554.72 | | \$1,846.20 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Monthly Premium) Age 69 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|---------|----------|----------|---|----------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$160.85 | | | | \$182.76 | | \$161.02 | | | | | \$123.20 |
| ACE Property and Casualty Insurance Company | Male | \$129.67 | | | | \$173.75 | | \$130.92 | \$52.33 | | | | \$103.17 |
| ACE Property and Casualty Insurance Company | Female | \$115.25 | | | | \$154.50 | | \$116.42 | \$46.58 | | | | \$91.67 |
| Assured Life Association | Unisex | \$210.00 | \$242.20 | \$298.30 | \$229.70 | \$305.40 | | \$226.30 | | | | | \$130.50 |
| BlueCross BlueShield Of Montana | Unisex | \$147.40 | | | | \$206.92 | \$76.01 | \$156.67 | \$72.44 | | | | \$145.31 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$175.71 | \$91.48 | | | | |
| Federal Life Insurance Company | Unisex | \$125.00 | | | | \$153.90 | | \$127.60 | | | | | \$94.80 |
| Globe Life And Accident Insurance Company | Unisex | \$139.50 | \$212.00 | \$241.00 | | \$242.50 | \$48.00 | \$219.50 | \$48.00 | | | | \$157.50 |
| GPM Health and Life Insurance Company | Unisex | \$178.10 | | | | \$243.90 | | \$188.60 | | | | | \$96.80 |
| Guarantee Trust Life Insurance Company | Unisex | \$214.25 | | | | \$271.61 | | \$220.69 | | | | | \$173.17 |
| Humana Insurance Company | Unisex | \$170.21 | \$185.24 | \$242.63 | | \$247.58 | \$51.27 | \$232.88 | \$48.51 | \$102.18 | \$141.88 | | \$171.71 |
| Lumico Life Insurance Company | Male | \$130.75 | | | | \$169.17 | | \$132.25 | | | | | \$108.25 |
| Lumico Life Insurance Company | Female | \$117.17 | | | | \$151.58 | | \$118.50 | | | | | \$97.00 |
| Mutual of Omaha Insurance Company | Unisex | \$124.40 | | \$169.10 | | \$179.60 | | \$138.60 | \$49.10 | | | | \$106.00 |
| National Health Insurance Company | Unisex | \$127.08 | | | | \$163.52 | \$48.57 | \$132.55 | | | | | \$100.25 |
| Old Surety Life Insurance Company | Unisex | \$108.68 | | | | \$268.82 | | \$118.16 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$127.50 | | \$216.66 | \$157.42 | \$218.70 | | \$157.67 | | | | | \$120.19 |
| United American Insurance Company | Unisex | \$131.00 | \$228.00 | \$260.00 | \$246.00 | \$244.00 | \$37.00 | \$205.00 | \$37.00 | \$112.00 | \$158.00 | | \$209.00 |
| United States Fire Insurance Company | Male | \$126.42 | \$151.75 | | | \$165.83 | | \$127.83 | \$48.50 | \$63.92 | \$78.83 | | \$97.08 |
| United States Fire Insurance Company | Female | \$114.92 | \$137.92 | | | \$150.75 | | \$116.17 | \$44.08 | \$58.08 | \$71.67 | | \$88.25 |
| UnitedHealthcare Insurance Company | Male | \$130.72 | \$193.23 | \$230.66 | | \$231.80 | | \$182.40 | | \$70.11 | \$138.89 | | \$159.22 |
| UnitedHealthcare Insurance Company | Female | \$115.90 | \$171.19 | \$204.44 | | \$205.58 | | \$161.88 | | \$62.13 | \$123.31 | | \$141.36 |
| WMI Mutual Insurance Company | Unisex | \$102.00 | | | | | | \$138.00 | | | | | \$114.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$158.27 | | \$215.90 | | \$219.53 | | \$177.54 | | \$94.00 | \$134.34 | | \$159.53 |

