

HOSPITAL AND SURGICAL
EXPENSE COVERAGE



(POLICY FORM H-0168.NE.GA)

MONTHLY BANK DRAFT PREMIUM RATES EFFECTIVE 2/1/10

\$250,000 AGGREGATE PER SICKNESS OR ACCIDENT												
ATTAINED AGE	\$1000 DEDUCTIBLE				\$2500 DEDUCTIBLE				\$5000 DEDUCTIBLE			
	MALE		FEMALE		MALE		FEMALE		MALE		FEMALE	
	NTU	STD	NTU	STD	NTU	STD	NTU	STD	NTU	STD	NTU	STD
CHILD	66.07	66.07	66.07	66.07	47.90	47.90	47.90	47.90	37.15	37.15	37.15	37.15
0-29	106.86	135.64	150.23	190.96	77.46	98.34	108.91	138.45	60.10	76.30	84.51	107.42
30	111.54	141.55	157.89	201.18	80.87	102.63	114.47	145.86	62.75	79.61	88.82	113.17
31	113.46	144.27	160.93	205.30	82.25	104.59	116.68	148.84	63.81	81.15	90.53	115.49
32	115.68	147.29	164.01	208.77	83.87	106.79	118.90	151.36	65.07	82.85	92.26	117.43
33	117.91	150.32	166.69	212.51	85.48	108.98	120.85	154.07	66.33	84.55	93.77	119.53
34	120.40	152.95	169.69	215.90	87.30	110.89	123.02	156.53	67.73	86.04	95.45	121.44
35	122.27	155.82	172.28	219.54	88.63	112.97	124.90	159.16	68.78	87.64	96.91	123.50
36	128.28	163.41	178.17	227.33	93.00	118.48	129.17	164.82	72.15	91.91	100.21	127.87
37	134.63	171.25	184.07	234.18	97.61	124.15	133.45	169.77	75.73	96.33	103.54	131.72
38	139.11	177.04	190.00	241.94	100.85	128.36	137.75	175.40	78.24	99.58	106.88	136.10
39	143.32	182.64	195.60	249.41	103.91	132.42	141.80	180.83	80.63	102.74	110.03	140.29
40	147.79	188.04	201.18	256.50	107.15	136.33	145.86	185.96	83.13	105.77	113.17	144.28
41	152.96	195.56	206.20	264.62	110.90	141.78	149.50	191.84	86.04	110.00	115.98	148.86
42	157.89	203.40	211.16	272.07	114.47	147.46	153.10	197.25	88.82	114.41	118.78	153.04
43	164.41	213.11	215.77	279.85	119.20	154.51	156.44	202.90	92.47	119.87	121.37	157.41
44	171.28	223.04	221.11	288.24	124.18	161.71	160.30	208.97	96.34	125.46	124.37	162.13
45	177.53	232.72	225.13	295.38	128.70	168.72	163.22	214.15	99.86	130.90	126.64	166.15
46	188.64	246.95	231.99	304.38	136.76	179.04	168.19	220.67	106.11	138.90	130.49	171.22
47	198.88	260.57	238.78	313.10	144.19	188.92	173.12	227.01	111.86	146.57	134.32	176.12
48	209.38	274.82	245.38	321.83	151.80	199.24	177.90	233.33	117.77	154.60	138.03	181.03
49	220.18	288.75	251.88	330.50	159.64	209.33	182.62	239.62	123.86	162.42	141.69	185.91
50	230.71	303.01	258.70	339.52	167.26	219.68	187.54	246.15	129.77	170.44	145.52	190.97
51	244.12	320.35	267.08	350.44	176.99	232.26	193.64	254.08	137.32	180.19	150.23	197.12
52	257.17	337.73	275.47	361.60	186.45	244.85	199.71	262.16	144.65	189.97	154.95	203.40
53	270.55	354.80	283.86	372.46	196.14	257.23	205.80	270.03	152.18	199.57	159.67	209.50
54	283.68	372.44	292.00	383.70	205.66	270.03	211.70	278.18	159.57	209.50	164.26	215.83
55	296.74	389.77	300.66	394.53	215.14	282.59	217.98	286.04	166.92	219.24	169.13	221.92
56	313.52	411.65	310.02	407.29	227.30	298.45	224.76	295.28	176.35	231.56	174.39	229.10
57	330.33	433.90	319.94	419.74	239.49	314.58	231.96	304.31	185.81	244.06	179.98	236.11
58	347.09	455.80	328.95	431.81	251.64	330.46	238.49	313.06	195.24	256.39	185.03	242.90
59	364.16	478.01	338.28	444.54	264.01	346.56	245.25	322.29	204.84	268.88	190.29	250.07
60	380.70	499.88	347.91	457.04	276.02	362.41	252.24	331.36	214.15	281.18	195.70	257.09
61	390.92	513.26	356.29	467.89	283.41	372.10	258.31	339.22	219.90	288.71	200.42	263.19
62	401.44	526.90	364.67	478.73	291.05	381.99	264.39	347.09	225.81	296.38	205.13	269.29
63	411.11	540.03	373.09	490.31	298.05	391.53	270.48	355.47	231.25	303.76	209.86	275.80
64	421.62	553.36	381.51	501.14	305.67	401.19	276.60	363.34	237.16	311.26	214.59	281.89

