#### **Non Tobacco Rates (Monthly Premium)** Age 70 Plans F HD GHD Insurance Company Name† Gender Unisex \$164.85 \$187.34 \$165.02 \$127.70 Accendo Insurance Company ACE Property and Casualty Insurance Company \$134.75 \$180.67 \$136.17 \$54.50 \$107.25 Male ACE Property and Casualty Insurance Company Female \$119.83 \$160.67 \$121.08 \$48.42 \$95.33 \$216.00 \$249.50 \$307.50 \$236.90 \$315.00 \$233.40 \$135.80 Assured Life Association Unisex BlueCross BlueShield Of Montana \$153.36 \$79.13 \$163.10 \$75.41 \$151.25 Unisex \$215.39 BlueCross BlueShield Of Montana Innovative Unisex \$182.14 \$94.45 Federal Life Insurance Company Unisex \$130.00 \$160.20 \$132.70 \$98.70 Globe Life And Accident Insurance Company Unisex \$146.50 \$222.00 \$251.50 \$252.50 \$50.50 \$230.00 \$50.50 \$164.50 \$100.70 GPM Health and Life Insurance Company Unisex \$185.30 \$253.70 \$196.20 \$176.64 \$218.32 \$277.04 \$225.11 Guarantee Trust Life Insurance Company Unisex \$176.02 \$191.57 \$250.91 \$240.83 \$105.67 \$177.57 Humana Insurance Company Unisex \$256.03 \$53.02 \$50.17 \$146.72 Lumico Life Insurance Company Male \$134.67 \$174.25 \$136.25 \$111.42 \$120.75 \$156.17 \$122.17 \$99.83 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$128.40 \$173.60 \$179.60 \$142.30 \$51.20 \$108.90 \$103.33 National Health Insurance Company Unisex \$131.09 \$168.66 \$50.03 \$136.56 \$112.32 \$279.63 \$120.59 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$131.66 \$223.72 \$164.13 \$226.01 \$164.39 \$125.29 United American Insurance Company Unisex \$136.00 \$238.00 \$272.00 \$258.00 \$256.00 \$39.00 \$215.00 \$39.00 \$119.00 \$167.00 \$220.00 \$81.25 United States Fire Insurance Company Male \$130.33 \$156.33 \$170.75 \$131.58 \$50.00 \$65.83 \$100.08 United States Fire Insurance Company \$118.50 \$142.08 \$155.25 \$119.58 \$45.42 \$59.92 \$73.92 \$90.92 Female UnitedHealthcare Insurance Company Male \$135.88 \$200.85 \$239.76 \$240.95 \$189.60 \$72.87 \$144.37 \$165.50 \$120.47 \$212.51 \$146.94 UnitedHealthcare Insurance Company Female \$177.94 \$213.69 \$168.27 \$64.58 \$128.17 \$142.00 \$118.00 WMI Mutual Insurance Company Unisex \$106.00 Wisconsin Physicians Service Insurance Corporation Unisex \$163.90 \$223.58 \$227.35 \$183.86 \$139.12 \$165.20 \$97.35

## **Notes**

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

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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.

			Non Toba	cco Rates ( Age :	Annual Pre	emium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	C	D	F	F HD	G	GHD	K	L	Μ	N
Accendo Insurance Company	Unisex	\$1,979.00				\$2,249.00		\$1,981.00					\$1,533.00
ACE Property and Casualty Insurance Company	Male	\$1,617.00				\$2,168.00		\$1,634.00	\$654.00				\$1,287.00
ACE Property and Casualty Insurance Company	Female	\$1,438.00				\$1,928.00		\$1,453.00	\$581.00				\$1,144.00
Assured Life Association	Unisex	\$2,592.10	\$2,994.30	\$3,690.30	\$2,843.02	\$3,779.40		\$2,800.50					\$1,629.50
BlueCross BlueShield Of Montana	Unisex	\$1,840.32				\$2,585	\$949.56	\$1,957.20	\$904.92				\$1,815.00
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,185.68	\$1,133.40				
Federal Life Insurance Company	Unisex	\$1,559.80				\$1,922.80		\$1,592.80					\$1,184.10
Globe Life And Accident Insurance Company	Unisex	\$1,666.00	\$2,522.00	\$2,857.00		\$2,870.00	\$573.00	\$2,613.00	\$573.00				\$1,871.00
GPM Health and Life Insurance Company	Unisex	\$2,223.60				\$3,044.50		\$2,354.40					\$1,208.90
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,112.24	\$2,298.84	\$3,010.92		\$3,072.36	\$636.24	\$2,889.96	\$602.04	\$1,268.04	\$1,760.64		\$2,130.84
Lumico Life Insurance Company	Male	\$1,616.00				\$2,091.00		\$1,635.00					\$1,337.00
Lumico Life Insurance Company	Female	\$1,449.00				\$1,874.00		\$1,466.00					\$1,198.00
Mutual of Omaha Insurance Company	Unisex	\$1,540.60		\$2,082.70		\$2,155.10		\$1,707.50	\$614.30				\$1,306.20
National Health Insurance Company	Unisex	\$1,573.08				\$2,023.88	\$600.38	\$1,638.72					\$1,239.95
Old Surety Life Insurance Company	Unisex	\$1,347.88				\$3,355.58		\$1,447.04					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,549.00		\$2,632.00	\$1,931.00	\$2,659.00		\$1,934.00					\$1,474.00
United American Insurance Company	Unisex	\$1,623.00	\$2,847.00	\$3,261.00	\$3,095.00	\$3,064.00	\$464.00	\$2,575.00	\$464.00	\$1,425.00	\$1,999.00		\$2,634.00
United States Fire Insurance Company	Male	\$1,564.00	\$1,876.00			\$2,049.00		\$1,579.00	\$600.00	\$790.00	\$975.00		\$1,201.00
United States Fire Insurance Company	Female	\$1,422.00	\$1,705.00			\$1,863.00		\$1,435.00	\$545.00	\$719.00	\$887.00		\$1,091.00
UnitedHealthcare Insurance Company	Male	\$1,630.56	\$2,410.20	\$2,877.12		\$2,891.40		\$2,275.20		\$874.44	\$1,732.44		\$1,986.00
UnitedHealthcare Insurance Company	Female	\$1,445.64	\$2,135.28	\$2,550.12		\$2,564.28		\$2,019.24		\$774.96	\$1,538.04		\$1,763.28
WMI Mutual Insurance Company	Unisex	\$1,272.00						\$1,704.00					\$1,416.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$1,966.80		\$2,682.96		\$2,728.20		\$2,206.32		\$1,168.20	\$1,669.44		\$1,982.40

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

			Tobacco	Rates (Mo	onthly Pren 70	nium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$183.26				\$208.17		\$183.34					\$141.94
ACE Property and Casualty Insurance Company	Male	\$155.08				\$207.75		\$156.67	\$62.75				\$123.33
ACE Property and Casualty Insurance Company	Female	\$137.83				\$184.67		\$139.25	\$55.75				\$109.58
Assured Life Association	Unisex	\$248.30	\$286.80	\$353.50	\$272.30	\$362.00		\$268.30					\$156.10
BlueCross BlueShield Of Montana	Unisex	\$176.36				\$247.69	\$90.99	\$187.56	\$86.72				\$173.93
BlueCross BlueShield Of Montana Innovative	Unisex							\$209.46	\$108.61				
Federal Life Insurance Company	Unisex	\$149.40				\$184.20		\$152.60					\$113.40
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$213.00				\$291.60		\$225.50					\$115.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$263.08	\$286.32	\$375.01		\$382.67	\$79.24	\$359.95	\$74.98	\$157.93	\$219.29		\$265.40
Lumico Life Insurance Company	Male	\$149.75				\$193.67		\$151.42					\$123.75
Lumico Life Insurance Company	Female	\$134.25				\$173.58		\$135.75					\$110.92
Mutual of Omaha Insurance Company	Unisex	\$147.60		\$199.50		\$206.40		\$163.60	\$58.80				\$125.10
National Health Insurance Company	Unisex	\$157.10				\$202.15	\$59.97	\$163.73					\$123.95
Old Surety Life Insurance Company	Unisex	\$123.56				\$307.59		\$132.65					
State Farm Mutual Automobile Insurance Company	Unisex	\$144.83		\$246.09	\$180.54	\$248.61		\$180.83					\$137.82
United American Insurance Company	Unisex	\$156.00	\$273.00	\$313.00	\$297.00	\$294.00	\$45.00	\$247.00	\$45.00	\$137.00	\$192.00		\$253.00
United States Fire Insurance Company	Male	\$144.75	\$173.67			\$189.75		\$146.08	\$55.58	\$73.08	\$90.25		\$111.08
United States Fire Insurance Company	Female	\$131.58	\$157.92			\$172.50		\$132.83	\$50.50	\$66.42	\$82.08		\$101.00
UnitedHealthcare Insurance Company	Male	\$149.46	\$220.93	\$263.74		\$265.04		\$208.56		\$80.16	\$158.80		\$182.05
UnitedHealthcare Insurance Company	Female	\$132.52	\$195.73	\$233.76		\$235.06		\$185.09		\$71.03	\$140.99		\$161.63
WMI Mutual Insurance Company	Unisex	\$133.00						\$178.00					\$148.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$163.90		\$223.58		\$227.35		\$183.86		\$97.35	\$139.12		\$165.20

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

#### **Tobacco Rates (Annual Premium)** Age 70 Plans Gender GHD Insurance Company Name† F HD \$2,200.00 \$2,499.00 \$2,201.00 \$1,704.00 Accendo Insurance Company Unisex \$1,480.00 ACE Property and Casualty Insurance Company Male \$1,861.00 \$2,493.00 \$1,880.00 \$753.00 ACE Property and Casualty Insurance Company \$1.654.00 \$2.216.00 \$1.671.00 \$669.00 \$1.315.00 Female \$2,979.40 \$3,441.70 \$4,242 \$3,267.84 \$4,344 \$3,219.00 \$1,873.00 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,116.32 \$1,091.88 \$2,250.72 \$1,040.64 \$2,087.16 Unisex \$2,972 BlueCross BlueShield Of Montana Innovative Unisex \$2,513.52 \$1,303.32 Federal Life Insurance Company Unisex \$1,792.90 \$2.210.20 \$1,830.80 \$1,361.00 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$2,555.90 \$3,499 \$2,706.20 \$1,389.50 Guarantee Trust Life Insurance Company Unisex \$899.76 \$1,895.16 \$2,631.48 Humana Insurance Company Unisex \$3,156.96 \$3,435.84 \$4,500 \$4,592 \$950.88 \$4,319 \$3,184.80 Lumico Life Insurance Company Male \$1,797.00 \$2,324.00 \$1,817.00 \$1,485.00 \$1,611.00 \$2,083.00 \$1,629.00 \$1,331.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,770.80 \$2,393.90 \$2,477.20 \$1,962.60 \$706.10 \$1,501.40 \$1,964.73 National Health Insurance Company Unisex \$1,885.23 \$2,425.83 \$719.70 \$1,487.35 \$1,482.72 \$3,691.08 \$1,591.80 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1.703.90 \$2,895.20 \$2,124.10 \$2,924.90 \$2.127.40 \$1,621.40 United American Insurance Company Unisex \$1,867.00 | \$3,274.00 | \$3,751.00 | \$3,560.00 | \$3,525.00 \$534.00 \$2,962.00 \$534.00 \$1,639.00 \$2,299.00 \$3,030.00 United States Fire Insurance Company Male \$1,737.00 \$2,084.00 \$2.277.00 \$1,753.00 \$667.00 \$877.00 \$1,083.00 \$1,333.00 United States Fire Insurance Company \$1,579.00 \$1,895.00 \$2,070.00 \$1,594.00 \$606.00 \$797.00 \$985.00 \$1,212.00 Female UnitedHealthcare Insurance Company Male \$1,793.52 \$2,651.16 \$3,164.88 \$3,180.48 \$2,502.72 \$961.92 \$1,905.60 \$2.184.60 \$1,590.24 \$2,348.76 \$2,805.12 \$2,221.08 \$1,691.88 \$1,939.56 UnitedHealthcare Insurance Company Female \$2,820.72 \$852.36 \$1,596.00 \$2,136.00 \$1,776.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$1.966.80 \$2.682.96 \$2.728.20 \$2.206.32 \$1,168.20 \$1,669.44 \$1.982.40

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 71 Plans F HD GHD Insurance Company Name† Gender Unisex \$169.77 \$192.92 \$169.93 \$132.11 Accendo Insurance Company ACE Property and Casualty Insurance Company \$187.00 \$140.92 \$56.33 \$111.00 Male \$139.50 ACE Property and Casualty Insurance Company Female \$124.00 \$166.25 \$125.25 \$50.08 \$98.67 \$221.70 \$256.60 \$316.50 \$243.90 \$324.10 \$240.30 \$141.30 Assured Life Association Unisex BlueCross BlueShield Of Montana \$158.79 \$223.18 \$81.83 \$168.98 \$77.98 \$156.69 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$188.02 \$97.02 Federal Life Insurance Company Unisex \$135.30 \$166.90 \$138.10 \$102.70 Globe Life And Accident Insurance Company \$172.50 Unisex \$149.50 \$230.00 \$262.00 \$263.00 \$52.50 \$240.00 \$52.50 GPM Health and Life Insurance Company Unisex \$192.80 \$264.00 \$204.20 \$104.80 \$180.17 \$221.38 \$282.58 \$229.61 Guarantee Trust Life Insurance Company Unisex \$182.01 \$259.45 \$249.03 \$183.61 Humana Insurance Company Unisex \$198.09 \$264.75 \$54.82 \$51.88 \$109.26 \$151.71 Lumico Life Insurance Company Male \$138.75 \$179.50 \$140.33 \$114.75 \$124.33 \$160.83 \$125.75 \$102.83 Lumico Life Insurance Company Female \$132.40 Mutual of Omaha Insurance Company Unisex \$178.00 \$186.10 \$146.00 \$53.30 \$111.70 \$106.48 National Health Insurance Company Unisex \$135.00 \$173.71 \$51.48 \$140.66 \$115.94 \$290.87 \$123.02 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$135.74 \$170.76 \$233.15 \$171.10 \$130.47 \$230.86 United American Insurance Company Unisex \$140.00 \$246.00 \$284.00 \$270.00 \$267.00 \$41.00 \$224.00 \$41.00 \$122.00 \$172.00 \$230.00 United States Fire Insurance Company Male \$134.17 \$161.08 \$175.92 \$135.58 \$51.58 \$67.83 \$83.58 \$103.17 United States Fire Insurance Company \$122.00 \$146.42 \$159.92 \$123.25 \$46.92 \$61.67 \$76.00 \$93.75 Female UnitedHealthcare Insurance Company Male \$141.04 \$208.48 \$248.87 \$250.10 \$196.80 \$75.64 \$149.85 \$171.79 \$220.58 \$152.52 UnitedHealthcare Insurance Company Female \$125.05 \$184.70 \$221.81 \$174.66 \$67.03 \$133.04 \$147.00 \$122.00 WMI Mutual Insurance Company Unisex \$110.00 Wisconsin Physicians Service Insurance Corporation Unisex \$169.67 \$231.45 \$235.35 \$190.33 \$100.78 \$144.02 \$171.02

