



**SELECT STM**  
 (Underwritten by Fairmont Premier / Fairmont Specialty Ins. Co.)  
**Monthly Rates, State Availability and Area Rate Classification Charts**  
 Effective January 1, 2006\*

**HOW TO LOCATE YOUR AREA RATE CLASSIFICATION**

1. Locate the applicant's state of residence.
2. Using the first 3 digits of their zip code, locate the letter listed to the right. This is their Area Rate Classification letter. The Select STM rate charts provide rates for 17 Area Rate Classifications.
3. The only rates applicable are those listed in the columns titled with the applicants Area Rate Classification letter.

Please use the Select STM Generic Application form number AHU27286, unless it is indicated below to use a state specific application. If you need an application form or your state is not listed below please call your agent or HPA.

**HPA SALES SUPPORT: 1-800-277-3323, EXT. 3**

STATE	ZIP CODE	AREA
Alaska	All Zips	K
Alabama	350-352	L
	All others	I
Arizona	850-853	D
	All others	C
Arkansas	716-723, 728	E
	All others	C
California	Use the California application.	
	919, 920-921, 932-939	I
	922-931	J
	940, 942-945, 948-949	J
	908-917, 946-947	P
	900-907, 918	Q
Connecticut	068-069	E
	All others	C
Delaware	All zips	G
D.C.	All zips	K
Florida	Use the Florida application.	
	330-333,340	Q
	All Other	N
Georgia	300-303	J
	All others	I
Hawaii	All zips	G
Illinois	609, 613-629	G
	600, 601, 604, 605	I
	(IL continued next column)	

STATE	ZIP CODE	AREA
Illinois (continued)	602, 603, 607	J
	606, 608	M
	All other	D
Indiana	462-463, 465-466	B
	464	G
	All others	A
Iowa	All zips	D
Kentucky	402	K
	All others	G
Maine	Use the Maine application.	
	All zips	K
Michigan	480, 481, 483, 482	G
	All others	E
Mississippi	All zips	G
Missouri	All zips	E
Nebraska	681	C
	All others	B
New Mexico	All zips	G
Ohio	436, 440, 442-445	E
	441	G
	All others	C

STATE	ZIP CODE	AREA
Oklahoma	730, 741	G
	731	H
	All others	F
Pennsylvania	190, 191, 194	N
	151, 152, 189, 193	K
	All others	I
Rhode Island	All zips	J
South Carolina	299	D
	All others	C
Tennessee	370-372, 381	C
	All others	B
Texas	Use the Texas application.	
	754-762, 764, 778, 785	L
	791-794, 799	L
	750-753, 770-777	O
	All others	L
Utah	All zips	B
Virginia	222, 223	K
	All others	G
West Virginia	Use the WV application.	
	250-253, 255-257	C
	All others	B
Wisconsin	531, 532, 533, 534	I
	All others	H
Wyoming	All zips	I

**HOW TO CALCULATE YOUR RATES**

There are three Select STM rate charts contained in this booklet:

1. **Monthly Payment for 1 to 6 months**    2. **Monthly Payment for 1 to 12 months**    3. **Single Payment for 1 to 6 months**

Your coverage rate chart is determined by your choices for the Coverage Length and the Payment Method.

Referring to the applicable rate chart, you must locate each of the following:

1. **Your Deductible choice**                      2. **Gender / Age for each to be insured**                      3. **Your Area Rate Classification letter**

The reverse side of the application contains the Rate Calculation Chart. Simply follow the 9 steps listed to calculate your cost.

**HOW TO APPLY FOR DEPENDENT CHILDREN COVERAGE**

Your dependent children must be unmarried, under age 19 (or under age 25 and a full time student) and have a social security number. List all of your eligible dependent children to be insured on the application for insurance. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

**HOW TO APPLY FOR CHILD ONLY COVERAGE**

The minimum age is **2 years old** for child(ren) coverage without an adult guardian also insured. Use the 2-24 rate for either the male or female, based on the gender of the oldest child; then use the per child rate for each of the other siblings to be insured. The parent or legal guardian must sign and date the application. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

\*There is Option for is 50% Coinsurance; the rates can be quoted online. The rates listed herein are valid through 6/30/06. Please call your agent or check on line at [www.hpa-inc.com](http://www.hpa-inc.com) for the 50% Coinsurance and / or the rates beginning 7/1/06. Fairmont Premier / Fairmont Specialty Insurance Company reserves the right to decline applications received using outdated rates and Area Rate Classifications.