NTU - NON TOBACCO USER RATES, STD - TOBACCO USER RATES

PLEASE ADD ONE TIME NON-REFUNDABLE APPLICATION FEE OF \$30

ATTAINED AGE RATES FOR AGE OVER 64 IS 3 TIMES AGE 64 RATES

PREMIUM MODAL FACTORS: QUARTERLY (3.0), SEMI ANNUAL (6.0), ANNUAL (12.0), MONTHLY DIRECT BILL (1.10)

LIST BILL: MONTHLY BANK DRAFT PREMIUM + \$1 PER POLICY

PLEASE APPLY AREA FACTORS BASED ON THE ZIP CODE OF RESIDENCE

MONTHLY PREMIUM FOR OPTIONAL BENEFIT RIDER	
MATERNITY BENEFIT RIDER (H-0168.MAT):	\$50.00

NEW ERA LIFE INSURANCE COMPANY
P.O. Box 4884, Houston, Texas 77210-4884
(800) 552-7879

HOSPITAL AND SURGICAL
EXPENSE COVERAGE



(POLICY FORM H-0168.NE.GA)

MONTHLY BANK DRAFT PREMIUM RATES EFFECTIVE 2/1/10

\$100,000 AGGREGATE PER SICKNESS OR ACCIDENT												
ATTAINED AGE	\$1000 DEDUCTIBLE				\$2500 DEDUCTIBLE				\$5000 DEDUCTIBLE			
	MALE		FEMALE		MALE		FEMALE		MALE		FEMALE	
	NTU	STD	NTU	STD	NTU	STD	NTU	STD	NTU	STD	NTU	STD
CHILD	55.99	55.99	55.99	55.99	40.60	40.60	40.60	40.60	31.50	31.50	31.50	31.50
0-29	90.55	114.96	127.32	161.83	65.65	83.34	92.31	117.34	50.93	64.66	71.62	91.03
30	94.52	119.96	133.81	170.50	68.54	86.98	97.01	123.60	53.17	67.48	75.27	95.90
31	96.16	122.26	136.37	173.99	69.71	88.63	98.88	126.14	54.09	68.78	76.71	97.87
32	98.03	124.82	138.99	176.91	71.07	90.49	100.76	128.27	55.15	70.20	78.17	99.52
33	99.93	127.39	141.27	180.08	72.46	92.35	102.42	130.57	56.21	71.66	79.45	101.30
34	102.04	129.62	143.79	182.97	73.98	93.98	104.25	132.66	57.39	72.91	80.88	102.92
35	103.62	132.05	146.01	186.05	75.12	95.74	105.86	134.89	58.29	74.27	82.13	104.65
36	108.71	138.48	150.98	192.65	78.81	100.41	109.47	139.67	61.15	77.89	84.94	108.37
37	114.09	145.13	155.98	198.45	82.71	105.21	113.09	143.87	64.18	81.64	87.74	111.62
38	117.88	150.03	161.01	205.02	85.47	108.78	116.73	148.64	66.32	84.39	90.58	115.34
39	121.46	154.78	165.78	211.37	88.05	112.22	120.19	153.24	68.33	87.06	93.25	118.88
40	125.25	159.35	170.50	217.38	90.79	115.53	123.60	157.60	70.46	89.63	95.90	122.28
41	129.63	165.73	174.74	224.25	93.98	120.15	126.69	162.58	72.93	93.22	98.29	126.14