## **Notes**

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

#### Non Tobacco Rates (Annual Premium) Age 71 **Plans** F HD GHD Insurance Company Name† Gender \$2,040.00 \$1,586.00 Accendo Insurance Company Unisex \$2,038.00 \$2,316.00 \$1,332.00 ACE Property and Casualty Insurance Company Male \$1,674.00 \$2,244.00 \$1,691.00 \$676.00 ACE Property and Casualty Insurance Company \$1.488.00 \$1.995.00 \$1.503.00 \$601.00 \$1.184.00 Female \$2,659.90 \$3,079.00 \$3,797.80 \$2,926.75 \$3,889.40 \$2,883.50 \$1,695.70 Assured Life Association Unisex BlueCross BlueShield Of Montana \$1,905.48 \$981.96 \$2,027.76 \$935.76 \$1,880.28 Unisex \$2,678 BlueCross BlueShield Of Montana Innovative Unisex \$2,256.24 \$1,164.24 Federal Life Insurance Company Unisex \$1.623.10 \$2.002.50 \$1.657.60 \$1,232.60 Globe Life And Accident Insurance Company Unisex \$1,701.00 | \$2,615.00 | \$2,976.00 \$2,987.00 \$596.00 \$2,729.00 \$596.00 \$1,958.00 GPM Health and Life Insurance Company Unisex \$2,313.90 \$3,168.00 \$2,450.20 \$1,258.00 Guarantee Trust Life Insurance Company Unisex \$2,184.12 \$2,377.08 \$3,113.40 \$3,177.00 \$657.84 \$2,988.36 \$622.56 \$1,311.12 \$1,820.52 Humana Insurance Company Unisex \$2,203.32 Lumico Life Insurance Company Male \$1,665.00 \$2,154.00 \$1,684.00 \$1,377.00 \$1,492.00 \$1,930.00 \$1,509.00 \$1,234.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,588.20 \$2.136.50 \$2,233.70 \$1,751.60 \$640.00 \$1,340.00 \$1,277.72 National Health Insurance Company Unisex \$1,620.02 \$2,084.55 \$617.81 \$1,687.94 \$1,391.33 \$3,490,42 \$1,476.20 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1,597.00 \$2,716.00 \$2,009.00 \$2,743.00 \$2.013.00 \$1,535.00 United American Insurance Company Unisex \$1,672.00 | \$2,951.00 | \$3,397.00 | \$3,236.00 | \$3,193.00 \$482.00 \$2,688.00 \$482.00 \$1,463.00 \$2,054.00 \$2,757.00 United States Fire Insurance Company Male \$1,610.00 \$1,933.00 \$2.111.00 \$1,627.00 \$619.00 \$814.00 \$1,003.00 \$1,238.00 United States Fire Insurance Company \$1,464.00 \$1,757.00 \$1,919.00 \$1,479.00 \$563.00 \$740.00 \$912.00 \$1,125.00 Female UnitedHealthcare Insurance Company Male \$1,692.48 \$2,501.76 \$2,986.44 \$3.001.20 \$2,361.60 \$907.68 \$1,798.20 \$2,061.48 \$1,500.60 | \$2,216.40 | \$2,646.96 \$1,596.48 \$1,830.24 UnitedHealthcare Insurance Company Female \$2,661.72 \$2,095.92 \$804.36 \$1,320.00 \$1,764.00 \$1,464.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.036.04 \$2.824.20 \$2.283.96 \$1,209.36 \$1,728.24 \$2.052.24 \$2,777,40

## **Notes**

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

			Tobacco	Rates (Mo	onthly Pren 71	nium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$188.76				\$214.33		\$188.84					\$146.86
ACE Property and Casualty Insurance Company	Male	\$160.42				\$215.00		\$162.00	\$64.83				\$127.58
ACE Property and Casualty Insurance Company	Female	\$142.58				\$191.17		\$144.00	\$57.67				\$113.42
Assured Life Association	Unisex	\$254.80	\$294.90	\$363.80	\$280.30	\$372.60		\$276.20					\$162.40
BlueCross BlueShield Of Montana	Unisex	\$182.60				\$256.65	\$94.10	\$194.32	\$89.67				\$180.19
BlueCross BlueShield Of Montana Innovative	Unisex							\$216.22	\$111.57				
Federal Life Insurance Company	Unisex	\$155.50				\$191.80		\$158.80					\$118.10
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$221.60				\$303.50		\$234.70					\$120.50
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$272.03	\$296.07	\$387.78		\$395.69	\$81.94	\$372.20	\$77.54	\$163.31	\$226.75		\$274.43
Lumico Life Insurance Company	Male	\$154.17				\$199.33		\$155.83					\$127.50
Lumico Life Insurance Company	Female	\$138.17				\$178.67		\$139.67					\$114.25
Mutual of Omaha Insurance Company	Unisex	\$152.10		\$204.70		\$214.00		\$167.80	\$61.30				\$128.40
National Health Insurance Company	Unisex	\$161.89				\$208.22	\$61.68	\$168.62					\$127.60
Old Surety Life Insurance Company	Unisex	\$127.54				\$319.96		\$135.32					
State Farm Mutual Automobile Insurance Company	Unisex	\$149.31		\$253.95	\$187.84	\$256.47		\$188.21					\$143.52
United American Insurance Company	Unisex	\$161.00	\$283.00	\$326.00	\$311.00	\$307.00	\$47.00	\$258.00	\$47.00	\$141.00	\$197.00		\$265.00
United States Fire Insurance Company	Male	\$149.00	\$178.92			\$195.42		\$150.58	\$57.25	\$75.42	\$93.08		\$114.42
United States Fire Insurance Company	Female	\$135.50	\$162.67			\$177.67		\$136.92	\$52.08	\$68.50	\$84.58	_	\$104.08
UnitedHealthcare Insurance Company	Male	\$155.14	\$229.32	\$273.75		\$275.11		\$216.48		\$83.20	\$164.83		\$188.96
UnitedHealthcare Insurance Company	Female	\$137.55	\$203.17	\$242.63		\$243.99		\$192.12		\$73.73	\$146.34		\$167.77
WMI Mutual Insurance Company	Unisex	\$138.00						\$184.00					\$153.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$169.67		\$231.45		\$235.35		\$190.33		\$100.78	\$144.02		\$171.02

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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.

#### **Tobacco Rates (Annual Premium)** Age 71 Plans Gender GHD Insurance Company Name† Α F HD \$2,573.00 \$2,267.00 \$1,763.00 Accendo Insurance Company Unisex \$2,266.00 \$1,531.00 ACE Property and Casualty Insurance Company Male \$1,925.00 \$2,580.00 \$1,944.00 \$778.00 ACE Property and Casualty Insurance Company \$1.711.00 \$2.294.00 \$1.728.00 \$692.00 \$1.361.00 Female \$3,057.30 \$3,539.10 \$4,365 \$3,364.08 \$4,471 \$3,314.40 \$1,949.10 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,191.20 \$3,080 \$1,129.20 \$2,331.84 \$1,076.04 \$2,162.28 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$2,594.64 \$1,338.84 Federal Life Insurance Company Unisex \$1,865.60 \$2.301.70 \$1,905.20 \$1,416.70 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$2,659.70 \$3,641 \$2,816.30 \$1,446.00 Guarantee Trust Life Insurance Company Unisex \$930.48 \$1,959.72 \$2,721.00 Humana Insurance Company Unisex \$3,264.36 \$3,552.84 \$4,653 \$4,748 \$983.28 \$4,466 \$3,293.16 Lumico Life Insurance Company Male \$1,850.00 \$2,392.00 \$1,870.00 \$1,530.00 \$1,658.00 \$2,144.00 \$1,676.00 \$1,371.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,825.50 \$2,455,70 \$2,567.40 \$2,013.30 \$735.60 \$1,540.20 National Health Insurance Company Unisex \$1,942.73 \$2,498.59 \$740.18 \$2,023.50 \$1,531.23 \$1,530.48 \$3,839.52 \$1,623.84 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1.756.70 \$2,987.60 | \$2,209.90 | \$3,017.30 \$2.214.30 \$1,688.50 United American Insurance Company Unisex \$1,923.00 | \$3,394.00 | \$3,908.00 | \$3,722.00 | \$3,673.00 \$554.00 \$3,092.00 \$554.00 \$1,683.00 \$2,362.00 \$3,171.00 \$1.373.00 United States Fire Insurance Company Male \$1,788.00 \$2,147.00 \$2,345.00 \$1,807.00 \$687.00 \$905.00 \$1,117.00 United States Fire Insurance Company \$1,626.00 \$1,952.00 \$2,132.00 \$1,643.00 \$625.00 \$822.00 \$1,015.00 \$1,249.00 Female UnitedHealthcare Insurance Company Male \$1,861.68 \$2,751.84 \$3,285.00 \$3,301.32 \$2,597.76 \$998.40 \$1,977.96 \$2,267.52 \$1,650.60 | \$2,438.04 | \$2,911.56 \$1,756.08 \$2,013.24 UnitedHealthcare Insurance Company Female \$2,927.88 \$2,305.44 \$884.76 \$1,656.00 \$2,208.00 \$1,836.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.036.04 \$2,777,40 \$2.824.20 \$2.283.96 \$1,209.36 \$1,728.24 \$2.052.24

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 72 Plans F HD GHD Insurance Company Name† Gender Unisex \$175.10 \$198.92 \$175.26 \$136.61 Accendo Insurance Company ACE Property and Casualty Insurance Company \$191.58 \$144.50 \$57.75 \$113.67 Male \$143.08 ACE Property and Casualty Insurance Company Female \$127.08 \$170.33 \$128.42 \$51.33 \$101.08 \$227.10 \$263.30 \$325.10 \$250.60 \$333.00 \$246.90 \$146.80 Assured Life Association Unisex BlueCross BlueShield Of Montana \$164.39 \$230.93 \$84.63 \$174.85 \$80.65 \$161.96 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$193.89 \$99.69 Federal Life Insurance Company Unisex \$140.50 \$173.50 \$143.50 \$106.80 Globe Life And Accident Insurance Company \$180.50 Unisex \$150.50 \$233.00 \$272.00 \$273.50 \$55.00 \$250.50 \$55.00 \$108.90 GPM Health and Life Insurance Company Unisex \$200.40 \$274.30 \$212.20 \$186.48 \$226.47 \$292.47 \$237.65 Guarantee Trust Life Insurance Company Unisex \$188.22 \$268.30 \$257.52 \$112.99 \$189.88 Humana Insurance Company Unisex \$204.84 \$273.78 \$56.69 \$53.65 \$156.89 Lumico Life Insurance Company Male \$143.00 \$184.92 \$144.67 \$118.17 \$128.17 \$165.67 \$129.67 \$105.92 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$136.30 \$182.50 \$193.30 \$149.60 \$55.50 \$114.50 \$109.64 National Health Insurance Company Unisex \$139.10 \$178.85 \$52.95 \$144.87 \$119.38 \$302.35 \$127.88 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$139.99 \$177.14 \$240.12 \$177.56 \$135.32 \$237.91 United American Insurance Company Unisex \$142.00 \$252.00 \$292.00 \$279.00 \$274.00 \$43.00 \$231.00 \$43.00 \$125.00 \$175.00 \$237.00 \$86.25 United States Fire Insurance Company Male \$138.25 \$165.92 \$181.25 \$139.67 \$53.00 \$69.92 \$106.08 United States Fire Insurance Company \$125.67 \$150.83 \$164.75 \$127.00 \$48.17 \$63.50 \$78.42 \$96.50 Female UnitedHealthcare Insurance Company Male \$146.20 \$216.11 \$257.97 \$259.25 \$204.00 \$78.41 \$155.33 \$178.07 \$228.65 \$158.10 UnitedHealthcare Insurance Company Female \$129.62 \$191.46 \$229.92 \$181.05 \$69.48 \$137.91 \$126.00 WMI Mutual Insurance Company Unisex \$114.00 \$153.00 Wisconsin Physicians Service Insurance Corporation Unisex \$175.30 \$239.13 \$196.65 \$104.12 \$148.80 \$176.70 \$243.16

## **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.

			Non Toba	cco Rates ( Age	Annual Pre 72	emium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	М	N
Accendo Insurance Company	Unisex	\$2,102.00				\$2,388.00		\$2,104.00					\$1,640.00
ACE Property and Casualty Insurance Company	Male	\$1,717.00				\$2,299.00		\$1,734.00	\$693.00				\$1,364.00
ACE Property and Casualty Insurance Company	Female	\$1,525.00				\$2,044.00		\$1,541.00	\$616.00				\$1,213.00
Assured Life Association	Unisex	\$2,724.70	\$3,159.60	\$3,901.30	\$3,007.35	\$3,995.40		\$2,962.50					\$1,761.90
BlueCross BlueShield Of Montana	Unisex	\$1,972.68				\$2,771	\$1,015.56	\$2,098.20	\$967.80				\$1,943.52
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,326.68	\$1,196.28				
Federal Life Insurance Company	Unisex	\$1,686.50				\$2,082.10		\$1,722.30					\$1,281.00
Globe Life And Accident Insurance Company	Unisex	\$1,713.00	\$2,649.00	\$3,093.00		\$3,107.00	\$627.00	\$2,848.00	\$627.00				\$2,049.00
GPM Health and Life Insurance Company	Unisex	\$2,404.30				\$3,291.90		\$2,545.90					\$1,307.20
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex		\$2,458.08	\$3,219.60		\$3,285.36	\$680.28	\$3,090.24	\$643.80	\$1,355.88	\$1,882.68		\$2,278.56
Lumico Life Insurance Company	Male	\$1,716.00				\$2,219.00		\$1,736.00					\$1,418.00
Lumico Life Insurance Company	Female	\$1,538.00				\$1,988.00		\$1,556.00					\$1,271.00
Mutual of Omaha Insurance Company	Unisex	\$1,635.80		\$2,190.40		\$2,319.60		\$1,795.70	\$665.60				\$1,373.80
National Health Insurance Company	Unisex	\$1,669.25				\$2,146.25	\$635.36	\$1,738.44					\$1,315.63
Old Surety Life Insurance Company	Unisex	\$1,432.51				\$3,628.15		\$1,534.51					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,647.00		\$2,799.00	\$2,084.00	\$2,825.00		\$2,089.00					\$1,592.00
United American Insurance Company	Unisex	\$1,693.00	\$3,014.00	\$3,497.00	\$3,337.00	\$3,286.00	\$509.00	\$2,772.00	\$509.00	\$1,490.00	\$2,095.00		\$2,844.00
United States Fire Insurance Company	Male	\$1,659.00	\$1,991.00			\$2,175.00		\$1,676.00	\$636.00	\$839.00	\$1,035.00		\$1,273.00
United States Fire Insurance Company	Female		\$1,810.00			\$1,977.00		\$1,524.00	\$578.00	\$762.00	\$941.00		\$1,158.00
UnitedHealthcare Insurance Company	Male	\$1,754.40	\$2,593.32	\$3,095.64		\$3,111.00		\$2,448.00		\$940.92	\$1,863.96		\$2,136.84
UnitedHealthcare Insurance Company	Female	\$1,555.44	\$2,297.52	\$2,743.80		\$2,759.04		\$2,172.60		\$833.76	\$1,654.92		\$1,897.20
WMI Mutual Insurance Company	Unisex	\$1,368.00						\$1,836.00					\$1,512.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,103.60		\$2,869.56		\$2,917.92		\$2,359.80		\$1,249.44	\$1,785.60		\$2,120.40

†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.

