

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/12/09

MONTANA
FOR USE IN ALL MONTANA ZIP CODES

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	769	934	1,062	980	984	1,107	985	65	854	1,039	1,180	1,089	1,093	1,230	1,095
66	769	934	1,062	980	984	1,107	985	66	854	1,039	1,180	1,089	1,093	1,230	1,095
67	806	980	1,116	1,028	1,032	1,156	1,033	67	896	1,089	1,240	1,142	1,146	1,284	1,148
68	842	1,025	1,166	1,074	1,079	1,202	1,080	68	936	1,139	1,295	1,194	1,198	1,336	1,200
69	878	1,069	1,216	1,120	1,124	1,250	1,126	69	976	1,187	1,351	1,244	1,249	1,389	1,251
70	914	1,112	1,267	1,166	1,170	1,300	1,172	70	1,015	1,235	1,408	1,295	1,300	1,444	1,302
71	949	1,154	1,319	1,210	1,215	1,352	1,217	71	1,054	1,283	1,466	1,344	1,350	1,502	1,352
72	984	1,197	1,372	1,255	1,260	1,406	1,261	72	1,093	1,330	1,525	1,394	1,399	1,561	1,402
73	1,018	1,238	1,425	1,298	1,303	1,460	1,305	73	1,131	1,376	1,584	1,442	1,448	1,622	1,450
74	1,052	1,279	1,476	1,341	1,347	1,508	1,349	74	1,169	1,422	1,640	1,491	1,497	1,676	1,499
75	1,085	1,320	1,525	1,384	1,389	1,556	1,391	75	1,206	1,467	1,694	1,538	1,543	1,729	1,546
76	1,118	1,359	1,570	1,425	1,431	1,601	1,433	76	1,242	1,511	1,745	1,584	1,590	1,779	1,592
77	1,149	1,398	1,615	1,466	1,471	1,643	1,473	77	1,277	1,553	1,794	1,628	1,634	1,825	1,637
78	1,180	1,435	1,657	1,505	1,510	1,683	1,513	78	1,311	1,595	1,841	1,672	1,678	1,870	1,681
79	1,207	1,468	1,696	1,540	1,545	1,722	1,548	79	1,341	1,631	1,885	1,710	1,717	1,914	1,720
80	1,233	1,500	1,733	1,573	1,579	1,757	1,582	80	1,370	1,667	1,925	1,748	1,754	1,952	1,757
81	1,258	1,531	1,768	1,605	1,611	1,790	1,613	81	1,398	1,700	1,964	1,783	1,789	1,989	1,792
82	1,281	1,559	1,801	1,634	1,640	1,822	1,643	82	1,424	1,732	2,001	1,815	1,823	2,025	1,825
83	1,303	1,584	1,832	1,661	1,668	1,851	1,670	83	1,447	1,761	2,035	1,846	1,853	2,056	1,855
84	1,322	1,608	1,861	1,686	1,692	1,877	1,695	84	1,469	1,787	2,068	1,873	1,880	2,086	1,883
85	1,341	1,631	1,888	1,710	1,716	1,903	1,719	85	1,490	1,812	2,097	1,900	1,907	2,115	1,910
86	1,359	1,652	1,912	1,733	1,739	1,926	1,743	86	1,510	1,836	2,124	1,925	1,933	2,140	1,936
87	1,374	1,671	1,934	1,753	1,759	1,948	1,762	87	1,527	1,857	2,149	1,947	1,954	2,164	1,958
88	1,388	1,689	1,954	1,771	1,778	1,970	1,780	88	1,543	1,877	2,172	1,968	1,975	2,188	1,978
89	1,401	1,705	1,972	1,787	1,794	1,987	1,797	89	1,557	1,894	2,191	1,986	1,993	2,208	1,996
90	1,414	1,719	1,988	1,802	1,809	2,001	1,812	90	1,570	1,910	2,208	2,003	2,010	2,224	2,014
91	1,424	1,732	2,002	1,816	1,823	2,014	1,826	91	1,582	1,925	2,224	2,018	2,026	2,238	2,029
92	1,434	1,745	2,014	1,829	1,836	2,026	1,839	92	1,594	1,939	2,238	2,033	2,041	2,251	2,044
93	1,444	1,756	2,025	1,841	1,848	2,037	1,851	93	1,605	1,952	2,250	2,046	2,053	2,263	2,057
94	1,453	1,768	2,035	1,854	1,860	2,047	1,863	94	1,615	1,964	2,262	2,059	2,067	2,274	2,071
95	1,462	1,779	2,044	1,864	1,871	2,054	1,874	95	1,624	1,976	2,271	2,071	2,079	2,282	2,082
96	1,470	1,787	2,051	1,874	1,881	2,062	1,884	96	1,633	1,986	2,279	2,082	2,090	2,291	2,093
97	1,476	1,795	2,057	1,882	1,889	2,069	1,892	97	1,639	1,994	2,286	2,090	2,099	2,298	2,102
98	1,481	1,801	2,063	1,888	1,895	2,075	1,898	98	1,645	2,001	2,292	2,098	2,106	2,306	2,109
99	1,484	1,805	2,066	1,892	1,900	2,078	1,903	99	1,649	2,006	2,296	2,103	2,111	2,309	2,114

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Applied when both applicants living in same household apply for coverage and both are issued.