42	133.81	172.37	178.96	230.57	97.01	124.96	129.74	167.16	75.27	96.97	100.66	129.70
43	139.32	180.59	182.86	237.17	101.01	130.92	132.57	171.95	78.37	101.59	102.85	133.41
44	145.15	189.02	187.37	244.27	105.23	137.04	135.85	177.11	81.65	106.32	105.39	137.40
45	150.45	197.23	190.79	250.32	109.07	142.99	138.33	181.49	84.62	110.94	107.32	140.80
46	159.87	209.28	196.60	257.95	115.91	151.73	142.52	187.02	89.93	117.72	110.59	145.10
47	168.54	220.82	202.36	265.34	122.20	160.10	146.72	192.37	94.80	124.21	113.83	149.25
48	177.44	232.91	207.95	272.74	128.63	168.85	150.77	197.74	99.80	131.01	116.97	153.41
49	186.59	244.69	213.46	280.09	135.29	177.40	154.77	203.07	104.96	137.64	120.07	157.55
50	195.51	256.80	219.24	287.72	141.75	186.17	158.95	208.60	109.98	144.44	123.32	161.84
51	206.89	271.49	226.33	296.98	149.99	196.83	164.10	215.31	116.38	152.71	127.31	167.06
52	217.95	286.21	233.44	306.44	158.00	207.50	169.24	222.17	122.60	160.99	131.31	172.37
53	229.28	300.69	240.56	315.64	166.23	218.00	174.41	228.85	128.98	169.14	135.31	177.55
54	240.39	315.63	247.45	325.16	174.28	228.84	179.40	235.74	135.22	177.54	139.19	182.90
55	251.49	330.32	254.80	334.35	182.33	239.48	184.73	242.41	141.46	185.80	143.32	188.07
56	265.69	348.85	262.73	345.16	192.63	252.92	190.48	250.24	149.45	196.23	147.78	194.16
57	279.94	367.70	271.15	355.72	202.95	266.59	196.59	257.90	157.47	206.83	152.52	200.10
58	294.14	386.28	278.77	365.93	213.25	280.05	202.11	265.31	165.45	217.28	156.81	205.84
59	308.60	405.10	286.67	376.72	223.74	293.70	207.84	273.14	173.59	227.88	161.25	211.91
60	322.63	423.63	294.85	387.32	233.90	307.14	213.76	280.81	181.47	238.28	165.85	217.87
61	331.29	434.97	301.94	396.52	240.19	315.34	218.90	287.48	186.36	244.67	169.85	223.04
62	340.21	446.53	309.04	405.71	246.65	323.73	224.06	294.14	191.36	251.18	173.84	228.21
63	348.41	457.65	316.18	415.51	252.59	331.79	229.23	301.25	195.97	257.43	177.85	233.73
64	357.30	468.96	323.32	424.69	259.04	339.99	234.40	307.90	200.98	263.79	181.87	238.90