			Tobacco	Rates (Mo	nthly Pren 72	nium)							
							Plan	s					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	М	N
Accendo Insurance Company	Unisex	\$194.51				\$220.99		\$194.67					\$151.77
ACE Property and Casualty Insurance Company	Male	\$164.42				\$220.33		\$166.17	\$66.42				\$130.75
ACE Property and Casualty Insurance Company	Female	\$146.17				\$195.92		\$147.67	\$59.08				\$116.17
Assured Life Association	Unisex	\$261.00	\$302.70	\$373.70	\$288.10	\$382.70		\$283.80					\$168.80
BlueCross BlueShield Of Montana	Unisex	\$189.04				\$265.56	\$97.32	\$201.07	\$92.74				\$186.25
BlueCross BlueShield Of Montana Innovative	Unisex							\$222.97	\$114.64				
Federal Life Insurance Company	Unisex	\$161.50				\$199.40		\$165.00					\$122.70
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$230.30				\$315.30		\$243.90					\$125.20
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$281.31	\$306.17	\$401.01		\$409.19	\$84.73	\$384.90	\$80.18	\$168.88	\$234.49		\$283.80
Lumico Life Insurance Company	Male	\$158.83				\$205.42		\$160.67					\$131.33
Lumico Life Insurance Company	Female	\$142.33				\$184.17		\$144.00					\$117.75
Mutual of Omaha Insurance Company	Unisex	\$156.70		\$209.80		\$222.20		\$172.00	\$63.80				\$131.60
National Health Insurance Company	Unisex	\$166.69				\$214.48	\$63.48	\$173.71					\$131.36
Old Surety Life Insurance Company	Unisex	\$131.31				\$332.58		\$140.66					
State Farm Mutual Automobile Insurance Company	Unisex	\$153.99		\$261.70	\$194.85	\$264.13		\$195.32					\$148.85
United American Insurance Company	Unisex	\$163.00	\$289.00	\$336.00	\$320.00	\$315.00	\$49.00	\$266.00	\$49.00	\$143.00	\$201.00		\$273.00
United States Fire Insurance Company	Male	\$153.50	\$184.25			\$201.42		\$155.17	\$58.92	\$77.67	\$95.75		\$118.00
United States Fire Insurance Company	Female	\$139.58	\$167.50			\$183.08		\$141.08	\$53.58	\$70.58	\$87.08		\$107.25
UnitedHealthcare Insurance Company	Male	\$160.82	\$237.71	\$283.77		\$285.17		\$224.40		\$86.24	\$170.86		\$195.88
UnitedHealthcare Insurance Company	Female	\$142.58	\$210.60	\$251.51		\$252.91		\$199.15		\$76.43	\$151.69		\$173.91
WMI Mutual Insurance Company	Unisex	\$142.00						\$191.00					\$158.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$175.30		\$239.13		\$243.16		\$196.65		\$104.12	\$148.80		\$176.70

†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.

### **Tobacco Rates (Annual Premium)** Age 72 Plans Gender GHD Insurance Company Name† Α F HD \$2,335.00 \$2,337.00 \$1,822.00 Accendo Insurance Company Unisex \$2,653.00 \$1,569.00 ACE Property and Casualty Insurance Company Male \$1,973.00 \$2,644.00 \$1,994.00 \$797.00 ACE Property and Casualty Insurance Company \$1.754.00 \$2.351.00 \$1.772.00 \$709.00 \$1.394.00 Female \$3,131.80 \$3,631.80 \$4,484 \$4,593 \$3,405.20 \$2,025.20 Assured Life Association Unisex \$3,456.72 BlueCross BlueShield Of Montana \$2,268.48 \$1,167.84 \$2,412.84 \$1,112.88 \$2,235.00 Unisex \$3,187 BlueCross BlueShield Of Montana Innovative Unisex \$2,675.64 \$1,375.68 Federal Life Insurance Company Unisex \$1,938.50 \$2.393.20 \$1,979.60 \$1,472.40 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$2,763.60 \$3,784 \$2,926.30 \$1,502.50 Guarantee Trust Life Insurance Company Unisex \$962.16 | \$2,026.56 | \$2,813.88 Humana Insurance Company Unisex \$3,375.72 \$3,674.04 \$4,812 \$4,910 \$1,016.76 \$4,619 \$3,405.60 Lumico Life Insurance Company Male \$1,906.00 \$2,465.00 \$1,928.00 \$1,576.00 \$1,708.00 \$2,210.00 \$1,728.00 \$1,413.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,880.20 \$2,517.70 \$2,666.20 \$2,064.10 \$765.10 \$1,579.10 National Health Insurance Company Unisex \$2,000.22 \$2,573.76 \$761.80 \$2,084.55 \$1,576.26 \$1,575.72 \$3,990.96 \$1,687.92 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1.811.70 \$3,078.90 \$2,292.40 \$3,107.50 \$2,297.90 \$1,751.20 United American Insurance Company Unisex \$1,948.00 | \$3,467.00 | \$4,022.00 | \$3,839.00 | \$3,780.00 \$586.00 \$3,188.00 \$586.00 \$1,714.00 \$2,410.00 \$3,271.00 \$1,416.00 United States Fire Insurance Company Male \$1,842.00 \$2,211.00 \$2.417.00 \$1,862.00 \$707.00 \$932.00 \$1,149.00 United States Fire Insurance Company \$1,675.00 \$2,010.00 \$2,197.00 \$1,693.00 \$643.00 \$847.00 \$1,045.00 \$1,287.00 Female UnitedHealthcare Insurance Company Male \$1,929.84 \$2,852.52 \$3,405.24 \$3,422.04 \$2,692.80 \$1,034.88 \$2,050.32 \$2,350.56 \$1,710.96 | \$2,527.20 | \$3,018.12 \$2,389.80 \$917.16 \$1,820.28 \$2,086.92 UnitedHealthcare Insurance Company Female \$3,034.92 \$1,704.00 \$2,292.00 \$1,896.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.103.60 \$2.917.92 \$2.359.80 \$1,249.44 \$1,785.60 \$2.120.40 \$2.869.56

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 73 Plans F HD GHD Insurance Company Name† Gender Unisex \$180.76 \$205.42 \$180.93 \$141.19 Accendo Insurance Company ACE Property and Casualty Insurance Company \$196.50 \$148.00 \$59.25 \$116.58 Male \$146.50 ACE Property and Casualty Insurance Company Female \$130.33 \$174.67 \$131.58 \$52.67 \$103.58 \$231.80 \$269.50 \$333.10 \$256.80 \$341.00 \$253.00 \$152.20 Assured Life Association Unisex BlueCross BlueShield Of Montana \$169.99 \$238.89 \$87.46 \$180.87 \$83.35 \$167.57 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$199.91 \$102.39 Federal Life Insurance Company Unisex \$146.00 \$183.30 \$149.10 \$111.60 Globe Life And Accident Insurance Company Unisex \$152.00 \$237.00 \$278.00 \$279.50 \$58.00 \$256.50 \$58.00 \$184.50 GPM Health and Life Insurance Company Unisex \$208.20 \$284.90 \$220.40 \$113.10 \$193.00 \$231.90 \$302.71 \$245.96 Guarantee Trust Life Insurance Company Unisex \$277.45 \$196.35 Humana Insurance Company Unisex \$194.63 \$211.83 \$283.11 \$58.62 \$266.30 \$55.48 \$116.84 \$162.23 Lumico Life Insurance Company Male \$147.17 \$190.42 \$148.75 \$121.83 \$131.92 \$170.67 \$133.33 \$109.17 Lumico Life Insurance Company Female \$154.70 Mutual of Omaha Insurance Company Unisex \$140.40 \$188.70 \$200.90 \$57.60 \$118.40 \$112.88 National Health Insurance Company Unisex \$143.21 \$184.29 \$54.58 \$149.16 \$122.15 \$313.71 \$131.33 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$144.16 \$245.22 \$183.43 \$247.35 \$183.85 \$140.33 United American Insurance Company Unisex \$142.00 \$255.00 \$297.00 \$284.00 \$279.00 \$45.00 \$236.00 \$45.00 \$127.00 \$179.00 \$243.00 United States Fire Insurance Company Male \$142.25 \$170.75 \$186.67 \$143.92 \$54.67 \$71.92 \$88.75 \$109.25 United States Fire Insurance Company \$129.33 \$155.25 \$169.67 \$130.83 \$49.67 \$65.42 \$80.67 \$99.33 Female UnitedHealthcare Insurance Company Male \$151.36 \$223.74 \$267.08 \$268.40 \$211.20 \$81.18 \$160.82 \$184.36 \$236.72 \$187.44 \$163.68 UnitedHealthcare Insurance Company Female \$134.20 \$198.22 \$238.04 \$71.94 \$142.78 \$118.00 \$158.00 \$131.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$180.93 \$246.82 \$250.98 \$202.97 \$107.47 \$153.58 \$182.38

## **Notes**

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

			Non Toba	cco Rates ( Age	Annual Pre	emium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	Μ	N
Accendo Insurance Company	Unisex	\$2,170.00				\$2,466.00		\$2,172.00					\$1,695.00
ACE Property and Casualty Insurance Company	Male	\$1,758.00				\$2,358.00		\$1,776.00	\$711.00				\$1,399.00
ACE Property and Casualty Insurance Company	Female	\$1,564.00				\$2,096.00		\$1,579.00	\$632.00				\$1,243.00
Assured Life Association	Unisex	\$2,782.00	\$3,233.50	\$3,996.50	\$3,082.10	\$4,092.20		\$3,036.00					\$1,826.70
BlueCross BlueShield Of Montana	Unisex	\$2,039.88				\$2,867	\$1,049.52	\$2,170.44	\$1,000.20				\$2,010.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,398.92	\$1,228.68				
Federal Life Insurance Company	Unisex	\$1,751.80				\$2,199.90		\$1,789.10					\$1,338.60
Globe Life And Accident Insurance Company	Unisex	\$1,730.00	\$2,692.00	\$3,161.00		\$3,174.00	\$657.00	\$2,917.00	\$657.00				\$2,099.00
GPM Health and Life Insurance Company	Unisex	\$2,497.80				\$3,419.30		\$2,644.40					\$1,357.70
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,335.56	\$2,541.96	\$3,329.40		\$3,397.32	\$703.44	\$3,195.60	\$665.76	\$1,402.08	\$1,946.76		\$2,356.20
Lumico Life Insurance Company	Male	\$1,766.00				\$2,285.00		\$1,785.00					\$1,462.00
Lumico Life Insurance Company	Female	\$1,583.00				\$2,048.00		\$1,600.00					\$1,310.00
Mutual of Omaha Insurance Company	Unisex	\$1,684.90		\$2,264.80		\$2,410.70		\$1,856.70	\$691.20				\$1,420.40
National Health Insurance Company	Unisex	\$1,718.47				\$2,211.50	\$654.95	\$1,789.96					\$1,354.55
Old Surety Life Insurance Company	Unisex	\$1,465.74				\$3,764.48		\$1,575.95					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,696.00		\$2,885.00	\$2,158.00	\$2,910.00		\$2,163.00					\$1,651.00
United American Insurance Company	Unisex	\$1,702.00	\$3,053.00	\$3,563.00	\$3,405.00	\$3,348.00	\$532.00	\$2,828.00	\$532.00	\$1,522.00	\$2,141.00		\$2,908.00
United States Fire Insurance Company	Male	\$1,707.00	\$2,049.00			\$2,240.00		\$1,727.00	\$656.00	\$863.00	\$1,065.00		\$1,311.00
United States Fire Insurance Company	Female		\$1,863.00			\$2,036.00		\$1,570.00	\$596.00	\$785.00	\$968.00		\$1,192.00
UnitedHealthcare Insurance Company	Male	\$1,816.32	\$2,684.88	\$3,204.96		\$3,220.80		\$2,534.40		\$974.16	\$1,929.84		\$2,212.32
UnitedHealthcare Insurance Company	Female	\$1,610.40	\$2,378.64	\$2,840.64		\$2,856.48		\$2,249.28		\$863.28	\$1,713.36		\$1,964.16
WMI Mutual Insurance Company	Unisex	\$1,416.00						\$1,896.00					\$1,572.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,171.16		\$2,961.84		\$3,011.76		\$2,435.64		\$1,289.64	\$1,842.96		\$2,188.56

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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.

			Tobacco	Rates (Mo	onthly Pren 73	nium)							
							Plan	s					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	М	N
Accendo Insurance Company	Unisex	\$200.84				\$228.16		\$201.09					\$156.94
ACE Property and Casualty Insurance Company	Male	\$168.67				\$225.83		\$170.33	\$68.17				\$134.08
ACE Property and Casualty Insurance Company	Female	\$149.92				\$200.75		\$151.42	\$60.58				\$119.17
Assured Life Association	Unisex	\$266.50	\$309.70	\$382.80	\$295.20	\$392.00		\$290.80					\$175.00
BlueCross BlueShield Of Montana	Unisex	\$195.48				\$274.72	\$100.57	\$208.00	\$95.85				\$192.70
BlueCross BlueShield Of Montana Innovative	Unisex							\$229.89	\$117.74				
Federal Life Insurance Company	Unisex	\$167.80				\$210.70		\$171.40					\$128.20
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$239.30				\$327.50		\$253.30					\$130.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$290.90	\$316.60	\$414.68		\$423.14	\$87.62	\$398.02	\$82.91	\$174.63	\$242.48		\$293.47
Lumico Life Insurance Company	Male	\$163.50				\$211.67		\$165.33					\$135.33
Lumico Life Insurance Company	Female	\$146.58				\$189.67		\$148.17					\$121.25
Mutual of Omaha Insurance Company	Unisex	\$161.40		\$216.90		\$230.90		\$177.90	\$66.20				\$136.10
National Health Insurance Company	Unisex	\$171.68				\$220.94	\$65.39	\$178.91					\$135.28
Old Surety Life Insurance Company	Unisex	\$134.36				\$345.08		\$144.46					
State Farm Mutual Automobile Insurance Company	Unisex	\$158.58		\$269.74	\$201.77	\$272.09		\$202.24					\$154.36
United American Insurance Company	Unisex	\$164.00	\$293.00	\$342.00	\$327.00	\$321.00	\$51.00	\$272.00	\$51.00	\$146.00	\$206.00		\$279.00
United States Fire Insurance Company	Male	\$158.17	\$189.92			\$207.42		\$159.75	\$60.83	\$80.00	\$98.67		\$121.50
United States Fire Insurance Company	Female	\$143.75	\$172.67			\$188.58		\$145.25	\$55.25	\$72.67	\$89.67		\$110.50
UnitedHealthcare Insurance Company	Male	\$166.49	\$246.10	\$293.78		\$295.24		\$232.32		\$89.29	\$176.89		\$202.79
UnitedHealthcare Insurance Company	Female	\$147.62	\$218.03	\$260.39		\$261.84		\$206.18		\$79.12	\$157.05		\$180.04
WMI Mutual Insurance Company	Unisex	\$147.00						\$197.00					\$164.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$180.93		\$246.82		\$250.98		\$202.97		\$107.47	\$153.58		\$182.38

†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.

