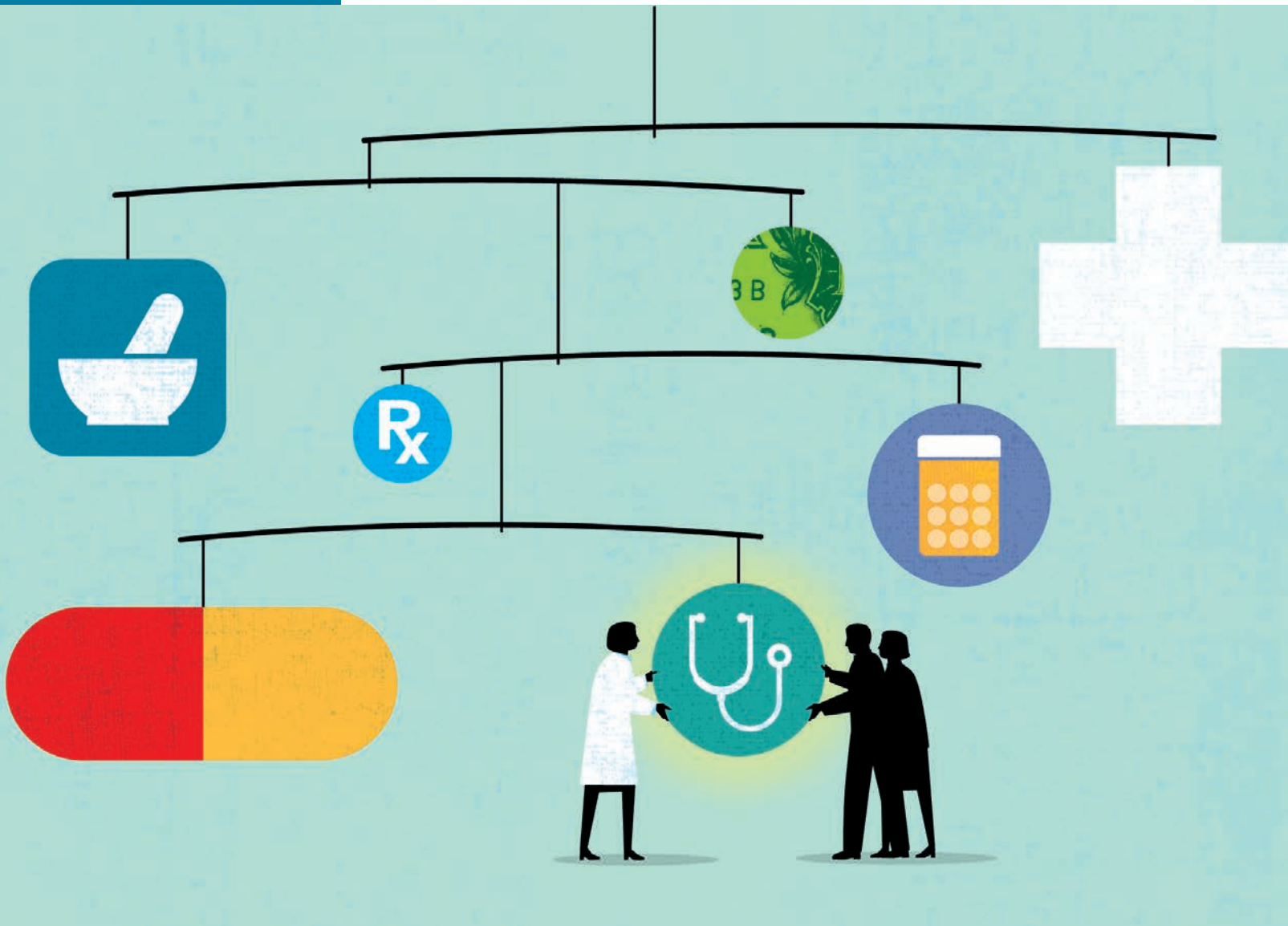




ManhattanLife™

Standing By You. Since 1850.



Home Health Care

Rate Guide

Underwritten by: ManhattanLife Insurance and Annuity Company and
Standard Life and Casualty Insurance Company

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Home Health Care Enhanced

Rates are for: AK, AL, AR, AZ, DC, DE, GA, HI, IA, IL, LA, MT, NC, NE, NH, NV, OK, OR, TX, WI, WY

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
Under 45	\$15.10	\$24.75	\$33.08
45-49	\$15.89	\$26.06	\$34.82
50-54	\$17.24	\$28.26	\$37.73
55-59	\$19.85	\$32.51	\$43.40
60-64	\$21.85	\$35.96	\$48.24
65-69	\$25.84	\$42.85	\$57.91
70-74	\$36.45	\$66.94	\$91.69
75-79	\$50.63	\$93.17	\$130.91
80-84	\$68.90	\$126.95	\$181.52
85-89	\$88.06	\$162.87	\$235.06

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Calculate the subtotal by the Modal Factor.