*Note: The Select STM 12 Month STM Option is not available in California, Indiana, Michigan or Ohio.*



**SELECT STM**  
**Monthly Rates Effective January 1, 2006\***  
**1 to 6 Monthly Payments**  
**80% Coinsurance up to \$5,000**

**\$2,500 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	30.20	34.45	38.69	40.68	42.68	44.93	46.92	49.42	50.67	53.66	56.16	59.15	62.39	64.39	67.39	74.12	79.86
	25 - 29	31.63	36.11	40.60	42.70	44.81	47.19	49.30	51.93	53.25	56.42	59.05	62.22	65.64	67.75	70.92	78.04	84.10
	30 - 34	38.22	42.97	47.72	49.96	52.20	54.71	56.95	59.74	61.14	64.49	67.28	70.64	74.27	76.51	79.86	87.40	93.83
	35 - 39	46.86	53.06	59.27	62.19	65.11	68.39	71.31	74.96	76.79	81.16	84.81	89.19	93.94	96.86	101.24	111.09	119.48
	40 - 44	55.83	63.54	71.25	74.88	78.51	82.60	86.23	90.76	93.03	98.48	103.01	108.46	114.36	117.99	123.43	135.68	146.12
	45 - 49	68.68	78.55	88.43	93.08	97.72	102.95	107.60	113.41	116.31	123.29	129.09	136.07	143.62	148.27	155.24	170.92	184.29
	50 - 54	92.10	105.92	119.74	126.24	132.75	140.06	146.56	154.69	158.76	168.51	176.64	186.40	196.96	203.47	213.22	235.17	253.86
	55 - 59	123.15	142.20	161.25	170.21	179.17	189.25	198.22	209.42	215.02	228.47	239.67	253.11	267.68	276.64	290.08	320.33	346.10
	60 - 64	186.12	215.77	245.41	259.36	273.31	289.01	302.96	320.39	329.11	350.04	367.48	388.40	411.07	425.02	445.95	493.03	533.14
	Per Child	22.80	26.13	29.46	31.03	32.60	34.36	35.93	37.89	38.87	41.22	43.18	45.54	48.08	49.65	52.01	57.30	61.81
Female	2 - 24	30.42	34.70	38.98	40.99	43.01	45.27	47.28	49.80	51.06	54.08	56.60	59.62	62.89	64.90	67.92	74.72	80.51
	25 - 29	35.88	41.08	46.28	48.73	51.17	53.92	56.37	59.43	60.96	64.63	67.68	71.35	75.33	77.78	81.45	89.70	96.73
	30 - 34	44.04	49.77	55.50	58.20	60.90	63.93	66.63	70.00	71.68	75.73	79.10	83.14	87.53	90.22	94.27	103.37	111.12
	35 - 39	49.70	56.38	63.06	66.20	69.35	72.89	76.03	79.96	81.93	86.64	90.57	95.29	100.40	103.54	108.26	118.87	127.91
	40 - 44	58.56	66.73	74.91	78.75	82.60	86.93	90.77	95.58	97.99	103.76	108.56	114.33	120.58	124.43	130.20	143.18	154.24
	45 - 49	70.09	80.20	90.31	95.07	99.83	105.19	109.95	115.90	118.87	126.01	131.96	139.10	146.83	151.59	158.73	174.79	188.48
	50 - 54	87.68	100.75	113.83	119.98	126.13	133.05	139.21	146.90	150.74	159.97	167.66	176.89	186.89	193.04	202.27	223.03	240.72
	55 - 59	109.42	126.15	142.88	150.76	158.63	167.49	175.37	185.21	190.13	201.94	211.78	223.60	236.39	244.27	256.08	282.66	305.29
	60 - 64	133.37	154.14	174.90	184.68	194.45	205.44	215.21	227.43	233.54	248.19	260.41	275.07	290.95	300.72	315.38	348.36	376.45
	Per Child	22.80	26.13	29.46	31.03	32.60	34.36	35.93	37.89	38.87	41.22	43.18	45.54	48.08	49.65	52.01	57.30	61.81