### **Tobacco Rates (Annual Premium)** Age 73 Plans Gender GHD Insurance Company Name† F HD \$2,739.00 \$1,884.00 Accendo Insurance Company Unisex \$2,411.00 \$2,414.00 \$1,609.00 ACE Property and Casualty Insurance Company Male \$2,024.00 \$2,710.00 \$2,044.00 \$818.00 ACE Property and Casualty Insurance Company \$1.799.00 \$2,409.00 \$1.817.00 \$727.00 \$1,430,00 Female Unisex \$3,197.70 \$3,716.70 \$4,594 \$3,542.64 \$4,704 \$3,489.70 \$2,099.70 Assured Life Association BlueCross BlueShield Of Montana \$2,345.76 \$1,206.84 \$2,496.00 \$1,150.20 \$2,312.40 Unisex \$3,297 BlueCross BlueShield Of Montana Innovative Unisex \$2,758.68 \$1,412.88 Federal Life Insurance Company Unisex \$2,013.60 \$2.528.60 \$2,056.40 \$1,538.60 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$2,871.00 \$3,930 \$3,039.50 \$1,560.60 Guarantee Trust Life Insurance Company Unisex \$994.92 \$2,095.56 \$2,909.76 \$3,521.64 Humana Insurance Company Unisex \$3,490.80 \$3,799.20 \$4,976 \$5,078 \$1,051.44 \$4,776 Lumico Life Insurance Company Male \$1,962.00 \$2,540.00 \$1,984.00 \$1,624.00 \$1,759.00 \$2,276.00 \$1,778.00 \$1,455.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,936.60 \$2,603,30 \$2,770.90 \$2,134.20 \$794.50 \$1,632.60 National Health Insurance Company Unisex \$2,060.13 \$2,651.23 \$784.70 \$2,146.88 \$1,623.33 \$1,612.32 \$4.140.96 \$1,733.52 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1.865.60 \$3,173.50 \$2,373.80 \$3,201.00 \$2.379.30 \$1,816.10 United American Insurance Company Unisex \$1,958.00 | \$3,511.00 | \$4,098.00 | \$3,917.00 | \$3,851.00 \$612.00 \$3,253.00 \$612.00 \$1,750.00 \$2,463.00 \$3,345.00 \$1,458.00 United States Fire Insurance Company Male \$1,898.00 \$2,279.00 \$2,489.00 \$1,917.00 \$730.00 \$960.00 \$1,184.00 United States Fire Insurance Company \$1,725.00 \$2,072.00 \$2,263.00 \$1,743.00 \$663.00 \$872.00 \$1,076.00 \$1,326.00 Female UnitedHealthcare Insurance Company Male \$1,997.88 \$2,953.20 \$3,525.36 \$3,542.88 \$2,787.84 \$1,071.48 \$2,122.68 \$2,433.48 \$1,771.44 \$2,616.36 \$3,124.68 \$2,474.16 \$949.44 \$1,884.60 \$2,160.48 UnitedHealthcare Insurance Company Female \$3,142.08 \$1,764.00 \$2,364.00 \$1,968.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.171.16 \$2.961.84 \$3.011.76 \$2.435.64 \$1,289.64 \$1,842.96 \$2.188.56

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 74 Plans F HD GHD Insurance Company Name† Gender Unisex \$186.84 \$212.25 \$187.01 \$145.94 Accendo Insurance Company ACE Property and Casualty Insurance Company \$150.25 \$201.33 \$151.75 \$60.67 \$119.50 Male ACE Property and Casualty Insurance Company Female \$133.58 \$179.00 \$134.83 \$53.92 \$106.25 \$236.00 \$275.10 \$340.40 \$262.60 \$348.60 \$258.70 \$156.90 Assured Life Association Unisex BlueCross BlueShield Of Montana \$175.75 \$90.44 \$187.04 \$173.35 Unisex \$247.03 \$86.19 BlueCross BlueShield Of Montana Innovative Unisex \$206.08 \$105.23 Federal Life Insurance Company Unisex \$150.90 \$189.40 \$154.10 \$115.30 Globe Life And Accident Insurance Company Unisex \$153.50 \$240.00 \$283.00 \$284.50 \$60.00 \$261.50 \$60.00 \$189.00 GPM Health and Life Insurance Company Unisex \$215.10 \$294.50 \$227.70 \$116.90 \$200.72 \$238.63 \$314.82 \$255.80 Guarantee Trust Life Insurance Company Unisex \$201.28 \$275.40 \$57.37 \$120.84 \$203.06 Humana Insurance Company Unisex \$219.07 \$286.93 \$292.78 \$60.63 \$167.78 Lumico Life Insurance Company Male \$151.67 \$196.17 \$153.33 \$125.33 \$135.92 \$175.83 \$137.42 \$112.33 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$144.50 \$195.00 \$208.80 \$159.80 \$59.70 \$122.30 \$147.50 \$116.29 National Health Insurance Company Unisex \$189.81 \$56.22 \$153.66 \$124.43 \$324.66 \$134.78 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$148.41 \$252.19 \$189.46 \$254.57 \$189.97 \$145.35 United American Insurance Company Unisex \$142.00 \$257.00 \$302.00 \$289.00 \$284.00 \$47.00 \$240.00 \$47.00 \$130.00 \$182.00 \$247.00 \$112.58 United States Fire Insurance Company Male \$146.58 \$175.92 \$192.25 \$148.08 \$56.33 \$74.08 \$91.33 United States Fire Insurance Company \$133.25 \$159.92 \$174.75 \$134.58 \$51.25 \$67.33 \$83.08 \$102.33 Female \$156.52 UnitedHealthcare Insurance Company Male \$231.36 \$276.18 \$277.55 \$218.40 \$83.94 \$166.30 \$190.64 \$244.79 \$169.26 UnitedHealthcare Insurance Company Female \$138.77 \$204.97 \$246.15 \$193.83 \$74.39 \$147.64 \$122.00 \$135.00 WMI Mutual Insurance Company Unisex \$162.00 Wisconsin Physicians Service Insurance Corporation Unisex \$186.57 \$254.50 \$258.79 \$209.29 \$110.81 \$158.36 \$188.05

## **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.

			Non Toba	cco Rates (	(Annual Pre 74	emium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$2,243.00				\$2,548.00		\$2,245.00					\$1,752.00
ACE Property and Casualty Insurance Company	Male	\$1,803.00				\$2,416.00		\$1,821.00	\$728.00				\$1,434.00
ACE Property and Casualty Insurance Company	Female	\$1,603.00				\$2,148.00		\$1,618.00	\$647.00				\$1,275.00
Assured Life Association	Unisex	\$2,832.30	\$3,301.50	\$4,085.00	\$3,151.42	\$4,182.80		\$3,104.50					\$1,882.30
BlueCross BlueShield Of Montana	Unisex	\$2,109.00				\$2,964	\$1,085.28	\$2,244.48	\$1,034.28				\$2,080.20
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,472.96	\$1,262.76				
Federal Life Insurance Company	Unisex	\$1,810.30				\$2,273.20		\$1,848.80					\$1,383.30
Globe Life And Accident Insurance Company	Unisex	\$1,747.00	\$2,727.00	\$3,217.00		\$3,232.00	\$682.00	\$2,974.00	\$682.00				\$2,147.00
GPM Health and Life Insurance Company	Unisex	\$2,581.00				\$3,533.40		\$2,732.70					\$1,403.00
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,415.36	\$2,628.84	\$3,443.16		\$3,513.36	\$727.56	\$3,304.80	\$688.44	\$1,450.08	\$2,013.36		\$2,436.72
Lumico Life Insurance Company	Male	\$1,820.00				\$2,354.00		\$1,840.00					\$1,504.00
Lumico Life Insurance Company	Female	\$1,631.00				\$2,110.00		\$1,649.00					\$1,348.00
Mutual of Omaha Insurance Company	Unisex	\$1,733.90		\$2,339.40		\$2,505.20		\$1,917.90	\$716.80				\$1,467.20
National Health Insurance Company	Unisex	\$1,769.99				\$2,277.77	\$674.67	\$1,843.89					\$1,395.51
Old Surety Life Insurance Company	Unisex	\$1,493.11				\$3,895.89		\$1,617.39					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,746.00		\$2,967.00	\$2,229.00	\$2,995.00		\$2,235.00					\$1,710.00
United American Insurance Company	Unisex	\$1,702.00	\$3,076.00	\$3,615.00	\$3,457.00	\$3,397.00	\$553.00	\$2,870.00	\$553.00	\$1,551.00	\$2,178.00		\$2,954.00
United States Fire Insurance Company	Male	\$1,759.00	\$2,111.00			\$2,307.00		\$1,777.00	\$676.00	\$889.00	\$1,096.00		\$1,351.00
United States Fire Insurance Company	Female		\$1,919.00			\$2,097.00		\$1,615.00	\$615.00	\$808.00	\$997.00		\$1,228.00
UnitedHealthcare Insurance Company	Male	\$1,878.24	\$2,776.32	\$3,314.16		\$3,330.60		\$2,620.80		\$1,007.28	\$1,995.60		\$2,287.68
UnitedHealthcare Insurance Company	Female	\$1,665.24	\$2,459.64	\$2,937.48		\$2,953.80		\$2,325.96		\$892.68	\$1,771.68		\$2,031.12
WMI Mutual Insurance Company	Unisex	\$1,464.00						\$1,944.00					\$1,620.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,238.84		\$3,054.00		\$3,105.48		\$2,511.48		\$1,329.72	\$1,900.32		\$2,256.60

†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.

			Tobacco	Rates (Mo	onthly Pren 74	nium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$207.67				\$235.91		\$207.83					\$162.10
ACE Property and Casualty Insurance Company	Male	\$172.75				\$231.58		\$174.50	\$69.83				\$137.50
ACE Property and Casualty Insurance Company	Female	\$153.50				\$205.83		\$155.08	\$62.08				\$122.17
Assured Life Association	Unisex	\$271.30	\$316.20	\$391.30	\$301.90	\$400.70		\$297.40					\$180.30
BlueCross BlueShield Of Montana	Unisex	\$202.11				\$284.08	\$104.00	\$215.09	\$99.11				\$199.35
BlueCross BlueShield Of Montana Innovative	Unisex							\$236.99	\$121.01				
Federal Life Insurance Company	Unisex	\$173.40				\$217.70		\$177.10					\$132.50
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$247.20				\$338.50		\$261.80					\$134.40
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$300.84	\$327.42	\$428.85		\$437.60	\$90.61	\$411.62	\$85.75	\$180.60	\$250.77		\$303.50
Lumico Life Insurance Company	Male	\$168.42				\$217.92		\$170.42					\$139.25
Lumico Life Insurance Company	Female	\$151.00				\$195.33		\$152.75					\$124.75
Mutual of Omaha Insurance Company	Unisex	\$166.10		\$224.10		\$240.00		\$183.70	\$68.70				\$140.50
National Health Insurance Company	Unisex	\$176.78				\$227.50	\$67.38	\$184.21					\$139.39
Old Surety Life Insurance Company	Unisex	\$136.87				\$357.12		\$148.26					
State Farm Mutual Automobile Insurance Company	Unisex	\$163.25		\$277.41	\$208.41	\$280.03		\$208.97					\$159.89
United American Insurance Company	Unisex	\$164.00	\$295.00	\$347.00	\$332.00	\$326.00	\$53.00	\$276.00	\$53.00	\$149.00	\$209.00		\$284.00
United States Fire Insurance Company	Male	\$162.83	\$195.33			\$213.58		\$164.58	\$62.50	\$82.33	\$101.67		\$125.08
United States Fire Insurance Company	Female	\$148.00	\$177.58			\$194.17		\$149.67	\$56.83	\$74.83	\$92.42		\$113.67
UnitedHealthcare Insurance Company	Male	\$172.17	\$254.49	\$303.80		\$305.30		\$240.24		\$92.33	\$182.92		\$209.70
UnitedHealthcare Insurance Company	Female	\$152.65	\$225.47	\$269.26		\$270.77		\$213.21		\$81.82	\$162.40		\$186.18
WMI Mutual Insurance Company	Unisex	\$152.00						\$203.00					\$169.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$186.57		\$254.50		\$258.79		\$209.29		\$110.81	\$158.36		\$188.05

†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.

### **Tobacco Rates (Annual Premium)** Age 74 Plans Gender GHD Insurance Company Name† F HD \$2,493.00 \$2,832.00 \$2,495.00 \$1,946.00 Accendo Insurance Company Unisex \$1,650.00 ACE Property and Casualty Insurance Company Male \$2,073.00 \$2,779.00 \$2,094.00 \$838.00 ACE Property and Casualty Insurance Company \$1.842.00 \$2,470.00 \$1.861.00 \$745.00 \$1,466.00 Female \$3,255.60 \$3,794.80 \$4,695 \$3,622.32 \$4,808 \$3,568.40 \$2,163.60 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,425.32 \$1,248.00 \$2,581.08 \$1,189.32 \$2,392.20 Unisex \$3,409 BlueCross BlueShield Of Montana Innovative Unisex \$2,843.88 \$1,452.12 Federal Life Insurance Company Unisex \$2,080.80 \$2.612.90 \$2,125.10 \$1,590.00 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$2,966.60 \$4,061 \$3,141.00 \$1,612.70 Guarantee Trust Life Insurance Company Unisex \$1,029.00 \$2,167.20 \$3,009.24 Humana Insurance Company Unisex \$3,610.08 \$3,929.04 \$5,146 \$5,251 \$1,087.32 \$4,939 \$3,642.00 Lumico Life Insurance Company Male \$2,021.00 \$2,615.00 \$2,045.00 \$1,671.00 \$1,812.00 \$2,344.00 \$1,833.00 \$1,497.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,993.00 \$2.688.90 \$2,879.60 \$2,204.50 \$824.00 \$1,686.40 National Health Insurance Company Unisex \$2,121.31 \$2,729.97 \$808.61 \$2,210.48 \$1,672.68 \$1,642.44 \$4,285.44 \$1,779.12 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1.920.60 \$3,263.70 \$2,451.90 \$3,294.50 \$2,458.50 \$1,881.00 United American Insurance Company Unisex \$1,958.00 | \$3,538.00 | \$4,158.00 | \$3,977.00 | \$3,908.00 \$636.00 \$3,302.00 \$636.00 \$1,784.00 \$2,505.00 \$3,398.00 United States Fire Insurance Company Male \$1,954.00 \$2,344.00 \$2,563.00 \$1,975.00 \$750.00 \$988.00 \$1,220.00 \$1.501.00 United States Fire Insurance Company \$1,776.00 \$2,131.00 \$2,330.00 \$1,796.00 \$682.00 \$898.00 \$1,109.00 \$1,364.00 Female UnitedHealthcare Insurance Company Male \$2,066.04 \$3,053.88 \$3,645.60 \$3,663.60 \$2,882.88 \$1,107.96 \$2,195.04 \$2,516.40 \$1,831.80 | \$2,705.64 | \$3,231.12 \$2,558.52 \$981.84 \$1,948.80 \$2,234.16 UnitedHealthcare Insurance Company Female \$3,249.24 \$1,824.00 \$2,436.00 \$2,028.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.238.84 \$3.054.00 \$2.511.48 \$1,329.72 \$1,900.32 \$2.256.60 \$3.105.48