Notes

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Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Non Tobacco Rates (Annual Premium) Age 69 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|---|------------|
| Plans | | | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$1,931.00 | | | | \$2,194.00 | | \$1,933.00 | | | | | \$1,479.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,556.00 | | | | \$2,085.00 | | \$1,571.00 | \$628.00 | | | | \$1,238.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,383.00 | | | | \$1,854.00 | | \$1,397.00 | \$559.00 | | | | \$1,100.00 |
| Assured Life Association | Unisex | \$2,520.30 | \$2,906.90 | \$3,579.00 | \$2,756.58 | \$3,665.20 | | \$2,715.80 | | | | | \$1,566.40 |
| BlueCross BlueShield Of Montana | Unisex | \$1,768.80 | | | | \$2,483 | \$912.12 | \$1,880.04 | \$869.28 | | | | \$1,743.72 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,108.52 | \$1,097.76 | | | | |
| Federal Life Insurance Company | Unisex | \$1,499.40 | | | | \$1,847.00 | | \$1,531.20 | | | | | \$1,138.00 |
| Globe Life And Accident Insurance Company | Unisex | \$1,585.00 | \$2,407.00 | \$2,741.00 | | \$2,754.00 | \$548.00 | \$2,495.00 | \$548.00 | | | | \$1,787.00 |
| GPM Health and Life Insurance Company | Unisex | \$2,137.60 | | | | \$2,926.40 | | \$2,263.30 | | | | | \$1,162.00 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$2,042.52 | \$2,222.88 | \$2,911.56 | | \$2,970.96 | \$615.24 | \$2,794.56 | \$582.12 | \$1,226.16 | \$1,702.56 | | \$2,060.52 |
| Lumico Life Insurance Company | Male | \$1,569.00 | | | | \$2,030.00 | | \$1,587.00 | | | | | \$1,299.00 |
| Lumico Life Insurance Company | Female | \$1,406.00 | | | | \$1,819.00 | | \$1,422.00 | | | | | \$1,164.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,493.10 | | \$2,028.90 | | \$2,154.70 | | \$1,663.40 | \$588.60 | | | | \$1,272.50 |
| National Health Insurance Company | Unisex | \$1,525.00 | | | | \$1,962.19 | \$582.83 | \$1,590.64 | | | | | \$1,203.06 |
| Old Surety Life Insurance Company | Unisex | \$1,304.14 | | | | \$3,225.88 | | \$1,417.87 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,500.00 | | \$2,549.00 | \$1,852.00 | \$2,573.00 | | \$1,855.00 | | | | | \$1,414.00 |
| United American Insurance Company | Unisex | \$1,561.00 | \$2,728.00 | \$3,113.00 | \$2,948.00 | \$2,925.00 | \$442.00 | \$2,451.00 | \$442.00 | \$1,343.00 | \$1,891.00 | | \$2,499.00 |
| United States Fire Insurance Company | Male | \$1,517.00 | \$1,821.00 | | | \$1,990.00 | | \$1,534.00 | \$582.00 | \$767.00 | \$946.00 | | \$1,165.00 |
| United States Fire Insurance Company | Female | \$1,379.00 | \$1,655.00 | | | \$1,809.00 | | \$1,394.00 | \$529.00 | \$697.00 | \$860.00 | | \$1,059.00 |
| UnitedHealthcare Insurance Company | Male | \$1,568.64 | \$2,318.76 | \$2,767.92 | | \$2,781.60 | | \$2,188.80 | | \$841.32 | \$1,666.68 | | \$1,910.64 |
| UnitedHealthcare Insurance Company | Female | \$1,390.80 | \$2,054.28 | \$2,453.28 | | \$2,466.96 | | \$1,942.56 | | \$745.56 | \$1,479.72 | | \$1,696.32 |
| WMI Mutual Insurance Company | Unisex | \$1,224.00 | | | | | | \$1,656.00 | | | | | \$1,368.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,899.24 | | \$2,590.80 | | \$2,634.36 | | \$2,130.48 | | \$1,128.00 | \$1,612.08 | | \$1,914.36 |