**\$1,000 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	38.08	43.65	49.22	51.84	54.46	57.40	60.02	63.30	64.94	68.87	72.14	76.07	80.33	82.95	86.88	95.72	103.26
	25 - 29	39.95	45.84	51.72	54.49	57.26	60.37	63.14	66.60	68.33	72.48	75.94	80.10	84.59	87.36	91.52	100.86	108.82
	30 - 34	47.87	54.24	60.61	63.61	66.61	69.99	72.99	76.73	78.61	83.11	86.86	91.36	96.23	99.23	103.73	113.85	122.47
	35 - 39	59.45	67.78	76.10	80.02	83.93	88.34	92.26	97.16	99.60	105.48	110.38	116.25	122.62	126.53	132.41	145.63	156.89
	40 - 44	67.74	77.46	87.18	91.75	96.33	101.47	106.05	111.76	114.62	121.48	127.20	134.06	141.49	146.06	152.93	168.36	181.51
	45 - 49	85.13	97.78	110.43	116.38	122.33	129.02	134.98	142.41	146.13	155.06	162.50	171.43	181.10	187.05	195.98	216.06	233.17
	50 - 54	116.73	134.70	152.66	161.11	169.57	179.08	187.53	198.10	203.38	216.07	226.63	239.31	253.05	261.51	274.19	302.72	327.02
	55 - 59	159.93	185.16	210.40	222.28	234.15	247.51	259.39	274.23	281.65	299.47	314.31	332.13	351.42	363.30	381.11	421.19	455.33
	60 - 64	242.24	281.33	320.41	338.81	357.20	377.90	396.29	419.29	430.78	458.38	481.37	508.96	538.85	557.25	584.84	646.92	699.81
	Per Child	29.56	34.03	38.50	40.61	42.71	45.08	47.18	49.81	51.13	54.28	56.91	60.07	63.49	65.59	68.75	75.85	81.90
Female	2 - 24	38.37	43.98	49.60	52.24	54.88	57.86	60.50	63.80	65.45	69.42	72.72	76.69	80.98	83.62	87.59	96.51	104.10
	25 - 29	45.54	52.36	59.18	62.39	65.60	69.21	72.42	76.44	78.44	83.26	87.27	92.09	97.31	100.52	105.33	116.17	125.40
	30 - 34	55.68	63.36	71.05	74.67	78.29	82.36	85.97	90.50	92.76	98.19	102.71	108.13	114.01	117.63	123.06	135.27	145.67
	35 - 39	63.26	72.23	81.19	85.41	89.63	94.37	98.59	103.86	106.50	112.83	118.10	124.43	131.29	135.50	141.83	156.07	168.20
	40 - 44	71.19	81.49	91.78	96.63	101.48	106.93	111.78	117.83	120.86	128.13	134.19	141.46	149.34	154.18	161.45	177.81	191.74
	45 - 49	86.94	99.89	112.84	118.94	125.03	131.89	137.98	145.60	149.41	158.55	166.17	175.31	185.21	191.31	200.45	221.02	238.54
	50 - 54	110.98	127.98	144.97	152.97	160.97	169.97	177.97	187.96	192.96	204.96	214.96	226.96	239.95	247.95	259.95	286.94	309.94
	55 - 59	141.73	163.90	186.07	196.50	206.94	218.68	229.11	242.15	248.67	264.32	277.36	293.02	309.97	320.40	336.05	371.27	401.27
	60 - 64	172.68	200.06	227.44	240.33	253.21	267.71	280.60	296.70	304.76	324.08	340.19	359.52	380.46	393.34	412.67	456.16	493.21
	Per Child	29.56	34.03	38.50	40.61	42.71	45.08	47.18	49.81	51.13	54.28	56.91	60.07	63.49	65.59	68.75	75.85	81.90