Step 4: Once your desired premium modal has been calculated add the policy fee.

Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Enhanced

Rates are for: CO, ME, MI, OH, SC, TN

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
Under 45	\$13.80	\$22.62	\$30.23
45-49	\$14.52	\$23.82	\$31.82
50-54	\$15.76	\$25.83	\$34.48
55-59	\$18.14	\$29.71	\$39.66
60-64	\$19.97	\$32.87	\$44.08
65-69	\$23.62	\$39.16	\$52.93
70-74	\$33.31	\$61.17	\$83.80
75-79	\$46.27	\$85.14	\$119.63
80-84	\$62.97	\$116.02	\$165.89
85-89	\$80.48	\$148.84	\$214.82

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

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Step 3: Calculate the subtotal by the Modal Factor.

Step 4: Once your desired premium modal has been calculated add the policy fee.

Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Enhanced

Rates are for: MO, WV

Monthly Base Rates + RX (no policy fee)

Attained Age	Classic	Premier	Deluxe
Under 45	\$16.77	\$26.42	\$34.75
45-49	\$17.56	\$27.73	\$36.49
50-54	\$18.91	\$29.93	\$39.40
55-59	\$21.52	\$34.18	\$45.07
60-64	\$23.52	\$37.63	\$49.91
65-69	\$27.51	\$44.52	\$59.58
70-74	\$38.12	\$68.61	\$93.36
75-79	\$52.30	\$94.84	\$132.58
80-84	\$70.57	\$128.62	\$183.19
85-89	\$89.73	\$164.54	\$236.73

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

- Step 1:** Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.
- Step 2:** Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.
- Step 3:** Calculate the subtotal by the Modal Factor.

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Enhanced

Rates are for: ND

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
Under 45	\$10.77	\$17.65	\$23.58
45-49	\$11.33	\$18.58	\$24.82
50-54	\$12.29	\$20.15	\$26.90
55-59	\$14.15	\$23.18	\$30.94
60-64	\$15.58	\$25.64	\$34.39
65-69	\$18.42	\$30.55	\$41.28
70-74	\$25.99	\$47.72	\$65.37
75-79	\$36.09	\$66.42	\$93.34
80-84	\$49.12	\$90.51	\$129.42
85-89	\$62.78	\$116.12	\$167.59

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

- Step 1:** Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.
- Step 2:** Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.
- Step 3:** Calculate the subtotal by the Modal Factor.
- Step 4:** Once your desired premium modal has been calculated add the policy fee.
Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Enhanced

Rates are for: MS

Monthly Base Rates + RX (no policy fee)

Attained Age	Classic	Premier	Deluxe
Under 45	\$15.47	\$24.29	\$31.90
45-49	\$16.19	\$25.49	\$33.49
50-54	\$17.43	\$27.50	\$36.15
55-59	\$19.81	\$31.38	\$41.33
60-64	\$21.64	\$34.54	\$45.75
65-69	\$25.29	\$40.83	\$54.60
70-74	\$34.98	\$62.84	\$85.47
75-79	\$47.94	\$86.81	\$121.30
80-84	\$64.64	\$117.69	\$167.56
85-89	\$82.15	\$150.51	\$216.49

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

- Step 1:** Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.
- Step 2:** Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.
- Step 3:** Calculate the subtotal by the Modal Factor.

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Enhanced

Rates are for: SD

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
Under 45	\$12.63	\$20.70	\$27.96
45-49	\$13.29	\$21.79	\$29.12
50-54	\$14.42	\$23.63	\$31.56
55-59	\$16.60	\$27.19	\$36.30
60-64	\$18.27	\$30.08	\$40.35
65-69	\$21.61	\$35.83	\$48.43
70-74	\$30.49	\$55.98	\$76.68
75-79	\$42.35	\$77.92	\$109.49
80-84	\$57.62	\$106.17	\$151.81
85-89	\$73.65	\$136.21	\$196.59

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.45
Accident Expense \$2,500	\$4.91
Ambulance	\$0.94
Accidental Death & Dismemberment	\$0.92
Home Medical Equipment	\$3.95
Routine Annual Exam	\$2.13

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

- Step 1:** Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.
- Step 2:** Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.
- Step 3:** Calculate the subtotal by the Modal Factor.
- Step 4:** Once your desired premium modal has been calculated add the policy fee of \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Select

Rates are for: AK, DE, ID, MT, NV, OR, PA, RI

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
45-49	\$14.92	\$23.86	\$24.98
50-54	\$16.18	\$25.89	\$27.08
55-59	\$18.63	\$29.80	\$31.15
60-64	\$20.49	\$32.78	\$34.56
65-69	\$24.21	\$38.74	\$41.36
70-74	\$37.25	\$59.60	\$65.14
75-79	\$50.29	\$80.46	\$92.10
80-84	\$67.05	\$107.28	\$126.85
85-89	\$84.97	\$135.95	\$163.67

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.80
Accident Expense \$2,500	\$5.61
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53
Routine Annual Exam	\$2.43

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Calculate the subtotal by the Modal Factor.