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	769	934	1,062	980	984	1,107	985	65	854	1,039	1,180	1,089	1,093	1,230	1,095
66	769	934	1,062	980	984	1,107	985	66	854	1,039	1,180	1,089	1,093	1,230	1,095
67	806	980	1,116	1,028	1,032	1,156	1,033	67	896	1,089	1,240	1,142	1,146	1,284	1,148
68	842	1,025	1,166	1,074	1,079	1,202	1,080	68	936	1,139	1,295	1,194	1,198	1,336	1,200
69	878	1,069	1,216	1,120	1,124	1,250	1,126	69	976	1,187	1,351	1,244	1,249	1,389	1,251
70	914	1,112	1,267	1,166	1,170	1,300	1,172	70	1,015	1,235	1,408	1,295	1,300	1,444	1,302
71	949	1,154	1,319	1,210	1,215	1,352	1,217	71	1,054	1,283	1,466	1,344	1,350	1,502	1,352
72	984	1,197	1,372	1,255	1,260	1,406	1,261	72	1,093	1,330	1,525	1,394	1,399	1,561	1,402
73	1,018	1,238	1,425	1,298	1,303	1,460	1,305	73	1,131	1,376	1,584	1,442	1,448	1,622	1,450
74	1,052	1,279	1,476	1,341	1,347	1,508	1,349	74	1,169	1,422	1,640	1,491	1,497	1,676	1,499
75	1,085	1,320	1,525	1,384	1,389	1,556	1,391	75	1,206	1,467	1,694	1,538	1,543	1,729	1,546
76	1,118	1,359	1,570	1,425	1,431	1,601	1,433	76	1,242	1,511	1,745	1,584	1,590	1,779	1,592
77	1,149	1,398	1,615	1,466	1,471	1,643	1,473	77	1,277	1,553	1,794	1,628	1,634	1,825	1,637
78	1,180	1,435	1,657	1,505	1,510	1,683	1,513	78	1,311	1,595	1,841	1,672	1,678	1,870	1,681
79	1,207	1,468	1,696	1,540	1,545	1,722	1,548	79	1,341	1,631	1,885	1,710	1,717	1,914	1,720
80	1,233	1,500	1,733	1,573	1,579	1,757	1,582	80	1,370	1,667	1,925	1,748	1,754	1,952	1,757
81	1,258	1,531	1,768	1,605	1,611	1,790	1,613	81	1,398	1,700	1,964	1,783	1,789	1,989	1,792
82	1,281	1,559	1,801	1,634	1,640	1,822	1,643	82	1,424	1,732	2,001	1,815	1,823	2,025	1,825
83	1,303	1,584	1,832	1,661	1,668	1,851	1,670	83	1,447	1,761	2,035	1,846	1,853	2,056	1,855
84	1,322	1,608	1,861	1,686	1,692	1,877	1,695	84	1,469	1,787	2,068	1,873	1,880	2,086	1,883
85	1,341	1,631	1,888	1,710	1,716	1,903	1,719	85	1,490	1,812	2,097	1,900	1,907	2,115	1,910
86	1,359	1,652	1,912	1,733	1,739	1,926	1,743	86	1,510	1,836	2,124	1,925	1,933	2,140	1,936
87	1,374	1,671	1,934	1,753	1,759	1,948	1,762	87	1,527	1,857	2,149	1,947	1,954	2,164	1,958
88	1,388	1,689	1,954	1,771	1,778	1,970	1,780	88	1,543	1,877	2,172	1,968	1,975	2,188	1,978
89	1,401	1,705	1,972	1,787	1,794	1,987	1,797	89	1,557	1,894	2,191	1,986	1,993	2,208	1,996
90	1,414	1,719	1,988	1,802	1,809	2,001	1,812	90	1,570	1,910	2,208	2,003	2,010	2,224	2,014
91	1,424	1,732	2,002	1,816	1,823	2,014	1,826	91	1,582	1,925	2,224	2,018	2,026	2,238	2,029
92	1,434	1,745	2,014	1,829	1,836	2,026	1,839	92	1,594	1,939	2,238	2,033	2,041	2,251	2,044
93	1,444	1,756	2,025	1,841	1,848	2,037	1,851	93	1,605	1,952	2,250	2,046	2,053	2,263	2,057
94	1,453	1,768	2,035	1,854	1,860	2,047	1,863	94	1,615	1,964	2,262	2,059	2,067	2,274	2,071