**\$500 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	49.81	57.35	64.89	68.44	71.99	75.98	79.53	83.97	86.18	91.51	95.94	101.27	107.03	110.58	115.91	127.89	138.09
	25 - 29	52.34	60.31	68.28	72.03	75.78	80.00	83.75	88.44	90.78	96.41	101.09	106.72	112.81	116.56	122.19	134.84	145.62
	30 - 34	61.74	70.45	79.16	83.26	87.36	91.97	96.07	101.19	103.75	109.90	115.02	121.17	127.83	131.93	138.08	151.91	163.69
	35 - 39	79.62	91.34	103.06	108.58	114.09	120.29	125.81	132.70	136.15	144.42	151.32	159.59	168.55	174.06	182.34	200.95	216.80
	40 - 44	90.20	103.70	117.19	123.55	129.90	137.04	143.40	151.34	155.31	164.84	172.78	182.30	192.63	198.98	208.51	229.95	248.21
	45 - 49	114.47	132.06	149.64	157.92	166.19	175.50	183.78	194.12	199.29	211.70	222.05	234.46	247.91	256.18	268.59	296.52	320.31
	50 - 54	158.56	183.57	208.58	220.34	232.11	245.35	257.12	271.83	279.18	296.83	311.54	329.19	348.31	360.08	377.73	417.45	451.28
	55 - 59	217.45	252.37	287.28	303.72	320.15	338.63	355.06	375.60	385.87	410.52	431.06	455.71	482.41	498.84	523.49	578.95	626.19
	60 - 64	325.38	378.47	431.55	456.53	481.51	509.62	534.60	565.82	581.44	618.91	650.13	687.60	728.20	753.18	790.65	874.96	946.78
	Per Child	39.30	45.41	51.51	54.39	57.26	60.50	63.37	66.97	68.76	73.08	76.67	80.98	85.66	88.53	92.84	102.55	110.81
Female	2 - 24	50.19	57.80	65.41	68.99	72.57	76.59	80.17	84.65	86.88	92.25	96.73	102.10	107.92	111.50	116.86	128.95	139.24
	25 - 29	59.90	69.15	78.39	82.74	87.09	91.98	96.33	101.76	104.48	111.00	116.44	122.96	130.03	134.38	140.90	155.58	168.08
	30 - 34	72.41	82.92	93.42	98.37	103.31	108.87	113.82	120.00	123.09	130.50	136.68	144.10	152.13	157.07	164.49	181.17	195.39
	35 - 39	84.98	97.60	110.23	116.16	122.10	128.79	134.73	142.15	145.86								



**SELECT STM**  
**Monthly Rates Effective January 1, 2006\***  
**1 to 12 Monthly Payments \*\***  
**80% Coinsurance up to \$5,000**

**\$2,500 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	39.02	44.75	50.48	53.17	55.87	58.90	61.60	64.96	66.65	70.69	74.06	78.10	82.48	85.18	89.22	98.32	106.06
	25 - 29	40.95	47.00	53.05	55.90	58.75	61.95	64.80	68.36	70.14	74.41	77.97	82.24	86.87	89.72	93.99	103.60	111.79
	30 - 34	48.10	54.51	60.93	63.95	66.96	70.36	73.38	77.15	79.04	83.56	87.33	91.86	96.77	99.78	104.31	114.50	123.17
	35 - 39	59.76	68.14	76.51	80.45	84.39	88.83	92.77	97.70	100.16	106.07	111.00	116.91	123.32	127.26	133.17	146.47	157.80
	40 - 44	71.87	82.28	92.69	97.59	102.49	108.01	112.91	119.03	122.09	129.44	135.57	142.92	150.88	155.78	163.13	179.67	193.76
	45 - 49	89.21	102.55	115.88	122.15	128.43	135.49	141.76	149.60	153.52	162.94	170.78	180.19	190.39	196.66	206.07	227.25	245.29
	50 - 54	120.84	139.49	158.15	166.93	175.71	185.58	194.36	205.34	210.82	223.99	234.97	248.13	262.40	271.18	284.35	313.98	339.22
	55 - 59	162.76	188.47	214.18	226.28	238.38	251.99	264.09	279.22	286.78	304.93	320.05	338.20	357.87	369.96	388.11	428.95	463.74
	60 - 64	247.77	287.79	327.81	346.64	365.47	386.66	405.49	429.03	440.80	469.05	492.59	520.84	551.45	570.28	598.53	662.09	716.23
	Per Child	29.73	34.23	38.72	40.84	42.96	45.34	47.46	50.10	51.43	54.60	57.25	60.42	63.86	65.98	69.16	76.30	82.39
Female	2 - 24	39.32	45.10	50.87	53.59	56.31	59.37	62.08	65.48	67.18	71.26	74.66	78.73	83.15	85.87	89.95	99.12	106.94
	25 - 29	46.69	53.71	60.73	64.03	67.33	71.05	74.35	78.48	80.54	85.50	89.62	94.58	99.94	103.25	108.20	119.35	128.84
	30 - 34	55.96	63.69	71.43	75.07	78.71	82.81	86.45	91.00	93.27	98.73	103.28	108.74	114.66	118.30	123.76	136.05	146.51
	35 - 39	63.59	72.61	81.63	85.88	90.12	94.90	99.14	104.45	107.10	113.47	118.77	125.14	132.04	136.28	142.65	156.98	169.18
	40 - 44	75.56	86.59	97.63	102.82	108.01	113.85	119.05	125.54	128.78	136.57	143.06	150.85	159.29	164.48	172.27	189.80	204.73
	45 - 49	91.12	104.77	118.42	124.85	131.27	138.50	144.93	152.96	156.98	166.61	174.64	184.28	194.72	201.15	210.79	232.47	250.94
	50 - 54	114.86	132.51	150.16	158.47	166.78	176.12	184.43	194.81	200.00	212.46	222.84	235.30	248.80	257.10	269.56	297.60	321.48
	55 - 59	144.21	166.80	189.39	200.02	210.65	222.61	233.24	246.53	253.18	269.12	282.41	298.36	315.63	326.26	342.21	378.09	408.65
	60 - 64	176.55	204.59	232.62	245.81	259.00	273.85	287.04	303.53	311.77	331.56	348.05	367.84	389.28	402.47	422.26	466.78	504.71
	Per Child	29.73	34.23	38.72	40.84	42.96	45.34	47.46	50.10	51.43	54.60	57.25	60.42	63.86	65.98	69.16	76.30	82.39