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 75 Plans F HD GHD Insurance Company Name† Gender Unisex \$193.42 \$219.83 \$193.59 \$150.52 Accendo Insurance Company ACE Property and Casualty Insurance Company \$153.92 \$206.25 \$155.50 \$62.17 \$122.33 Male ACE Property and Casualty Insurance Company Female \$136.83 \$183.42 \$138.25 \$55.25 \$108.83 \$239.60 \$280.10 \$347.00 \$267.90 \$355.40 \$263.90 \$160.30 Assured Life Association Unisex BlueCross BlueShield Of Montana \$183.98 \$258.68 \$94.70 \$195.87 \$181.50 Unisex \$90.24 BlueCross BlueShield Of Montana Innovative Unisex \$214.91 \$109.28 Federal Life Insurance Company Unisex \$155.60 \$195.40 \$158.90 \$118.90 Globe Life And Accident Insurance Company Unisex \$156.00 \$244.50 \$289.50 \$290.50 \$62.00 \$268.00 \$62.00 \$194.00 GPM Health and Life Insurance Company Unisex \$221.80 \$303.60 \$234.80 \$120.60 \$267.57 \$209.96 \$246.03 \$329.30 Guarantee Trust Life Insurance Company Unisex \$208.17 \$284.82 \$124.97 \$210.01 Humana Insurance Company Unisex \$226.56 \$296.75 \$302.80 \$62.70 \$59.33 \$173.52 Lumico Life Insurance Company Male \$156.92 \$203.08 \$158.75 \$129.75 \$140.67 \$182.00 \$142.25 \$116.33 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$148.60 \$201.10 \$212.30 \$164.90 \$61.50 \$126.20 \$119.72 National Health Insurance Company Unisex \$151.90 \$195.43 \$57.87 \$158.25 \$126.45 \$334.51 \$138.24 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$152.49 \$195.50 \$261.80 \$195.92 \$150.11 \$259.42 United American Insurance Company Unisex \$142.00 \$259.00 \$306.00 \$292.00 \$287.00 \$48.00 \$243.00 \$48.00 \$133.00 \$186.00 \$251.00 United States Fire Insurance Company Male \$150.92 \$181.08 \$198.00 \$152.67 \$57.92 \$76.33 \$94.17 \$115.92 United States Fire Insurance Company \$137.17 \$164.58 \$180.00 \$138.75 \$52.67 \$69.42 \$85.58 \$105.33 Female UnitedHealthcare Insurance Company Male \$161.68 \$238.99 \$285.29 \$286.70 \$225.60 \$86.71 \$171.78 \$196.93 \$252.86 \$174.84 UnitedHealthcare Insurance Company Female \$143.35 \$211.73 \$254.27 \$200.22 \$76.84 \$152.51 \$125.00 \$139.00 WMI Mutual Insurance Company Unisex \$167.00 Wisconsin Physicians Service Insurance Corporation Unisex \$192.20 \$262.19 \$215.61 \$114.16 \$163.14 \$193.73 \$266.60

## **Notes**

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

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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.

			Non Toba	cco Rates ( Age :	Annual Pre	emium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	М	N
Accendo Insurance Company	Unisex	\$2,322.00				\$2,639.00		\$2,324.00					\$1,807.00
ACE Property and Casualty Insurance Company	Male	\$1,847.00				\$2,475.00		\$1,866.00	\$746.00				\$1,468.00
ACE Property and Casualty Insurance Company	Female	\$1,642.00				\$2,201.00		\$1,659.00	\$663.00				\$1,306.00
Assured Life Association	Unisex	\$2,875.10	\$3,361.50	\$4,164.50	\$3,214.27	\$4,264.60		\$3,166.50					\$1,923.80
BlueCross BlueShield Of Montana	Unisex	\$2,207.76				\$3,104	\$1,136.40	\$2,350.44	\$1,082.88				\$2,178.00
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,578.92	\$1,311.36				
Federal Life Insurance Company	Unisex	\$1,866.90				\$2,344.20		\$1,906.30					\$1,426.40
Globe Life And Accident Insurance Company	Unisex	\$1,775.00	\$2,777.00	\$3,287.00		\$3,303.00	\$707.00	\$3,044.00	\$707.00				\$2,205.00
GPM Health and Life Insurance Company	Unisex	\$2,661.30				\$3,643.70		\$2,817.70					\$1,446.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,498.04	\$2,718.72	\$3,561.00		\$3,633.60	\$752.40	\$3,417.84	\$711.96	\$1,499.64	\$2,082.24		\$2,520.12
Lumico Life Insurance Company	Male	\$1,883.00				\$2,437.00		\$1,905.00					\$1,557.00
Lumico Life Insurance Company	Female	\$1,688.00				\$2,184.00		\$1,707.00					\$1,396.00
Mutual of Omaha Insurance Company	Unisex	\$1,783.00		\$2,413.70		\$2,547.90		\$1,978.90	\$737.50				\$1,513.90
National Health Insurance Company	Unisex	\$1,822.78				\$2,345.19	\$694.38	\$1,898.97					\$1,436.60
Old Surety Life Insurance Company	Unisex	\$1,517.40				\$4,014.11		\$1,658.82					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,794.00		\$3,052.00	\$2,300.00	\$3,080.00		\$2,305.00					\$1,766.00
United American Insurance Company	Unisex	\$1,702.00	\$3,099.00	\$3,662.00	\$3,504.00	\$3,441.00	\$573.00	\$2,911.00	\$573.00	\$1,588.00	\$2,228.00		\$3,003.00
United States Fire Insurance Company	Male	\$1,811.00	\$2,173.00			\$2,376.00		\$1,832.00	\$695.00	\$916.00	\$1,130.00		\$1,391.00
United States Fire Insurance Company	Female	\$1,646.00	\$1,975.00			\$2,160.00		\$1,665.00	\$632.00	\$833.00	\$1,027.00		\$1,264.00
UnitedHealthcare Insurance Company	Male	\$1,940.16	\$2,867.88	\$3,423.48		\$3,440.40		\$2,707.20		\$1,040.52	\$2,061.36		\$2,363.16
UnitedHealthcare Insurance Company	Female	\$1,720.20	\$2,540.76	\$3,034.32		\$3,051.24		\$2,402.64		\$922.08	\$1,830.12		\$2,098.08
WMI Mutual Insurance Company	Unisex	\$1,500.00						\$2,004.00					\$1,668.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,306.40		\$3,146.28		\$3,199.20		\$2,587.32		\$1,369.92	\$1,957.68		\$2,324.76

†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.

			Tobacco	Rates (Mo	nthly Pren 75	nium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$214.91				\$244.15		\$215.08					\$167.35
ACE Property and Casualty Insurance Company	Male	\$177.08				\$237.17		\$178.83	\$71.50				\$140.83
ACE Property and Casualty Insurance Company	Female	\$157.33				\$210.83		\$158.92	\$63.58				\$125.17
Assured Life Association	Unisex	\$275.40	\$322.00	\$398.90	\$307.90	\$408.50		\$303.30					\$184.30
BlueCross BlueShield Of Montana	Unisex	\$211.57				\$297.48	\$108.90	\$225.25	\$103.77				\$208.72
BlueCross BlueShield Of Montana Innovative	Unisex							\$247.14	\$125.67				
Federal Life Insurance Company	Unisex	\$178.80				\$224.50		\$182.60					\$136.60
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$254.90				\$349.00		\$269.90					\$138.60
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$311.14	\$338.62	\$443.52		\$452.57	\$93.71	\$425.70	\$88.68	\$186.78	\$259.35		\$313.88
Lumico Life Insurance Company	Male	\$174.33				\$225.67		\$176.42					\$144.17
Lumico Life Insurance Company	Female	\$156.25				\$202.25		\$158.08					\$129.17
Mutual of Omaha Insurance Company	Unisex	\$170.80		\$231.20		\$244.10		\$189.60	\$70.60				\$145.00
National Health Insurance Company	Unisex	\$182.17				\$234.36	\$69.38	\$189.71					\$143.50
Old Surety Life Insurance Company	Unisex	\$139.10				\$367.96		\$152.06					
State Farm Mutual Automobile Insurance Company	Unisex	\$167.74		\$285.36	\$215.05	\$287.98		\$215.51					\$165.12
United American Insurance Company	Unisex	\$164.00	\$297.00	\$351.00	\$336.00	\$330.00	\$55.00	\$279.00	\$55.00	\$153.00	\$214.00		\$288.00
United States Fire Insurance Company	Male	\$167.67	\$201.25			\$219.92		\$169.50	\$64.33	\$84.75	\$104.58		\$128.83
United States Fire Insurance Company	Female	\$152.42	\$182.92			\$199.92		\$154.08	\$58.50	\$77.00	\$95.00		\$117.17
UnitedHealthcare Insurance Company	Male	\$177.84	\$262.88	\$313.81		\$315.37		\$248.16		\$95.38	\$188.95		\$216.62
UnitedHealthcare Insurance Company	Female	\$157.68	\$232.90	\$278.14		\$279.69		\$220.24		\$84.52	\$167.76		\$192.32
WMI Mutual Insurance Company	Unisex	\$156.00						\$209.00					\$174.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$192.20		\$262.19		\$266.60		\$215.61		\$114.16	\$163.14		\$193.73

†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.

### **Tobacco Rates (Annual Premium)** Age 75 Plans Gender GHD Insurance Company Name† F HD \$2,580.00 \$2,931.00 \$2,582.00 \$2,009.00 Accendo Insurance Company Unisex \$1,690.00 ACE Property and Casualty Insurance Company Male \$2,125.00 \$2,846.00 \$2,146.00 \$858.00 ACE Property and Casualty Insurance Company \$1.888.00 \$2.530.00 \$1.907.00 \$763.00 \$1.502.00 Female \$3,304.80 \$3,863.80 \$4,787 \$3,694.56 \$4,902 \$3,639.70 \$2,211.30 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,538.84 \$1,306.80 \$2,703.00 \$1,245.24 \$2,504.64 Unisex \$3,570 BlueCross BlueShield Of Montana Innovative Unisex \$2,965.68 \$1,508.04 Federal Life Insurance Company Unisex \$2,145.80 \$2,694.50 \$2,191.20 \$1,639.60 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$3,058.90 \$4,188 \$3,238.70 \$1,663.00 Guarantee Trust Life Insurance Company Unisex \$1,064.16 \$2,241.36 \$3,112.20 Humana Insurance Company Unisex \$3,733.68 \$4,063.44 \$5,322 \$5,431 \$1,124.52 \$5,108 \$3,766.56 Lumico Life Insurance Company Male \$2,092.00 \$2,708.00 \$2,117.00 \$1,730.00 \$1,875.00 \$2,427.00 \$1,897.00 \$1,550.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$2,049.40 \$2,774.30 \$2,928.60 \$2,274.60 \$847.70 \$1,740.20 \$1,722.03 National Health Insurance Company Unisex \$2,186.06 \$2,812.26 \$832.52 \$2,276.50 \$1,669.20 \$4,415.52 \$1,824.72 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company \$1.973.40 \$3,357.20 \$2,530.00 \$3,388.00 \$2,535.50 \$1.942.60 Unisex United American Insurance Company Unisex \$1,958.00 | \$3,564.00 | \$4,212.00 | \$4,030.00 | \$3,958.00 \$659.00 \$3,348.00 \$659.00 \$1,826.00 \$2,563.00 \$3,455.00 \$1.546.00 United States Fire Insurance Company Male \$2,012.00 \$2,415.00 \$2,639.00 \$2,034.00 \$772.00 \$1,017.00 \$1,255.00 United States Fire Insurance Company \$1,829.00 \$2,195.00 \$2,399.00 \$1,849.00 \$702.00 \$924.00 \$1,140.00 \$1,406.00 Female UnitedHealthcare Insurance Company Male \$2,134.08 \$3,154.56 \$3,765.72 \$3,784.44 \$2,977.92 \$1,144.56 \$2,267.40 \$2,599.44 \$1,892.16 | \$2,794.80 | \$3,337.68 \$1,014.24 \$2,013.12 \$2,307.84 UnitedHealthcare Insurance Company Female \$3,356.28 \$2,642.88 \$1,872.00 \$2,508.00 \$2,088.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.306.40 \$2.587.32 \$1,369.92 \$1,957.68 \$2.324.76 \$3.146.28 \$3.199.20

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 76 Plans F HD GHD Insurance Company Name† Gender Unisex \$200.17 \$227.41 \$200.42 \$155.35 Accendo Insurance Company ACE Property and Casualty Insurance Company \$211.50 \$159.42 \$63.75 \$125.42 Male \$157.83 ACE Property and Casualty Insurance Company Female \$140.25 \$188.00 \$141.67 \$56.67 \$111.50 \$243.00 \$285.10 \$353.60 \$273.00 \$362.10 \$269.00 \$163.60 Assured Life Association Unisex BlueCross BlueShield Of Montana \$190.63 \$268.03 \$98.07 \$202.93 \$187.98 Unisex \$93.47 BlueCross BlueShield Of Montana Innovative Unisex \$221.97 \$112.51 Federal Life Insurance Company Unisex \$161.70 \$203.10 \$165.10 \$123.60 Globe Life And Accident Insurance Company \$199.00 Unisex \$157.50 \$248.50 \$295.00 \$296.50 \$63.00 \$274.00 \$63.00 GPM Health and Life Insurance Company Unisex \$230.50 \$315.60 \$244.10 \$125.30 \$279.34 \$219.19 \$253.65 \$343.79 Guarantee Trust Life Insurance Company Unisex \$215.28 \$294.55 \$179.45 \$217.18 Humana Insurance Company Unisex \$234.30 \$306.88 \$313.15 \$64.84 \$61.36 \$129.24 Lumico Life Insurance Company Male \$162.42 \$210.17 \$164.25 \$134.33 \$145.58 \$188.33 \$147.17 \$120.42 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$152.70 \$207.40 \$221.90 \$170.00 \$63.20 \$130.00 \$123.31 National Health Insurance Company Unisex \$156.49 \$201.35 \$59.59 \$163.04 \$128.85 \$342.50 \$141.69 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$156.74 \$201.28 \$268.85 \$201.70 \$154.87 \$266.39 United American Insurance Company Unisex \$142.00 \$260.00 \$309.00 \$296.00 \$290.00 \$49.00 \$246.00 \$49.00 \$135.00 \$189.00 \$254.00 \$97.08 United States Fire Insurance Company Male \$155.50 \$186.58 \$203.92 \$157.25 \$59.67 \$78.67 \$119.33 United States Fire Insurance Company \$141.33 \$169.58 \$185.42 \$142.92 \$54.25 \$71.50 \$88.25 \$108.50 Female UnitedHealthcare Insurance Company Male \$166.84 \$246.62 \$294.39 \$295.85 \$232.80 \$89.48 \$177.26 \$203.21 \$260.93 \$180.42 UnitedHealthcare Insurance Company Female \$147.92 \$218.49 \$262.38 \$206.61 \$79.29 \$157.38 \$129.00 \$173.00 \$143.00 WMI Mutual Insurance Company Unisex \$221.93 Wisconsin Physicians Service Insurance Corporation Unisex \$197.83 \$269.87 \$117.51 \$167.92 \$199.41 \$274.42

