

SHORT-TERM HOME HEALTH CARE RATES

AL, AR, AZ, DE, GA, IA, IL, IN, LA, MD, MO, MS, MT, NC, NE, NV, OH,
OK, OR, PA, TN, TX, WV, WY

4200 Little Blue Parkway, Suite 400
Independence, MO 64057
www.heartlandnationallife.com | (888) 616-0015

(Issue Ages 40-85)

Age	HHC Base Plan			Ambulance Rider*	Severe Accident & Accidental Death Rider*		Additional Home Health Aide Rider	Hospital Confinement Rider		
Attained	Basic	Standard	Complete	Per \$100	\$5,000	\$10,000	60 days	3 Days (per \$100)	6 Days (per \$100)	10 Days (per \$100)
40-55	\$12.14	\$24.29	\$25.46	\$0.69	\$1.50	\$3.01	\$0.83	\$3.60	\$4.80	\$5.46
56	\$14.02	\$28.03	\$29.49	\$0.76	\$1.83	\$3.67	\$0.87	\$3.89	\$5.19	\$5.89
57	\$14.02	\$28.03	\$29.49	\$0.76	\$1.83	\$3.67	\$0.87	\$3.89	\$5.19	\$5.89
58	\$14.02	\$28.03	\$29.49	\$0.76	\$1.83	\$3.67	\$0.87	\$3.89	\$5.19	\$5.89
59	\$14.02	\$28.03	\$29.49	\$0.76	\$1.83	\$3.67	\$0.87	\$3.89	\$5.19	\$5.89
60	\$14.02	\$28.03	\$29.49	\$0.76	\$1.83	\$3.67	\$0.87	\$3.89	\$5.19	\$5.89
61	\$16.86	\$33.72	\$36.09	\$0.91	\$2.30	\$4.59	\$1.28	\$4.47	\$5.95	\$6.77
62	\$16.86	\$33.72	\$36.09	\$0.91	\$2.30	\$4.59	\$1.28	\$4.47	\$5.95	\$6.77
63	\$16.86	\$33.72	\$36.09	\$0.91	\$2.30	\$4.59	\$1.28	\$4.47	\$5.95	\$6.77
64	\$16.86	\$33.72	\$36.09	\$0.91	\$2.30	\$4.59	\$1.28	\$4.47	\$5.95	\$6.77
65	\$21.77	\$43.54	\$47.57	\$1.00	\$3.00	\$6.01	\$1.82	\$6.22	\$8.30	\$9.43
66	\$21.77	\$43.54	\$47.57	\$1.00	\$3.00	\$6.01	\$1.82	\$6.22	\$8.30	\$9.43
67	\$21.77	\$43.54	\$47.57	\$1.00	\$3.00	\$6.01	\$1.82	\$6.22	\$8.30	\$9.43
68	\$21.77	\$43.54	\$47.57	\$1.00	\$3.00	\$6.01	\$1.82	\$6.22	\$8.30	\$9.43
69	\$21.77	\$43.54	\$47.57	\$1.00	\$3.00	\$6.01	\$1.82	\$6.22	\$8.30	\$9.43
70	\$21.77	\$43.54	\$47.57	\$1.00	\$3.00	\$6.01	\$1.82	\$6.22	\$8.30	\$9.43
71	\$29.06	\$58.13	\$66.56	\$1.39	\$4.10	\$8.19	\$3.08	\$8.79	\$11.72	\$13.31
72	\$29.06	\$58.13	\$66.56	\$1.39	\$4.10	\$8.19	\$3.08	\$8.79	\$11.72	\$13.31
73	\$29.06	\$58.13	\$66.56	\$1.39	\$4.10	\$8.19	\$3.08	\$8.79	\$11.72	\$13.31
74	\$29.06	\$58.13	\$66.56	\$1.39	\$4.10	\$8.19	\$3.08	\$8.79	\$11.72	\$13.31
75	\$29.06	\$58.13	\$66.56	\$1.39	\$4.10	\$8.19	\$3.08	\$8.79	\$11.72	\$13.31
76	\$39.17	\$78.35	\$97.07	\$1.57	\$5.75	\$11.51	\$5.22	\$10.80	\$14.41	\$16.37
77	\$39.17	\$78.35	\$97.07	\$1.57	\$5.75	\$11.51	\$5.22	\$10.80	\$14.41	\$16.37
78	\$39.17	\$78.35	\$97.07	\$1.57	\$5.75	\$11.51	\$5.22	\$10.80	\$14.41	\$16.37
79	\$39.17	\$78.35	\$97.07	\$1.57	\$5.75	\$11.51	\$5.22	\$10.80	\$14.41	\$16.37
80	\$39.17	\$78.35	\$97.07	\$1.57	\$5.75	\$11.51	\$5.22	\$10.80	\$14.41	\$16.37
81	\$52.71	\$105.42	\$138.98	\$2.20	\$8.22	\$16.44	\$7.41	\$12.96	\$17.29	\$19.64
82	\$52.71	\$105.42	\$138.98	\$2.20	\$8.22	\$16.44	\$7.41	\$12.96	\$17.29	\$19.64
83	\$52.71	\$105.42	\$138.98	\$2.20	\$8.22	\$16.44	\$7.41	\$12.96	\$17.29	\$19.64
84	\$52.71	\$105.42	\$138.98	\$2.20	\$8.22	\$16.44	\$7.41	\$12.96	\$17.29	\$19.64
85	\$52.71	\$105.42	\$138.98	\$2.20	\$8.22	\$16.44	\$7.41	\$12.96	\$17.29	\$19.64
86	\$69.53	\$139.06	\$193.02	\$2.20	\$8.22	\$16.44	\$12.15	\$15.56	\$20.74	\$23.57
87	\$69.53	\$139.06	\$193.02	\$2.20	\$8.22	\$16.44	\$12.15	\$15.56	\$20.74	\$23.57
88	\$69.53	\$139.06	\$193.02	\$2.20	\$8.22	\$16.44	\$12.15	\$15.56	\$20.74	\$23.57
89	\$69.53	\$139.06	\$193.02	\$2.20	\$8.22	\$16.44	\$12.15	\$15.56	\$20.74	\$23.57
90	\$69.53	\$139.06	\$193.02	\$2.20	\$8.22	\$16.44	\$12.15	\$15.56	\$20.74	\$23.57
91+	\$69.53	\$139.06	\$193.02	\$2.20	\$8.22	\$16.44	\$12.15	\$15.56	\$20.74	\$23.57

Household Discount of 7% is available to those that qualify.

Add a One-Time \$25 Policy Fee

* Ambulance Rider and Severe Accident & Accidental Death Benefit Riders are Issue Age. Not all riders are available in every state.

Modal Factors for Direct Bill

Semiannual	0.52000
Quarterly	0.26500