95	1,462	1,779	2,044	1,864	1,871	2,054	1,874	95	1,624	1,976	2,271	2,071	2,079	2,282	2,082
96	1,470	1,787	2,051	1,874	1,881	2,062	1,884	96	1,633	1,986	2,279	2,082	2,090	2,291	2,093
97	1,476	1,795	2,057	1,882	1,889	2,069	1,892	97	1,639	1,994	2,286	2,090	2,099	2,298	2,102
98	1,481	1,801	2,063	1,888	1,895	2,075	1,898	98	1,645	2,001	2,292	2,098	2,106	2,306	2,109
99	1,484	1,805	2,066	1,892	1,900	2,078	1,903	99	1,649	2,006	2,296	2,103	2,111	2,309	2,114

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	64.08	77.83	88.50	81.67	82.00	92.25	82.08	65	71.17	86.58	98.33	90.75	91.08	102.50	91.25
66	64.08	77.83	88.50	81.67	82.00	92.25	82.08	66	71.17	86.58	98.33	90.75	91.08	102.50	91.25
67	67.17	81.67	93.00	85.67	86.00	96.33	86.08	67	74.67	90.75	103.33	95.17	95.50	107.00	95.67
68	70.17	85.42	97.17	89.50	89.92	100.17	90.00	68	78.00	94.92	107.92	99.50	99.83	111.33	100.00
69	73.17	89.08	101.33	93.33	93.67	104.17	93.83	69	81.33	98.92	112.58	103.67	104.08	115.75	104.25
70	76.17	92.67	105.58	97.17	97.50	108.33	97.67	70	84.58	102.92	117.33	107.92	108.33	120.33	108.50
71	79.08	96.17	109.92	100.83	101.25	112.67	101.42	71	87.83	106.92	122.17	112.00	112.50	125.17	112.67
72	82.00	99.75	114.33	104.58	105.00	117.17	105.08	72	91.08	110.83	127.08	116.17	116.58	130.08	116.83
73	84.83	103.17	118.75	108.17	108.58	121.67	108.75	73	94.25	114.67	132.00	120.17	120.67	135.17	120.83
74	87.67	106.58	123.00	111.75	112.25	125.67	112.42	74	97.42	118.50	136.67	124.25	124.75	139.67	124.92
75	90.42	110.00	127.08	115.33	115.75	129.67	115.92	75	100.50	122.25	141.17	128.17	128.58	144.08	128.83
76	93.17	113.25	130.83	118.75	119.25	133.42	119.42	76	103.50	125.92	145.42	132.00	132.50	148.25	132.67
77	95.75	116.50	134.58	122.17	122.58	136.92	122.75	77	106.42	129.42	149.50	135.67	136.17	152.08	136.42
78	98.33	119.58	138.08	125.42	125.83	140.25	126.08	78	109.25	132.92	153.42	139.33	139.83	155.83	140.08
79	100.58	122.33	141.33	128.33	128.75	143.50	129.00	79	111.75	135.92	157.08	142.50	143.08	159.50	143.33
80	102.75	125.00	144.42	131.08	131.58	146.42	131.83	80	114.17	138.92	160.42	145.67	146.17	162.67	146.42
81	104.83	127.58	147.33	133.75	134.25	149.17	134.42	81	116.50	141.67	163.67	148.58	149.08	165.75	149.33
82	106.75	129.92	150.08	136.17	136.67	151.83	136.92	82	118.67	144.33	166.75	151.25	151.92	168.75	152.08
83	108.58	132.00	152.67	138.42	139.00	154.25	139.17	83	120.58	146.75	169.58	153.83	154.42	171.33	154.58
84	110.17	134.00	155.08	140.50	141.00	156.42	141.25	84	122.42	148.92	172.33	156.08	156.67	173.83	156.92
85	111.75	135.92	157.33	142.50	143.00	158.58	143.25	85	124.17	151.00	174.75	158.33	158.92	176.25	159.17