## **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.

			Non Toba	cco Rates ( Age :	Annual Pre	emium)							
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$2,403.00				\$2,730.00		\$2,406.00					\$1,865.00
ACE Property and Casualty Insurance Company	Male	\$1,894.00				\$2,538.00		\$1,913.00	\$765.00				\$1,505.00
ACE Property and Casualty Insurance Company	Female	\$1,683.00				\$2,256.00		\$1,700.00	\$680.00				\$1,338.00
Assured Life Association	Unisex	\$2,915.50	\$3,420.70	\$4,242.60	\$3,276.07	\$4,344.70		\$3,227.40					\$1,962.70
BlueCross BlueShield Of Montana	Unisex	\$2,287.56				\$3,216	\$1,176.84	\$2,435.16	\$1,121.64				\$2,255.76
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,663.64	\$1,350.12				
Federal Life Insurance Company	Unisex	\$1,940.40				\$2,436.70		\$1,981.70					\$1,482.70
Globe Life And Accident Insurance Company	Unisex	\$1,791.00	\$2,822.00	\$3,352.00		\$3,370.00	\$717.00	\$3,113.00	\$717.00				\$2,260.00
GPM Health and Life Insurance Company	Unisex	\$2,766.30				\$3,787.50		\$2,929.20					\$1,503.90
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,583.36	\$2,811.60	\$3,682.56		\$3,757.80	\$778.08	\$3,534.60	\$736.32	\$1,550.88	\$2,153.40		\$2,606.16
Lumico Life Insurance Company	Male	\$1,949.00				\$2,522.00		\$1,971.00					\$1,612.00
Lumico Life Insurance Company	Female	\$1,747.00				\$2,260.00		\$1,766.00					\$1,445.00
Mutual of Omaha Insurance Company	Unisex	\$1,832.10		\$2,488.20		\$2,663.00		\$2,040.00	\$757.90				\$1,560.50
National Health Insurance Company	Unisex	\$1,877.85				\$2,416.16	\$715.12	\$1,956.46					\$1,479.72
Old Surety Life Insurance Company	Unisex	\$1,546.19				\$4,109.96		\$1,700.24					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,844.00		\$3,134.00	\$2,368.00	\$3,163.00		\$2,373.00					\$1,822.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,700.00	\$3,542.00	\$3,475.00	\$580.00	\$2,942.00	\$580.00	\$1,613.00	\$2,262.00		\$3,037.00
United States Fire Insurance Company	Male	\$1,866.00	\$2,239.00			\$2,447.00		\$1,887.00	\$716.00	\$944.00	\$1,165.00		\$1,432.00
United States Fire Insurance Company	Female	\$1,696.00	\$2,035.00			\$2,225.00		\$1,715.00	\$651.00	\$858.00	\$1,059.00		\$1,302.00
UnitedHealthcare Insurance Company	Male	\$2,002.08	\$2,959.44	\$3,532.68		\$3,550.20		\$2,793.60		\$1,073.76	\$2,127.12		\$2,438.52
UnitedHealthcare Insurance Company	Female	\$1,775.04	\$2,621.88	\$3,131.16		\$3,148.56		\$2,479.32		\$951.48	\$1,888.56		\$2,165.04
WMI Mutual Insurance Company	Unisex	\$1,548.00						\$2,076.00					\$1,716.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,373.96		\$3,238.44		\$3,293.04		\$2,663.16		\$1,410.12	\$2,015.04		\$2,392.92

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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.

Tobacco Rates (Monthly Premium) Age 76													
		Plans											
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$222.49				\$252.65		\$222.66					\$172.60
ACE Property and Casualty Insurance Company	Male	\$181.42				\$243.25		\$183.33	\$73.25				\$144.33
ACE Property and Casualty Insurance Company	Female	\$161.33				\$216.17		\$163.00	\$65.17				\$128.25
Assured Life Association	Unisex	\$279.30	\$327.70	\$406.40	\$313.80	\$416.20		\$309.10					\$188.00
BlueCross BlueShield Of Montana	Unisex	\$219.22				\$308.23	\$112.78	\$233.36	\$107.49				\$216.17
BlueCross BlueShield Of Montana Innovative	Unisex							\$255.26	\$129.38				
Federal Life Insurance Company	Unisex	\$185.90				\$233.40		\$189.80					\$142.00
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$265.00				\$362.80		\$280.60					\$144.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$321.77	\$350.19	\$458.68		\$468.04	\$96.92	\$440.25	\$91.71	\$193.16	\$268.21		\$324.61
Lumico Life Insurance Company	Male	\$180.50				\$233.50		\$182.67					\$149.17
Lumico Life Insurance Company	Female	\$161.75				\$209.25		\$163.67					\$133.67
Mutual of Omaha Insurance Company	Unisex	\$175.50		\$238.30		\$255.10		\$195.40	\$72.60				\$149.50
National Health Insurance Company	Unisex	\$187.57				\$241.40	\$71.48	\$195.52					\$147.81
Old Surety Life Insurance Company	Unisex	\$141.73				\$376.75		\$155.86					
State Farm Mutual Automobile Insurance Company	Unisex	\$172.41		\$293.03	\$221.41	\$295.74		\$221.87					\$170.36
United American Insurance Company	Unisex	\$164.00	\$299.00	\$355.00	\$340.00	\$334.00	\$56.00	\$282.00	\$56.00	\$155.00	\$217.00		\$292.00
United States Fire Insurance Company	Male	\$172.75	\$207.33			\$226.67		\$174.58	\$66.42	\$87.33	\$107.83		\$132.67
United States Fire Insurance Company	Female	\$157.00	\$188.50			\$206.08		\$158.75	\$60.42	\$79.42	\$98.00		\$120.58
UnitedHealthcare Insurance Company	Male	\$183.52	\$271.27	\$323.83		\$325.43		\$256.08		\$98.42	\$194.98		\$223.53
UnitedHealthcare Insurance Company	Female	\$162.71	\$240.33	\$287.02		\$288.62		\$227.27		\$87.22	\$173.11		\$198.46
WMI Mutual Insurance Company	Unisex	\$161.00						\$216.00					\$179.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$197.83		\$269.87		\$274.42		\$221.93		\$117.51	\$167.92		\$199.41

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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.

### **Tobacco Rates (Annual Premium)** Age 76 Plans Gender GHD Insurance Company Name† Α F HD \$3,033.00 \$2,072.00 Accendo Insurance Company Unisex \$2,671.00 \$2,673.00 \$1,732.00 ACE Property and Casualty Insurance Company Male \$2,177.00 \$2,919.00 \$2,200.00 \$879.00 ACE Property and Casualty Insurance Company \$1.936.00 \$2.594.00 \$1.956.00 \$782.00 \$1,539.00 Female \$3,351.20 \$3,931.90 \$4,877 \$3,765.60 \$4,994 \$3,709.60 \$2,256.00 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,630.64 \$1,353.36 \$2,800.32 \$1,289.88 \$2,594.04 Unisex \$3,699 BlueCross BlueShield Of Montana Innovative Unisex \$3,063.12 \$1,552.56 Federal Life Insurance Company Unisex \$2,230.30 \$2.800.80 \$2,277.80 \$1,704.20 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$3,179.60 \$4,354 \$3,366.80 \$1,728.60 Guarantee Trust Life Insurance Company Unisex \$1,100.52 \$2,317.92 \$3,218.52 Humana Insurance Company Unisex \$3,861.24 \$4,202.28 \$5,504 \$5,616 \$1,163.04 \$5,283 \$3,895.32 Lumico Life Insurance Company Male \$2,166.00 \$2,802.00 \$2,192.00 \$1,790.00 \$1,941.00 \$2,511.00 \$1,964.00 \$1,604.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$2,105.80 \$2.860.00 \$3,060.90 \$2,344.80 \$871.20 \$1,793.70 National Health Insurance Company Unisex \$2,250.80 \$2,896.85 \$857.71 \$2,346.20 \$1,773.68 \$1,700.76 \$4.521.00 \$1,870.32 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company \$2.028.40 \$3,447.40 \$2,604.80 \$3,479.30 \$2.610.30 \$2,004.20 Unisex United American Insurance Company Unisex \$1,958.00 | \$3,578.00 | \$4,256.00 | \$4,074.00 | \$3,997.00 \$667.00 \$3,384.00 \$667.00 \$1,856.00 \$2,601.00 \$3,493.00 \$1.592.00 United States Fire Insurance Company Male \$2,073.00 \$2,488.00 \$2,720.00 \$2,095.00 \$797.00 \$1,048.00 \$1,294.00 United States Fire Insurance Company \$1,884.00 \$2,262.00 \$2,473.00 \$1,905.00 \$725.00 \$953.00 \$1,176.00 \$1,447.00 Female UnitedHealthcare Insurance Company Male \$2,202,24 \$3,255,24 \$3,885,96 \$3,905.16 \$3,072.96 \$1,181.04 \$2,339.76 \$2,682.36 \$1,952.52 | \$2,883.96 | \$3,444.24 \$2,727.24 \$1,046.64 \$2,077.32 \$2,381.52 UnitedHealthcare Insurance Company Female \$3,463.44 \$1,932.00 \$2,592.00 \$2,148.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.373.96 \$3.238.44 \$3.293.04 \$2.663.16 \$1,410.12 \$2,015.04 \$2.392.92

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 77 Plans F HD GHD Insurance Company Name† Gender Unisex \$206.92 \$235.07 \$207.08 \$160.27 Accendo Insurance Company ACE Property and Casualty Insurance Company \$216.75 \$163.42 \$65.33 \$128.58 Male \$161.75 ACE Property and Casualty Insurance Company Female \$143.75 \$192.67 \$145.25 \$58.08 \$114.33 \$246.10 \$289.70 \$359.80 \$277.90 \$368.40 \$273.80 \$166.90 Assured Life Association Unisex BlueCross BlueShield Of Montana \$197.43 \$277.59 \$101.48 \$210.17 \$194.62 Unisex \$96.70 BlueCross BlueShield Of Montana Innovative Unisex \$229.21 \$115.74 Federal Life Insurance Company Unisex \$166.20 \$208.70 \$169.80 \$127.00 Globe Life And Accident Insurance Company \$202.00 Unisex \$157.50 \$248.50 \$298.50 \$300.50 \$64.00 \$277.50 \$64.00 GPM Health and Life Insurance Company Unisex \$237.00 \$324.50 \$250.90 \$128.80 \$230.15 \$261.77 \$360.98 \$293.31 Guarantee Trust Life Insurance Company Unisex \$222.64 \$317.37 \$304.62 \$133.65 \$185.58 \$224.60 Humana Insurance Company Unisex \$242.31 \$323.85 \$67.06 \$63.46 Lumico Life Insurance Company Male \$168.17 \$217.58 \$169.92 \$139.00 \$150.75 \$195.00 \$152.33 \$124.58 Lumico Life Insurance Company Female \$175.10 Mutual of Omaha Insurance Company Unisex \$156.80 \$213.60 \$231.30 \$65.70 \$133.90 \$126.99 National Health Insurance Company Unisex \$161.18 \$207.35 \$61.33 \$167.93 \$130.98 \$350.63 \$145.14 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$160.82 \$273.27 \$206.97 \$276.08 \$207.31 \$159.54 United American Insurance Company Unisex \$142.00 \$260.00 \$313.00 \$300.00 \$294.00 \$49.00 \$249.00 \$49.00 \$137.00 \$191.00 \$258.00 United States Fire Insurance Company Male \$160.25 \$192.17 \$210.00 \$161.92 \$61.58 \$80.92 \$99.83 \$122.92 United States Fire Insurance Company \$145.67 \$174.67 \$190.92 \$147.17 \$56.00 \$73.58 \$90.83 \$111.75 Female \$254.25 UnitedHealthcare Insurance Company Male \$172.00 \$303.50 \$305.00 \$240.00 \$92.25 \$182.75 \$209.50 \$213.00 \$152.50 \$269.00 \$186.00 UnitedHealthcare Insurance Company Female \$225.25 \$270.50 \$81.75 \$162.25 \$178.00 \$148.00 WMI Mutual Insurance Company Unisex \$133.00 Wisconsin Physicians Service Insurance Corporation Unisex \$203.47 \$277.55 \$282.23 \$228.25 \$120.85 \$172.70 \$205.09

## **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.

Non Tobacco Rates (Annual Premium) Age 77													
Plans													
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$2,484.00				\$2,822.00		\$2,486.00					\$1,924.00
ACE Property and Casualty Insurance Company	Male	\$1,941.00				\$2,601.00		\$1,961.00	\$784.00				\$1,543.00
ACE Property and Casualty Insurance Company	Female	\$1,725.00				\$2,312.00		\$1,743.00	\$697.00				\$1,372.00
Assured Life Association	Unisex	\$2,953.50	\$3,476.20	\$4,317.00	\$3,335.16	\$4,420.40		\$3,285.30					\$2,002.70
BlueCross BlueShield Of Montana	Unisex	\$2,369.16				\$3,331	\$1,217.76	\$2,522.04	\$1,160.40				\$2,335.44
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,750.52	\$1,388.88				
Federal Life Insurance Company	Unisex	\$1,994.80				\$2,504.90		\$2,037.20					\$1,524.30
Globe Life And Accident Insurance Company	Unisex	\$1,791.00	\$2,822.00	\$3,393.00		\$3,414.00	\$726.00	\$3,156.00	\$726.00				\$2,297.00
GPM Health and Life Insurance Company	Unisex	\$2,844.00				\$3,893.60		\$3,010.90					\$1,546.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,671.68	\$2,907.72	\$3,808.44		\$3,886.20	\$804.72	\$3,655.44	\$761.52	\$1,603.80	\$2,226.96		\$2,695.20
Lumico Life Insurance Company	Male	\$2,018.00				\$2,611.00		\$2,039.00					\$1,668.00
Lumico Life Insurance Company	Female	\$1,809.00				\$2,340.00		\$1,828.00					\$1,495.00
Mutual of Omaha Insurance Company	Unisex	\$1,881.10		\$2,562.60		\$2,775.00		\$2,101.00	\$788.90				\$1,607.30
National Health Insurance Company	Unisex	\$1,934.20				\$2,488.16	\$735.98	\$2,015.10					\$1,523.86
Old Surety Life Insurance Company	Unisex	\$1,571.81				\$4,207.50		\$1,741.68					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,892.00		\$3,215.00	\$2,435.00	\$3,248.00		\$2,439.00					\$1,877.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,753.00	\$3,595.00	\$3,526.00	\$588.00	\$2,986.00	\$588.00	\$1,633.00	\$2,292.00		\$3,092.00
United States Fire Insurance Company	Male	\$1,923.00	\$2,306.00			\$2,520.00		\$1,943.00	\$739.00	\$971.00	\$1,198.00		\$1,475.00
United States Fire Insurance Company	Female	\$1,748.00	\$2,096.00			\$2,291.00		\$1,766.00	\$672.00	\$883.00	\$1,090.00		\$1,341.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,596.00						\$2,136.00					\$1,776.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,441.64		\$3,330.60		\$3,386.76		\$2,739.00		\$1,450.20	\$2,072.40		\$2,461.08

†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.