**\$1,000 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	49.66	57.17	64.69	68.23	71.77	75.74	79.28	83.70	85.91	91.22	95.64	100.95	106.70	110.23	115.54	127.48	137.65
	25 - 29	52.19	60.13	68.07	71.81	75.55	79.75	83.49	88.16	90.50	96.10	100.77	106.38	112.45	116.19	121.80	134.41	145.16
	30 - 34	61.12	69.72	78.33	82.38	86.43	90.98	95.03	100.09	102.62	108.70	113.76	119.83	126.41	130.46	136.53	150.20	161.84
	35 - 39	76.76	88.00	99.24	104.52	109.81	115.76	121.05	127.66	130.96	138.90	145.51	153.44	162.03	167.32	175.25	193.10	208.30
	40 - 44	87.95	101.07	114.19	120.37	126.54	133.49	139.66	147.38	151.24	160.50	168.22	177.48	187.51	193.69	202.95	223.79	241.54
	45 - 49	111.43	128.50	145.58	153.61	161.64	170.68	178.72	188.76	193.78	205.83	215.87	227.93	240.98	249.02	261.07	288.18	311.28
	50 - 54	154.09	178.34	202.59	214.00	225.42	238.26	249.67	263.94	271.07	288.19	302.45	319.57	338.12	349.53	366.65	405.17	437.98
	55 - 59	212.40	246.47	280.54	296.57	312.60	330.64	346.67	366.71	376.73	400.78	420.82	444.87	470.92	486.95	511.00	565.11	611.20
	60 - 64	323.52	376.29	429.06	453.89	478.73	506.66	531.50	562.54	578.06	615.31	646.35	683.60	723.95	748.79	786.04	869.85	941.24
	Per Child	38.86	44.89	50.93	53.77	56.61	59.81	62.65	66.20	67.97	72.23	75.78	80.04	84.66	87.50	91.76	101.35	109.51
Female	2 - 24	50.04	57.62	65.21	68.77	72.34	76.36	79.92	84.38	86.61	91.96	96.42	101.78	107.57	111.14	116.49	128.53	138.79
	25 - 29	59.72	68.93	78.14	82.48	86.81	91.69	96.02	101.44	104.15	110.65	116.07	122.57	129.62	133.95	140.45	155.08	167.54
	30 - 34	71.66	82.04	92.42	97.30	102.19	107.68	112.57	118.67	121.72	129.05	135.16	142.48	150.42	155.30	162.63	179.11	193.15
	35 - 39	81.90	94.00	106.11	111.80	117.50	123.90	129.60	136.72	140.28	148.82	155.94	164.48	173.74	179.43	187.97	207.20	223.57
	40 - 44	92.60	106.51	120.41	126.95	133.49	140.86	147.40	155.58	159.67	169.48	177.66	187.47	198.10	204.65	214.46	236.54	255.35
	45 - 49	113.87	131.35	148.84	157.06	165.29	174.55	182.77	193.06	198.20	210.54	220.83	233.17	246.54	254.76	267.10	294.87	318.52
	50 - 54	146.32	169.27	192.21	203.01	213.81	225.96	236.75	250.25	257.00	273.20	286.69	302.89	320.44	331.24	347.43	383.88	414.92
	55 - 59	187.83	217.76	247.69	261.78	275.87	291.71	305.80	323.40	332.21	353.34	370.94	392.07	414.96	429.05	450.17	497.71	538.21
	60 - 64	229.62	266.58	303.55	320.94	338.34	357.91	375.30	397.05	407.92	434.01	455.76	481.85	510.12	527.51	553.61	612.32	662.33
	Per Child	38.86	44.89	50.93	53.77	56.61	59.81	62.65	66.20	67.97	72.23	75.78	80.04	84.66	87.50	91.76	101.35	109.51