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	MALE		FEMALE		MALE		FEMALE		MALE		FEMALE	
	NTU	STD	NTU	STD	NTU	STD	NTU	STD	NTU	STD	NTU	STD
CHILD	78.39	78.39	78.39	78.39	56.84	56.84	56.84	56.84	44.09	44.09	44.09	44.09
0-29	126.76	160.94	178.25	226.57	91.90	116.68	129.23	164.27	71.30	90.53	100.27	127.45
30	132.34	167.94	187.33	238.68	95.94	121.75	135.80	173.04	74.44	94.46	105.37	134.26
31	134.61	171.16	190.93	243.57	97.60	124.10	138.43	176.59	75.72	96.28	107.39	137.01
32	137.25	174.74	194.59	247.69	99.51	126.69	141.07	179.58	77.21	98.29	109.45	139.32
33	139.89	178.34	197.78	252.12	101.43	129.30	143.38	182.79	78.69	100.32	111.25	141.82
34	142.86	181.46	201.32	256.15	103.57	131.56	145.95	185.71	80.36	102.07	113.24	144.08
35	145.06	184.88	204.41	260.47	105.18	134.03	148.19	188.85	81.59	104.00	114.97	146.51
36	152.20	193.88	211.39	269.72	110.34	140.56	153.26	195.54	85.60	109.05	118.92	151.70
37	159.72	203.18	218.39	277.82	115.80	147.30	158.33	201.42	89.84	114.29	122.84	156.28
38	165.03	210.04	225.43	287.05	119.66	152.28	163.43	208.11	92.84	118.15	126.80	161.47
39	170.04	216.70	232.07	295.92	123.28	157.10	168.26	214.55	95.65	121.89	130.54	166.45
40	175.35	223.09	238.68	304.32	127.13	161.74	173.04	220.63	98.64	125.48	134.26	171.19
41	181.49	232.03	244.65	313.95	131.58	168.22	177.36	227.61	102.09	130.52	137.61	176.60
42	187.33	241.32	250.53	322.80	135.80	174.96	181.63	234.03	105.37	135.75	140.92	181.58
43	195.05	252.83	256.00	332.02	141.41	183.30	185.60	240.72	109.71	142.22	144.00	186.77
44	203.22	264.62	262.32	341.98	147.34	191.84	190.18	247.94	114.30	148.86	147.57	192.37
45	210.61	276.11	267.11	350.45	152.70	200.19	193.65	254.08	118.48	155.32	150.24	197.12
46	223.82	292.98	275.23	361.12	162.27	212.41	199.54	261.82	125.89	164.81	154.81	203.13
47	235.96	309.15	283.29	371.49	171.08	224.14	205.39	269.33	132.73	173.89	159.35	208.96
48	248.41	326.07	291.12	381.83	180.09	236.39	211.07	276.83	139.73	183.42	163.75	214.79
49	261.23	342.58	298.85	392.12	189.39	248.37	216.67	284.28	146.94	192.70	168.11	220.57
50	273.72	359.51	306.93	402.81	198.45	260.64	222.54	292.03	153.97	202.22	172.66	226.58
51	289.64	380.08	316.88	415.77	209.99	275.55	229.74	301.43	162.93	213.80	178.25	233.88
52	305.12	400.71	326.82	429.01	221.21	290.51	236.94	311.03	171.63	225.40	183.84	241.32
53	320.98	420.95	336.79	441.90	232.72	305.19	244.18	320.37	180.56	236.78	189.44	248.57
54	336.56	441.89	346.44	455.23	244.01	320.36	251.16	330.04	189.32	248.56	194.87	256.07
55	352.08	462.44	356.72	468.09	255.26	335.27	258.62	339.36	198.05	260.13	200.66	263.29
56	371.97	488.39	367.82	483.21	269.67	354.09	266.68	350.33	209.23	274.72	206.91	271.81
57	391.91	514.80	379.59	498.00	284.13	373.22	275.21	361.05	220.45	289.56	213.53	280.12
58	411.80	540.79	390.28	512.31	298.55	392.07	282.96	371.42	231.64	304.19	219.54	288.18
59	432.04	567.14	401.35	527.42	313.23	411.18	290.98	382.38	243.03	319.01	225.76	296.67
60	451.67	593.08	412.79	542.25	327.47	429.98	299.27	393.14	254.07	333.60	232.20	305.02
61	463.81	608.94	422.71	555.13	336.26	441.49	306.47	402.47	260.89	342.54	237.78	312.27
62	476.29	625.13	432.67	567.99	345.31	453.23	313.69	411.80	267.91	351.64	243.38	319.49
63	487.76	640.70	442.64	581.71	353.63	464.51	320.91	421.74	274.36	360.39	248.98	327.22
64	500.21	656.52	452.64	594.57	362.65	475.99	328.17	431.06	281.37	369.29	254.61	334.45

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MONTHLY PREMIUM FOR OPTIONAL BENEFIT RIDER

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