

## About Communicating for America, Inc. (CA)

Communicating for America, Inc.\* (CA) provides many benefits and discounts to its members. Your enrollment as a member of CA is completed upon receipt of the association annual dues. Your membership information will be mailed shortly thereafter.

\*CA is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance coverage. CA is a 501c5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972.

\*CA membership does not apply to residents of the following states: ID, KS, LA, ME, MD, MN, MT, ND, NH, NV or SD.

## About the STM Enhancement Series

Included with your coverage is Communicating for America\*\* (CA) Healthy Lifestyle Advocates, which provides discounts for the following services and/or purchases: • Vitamins, herbs and nutritional supplements – 10-30% off already low prices • Nurse-on-call access to a registered nurse 24 hours a day, seven days a week • Chiropractic services – 10%-30% off at more than 28,000 private chiropractors and alternative health services • Prescription drugs – up to 15-60% off on generic or name-brand drugs at over 45,000 pharmacies nationwide • Vision eyewear care - up to 15%-45% off eyeglasses, contact lenses and non-prescription sunglasses through a network of more than 40,000 retail optical locations, including Pearle Vision, Target Optical, Sears Optical and LensCrafters • Dental services – 20%-60% on dental expenses from 34,000 dentists in CAREINGTON International.

\*\*The Communicating for America (CA) Healthy Lifestyle Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Insurance Company of New York or is a part of the STM insurance plan. CA provides access to discount services administered by CAREINGTON International.

These rates and zip areas apply to new coverage effective dates 7/1/07 through 12/31/07. Please call your agent or check online at [www.hpa-inc.com](http://www.hpa-inc.com) for the rates effective 1/1/08. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.

SS Secure 12x3 Rates/zips eff. 7/1/07 - 12/31/07 rev. 5-22-07

## Secure 12x3

State Zip Code Area Classifications Effective 7/1/07

The states indicated with a ✓ (check) are pending rate approval. Check [www.hpa-inc.com](http://www.hpa-inc.com) or call HPA at 1-800-277-3323 ext. 3 prior to quoting in these states.

Zip Code	Area	Zip Code	Area
Alaska		New Mexico	
995-999	C	875-880	B
Alabama		870-874, 881-884	C
357-358, 360-363, 368	B	Ohio	
364-367, 369	D	430-458	AA
354-356, 359	E	Oklahoma	
350-352	G	735, 740-741, 749	A
Arkansas		734, 736-739, 743-748	B
716-729	A	730-731	C
Arizona		Oregon	
850-865	AA	973-976, 978-979	A
✓Delaware		970-972, 977	B
199	E	Pennsylvania	
197-198	F	173-176	AA
District of Columbia		151-152, 166, 168, 183, 195-196	B
200, 202-205	F	157-158, 162-163, 167, 169, 172	C
Florida (Use FL application.)		177-179, 188	C
323	B	161, 164-165, 170-171, 180-182	D
324, 348, 340-344	C	150, 153-156, 159-160, 184-187,	E
321, 325, 327-329, 338, 347	D	189-194	E
326, 339	E	South Carolina	
320, 322, 335-337, 346, 349	F	290-293, 295-297, 299	C
333-334	G	294, 298	D
330-332	H	Tennessee	
Georgia		376, 383	A
304-305, 315-319	A	370-372, 377-382, 384-385	B
300-303, 306-314, 398-399	B	373-374	C
Hawaii		Utah	
967-968	C	845-847	A
Illinois		840-844	B
607, 610-614, 619, 623-624	AA	Virginia	
626, 628-629	AA	229, 240-245	B
617, 625	A	201, 228, 233-237, 239, 246	C
615-616, 618, 627	B	220-227, 230-232, 238	F
609, 620-622	C	West Virginia	
608	D	261-267	B
600-606	E	247-249, 252, 255-259, 268	C
Iowa		260	D
504-505, 508-516, 521, 525-528	A	250-251, 253-254	E
500-503, 506-507, 520, 522-524	B	Wisconsin	
Missouri		640-641	A
630-639, 644-658	AA	541	A
640-641	A	533, 535-536, 538-539, 542-549	B
Nebraska		530, 534, 537	C
683-693	AA	531-532, 540	D
680-681	A		

The Standard Security STM is available in most states. Please call your agent or HPA at 1-800-277-3323 ext. 3, if your state is not listed as approved for the Secure 12x3.