**\$500 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	65.49	75.67	85.85	90.64	95.43	100.82	105.61	111.60	114.60	121.79	127.77	134.96	142.75	147.54	154.72	170.89	184.67
	25 - 29	68.91	79.67	90.43	95.49	100.55	106.25	111.31	117.64	120.80	128.40	134.72	142.32	150.55	155.61	163.20	180.29	194.84
	30 - 34	79.85	91.61	103.37	108.90	114.43	120.66	126.19	133.11	136.56	144.86	151.78	160.08	169.07	174.60	182.90	201.58	217.48
	35 - 39	103.99	119.81	135.63	143.08	150.52	158.90	166.34	175.65	180.30	191.47	200.78	211.94	224.04	231.49	242.65	267.78	289.18
	40 - 44	118.27	136.49	154.71	163.29	171.86	181.51	190.09	200.80	206.16	219.03	229.75	242.61	256.55	265.12	277.98	306.93	331.58
	45 - 49	151.04	174.78	198.52	209.69	220.86	233.43	244.60	258.56	265.54	282.30	296.26	313.02	331.17	342.35	359.10	396.81	428.92
	50 - 54	210.56	244.32	278.08	293.96	309.85	327.72	343.61	363.46	373.39	397.22	417.08	440.91	466.72	482.61	506.44	560.05	605.73
	55 - 59	290.06	337.19	384.33	406.52	428.70	453.65	475.84	503.57	517.43	550.70	578.43	611.71	647.75	669.94	703.21	778.08	841.85
	60 - 64	435.77	507.43	579.09	612.82	646.54	684.48	718.20	760.36	781.44	832.02	874.18	924.76	979.57	1013.29	1063.88	1177.70	1274.65
	Per Child	52.00	60.25	68.50	72.38	76.26	80.62	84.51	89.36	91.78	97.60	102.46	108.28	114.58	118.47	124.29	137.39	148.54
Female	2 - 24	66.01	76.28	86.55	91.38	96.21	101.65	106.48	112.52	115.54	122.79	128.83	136.08	143.94	148.77	156.02	172.33	186.22
	25 - 29	79.12	91.60	104.07	109.94	115.81	122.42	128.29	135.63	139.30	148.11	155.44	164.25	173.79	179.66	188.47	208.28	225.16
	30 - 34	94.26	108.44	122.62	129.30	135.97	143.48	150.15	158.49	162.67	172.68	181.02	191.03	201.88	208.55			



**SELECT STM**  
**Monthly Rates Effective January 1, 2006**  
**Single Payment 1 to 6 Months**  
**80% Coinsurance up to \$5,000**