Tobacco Rates (Monthly Premium)  Age 77													
		Plans											
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	М	N
Accendo Insurance Company	Unisex	\$229.99				\$261.23		\$230.16					\$178.01
ACE Property and Casualty Insurance Company	Male	\$186.00				\$249.17		\$187.92	\$75.25				\$147.83
ACE Property and Casualty Insurance Company	Female	\$165.33				\$221.50		\$167.00	\$66.83				\$131.42
Assured Life Association	Unisex	\$282.90	\$333.00	\$413.50	\$319.50	\$423.40		\$314.70					\$191.80
BlueCross BlueShield Of Montana	Unisex	\$227.04				\$319.22	\$116.70	\$241.69	\$111.20				\$223.81
BlueCross BlueShield Of Montana Innovative	Unisex							\$263.59	\$133.10				
Federal Life Insurance Company	Unisex	\$191.10				\$239.90		\$195.10					\$146.00
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$272.40				\$373.00		\$288.40					\$148.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$332.76	\$362.16	\$474.35		\$484.03	\$100.23	\$455.29	\$94.85	\$199.76	\$277.37		\$335.70
Lumico Life Insurance Company	Male	\$186.75				\$241.67		\$189.00					\$154.42
Lumico Life Insurance Company	Female	\$167.42				\$216.58		\$169.42					\$138.33
Mutual of Omaha Insurance Company	Unisex	\$180.20		\$245.50		\$265.80		\$201.20	\$75.60				\$154.00
National Health Insurance Company	Unisex	\$193.28				\$248.67	\$73.56	\$201.43					\$152.28
Old Surety Life Insurance Company	Unisex	\$144.08				\$385.69		\$159.65					
State Farm Mutual Automobile Insurance Company	Unisex	\$176.90		\$300.60	\$227.67	\$303.69		\$228.04					\$175.49
United American Insurance Company	Unisex	\$164.00	\$299.00	\$360.00	\$345.00	\$338.00	\$57.00	\$287.00	\$57.00	\$157.00	\$220.00		\$297.00
United States Fire Insurance Company	Male	\$178.00	\$213.50			\$233.25		\$179.83	\$68.33	\$89.92	\$111.00		\$136.58
United States Fire Insurance Company	Female	\$161.83	\$194.08			\$212.08		\$163.50	\$62.08	\$81.67	\$100.92		\$124.17
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$166.00						\$222.00					\$185.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$203.47		\$277.55		\$282.23		\$228.25		\$120.85	\$172.70		\$205.09

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

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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.

### **Tobacco Rates (Annual Premium)** Age 77 Plans Gender GHD Insurance Company Name† Α F HD \$2,137.00 Accendo Insurance Company Unisex \$2,761.00 \$3,136.00 \$2,763.00 \$903.00 \$1,774.00 ACE Property and Casualty Insurance Company Male \$2,232.00 \$2,990.00 \$2,255.00 \$2,658.00 ACE Property and Casualty Insurance Company \$1.984.00 \$2.004.00 \$802.00 \$1.577.00 Female \$3,394.90 \$3,995.60 \$4,962 \$3,833.52 \$5,081 \$3,776.20 \$2,301.90 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,724.48 \$1,400.40 \$2,900.28 \$1,334.40 \$2,685.72 Unisex \$3,831 BlueCross BlueShield Of Montana Innovative Unisex \$3,163.08 \$1,597.20 Federal Life Insurance Company Unisex \$2,292.80 \$2.879.20 \$2,341.60 \$1,752.10 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$3,268.90 \$4,475 \$3,460.80 \$1,777.10 Guarantee Trust Life Insurance Company Unisex \$1,138.20 \$2,397.12 \$3,328.44 Humana Insurance Company Unisex \$3,993.12 \$4,345.92 \$5,692 \$5,808 \$1,202.76 \$5,463 \$4,028.40 Lumico Life Insurance Company Male \$2,241.00 \$2,900.00 \$2,268.00 \$1,853.00 \$2,009.00 \$2,599.00 \$2,033.00 \$1,660.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$2,162.20 \$2,945.50 \$3,189.60 \$2,414.90 \$906.80 \$1,847.40 \$2,319.36 National Health Insurance Company Unisex \$2,983.98 \$882.77 \$2,417.18 \$1,827.36 \$1,728.96 \$4,628.28 \$1,915.80 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company \$2.081.20 \$3,536.50 \$2,678.50 \$3,572.80 \$2,682.90 \$2,064.70 Unisex United American Insurance Company Unisex \$1,958.00 | \$3,578.00 | \$4,317.00 | \$4,135.00 | \$4,056.00 \$676.00 \$3,434.00 \$676.00 \$1,879.00 \$2,636.00 \$3,556.00 \$1.639.00 United States Fire Insurance Company Male \$2,136.00 \$2,562.00 \$2,799.00 \$2,158.00 \$820.00 \$1,079.00 \$1,332.00 United States Fire Insurance Company \$1,942.00 \$2,329.00 \$2,545.00 \$1,962.00 \$745.00 \$980.00 \$1,211.00 \$1,490.00 Female UnitedHealthcare Insurance Company Male \$2,270.40 \$3,356.04 \$4,006.20 \$4,026.00 \$3,168.00 \$1,217.64 \$2,412.24 \$2,765.40 \$2,013.00 | \$2,973.24 | \$3,550.80 \$2,811.60 \$1,079.04 \$2,141.64 \$2,455.20 UnitedHealthcare Insurance Company Female \$3,570.60 \$1,992.00 \$2,664.00 \$2,220.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.441.64 \$3.330.60 \$2.739.00 \$1,450.20 \$2,072.40 \$2,461.08 \$3.386.76

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 78 Plans F HD GHD Insurance Company Name† Gender Unisex \$213.75 \$242.82 \$213.91 \$165.43 Accendo Insurance Company ACE Property and Casualty Insurance Company \$222.17 \$167.42 \$67.00 \$131.75 Male \$165.75 ACE Property and Casualty Insurance Company Female \$147.33 \$197.50 \$148.83 \$59.58 \$117.25 \$249.10 \$294.00 \$365.60 \$282.60 \$374.40 \$278.40 \$170.20 Assured Life Association Unisex BlueCross BlueShield Of Montana \$204.45 \$287.65 \$105.00 \$217.80 \$100.07 \$201.59 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$236.84 \$119.11 Federal Life Insurance Company Unisex \$170.60 \$214.30 \$174.30 \$130.40 Globe Life And Accident Insurance Company Unisex \$157.50 \$249.00 \$302.50 \$304.00 \$65.00 \$281.00 \$65.00 \$205.00 GPM Health and Life Insurance Company Unisex \$243.30 \$333.10 \$257.60 \$132.20 \$240.51 \$269.89 \$377.22 \$306.51 Guarantee Trust Life Insurance Company Unisex \$229.32 \$326.90 \$313.77 \$137.67 \$231.35 Humana Insurance Company Unisex \$249.58 \$333.57 \$69.07 \$65.36 \$191.15 Lumico Life Insurance Company Male \$174.08 \$225.17 \$175.83 \$143.83 \$156.00 \$201.75 \$157.58 \$128.92 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$161.50 \$221.20 \$240.30 \$181.40 \$68.30 \$138.80 National Health Insurance Company Unisex \$165.96 \$213.54 \$63.24 \$173.00 \$130.85 \$133.92 \$359.26 \$149.49 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$164.98 \$280.50 \$212.50 \$283.39 \$212.75 \$164.13 United American Insurance Company Unisex \$142.00 \$260.00 \$318.00 \$305.00 \$299.00 \$50.00 \$253.00 \$50.00 \$138.00 \$194.00 \$263.00 United States Fire Insurance Company Male \$165.00 \$198.00 \$216.33 \$166.75 \$63.33 \$83.42 \$102.83 \$126.67 United States Fire Insurance Company \$150.00 \$180.00 \$196.67 \$151.58 \$57.58 \$75.83 \$93.50 \$115.17 Female \$254.25 UnitedHealthcare Insurance Company Male \$172.00 \$303.50 \$305.00 \$240.00 \$92.25 \$182.75 \$209.50 \$152.50 \$269.00 \$213.00 \$186.00 UnitedHealthcare Insurance Company Female \$225.25 \$270.50 \$81.75 \$162.25 \$137.00 \$182.00 \$152.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$208.82 \$284.86 \$234.26 \$124.03 \$177.25 \$210.49 \$289.66

## **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.

Non Tobacco Rates (Annual Premium) Age 78													
							Plan	S					
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	М	N
Accendo Insurance Company	Unisex	\$2,566.00				\$2,915.00		\$2,568.00					\$1,986.00
ACE Property and Casualty Insurance Company	Male	\$1,989.00				\$2,666.00		\$2,009.00	\$804.00				\$1,581.00
ACE Property and Casualty Insurance Company	Female	\$1,768.00				\$2,370.00		\$1,786.00	\$715.00				\$1,407.00
Assured Life Association	Unisex	\$2,988.80	\$3,527.90	\$4,386.80	\$3,390.81	\$4,492.40		\$3,340.10					\$2,042.70
BlueCross BlueShield Of Montana	Unisex	\$2,453.40				\$3,452	\$1,260.00	\$2,613.60	\$1,200.84				\$2,419.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$2,842.08	\$1,429.32				
Federal Life Insurance Company	Unisex	\$2,047.70				\$2,571.20		\$2,091.10					\$1,564.60
Globe Life And Accident Insurance Company	Unisex	\$1,791.00	\$2,829.00	\$3,437.00		\$3,453.00	\$737.00	\$3,195.00	\$737.00				\$2,332.00
GPM Health and Life Insurance Company	Unisex	\$2,919.30				\$3,996.60		\$3,090.90					\$1,586.90
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$2,751.84	\$2,994.96	\$3,922.80		\$4,002.84	\$828.84	\$3,765.24	\$784.32	\$1,652.04	\$2,293.80		\$2,776.20
Lumico Life Insurance Company	Male	\$2,089.00				\$2,702.00		\$2,110.00					\$1,726.00
Lumico Life Insurance Company	Female	\$1,872.00				\$2,421.00		\$1,891.00					\$1,547.00
Mutual of Omaha Insurance Company	Unisex	\$1,937.50		\$2,654.80		\$2,883.50		\$2,176.60	\$819.60				\$1,665.10
National Health Insurance Company	Unisex	\$1,991.57				\$2,562.44	\$758.88	\$2,076.03					\$1,570.16
Old Surety Life Insurance Company	Unisex	\$1,607.07				\$4,311.12		\$1,793.93					
State Farm Mutual Automobile Insurance Company	Unisex	\$1,941.00		\$3,300.00	\$2,500.00	\$3,334.00		\$2,503.00					\$1,931.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,806.00	\$3,651.00	\$3,577.00	\$596.00	\$3,030.00	\$596.00	\$1,650.00	\$2,317.00		\$3,147.00
United States Fire Insurance Company	Male	\$1,980.00	\$2,376.00			\$2,596.00		\$2,001.00	\$760.00	\$1,001.00	\$1,234.00		\$1,520.00
United States Fire Insurance Company	Female		\$2,160.00			\$2,360.00		\$1,819.00	\$691.00	\$910.00	\$1,122.00		\$1,382.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,644.00						\$2,184.00					\$1,824.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$2,505.84		\$3,418.32		\$3,475.92		\$2,811.12		\$1,488.36	\$2,127.00		\$2,525.88

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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.

Tobacco Rates (Monthly Premium) Age 78													
		Plans											
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$237.41				\$269.73		\$237.65					\$183.84
ACE Property and Casualty Insurance Company	Male	\$190.58				\$255.42		\$192.58	\$77.08				\$151.67
ACE Property and Casualty Insurance Company	Female	\$169.50				\$227.08		\$171.17	\$68.50				\$134.75
Assured Life Association	Unisex	\$286.30	\$337.90	\$420.20	\$324.80	\$430.30		\$319.90					\$195.70
BlueCross BlueShield Of Montana	Unisex	\$235.11				\$330.79	\$120.75	\$250.47	\$115.08				\$231.82
BlueCross BlueShield Of Montana Innovative	Unisex							\$272.36	\$136.97				
Federal Life Insurance Company	Unisex	\$196.10				\$246.30		\$200.30					\$149.90
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$279.60				\$382.80		\$296.10					\$152.00
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$342.75	\$373.03	\$488.59		\$498.56	\$103.24	\$468.96	\$97.69	\$205.76	\$285.70		\$345.78
Lumico Life Insurance Company	Male	\$193.25				\$250.17		\$195.58					\$159.83
Lumico Life Insurance Company	Female	\$173.17				\$224.17		\$175.33					\$143.25
Mutual of Omaha Insurance Company	Unisex	\$185.60		\$254.30		\$276.20		\$208.50	\$78.50				\$159.50
National Health Insurance Company	Unisex	\$198.98				\$256.02	\$75.75	\$207.34					\$156.85
Old Surety Life Insurance Company	Unisex	\$147.31				\$395.19		\$164.44					
State Farm Mutual Automobile Insurance Company	Unisex	\$181.48		\$308.55	\$233.75	\$311.73		\$234.03					\$180.54
United American Insurance Company	Unisex	\$164.00	\$299.00	\$365.00	\$350.00	\$343.00	\$58.00	\$291.00	\$58.00	\$159.00	\$223.00		\$302.00
United States Fire Insurance Company	Male	\$183.33	\$219.92			\$240.42		\$185.25	\$70.42	\$92.67	\$114.33		\$140.75
United States Fire Insurance Company	Female	\$166.67	\$199.92			\$218.50		\$168.42	\$64.00	\$84.25	\$103.92		\$127.92
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$171.00						\$228.00					\$190.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$208.82		\$284.86		\$289.66		\$234.26		\$124.03	\$177.25		\$210.49

# <u>Notes</u>

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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.

