

**HOSPITAL MONEY INSURANCE**  
**SCHEDULE OF BENEFITS AND QUARTERLY PREMIUMS\***  
 Current as of 2023 • For a personalized rate quote, visit  
[abendowment.org](http://abendowment.org).

**MEMBER SCHEDULES**

Member's Age	\$500 a Day Benefit	\$450 a Day Benefit	\$400 a Day Benefit	\$300 a Day Benefit	\$200 a Day Benefit
Under age 40	\$112.82	\$101.56	\$90.30	\$67.73	\$45.15
with \$1,000 Surgical	119.04	107.78	96.52	73.94	51.37
with \$2,000 Surgical	125.26	114.00	102.74	80.17	57.59
Age 40 to 49	169.22	152.31	135.40	101.55	67.70
with \$1,000 Surgical	178.25	161.34	144.43	110.58	76.73
with \$2,000 Surgical	187.28	170.37	153.46	119.61	85.76
Age 50-64	225.62	203.06	180.50	135.38	90.25
with \$1,000 Surgical	241.44	218.88	196.32	151.19	106.07
with \$2,000 Surgical	257.26	234.70	212.14	167.02	121.89
Age 65-69	237.50	213.75	190.00	142.50	95.00
with \$1,000 Surgical	254.03	230.33	206.53	159.03	111.63
with \$2,000 Surgical	270.76	247.01	223.26	175.76	128.26
Age 70 & Over	316.44	284.82	253.20	189.90	126.60
with \$1,000 Surgical	333.07	301.45	269.83	206.53	143.23
with \$2,000 Surgical	349.70	318.08	286.46	223.16	159.86

**When comparing rates**, please keep in mind that although not promised or guaranteed, this insurance is designed to generate dividends that an insured may donate to support ABE's charitable mission. If you do so, you are eligible for a charitable contribution deduction to the fullest extent allowable by law on your individual tax return. *Please see "How Your Assignment of Dividends Works" section on the previous page.*

- **Notes:** Premiums are based on member's age on the effective date of coverage, and increase on the November 1st on or next following a change in age, as shown.
- **Spouse/Domestic Partner's rates** are based on Member's age; Spouse's/DP's benefit cannot exceed Member's benefit.
- **One payment** each due date insures ALL eligible dependent children, regardless of the number. Child(ren) benefit(s) cannot exceed 100% of member's benefit.

**SPOUSE/DOMESTIC PARTNER SCHEDULES**

Member's Age	\$500 a Day Benefit	\$450 a Day Benefit	\$400 a Day Benefit	\$300 a Day Benefit	\$200 a Day Benefit
Under age 40	\$150.44	\$135.43	\$120.40	\$90.30	\$60.20
with \$1,000 Surgical	158.09	143.07	128.05	97.95	67.85
with \$2,000 surgical	165.74	150.72	135.70	105.60	75.50
Age 40 to 49	225.63	203.07	180.50	135.38	90.25
with \$1,000 Surgical	235.23	212.67	190.10	144.98	99.85
with \$2,000 surgical	244.83	222.27	199.70	154.58	109.45
Age 50-64	300.82	270.71	240.60	180.45	120.30
with \$1,000 Surgical	313.84	283.73	253.62	193.47	133.32
with \$2,000 surgical	326.86	296.75	266.64	206.49	146.34
Age 65-69	316.72	285.06	253.40	190.05	126.70
with \$1,000 Surgical	330.40	298.74	267.08	203.73	140.38
with \$2,000 surgical	344.08	312.42	280.76	217.41	154.06
Age 70 & Over	381.80	343.60	305.40	229.05	152.70
with \$1,000 Surgical	395.48	357.28	319.08	242.73	166.38
with \$2,000 surgical	409.16	370.96	332.76	256.41	180.06

New York Life reserves the right to change rates on any November 1st, and on any date on which benefits are changed. However your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people with all the same issue age and gender.

**\*BENEFIT REDUCTION SCHEDULE:** Member and Spouse/Domestic Partner daily benefits reduce at member age 65 from \$500/day to \$313/day, from \$450/day to \$281/day, from \$400/day to \$250/day, from \$300/day to \$188/day, and from \$200/day to \$125/day. Premiums do not reduce. Benefits provided depend on the daily amount selected and the premium will vary with the amount of benefits. Benefit options are not guaranteed and are subject to change by agreement between New York Life and ABE.

**CHILD(REN) SCHEDULES**

	\$500 a Day Benefit	\$450 a Day Benefit	\$400 a Day Benefit	\$300 a Day Benefit	\$200 a Day Benefit
without surgical	\$169.80	\$152.90	\$136.00	\$102.00	\$68.00
with \$1,000 surgical	177.69	160.79	143.89	109.89	75.89
with \$2,000 surgical	185.58	168.68	151.78	117.78	83.78

Please contact ABE for all available benefit levels.

Premiums may vary due to rounding when billed.