**\$2,500 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	25.92	29.44	32.96	34.62	36.27	38.14	39.80	41.87	42.90	45.39	47.46	49.94	52.64	54.29	56.78	62.37	67.14
	25 - 29	27.10	30.82	34.54	36.29	38.05	40.02	41.77	43.95	45.05	47.67	49.86	52.49	55.33	57.09	59.71	65.62	70.65
	30 - 34	33.43	37.37	41.31	43.17	45.02	47.11	48.96	51.28	52.44	55.23	57.55	60.33	63.34	65.20	67.98	74.25	79.58
	35 - 39	40.59	45.74	50.89	53.32	55.74	58.46	60.89	63.92	65.43	69.07	72.10	75.73	79.67	82.09	85.73	93.90	100.87
	40 - 44	48.04	54.44	60.84	63.85	66.87	70.26	73.27	77.03	78.92	83.44	87.20	91.72	96.62	99.63	104.15	114.32	122.98
	45 - 49	58.70	66.90	75.10	78.95	82.81	87.15	91.01	95.83	98.24	104.03	108.85	114.64	120.90	124.76	130.55	143.57	154.66
	50 - 54	78.14	89.61	101.08	106.48	111.88	117.95	123.35	130.10	133.47	141.56	148.31	156.41	165.18	170.58	178.67	196.89	212.41
	55 - 59	103.92	119.73	135.53	142.97	150.41	158.78	166.22	175.52	180.17	191.33	200.63	211.78	223.87	231.31	242.47	267.58	288.96
	60 - 64	156.18	180.79	205.39	216.97	228.55	241.58	253.15	267.63	274.86	292.23	306.71	324.07	342.89	354.47	371.84	410.91	444.20
	Per Child	19.43	22.20	24.96	26.27	27.57	29.03	30.33	31.96	32.77	34.73	36.35	38.31	40.42	41.72	43.67	48.07	51.81
Female	2 - 24	26.10	29.65	33.20	34.87	36.54	38.43	40.10	42.19	43.23	45.74	47.83	50.33	53.05	54.72	57.23	62.87	67.67
	25 - 29	30.63	34.95	39.26	41.29	43.32	45.61	47.64	50.18	51.44	54.49	57.03	60.07	63.37	65.40	68.45	75.30	81.14
	30 - 34	38.26	43.01	47.77	50.01	52.24	54.76	57.00	59.80	61.20	64.55	67.35	70.71	74.35	76.58	79.94	87.50	93.93
	35 - 39	42.95	48.49	54.04	56.65	59.26	62.20	64.81	68.07	69.70	73.61	76.88	80.79	85.03	87.64	91.56	100.36	107.87
	40 - 44	50.31	57.09	63.87	67.07	70.26	73.85	77.04	81.03	83.03	87.82	91.81	96.60	101.79	104.98	109.77	120.54	129.72
	45 - 49	59.87	68.27	76.66	80.61	84.56	89.01	92.96	97.99	100.36	106.29	111.23	117.15	123.57	127.52	133.45	146.78	158.14
	50 - 54	74.47	85.32	96.18	101.28	106.39	112.13	117.24	123.62	126.82	134.48	140.86	148.52	156.82	161.92	169.58	186.82	201.50
	55 - 59	92.52	106.40	120.29	126.83	133.36	140.72	147.25	155.42	159.51	169.31	177.48	187.29	197.91	204.44	214.25	236.30	255.09
	60 - 64	112.40	129.63	146.87	154.98	163.09	172.22	180.33	190.47	195.54	207.70	217.84	230.01	243.19	251.30	263.46	290.84	314.16
	Per Child	19.43	22.20	24.96	26.27	27.57	29.03	30.33	31.96	32.77	34.73	36.35	38.31	40.42	41.72	43.67	48.07	51.81

**\$1,000 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	32.46	37.08	41.70	43.87	46.05	48.50	50.67	53.39	54.75	58.01	60.73	63.99	67.52	69.70	72.96	80.30	86.55
	25 - 29	34.01	38.89	43.78	46.07	48.37	50.96	53.26	56.13	57.56	61.01	63.88	67.33	71.06	73.36	76.81	84.56	91.17
	30 - 34	41.43	46.72	52.01	54.50	56.99	59.79	62.28	65.39	66.95	70.68	73.79	77.53	81.57	84.06	87.79	96.20	103.35
	35 - 39	51.05	57.95	64.86	68.11	71.37	75.02	78.27	82.34	84.37	89.25	93.31	98.19	103.47	106.72	111.60	122.57	131.92
	40 - 44	57.93	65.99	74.06	77.86	81.65	85.92	89.72	94.46	96.84	102.53	107.27	112.97	119.14	122.93	128.63	141.44	152.35
	45 - 49	72.36	82.86	93.35	98.29	103.23	108.79	113.73	119.90	122.99	130.40	136.57	143.98	152.01	156.95	164.36	181.03	195.23
	50 - 54	98.59	113.50	128.41	135.43	142.44	150.34	157.35	166.12	170.51	181.03	189.81	200.33	211.73	218.75	229.27	252.96	273.13
	55 - 59	134.44	155.39	176.33	186.19	196.05	207.13	216.99	229.31	235.47	250.26	262.58	277.36	293.38	303.24	318.02	351.29	379.63
	60 - 64	202.76	235.20	267.64	282.91	298.18	315.36	330.62	349.71	359.25	382.15	401.24	424.14	448.95	464.22	487.12	538.65	582.54
	Per Child	25.05	28.76	32.47	34.21	35.96	37.93	39.67	41.85	42.95	45.57	47.75	50.37	53.21	54.95	57.57	63.46	68.49
Female	2 - 24	32.69	37.35	42.02	44.21	46.40	48.87	51.06	53.81	55.18	58.47	61.21	64.50	68.06	70.26	73.55	80.95	87.26
	25 - 29	38.64	44.31	49.97	52.63	55.30	58.30	60.96	64.29	65.96	69.96	73.29	77.28	81.62	84.28	88.28	97.27	104.93
	30 - 34	47.91	54.29	60.67	63.68	66.68	70.06	73.06	76.81	78.69	83.19	86.95	91.45	96.33	99.33	103.84	113.97	122.61
	35 - 39	54.21	61.65	69.09	72.59	76.09	80.03	83.53	87.91	90.10	95.35	99.73	104.98	110.67	114.17	119.42	131.24	141.31
	40 - 44	60.79	69.33	77.88	81.90	85.93	90.45	94.47	99.50	102.02	108.05	113.08	119.11	125.65	129.67	135.71	149.28	160.85
	45 - 49	73.86	84.61	95.36	100.42	105.48	111.17	116.22	122.55	125.71	133.30	139.62	147.21	155.43	160.48	168.07	185.14	199.69
	50 - 54	93.81	107.92	122.03	128.67	135.31	142.77	149.41	157.11	161.86	171.82	180.12	190.07	200.86	207.50	217.46	239.86	258.95
	55 - 59	119.33	137.74	156.14	164.80	173.46	183.20	191.86	202.69	208.10	221.09	231.91	244.90	258.98	267.64	280.63	309.85	334.75
	60 - 64	145.02	167.75	190.48	201.17	211.87	223.90	234.59	247.96	254.65	270.69	284.06	300.10	317.48	328.18	344.22	380.31	411.06
	Per Child	25.05	28.76	32.47	34.21	35.96	37.93	39.67	41.85	42.95	45.57	47.75	50.37	53.21	54.95	57.57	63.46	68.49