Notes

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UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Monthly Premium) Age 69 | | | | | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|---------|----------|----------|----------|----------|---|----------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$178.68 | | | | \$203.00 | | \$178.76 | | | | | \$136.86 |
| ACE Property and Casualty Insurance Company | Male | \$149.08 | | | | \$199.83 | | \$150.58 | \$60.33 | | | | \$118.50 |
| ACE Property and Casualty Insurance Company | Female | \$132.50 | | | | \$177.58 | | \$133.83 | \$53.58 | | | | \$105.33 |
| Assured Life Association | Unisex | \$241.40 | \$278.40 | \$342.80 | \$264.00 | \$351.10 | | \$260.10 | | | | | \$150.00 |
| BlueCross BlueShield Of Montana | Unisex | \$169.51 | | | | \$237.95 | \$87.41 | \$180.17 | \$83.30 | | | | \$167.10 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$202.06 | \$105.20 | | | | |
| Federal Life Insurance Company | Unisex | \$143.60 | | | | \$176.90 | | \$146.70 | | | | | \$109.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$204.80 | | | | \$280.30 | | \$216.80 | | | | | \$111.30 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$254.40 | \$276.87 | \$362.64 | | \$370.04 | \$76.62 | \$348.07 | \$72.51 | \$152.72 | \$212.05 | | \$256.64 |
| Lumico Life Insurance Company | Male | \$145.42 | | | | \$188.00 | | \$147.00 | | | | | \$120.25 |
| Lumico Life Insurance Company | Female | \$130.33 | | | | \$168.50 | | \$131.75 | | | | | \$107.75 |
| Mutual of Omaha Insurance Company | Unisex | \$143.00 | | \$194.30 | | \$206.40 | | \$159.30 | \$56.40 | | | | \$121.90 |
| National Health Insurance Company | Unisex | \$152.32 | | | | \$195.99 | \$58.26 | \$158.84 | | | | | \$120.19 |
| Old Surety Life Insurance Company | Unisex | \$119.55 | | | | \$295.71 | | \$129.97 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$140.25 | | \$238.33 | \$173.16 | \$240.57 | | \$173.44 | | | | | \$132.21 |
| United American Insurance Company | Unisex | \$150.00 | \$262.00 | \$299.00 | \$283.00 | \$281.00 | \$43.00 | \$235.00 | \$43.00 | \$129.00 | \$182.00 | | \$240.00 |
| United States Fire Insurance Company | Male | \$140.42 | \$168.50 | | | \$184.17 | | \$142.00 | \$53.92 | \$71.00 | \$87.67 | | \$107.92 |
| United States Fire Insurance Company | Female | \$127.67 | \$153.25 | | | \$167.42 | | \$129.08 | \$49.00 | \$64.58 | \$79.67 | | \$98.08 |
| UnitedHealthcare Insurance Company | Male | \$143.79 | \$212.54 | \$253.72 | | \$254.98 | | \$200.64 | | \$77.11 | \$152.77 | | \$175.14 |
| UnitedHealthcare Insurance Company | Female | \$127.49 | \$188.30 | \$224.88 | | \$226.13 | | \$178.06 | | \$68.33 | \$135.63 | | \$155.49 |
| WMI Mutual Insurance Company | Unisex | \$128.00 | | | | | | \$172.00 | | | | | \$143.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$158.27 | | \$215.90 | | \$219.53 | | \$177.54 | | \$94.00 | \$134.34 | | \$159.53 |