### **Tobacco Rates (Annual Premium)** Age 78 Plans Gender GHD Insurance Company Name† Α F HD \$2,850.00 \$3,238.00 \$2,207.00 Accendo Insurance Company Unisex \$2,853.00 \$1,820.00 ACE Property and Casualty Insurance Company Male \$2,287.00 \$3,065.00 \$2,311.00 \$925.00 ACE Property and Casualty Insurance Company \$2.034.00 \$2,725.00 \$2.054.00 \$822.00 \$1.617.00 Female \$3,435.40 \$4,055.10 \$5,042 \$3,897.48 \$3,839.20 \$2,348.00 Assured Life Association Unisex \$5,164 BlueCross BlueShield Of Montana \$2,821.32 \$1,449.00 \$3,005.64 \$1,380.96 \$2,781.84 Unisex \$3,969 BlueCross BlueShield Of Montana Innovative Unisex \$3,268.32 \$1,643.64 Federal Life Insurance Company Unisex \$2,353.70 \$2.955.40 \$2,403.60 \$1,798.40 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$3,355.60 \$4,594 \$3,552.70 \$1,824.00 Guarantee Trust Life Insurance Company Unisex \$1,172.28 \$2,469.12 \$3,428.40 Humana Insurance Company Unisex \$4,113.00 \$4,476.36 \$5,863 \$5,983 \$1,238.88 \$5,628 \$4,149.36 Lumico Life Insurance Company Male \$2,319.00 \$3,002.00 \$2,347.00 \$1,918.00 \$2,078.00 \$2,690.00 \$2,104.00 \$1,719.00 Lumico Life Insurance Company Female \$2,501.80 Mutual of Omaha Insurance Company Unisex \$2,227.10 \$3.051.50 \$3,314.30 \$942.00 \$1,913.90 National Health Insurance Company Unisex \$2,387.80 \$3,072.26 \$908.97 \$2,488.03 \$1,882.18 \$1,767.72 \$4.742.28 \$1,973.28 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company \$2.135.10 \$3,630.00 \$2,750.00 \$3,667.40 \$2,753.30 \$2.124.10 Unisex United American Insurance Company Unisex \$1,958.00 | \$3,578.00 | \$4,378.00 | \$4,200.00 | \$4,114.00 \$685.00 \$3,485.00 \$685.00 \$1,898.00 \$2,665.00 \$3,620.00 United States Fire Insurance Company Male \$2,200.00 \$2,639.00 \$2,885.00 \$2,223.00 \$845.00 \$1,112.00 \$1,372.00 \$1,689.00 United States Fire Insurance Company \$2,000.00 \$2,399.00 \$2,622.00 \$2,021.00 \$768.00 \$1,011.00 \$1,247.00 \$1,535.00 Female UnitedHealthcare Insurance Company Male \$2,270.40 \$3,356.04 \$4,006.20 \$4,026.00 \$3,168.00 \$1,217.64 \$2,412.24 \$2,765.40 \$2,013.00 | \$2,973.24 | \$3,550.80 \$2,811.60 \$1,079.04 \$2,141.64 \$2,455.20 UnitedHealthcare Insurance Company Female \$3,570.60 \$2,052.00 \$2,736.00 \$2,280.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.505.84 \$3,418,32 \$3,475,92 \$2.811.12 \$1.488.36 \$2.127.00 \$2.525.88

## **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.

#### **Non Tobacco Rates (Monthly Premium)** Age 79 Plans F HD GHD Insurance Company Name† Gender Unisex \$220.33 \$250.32 \$220.58 \$170.77 Accendo Insurance Company ACE Property and Casualty Insurance Company \$170.00 \$227.83 \$171.67 \$68.67 \$135.17 Male ACE Property and Casualty Insurance Company Female \$151.08 \$202.50 \$152.58 \$61.00 \$120.08 \$251.80 \$298.20 \$371.30 \$287.10 \$380.10 \$282.80 \$173.60 Assured Life Association Unisex BlueCross BlueShield Of Montana \$211.81 \$108.70 \$225.54 \$103.57 \$208.73 Unisex \$297.89 BlueCross BlueShield Of Montana Innovative Unisex \$244.58 \$122.61 Federal Life Insurance Company Unisex \$175.10 \$219.80 \$178.80 \$133.80 Globe Life And Accident Insurance Company Unisex \$158.00 \$250.00 \$307.00 \$308.50 \$65.50 \$286.00 \$65.50 \$209.00 GPM Health and Life Insurance Company Unisex \$249.60 \$341.70 \$264.30 \$135.70 \$251.33 \$277.17 \$394.20 \$320.30 Guarantee Trust Life Insurance Company Unisex \$234.89 \$321.38 \$195.79 \$236.96 Humana Insurance Company Unisex \$255.64 \$334.83 \$341.67 \$70.75 \$66.95 \$141.01 Lumico Life Insurance Company Male \$180.17 \$233.00 \$182.00 \$148.92 \$161.50 \$208.83 \$163.17 \$133.42 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$166.20 \$228.90 \$249.00 \$187.70 \$70.90 \$143.60 \$134.79 National Health Insurance Company Unisex \$170.95 \$219.93 \$65.16 \$178.18 \$136.58 \$153.85 Old Surety Life Insurance Company Unisex \$367.87 State Farm Mutual Automobile Insurance Company Unisex \$168.21 \$217.77 \$288.83 \$218.19 \$168.64 \$285.77 United American Insurance Company Unisex \$142.00 \$260.00 \$322.00 \$309.00 \$303.00 \$51.00 \$257.00 \$51.00 \$139.00 \$195.00 \$267.00 United States Fire Insurance Company Male \$169.92 \$203.83 \$222.83 \$171.75 \$65.25 \$85.83 \$105.92 \$130.50 United States Fire Insurance Company \$154.50 \$185.33 \$202.58 \$156.08 \$59.25 \$78.08 \$96.33 \$118.67 Female \$254.25 UnitedHealthcare Insurance Company Male \$172.00 \$303.50 \$305.00 \$240.00 \$92.25 \$182.75 \$209.50 \$152.50 \$269.00 \$186.00 UnitedHealthcare Insurance Company Female \$225.25 \$270.50 \$213.00 \$81.75 \$162.25 \$156.00 WMI Mutual Insurance Company Unisex \$140.00 \$188.00 Wisconsin Physicians Service Insurance Corporation Unisex \$214.04 \$291.98 \$240.11 \$127.13 \$181.68 \$215.75 \$296.90

## **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.

### Non Tobacco Rates (Annual Premium) Age 79 **Plans** GHD Insurance Company Name† Gender F HD \$3,005.00 \$2,648.00 \$2,050.00 Accendo Insurance Company Unisex \$2,645.00 \$1,622.00 ACE Property and Casualty Insurance Company Male \$2,040.00 \$2,734.00 \$2,060.00 \$824.00 ACE Property and Casualty Insurance Company \$1.813.00 \$2,430.00 \$1.831.00 \$732.00 \$1,441.00 Female \$3,021.90 \$3,578.00 \$4,455.10 \$3,445.51 \$4,561.50 \$3,393.90 \$2,082.60 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,541.72 \$3,575 \$1,304.40 \$2,706.48 \$1,242.84 \$2,504.76 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$2,934.96 \$1,471.32 Federal Life Insurance Company Unisex \$2.101.00 \$2.638.10 \$2.145.50 \$1.605.40 Globe Life And Accident Insurance Company \$2,375.00 Unisex \$1,797.00 | \$2,841.00 | \$3,487.00 \$3,507.00 \$745.00 \$3,248.00 \$745.00 GPM Health and Life Insurance Company Unisex \$2,995.20 \$4,100.50 \$3,171.10 \$1,628.20 Guarantee Trust Life Insurance Company Unisex \$2,818.68 \$3,067.68 \$4,017.96 \$849.00 \$803.40 \$1,692.12 \$2,349.48 Humana Insurance Company Unisex \$4,100.04 \$3,856.56 \$2,843.52 Lumico Life Insurance Company Male \$2,162.00 \$2,796.00 \$2,184.00 \$1,787.00 \$1,938.00 \$2,506.00 \$1,958.00 \$1,601.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$1,994.00 \$2,747.20 \$2,988.20 \$2,252.30 \$850.50 \$1,723.10 National Health Insurance Company Unisex \$2,051.35 \$2,639.15 \$781.90 \$2,138.10 \$1,617.48 \$1.638.91 \$4.414.41 \$1,846.19 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$1.979.00 \$3,362.00 \$2,562.00 \$3,398.00 \$2.567.00 \$1,984.00 United American Insurance Company Unisex \$1,702.00 | \$3,111.00 | \$3,861.00 | \$3,706.00 | \$3,626.00 \$604.00 \$3,077.00 \$604.00 \$1,661.00 \$2,334.00 \$3,202.00 \$1.566.00 United States Fire Insurance Company Male \$2,039.00 \$2,446.00 \$2.674.00 \$2,061.00 \$783.00 \$1,030.00 \$1,271.00 United States Fire Insurance Company \$1,854.00 \$2,224.00 \$2,431.00 \$1,873.00 \$711.00 \$937.00 \$1,156.00 \$1,424.00 Female UnitedHealthcare Insurance Company Male \$2,064.00 \$3,051.00 \$3,642.00 \$3,660.00 \$2,880.00 \$1,107.00 \$2,193.00 \$2,514.00 \$1,830.00 \$2,703.00 \$3,228.00 \$2,556.00 \$981.00 \$1,947.00 \$2,232.00 UnitedHealthcare Insurance Company Female \$3,246.00 \$1,680.00 \$2,256.00 \$1,872.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.568.48 \$3.503.76 \$3.562.80 \$2.881.32 \$1.525.56 \$2.180.16 \$2.589.00

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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.

Tobacco Rates (Monthly Premium) Age 79													
		Plans											
Insurance Company Name†	Gender	Α	В	С	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$244.90				\$278.14		\$245.07					\$189.76
ACE Property and Casualty Insurance Company	Male	\$195.42				\$262.00		\$197.42	\$79.00				\$155.42
ACE Property and Casualty Insurance Company	Female	\$173.67				\$232.83		\$175.50	\$70.17				\$138.17
Assured Life Association	Unisex	\$289.50	\$342.70	\$426.70	\$330.00	\$436.90		\$325.10					\$199.50
BlueCross BlueShield Of Montana	Unisex	\$243.58				\$342.57	\$125.00	\$259.37	\$119.10				\$240.03
BlueCross BlueShield Of Montana Innovative	Unisex							\$281.26	\$141.00				
Federal Life Insurance Company	Unisex	\$201.20				\$252.70		\$205.50					\$153.80
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$286.90				\$392.80		\$303.70					\$156.00
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$351.07	\$382.09	\$500.45		\$510.66	\$105.74	\$480.34	\$100.06	\$210.76	\$292.63		\$354.17
Lumico Life Insurance Company	Male	\$200.08				\$258.92		\$202.50					\$165.42
Lumico Life Insurance Company	Female	\$179.25				\$232.00		\$181.50					\$148.25
Mutual of Omaha Insurance Company	Unisex	\$191.00		\$263.20		\$286.20		\$215.70	\$81.50				\$165.10
National Health Insurance Company	Unisex	\$204.99				\$263.68	\$78.12	\$213.55					\$161.51
Old Surety Life Insurance Company	Unisex	\$150.23				\$404.65		\$169.23					
State Farm Mutual Automobile Insurance Company	Unisex	\$185.03		\$314.35	\$239.55	\$317.71		\$240.01					\$185.50
United American Insurance Company	Unisex	\$164.00	\$299.00	\$371.00	\$356.00	\$348.00	\$58.00	\$295.00	\$58.00	\$160.00	\$224.00		\$307.00
United States Fire Insurance Company	Male	\$188.75	\$226.58			\$247.67		\$190.67	\$72.50	\$95.42	\$117.75		\$144.92
United States Fire Insurance Company	Female	\$171.58	\$206.00			\$225.17		\$173.33	\$65.92	\$86.75	\$107.00		\$131.75
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$175.00						\$235.00					\$195.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$214.04		\$291.98		\$296.90		\$240.11		\$127.13	\$181.68		\$215.75

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### **Tobacco Rates (Annual Premium)** Age 79 Plans Gender GHD Insurance Company Name† F HD \$2,942.00 \$2,278.00 Accendo Insurance Company Unisex \$2,940.00 \$3,339.00 \$1,865.00 ACE Property and Casualty Insurance Company Male \$2,345.00 \$3,144.00 \$2,369.00 \$948.00 ACE Property and Casualty Insurance Company \$2.084.00 \$2.794.00 \$2.106.00 \$842.00 \$1.658.00 Female \$3,473.50 \$4,112.60 \$5,121 \$3,960.36 \$5,243 \$3,901.00 \$2,393.80 Assured Life Association Unisex BlueCross BlueShield Of Montana \$2,922.96 \$4,111 \$1,500.00 \$3,112.44 \$1,429.20 \$2,880.36 Unisex BlueCross BlueShield Of Montana Innovative Unisex \$3,375.12 \$1,692.00 Federal Life Insurance Company Unisex \$2,414.90 \$3.032.30 \$2,466.10 \$1,845.20 Globe Life And Accident Insurance Company Unisex GPM Health and Life Insurance Company Unisex \$3,442.80 \$4,713 \$3,644.90 \$1,871.50 Guarantee Trust Life Insurance Company Unisex \$1,200.72 \$2,529.12 \$3,511.56 \$4,250.04 Humana Insurance Company Unisex \$4,212.84 \$4,585.08 \$6,005 \$6,128 \$1,268.88 \$5,764 Lumico Life Insurance Company Male \$2,401.00 \$3,107.00 \$2,430.00 \$1,985.00 \$2,151.00 \$2,784.00 \$2,178.00 \$1,779.00 Lumico Life Insurance Company Female Mutual of Omaha Insurance Company Unisex \$2,291.90 \$3.157.70 \$3,434.80 \$2,588.90 \$977.60 \$1,980.50 \$2,562.57 National Health Insurance Company Unisex \$2,459.92 \$3,164.10 \$937.46 \$1,938.15 \$1,802.76 \$4,855.80 \$2,030.76 Old Surety Life Insurance Company Unisex State Farm Mutual Automobile Insurance Company Unisex \$2.176.90 \$3,698.20 \$2,818.20 \$3,737.80 \$2,823.70 \$2,182.40 United American Insurance Company Unisex \$1,958.00 | \$3,578.00 | \$4,441.00 | \$4,262.00 | \$4,171.00 \$695.00 \$3,539.00 \$695.00 \$1,910.00 \$2,685.00 \$3,683.00 \$1.739.00 United States Fire Insurance Company Male \$2,265.00 \$2,719.00 \$2,972.00 \$2,288.00 \$870.00 \$1,145.00 \$1,413.00 United States Fire Insurance Company \$2,059.00 \$2,472.00 \$2,702.00 \$2,080.00 \$791.00 \$1,041.00 \$1,284.00 \$1,581.00 Female UnitedHealthcare Insurance Company Male \$2,270.40 \$3,356.04 \$4,006.20 \$4,026.00 \$3,168.00 \$1,217.64 \$2,412.24 \$2,765.40 \$2,013.00 | \$2,973.24 | \$3,550.80 \$2,811.60 \$1,079.04 \$2,141.64 \$2,455.20 UnitedHealthcare Insurance Company Female \$3,570.60 \$2,100.00 \$2,820.00 \$2,340.00 WMI Mutual Insurance Company Unisex Wisconsin Physicians Service Insurance Corporation Unisex \$2.568.48 \$3.503.76 \$3.562.80 \$2.881.32 \$1.525.56 \$2.180.16 \$2.589.00

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