**\$500 Deductible**

	Age / Area	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Male	2 - 24	42.19	48.45	54.71	57.65	60.60	63.91	66.86	70.54	72.38	76.80	80.48	84.90	89.69	92.63	97.05	106.99	115.46
	25 - 29	44.29	50.91	57.52	60.64	63.75	67.25	70.36	74.25	76.20	80.87	84.76	89.43	94.48	97.60	102.26	112.77	121.72
	30 - 34	52.95	60.17	67.40	70.81	74.21	78.03	81.44	85.69	87.81	92.92	97.17	102.27	107.80	111.20	116.30	127.78	137.56
	35 - 39	67.79	77.51	87.24	91.82	96.40	101.54	106.12	111.84	114.70	121.57	127.29	134.16	141.60	146.17	153.04	168.49	181.65
	40 - 44	76.56	87.77	98.97	104.24	109.52	115.45	120.72	127.31	130.60	138.51	145.10	153.01	161.58	166.85	174.76	192.55	207.71
	45 - 49	96.71	111.31	125.90	132.77	139.64	147.37	154.23	162.82	167.11	177.41	186.00	196.30	207.46	214.33	224.63	247.81	267.56
	50 - 54	133.31	154.06	174.82	184.58	194.35	205.34	215.11	227.32	233.42	248.07	260.28	274.93	290.80	300.57	315.22	348.18	376.26
	55 - 59	182.18	211.16	240.15	253.78	267.42	282.77	296.40	313.45	321.98	342.43	359.48	379.94	402.10	415.74	436.20	482.22	521.43
	60 - 64	271.77	315.83	359.89	380.62	401.36	424.68	445.41	471.33	484.29	515.39	541.31	572.41	606.10	626.84	657.94	727.92	787.53
	Per Child	33.13	38.20	43.27	45.65	48.04	50.72	53.11	56.09	57.58	61.16	64.15	67.73	71.60	73.99	77.57	85.62	92.48
Female	2 - 24	42.51	48.82	55.14	58.11	61.08	64.42	67.39	71.11	72.96	77.42	81.13	85.59	90.42	93.39	97.85	107.88	116.42
	25 - 29	50.57	58.24	65.91	69.52	73.13	77.19	80.80	85.31	87.57	92.98	97.50	102.91	108.78	112.38	117.80	129.98	140.36
	30 - 34	61.80	70.52	79.24	83.35	87.45	92.06	96.17	101.30	103.86	110.02	115.15	121.30	127.97	132.07	138.23	152.07	163.87
	35 - 39	72.24	82.71	93.19	98.12	103.05	108.59	113.52	119.68	122.77	130.16	136.32	143.72	151.73	156.66	164.05	180.69	