Step 4: Once your desired premium modal has been calculated add the policy fee.

Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Select

Rates are for: IN

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
45-49	\$14.10	\$22.56	\$23.61
50-54	\$15.29	\$24.48	\$25.60
55-59	\$17.60	\$28.17	\$29.44
60-64	\$19.37	\$30.99	\$32.66
65-69	\$22.89	\$36.62	\$39.09
70-74	\$35.21	\$56.34	\$61.58
75-79	\$47.53	\$76.06	\$87.06
80-84	\$63.38	\$101.41	\$119.91
85-89	\$79.43	\$128.52	\$154.72

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance*	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam*	\$2.32

*Not available in CO.

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

- Step 1:** Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.
- Step 2:** Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.
- Step 3:** Calculate the subtotal by the Modal Factor.
- Step 4:** Once your desired premium modal has been calculated add the policy fee.
Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

*Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.

Home Health Care Select

Rates are for: MD

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
45-49	\$14.10	\$22.56	\$23.61
50-54	\$15.29	\$24.48	\$25.60
55-59	\$17.60	\$28.17	\$29.44
60-64	\$19.37	\$30.99	\$32.66
65-69	\$22.89	\$36.62	\$39.09
70-74	\$35.21	\$56.34	\$61.58
75-79	\$47.53	\$76.06	\$87.06
80-84	\$63.38	\$101.41	\$119.91
85-89	\$80.32	\$128.52	\$154.72

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.68
Accident Expense \$2,500	\$5.35
Ambulance	\$1.03
Accidental Death & Dismemberment	\$1.00
Home Medical Equipment	\$4.32
Routine Annual Exam	\$2.32

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Calculate the subtotal by the Modal Factor.

Step 4: Once your desired premium modal has been calculated add the policy fee.

Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care Select

Rates are for: VA

Monthly Base Rates + RX

Attained Age	Classic	Premier	Deluxe
45-49	\$14.92	\$23.86	\$24.98
50-54	\$16.18	\$25.89	\$27.08
55-59	\$18.63	\$29.80	\$31.15
60-64	\$20.49	\$32.78	\$34.56
65-69	\$24.21	\$38.74	\$41.36
70-74	\$37.25	\$59.60	\$65.14
75-79	\$50.29	\$80.46	\$92.10
80-84	\$67.05	\$107.28	\$126.85
85-89	\$84.97	\$135.95	\$163.67

Monthly Rider Rates

Rider	Insured
Accident Expense \$1,250	\$2.94
Accident Expense \$2,500	\$5.89
Ambulance	\$1.08
Accidental Death & Dismemberment	\$1.05
Home Medical Equipment	\$4.53

Modal Factors*

Annual: Monthly ÷ 0.0833

Semi-Annual: 0.5 x Annual

Quarterly: 0.25 x Annual

How To Calculate Example

Step 1: Locate the Monthly Base Rates + RX attained age band rate for the plan selected for the age of the individual at time of application.

Step 2: Add any selected Monthly Rider Rates to generate a Monthly Rate subtotal for all plan options selected.

Step 3: Calculate the subtotal by the Modal Factor.

Step 4: Once your desired premium modal has been calculated add the policy fee.

Annual: + \$20.00 Semi-Annual: + \$10.00 Quarterly: + \$5.00 Monthly: + \$1.67

**Premiums are rounded to the nearest penny after the application of the modal factor. When calculating the Semi-Annual or Quarterly premium, please calculate the Annual rate first and then apply the appropriate calculation as outlined.*

Home Health Care

Rates are for: KS

Monthly Base Rates (includes \$20 Annual)

Attained Age	Classic	Premier	Deluxe
55-60	\$20.30	\$31.47	\$32.82
61-64	\$22.16	\$34.45	\$36.23
65-70	\$25.88	\$40.41	\$43.03
71-75	\$38.92	\$61.27	\$66.81
76-80	\$51.96	\$82.13	\$93.77
81-85	\$68.72	\$108.95	\$128.52

Monthly Rider Rates

Rider	Insured	Insured/Spouse
Ambulance Rider	\$1.08	\$2.15

Home Health Care

Rates are for: KY

Monthly Base Rates (includes \$20 Annual Policy Fee)

Attained Age	Classic	Premier	Deluxe
55-60	\$21.04	\$32.66	\$34.07
61-64	\$22.98	\$35.77	\$37.61
65-70	\$45.58	\$71.93	\$80.02
71-75	\$45.58	\$71.93	\$80.02
76-80	\$45.58	\$71.93	\$80.02
81-85	\$45.58	\$71.93	\$80.02



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