

## The Caribbean American Plan (LLOYD'S)

### 2011 Rate Table

#### 2 Year

<b>ANNUAL DEDUCTIBLES</b>							
Deductible and co-insurance will be reduced by \$ 1,000 in Super Special Hospitals in USA.							
AGES	US\$ 250	US\$ 500	US\$ 1,000	US\$2,000	US\$3,000	US\$5,000	US\$10,000
*0-10	Free	Free	Free	Free	Free	Free	Free
*11-17	\$ 1,139	\$ 946	\$ 712	\$ 561	\$ 521	\$ 501	\$ 456
18-24	\$ 2,709	\$ 2,261	\$ 1,725	\$ 1,376	\$ 1,285	\$ 1,240	\$ 1,133
25-29	\$ 2,954	\$ 2,459	\$ 1,867	\$ 1,482	\$ 1,379	\$ 1,330	\$ 1,212
30-34	\$ 3,250	\$ 2,699	\$ 2,038	\$ 1,608	\$ 1,495	\$ 1,441	\$ 1,308
35-39	\$ 3,610	\$ 2,988	\$ 2,246	\$ 1,761	\$ 1,636	\$ 1,573	\$ 1,426
40-44	\$ 4,063	\$ 3,354	\$ 2,509	\$ 1,955	\$ 1,812	\$ 1,740	\$ 1,573
45-49	\$ 4,653	\$ 3,832	\$ 2,849	\$ 2,208	\$ 2,041	\$ 1,959	\$ 1,764
50-54	\$ 5,465	\$ 4,488	\$ 3,319	\$ 2,556	\$ 2,356	\$ 2,260	\$ 2,027
55-59	\$ 6,559	\$ 5,371	\$ 3,953	\$ 3,024	\$ 2,783	\$ 2,663	\$ 2,384
60-64	\$ 8,415	\$ 6,870	\$ 5,028	\$ 3,819	\$ 3,504	\$ 3,350	\$ 2,985
65			\$ 5,608	\$ 4,249	\$ 3,896	\$ 3,721	\$ 3,312
66			\$ 6,262	\$ 4,735	\$ 4,336	\$ 4,140	\$ 3,679
67			\$ 6,998	\$ 5,280	\$ 4,831	\$ 4,611	\$ 4,093
68			\$ 7,827	\$ 5,893	\$ 5,388	\$ 5,140	\$ 4,558
69			\$ 8,758	\$ 6,582	\$ 6,015	\$ 5,735	\$ 5,081
70			\$ 10,057	\$ 7,543	\$ 6,889	\$ 6,567	\$ 5,811
71			\$ 11,557	\$ 8,655	\$ 7,898	\$ 7,527	\$ 6,654
72			\$ 13,291	\$ 9,938	\$ 9,065	\$ 8,634	\$ 7,627
73			\$ 15,292	\$ 11,420	\$ 10,410	\$ 9,914	\$ 8,751
74			\$ 17,604	\$ 13,132	\$ 11,966	\$ 11,394	\$ 10,048

#### IMPORTANT

All children 0 - 10 are Free

Single full-time students pay 11 - 17 rates until 24th birthday.

Maximum issue age is 74. Individual renewals have no lifetime maximum age.

If two adults are covered under a single policy, a discount of \$250.00 is deducted from the annual premium.

**NON-COMMISSIONABLE POLICY FEE OF \$250.00 PER POLICY.**

Semi Annual Premium Factor = .55

#### OPTIONAL COVERAGES

Maternity Coverage (when only mother is insured)    US \$500 Per Certificate

Excess Coverage after Age 70\*    US \$500 Per Assured

Prescription Drug Increased Coverage    US \$250 Per Certificate

Premiums Guaranteed for 2 years 2011 & 2012

*The difference between the 1 Year and 2 Year premium is an increase of 5% which is non-commissionable*