86	113.25	137.67	159.33	144.42	144.92	160.50	145.25	86	125.83	153.00	177.00	160.42	161.08	178.33	161.33
87	114.50	139.25	161.17	146.08	146.58	162.33	146.83	87	127.25	154.75	179.08	162.25	162.83	180.33	163.17
88	115.67	140.75	162.83	147.58	148.17	164.17	148.33	88	128.58	156.42	181.00	164.00	164.58	182.33	164.83
89	116.75	142.08	164.33	148.92	149.50	165.58	149.75	89	129.75	157.83	182.58	165.50	166.08	184.00	166.33
90	117.83	143.25	165.67	150.17	150.75	166.75	151.00	90	130.83	159.17	184.00	166.92	167.50	185.33	167.83
91	118.67	144.33	166.83	151.33	151.92	167.83	152.17	91	131.83	160.42	185.33	168.17	168.83	186.50	169.08
92	119.50	145.42	167.83	152.42	153.00	168.83	153.25	92	132.83	161.58	186.50	169.42	170.08	187.58	170.33
93	120.33	146.33	168.75	153.42	154.00	169.75	154.25	93	133.75	162.67	187.50	170.50	171.08	188.58	171.42
94	121.08	147.33	169.58	154.50	155.00	170.58	155.25	94	134.58	163.67	188.50	171.58	172.25	189.50	172.58
95	121.83	148.25	170.33	155.33	155.92	171.17	156.17	95	135.33	164.67	189.25	172.58	173.25	190.17	173.50
96	122.50	148.92	170.92	156.17	156.75	171.83	157.00	96	136.08	165.50	189.92	173.50	174.17	190.92	174.42
97	123.00	149.58	171.42	156.83	157.42	172.42	157.67	97	136.58	166.17	190.50	174.17	174.92	191.50	175.17
98	123.42	150.08	171.92	157.33	157.92	172.92	158.17	98	137.08	166.75	191.00	174.83	175.50	192.17	175.75
99	123.67	150.42	172.17	157.67	158.33	173.17	158.58	99	137.42	167.17	191.33	175.25	175.92	192.42	176.17

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Attained Age	Non-Tobacco User							Attained Age	Standard						
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0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	64.08	77.83	88.50	81.67	82.00	92.25	82.08	65	71.17	86.58	98.33	90.75	91.08	102.50	91.25
66	64.08	77.83	88.50	81.67	82.00	92.25	82.08	66	71.17	86.58	98.33	90.75	91.08	102.50	91.25
67	67.17	81.67	93.00	85.67	86.00	96.33	86.08	67	74.67	90.75	103.33	95.17	95.50	107.00	95.67
68	70.17	85.42	97.17	89.50	89.92	100.17	90.00	68	78.00	94.92	107.92	99.50	99.83	111.33	100.00
69	73.17	89.08	101.33	93.33	93.67	104.17	93.83	69	81.33	98.92	112.58	103.67	104.08	115.75	104.25
70	76.17	92.67	105.58	97.17	97.50	108.33	97.67	70	84.58	102.92	117.33	107.92	108.33	120.33	108.50
71	79.08	96.17	109.92	100.83	101.25	112.67	101.42	71	87.83	106.92	122.17	112.00	112.50	125.17	112.67
72	82.00	99.75	114.33	104.58	105.00	117.17	105.08	72	91.08	110.83	127.08	116.17	116.58	130.08	116.83
73	84.83	103.17	118.75	108.17	108.58	121.67	108.75	73	94.25	114.67	132.00	120.17	120.67	135.17	120.83
74	87.67	106.58	123.00	111.75	112.25	125.67	112.42	74	97.42	118.50	136.67	124.25	124.75	139.67	124.92
75	90.42	110.00	127.08	115.33	115.75	129.67	115.92	75	100.50	122.25	141.17	128.17	128.58	144.08	128.83