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

| Tobacco Rates (Annual Premium) Age 69 | | | | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|---|------------|
| | | Plans | | | | | | | | | | | |
| Insurance Company Name† | Gender | A | B | C | D | F | F HD | G | GHD | K | L | M | N |
| Accendo Insurance Company | Unisex | \$2,145.00 | | | | \$2,437.00 | | \$2,146.00 | | | | | \$1,643.00 |
| ACE Property and Casualty Insurance Company | Male | \$1,789.00 | | | | \$2,398.00 | | \$1,807.00 | \$724.00 | | | | \$1,422.00 |
| ACE Property and Casualty Insurance Company | Female | \$1,590.00 | | | | \$2,131.00 | | \$1,606.00 | \$643.00 | | | | \$1,264.00 |
| Assured Life Association | Unisex | \$2,896.90 | \$3,341.20 | \$4,114 | \$3,168.48 | \$4,213 | | \$3,121.60 | | | | | \$1,800.40 |
| BlueCross BlueShield Of Montana | Unisex | \$2,034.12 | | | | \$2,855 | \$1,048.92 | \$2,162.04 | \$999.60 | | | | \$2,005.20 |
| BlueCross BlueShield Of Montana Innovative | Unisex | | | | | | | \$2,424.72 | \$1,262.40 | | | | |
| Federal Life Insurance Company | Unisex | \$1,723.40 | | | | \$2,123.00 | | \$1,760.00 | | | | | \$1,308.00 |
| Globe Life And Accident Insurance Company | Unisex | | | | | | | | | | | | |
| GPM Health and Life Insurance Company | Unisex | \$2,457.00 | | | | \$3,364 | | \$2,601.50 | | | | | \$1,335.60 |
| Guarantee Trust Life Insurance Company | Unisex | | | | | | | | | | | | |
| Humana Insurance Company | Unisex | \$3,052.80 | \$3,322.44 | \$4,352 | | \$4,440 | \$919.44 | \$4,177 | \$870.12 | \$1,832.64 | \$2,544.60 | | \$3,079.68 |
| Lumico Life Insurance Company | Male | \$1,745.00 | | | | \$2,256.00 | | \$1,764.00 | | | | | \$1,443.00 |
| Lumico Life Insurance Company | Female | \$1,564.00 | | | | \$2,022.00 | | \$1,581.00 | | | | | \$1,293.00 |
| Mutual of Omaha Insurance Company | Unisex | \$1,716.20 | | \$2,332.10 | | \$2,476.60 | | \$1,912.00 | \$676.50 | | | | \$1,462.70 |
| National Health Insurance Company | Unisex | \$1,827.86 | | | | \$2,351.93 | \$699.09 | \$1,906.09 | | | | | \$1,442.32 |
| Old Surety Life Insurance Company | Unisex | \$1,434.60 | | | | \$3,548.52 | | \$1,559.64 | | | | | |
| State Farm Mutual Automobile Insurance Company | Unisex | \$1,650.00 | | \$2,803.90 | \$2,037.20 | \$2,830.30 | | \$2,040.50 | | | | | \$1,555.40 |
| United American Insurance Company | Unisex | \$1,796.00 | \$3,138.00 | \$3,580.00 | \$3,391.00 | \$3,365.00 | \$509.00 | \$2,819.00 | \$509.00 | \$1,544.00 | \$2,175.00 | | \$2,874.00 |
| United States Fire Insurance Company | Male | \$1,685.00 | \$2,022.00 | | | \$2,210.00 | | \$1,704.00 | \$647.00 | \$852.00 | \$1,052.00 | | \$1,295.00 |
| United States Fire Insurance Company | Female | \$1,532.00 | \$1,839.00 | | | \$2,009.00 | | \$1,549.00 | \$588.00 | \$775.00 | \$956.00 | | \$1,177.00 |
| UnitedHealthcare Insurance Company | Male | \$1,725.48 | \$2,550.48 | \$3,044.64 | | \$3,059.76 | | \$2,407.68 | | \$925.32 | \$1,833.24 | | \$2,101.68 |
| UnitedHealthcare Insurance Company | Female | \$1,529.88 | \$2,259.60 | \$2,698.56 | | \$2,713.56 | | \$2,136.72 | | \$819.96 | \$1,627.56 | | \$1,865.88 |
| WMI Mutual Insurance Company | Unisex | \$1,536.00 | | | | | | \$2,064.00 | | | | | \$1,716.00 |
| Wisconsin Physicians Service Insurance Corporation | Unisex | \$1,899.24 | | \$2,590.80 | | \$2,634.36 | | \$2,130.48 | | \$1,128.00 | \$1,612.08 | | \$1,914.36 |

Notes

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