

## The Caribbean American Plan (LLOYD'S)

### 2011 Rate Table 1 Year

<b>ANNUAL DEDUCTIBLES</b>							
Deductible and co-insurance will be reduced by \$ 1,000 in Super Special Hospitals in USA.							
<b>AGES</b>	<b>US\$ 250</b>	<b>US\$ 500</b>	<b>US\$ 1,000</b>	<b>US\$2,000</b>	<b>US\$3,000</b>	<b>US\$5,000</b>	<b>US\$10,000</b>
<b>*0-10</b>	Free	Free	Free	Free	Free	Free	Free
<b>*11-17</b>	\$ 1,085	\$ 901	\$ 678	\$ 534	\$ 496	\$ 477	\$ 434
<b>18-24</b>	\$ 2,592	\$ 2,165	\$ 1,655	\$ 1,322	\$ 1,236	\$ 1,193	\$ 1,091
<b>25-29</b>	\$ 2,825	\$ 2,354	\$ 1,790	\$ 1,423	\$ 1,325	\$ 1,279	\$ 1,166
<b>30-34</b>	\$ 3,107	\$ 2,582	\$ 1,953	\$ 1,543	\$ 1,436	\$ 1,384	\$ 1,258
<b>35-39</b>	\$ 3,450	\$ 2,858	\$ 2,151	\$ 1,689	\$ 1,570	\$ 1,510	\$ 1,370
<b>40-44</b>	\$ 3,881	\$ 3,206	\$ 2,401	\$ 1,874	\$ 1,738	\$ 1,669	\$ 1,510
<b>45-49</b>	\$ 4,443	\$ 3,661	\$ 2,725	\$ 2,115	\$ 1,956	\$ 1,878	\$ 1,692
<b>50-54</b>	\$ 5,217	\$ 4,286	\$ 3,173	\$ 2,446	\$ 2,256	\$ 2,164	\$ 1,942
<b>55-59</b>	\$ 6,259	\$ 5,127	\$ 3,777	\$ 2,892	\$ 2,662	\$ 2,548	\$ 2,282
<b>60-64</b>	\$ 8,026	\$ 6,555	\$ 4,800	\$ 3,649	\$ 3,349	\$ 3,202	\$ 2,855
<b>65</b>			\$ 5,353	\$ 4,059	\$ 3,722	\$ 3,556	\$ 3,166
<b>66</b>			\$ 5,976	\$ 4,521	\$ 4,141	\$ 3,955	\$ 3,516
<b>67</b>			\$ 6,677	\$ 5,040	\$ 4,613	\$ 4,403	\$ 3,910
<b>68</b>			\$ 7,466	\$ 5,624	\$ 5,143	\$ 4,907	\$ 4,353
<b>69</b>			\$ 8,353	\$ 6,280	\$ 5,740	\$ 5,474	\$ 4,851
<b>70</b>			\$ 9,590	\$ 7,196	\$ 6,573	\$ 6,266	\$ 5,546
<b>71</b>			\$ 11,019	\$ 8,255	\$ 7,534	\$ 7,180	\$ 6,349
<b>72</b>			\$ 12,670	\$ 9,477	\$ 8,645	\$ 8,235	\$ 7,276
<b>73</b>			\$ 14,576	\$ 10,888	\$ 9,926	\$ 9,454	\$ 8,346
<b>74</b>			\$ 16,778	\$ 12,519	\$ 11,408	\$ 10,863	\$ 9,581

#### 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 FOR OPTIONAL COVERAGES ARE NON-COMMISSIONABLE, EXCEPT THE EXCESS COVERAGE\***