76	93.17	113.25	130.83	118.75	119.25	133.42	119.42	76	103.50	125.92	145.42	132.00	132.50	148.25	132.67
77	95.75	116.50	134.58	122.17	122.58	136.92	122.75	77	106.42	129.42	149.50	135.67	136.17	152.08	136.42
78	98.33	119.58	138.08	125.42	125.83	140.25	126.08	78	109.25	132.92	153.42	139.33	139.83	155.83	140.08
79	100.58	122.33	141.33	128.33	128.75	143.50	129.00	79	111.75	135.92	157.08	142.50	143.08	159.50	143.33
80	102.75	125.00	144.42	131.08	131.58	146.42	131.83	80	114.17	138.92	160.42	145.67	146.17	162.67	146.42
81	104.83	127.58	147.33	133.75	134.25	149.17	134.42	81	116.50	141.67	163.67	148.58	149.08	165.75	149.33
82	106.75	129.92	150.08	136.17	136.67	151.83	136.92	82	118.67	144.33	166.75	151.25	151.92	168.75	152.08
83	108.58	132.00	152.67	138.42	139.00	154.25	139.17	83	120.58	146.75	169.58	153.83	154.42	171.33	154.58
84	110.17	134.00	155.08	140.50	141.00	156.42	141.25	84	122.42	148.92	172.33	156.08	156.67	173.83	156.92
85	111.75	135.92	157.33	142.50	143.00	158.58	143.25	85	124.17	151.00	174.75	158.33	158.92	176.25	159.17
86	113.25	137.67	159.33	144.42	144.92	160.50	145.25	86	125.83	153.00	177.00	160.42	161.08	178.33	161.33
87	114.50	139.25	161.17	146.08	146.58	162.33	146.83	87	127.25	154.75	179.08	162.25	162.83	180.33	163.17
88	115.67	140.75	162.83	147.58	148.17	164.17	148.33	88	128.58	156.42	181.00	164.00	164.58	182.33	164.83
89	116.75	142.08	164.33	148.92	149.50	165.58	149.75	89	129.75	157.83	182.58	165.50	166.08	184.00	166.33
90	117.83	143.25	165.67	150.17	150.75	166.75	151.00	90	130.83	159.17	184.00	166.92	167.50	185.33	167.83
91	118.67	144.33	166.83	151.33	151.92	167.83	152.17	91	131.83	160.42	185.33	168.17	168.83	186.50	169.08
92	119.50	145.42	167.83	152.42	153.00	168.83	153.25	92	132.83	161.58	186.50	169.42	170.08	187.58	170.33
93	120.33	146.33	168.75	153.42	154.00	169.75	154.25	93	133.75	162.67	187.50	170.50	171.08	188.58	171.42
94	121.08	147.33	169.58	154.50	155.00	170.58	155.25	94	134.58	163.67	188.50	171.58	172.25	189.50	172.58
95	121.83	148.25	170.33	155.33	155.92	171.17	156.17	95	135.33	164.67	189.25	172.58	173.25	190.17	173.50
96	122.50	148.92	170.92	156.17	156.75	171.83	157.00	96	136.08	165.50	189.92	173.50	174.17	190.92	174.42
97	123.00	149.58	171.42	156.83	157.42	172.42	157.67	97	136.58	166.17	190.50	174.17	174.92	191.50	175.17
98	123.42	150.08	171.92	157.33	157.92	172.92	158.17	98	137.08	166.75	191.00	174.83	175.50	192.17	175.75
99	123.67	150.42	172.17	157.67	158.33	173.17	158.58	99	137.42	167.17	191.33	175.25	175.92	192.42	176.17

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Applied when both applicants living in same household apply for coverage and both are issued.