SS Secure 12x3 Rates/zips eff. 7/1/07 - 12/31/07 rev. 5-22-07

## Secure 12x3

Rates for Effective Dates

July 1, 2007 - December 31, 2007\*

Underwritten by Standard Security Life Insurance Company of New York

## How to Locate Your Area Rate Classification

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicant's rate area. The rate chart contains rates for 10 zip area letters. Only use the rates located in the column titled with the applicants area letter.

Please use the Standard Security Life Ins. Co. of New York Generic STM Application form SSL-STM-11/04-APP, unless otherwise indicated to use a state specific application or rate chart. Contact your agent or HPA, Inc. for the application form or to verify current plan approvals.

## How to Calculate Your Rates

The Secure 12x3 rate chart contains rates for Coverage Effective Dates from 7/1/07 through 12/31/07.\*

Use the rate chart that corresponds with your coverage effective date. 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 steps listed to calculate your cost.

\*The 50/50 Coinsurance Option rates are not contained in this rate chart. Please call your agent or HPA at 1-800-277-3323 ext. 3, or check online at [www.hpa-inc.com](http://www.hpa-inc.com) for a quote.

## How to Apply for Dependent Children Coverage

Your dependent children must be unmarried and under age 19 (or under age 25 and a full time student). 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 2-19 rate for either the male or female, based on the gender of the youngest child; then use the per child rate for each of the other siblings to be insured. **The parent or legal guardian must print their name as applicant and complete the remainder of the application on behalf of the child(ren). The parent or legal guardian must sign and date the application.**

\*Please note these rates are subject to change. All applications and rate calculations are subject to review and acceptance by HPA new business administration.

SS Secure 12x3 Rates/zips eff. 7/1/07 - 12/31/07 rev. 5-22-07



**Secure 12x3 Monthly Rates\***  
 Underwritten by Standard Security Life Insurance Company of New York  
**80% of \$10,000 Co-insurance Option Rates for Effective Dates July 1, 2007 - December 31, 2007**

**\$5,000 Deductible**

AGE	SEX	AA	A	B	C	D	E	F	G	H	I
2-19	Male	40.83	44.38	47.92	51.10	52.88	55.35	57.48	60.31	63.50	67.75
20-24	Male	46.02	50.21	54.40	58.17	60.27	63.20	65.72	69.07	72.84	77.87
25-29	Male	42.83	46.62	50.41	53.82	55.72	58.37	60.65	63.68	67.09	71.64
30-34	Male	57.11	61.75	66.39	70.57	72.89	76.13	78.92	82.63	86.80	92.37
35-39	Male	63.50	68.94	74.37	79.27	81.98	85.79	89.05	93.40	98.30	104.82
40-44	Male	72.68	79.26	85.85	91.77	95.06	99.67	103.62	108.89	114.82	122.72
45-49	Male	87.44	95.87	104.30	111.89	116.10	122.01	127.06	133.81	141.40	151.51
50-54	Male	106.20	116.97	127.75	137.44	142.83	150.37	156.84	165.46	175.16	188.09
55-59	Male	132.54	146.60	160.67	173.33	180.36	190.21	198.65	209.90	222.56	239.45
60-64	Male	164.06	182.07	200.08	216.28	225.29	237.89	248.70	263.10	279.31	300.92
2-19	Female	44.43	48.42	52.41	56.00	57.99	60.79	63.18	66.37	69.97	74.75
20-24	Female	48.81	53.35	57.89	61.98	64.25	67.43	70.15	73.78	77.87	83.31
25-29	Female	46.42	50.66	54.90	58.72	60.84	63.80	66.35	69.74	73.56	78.64
30-34	Female	59.11	64.00	68.89	73.28	75.73	79.15	82.08	86.00	90.39	96.26
35-39	Female	65.09	70.73	76.37	81.44	84.26	88.20	91.59	96.10	101.17	107.93
40-44	Female	73.87	80.61	87.34	93.40	96.77	101.48	105.52	110.91	116.97	125.05
45-49	Female	84.65	92.73	100.81	108.08	112.12	117.78	122.63	129.09	136.37	146.06
50-54	Female	101.81	112.03	122.26	131.46	136.58	143.73	149.87	158.05	167.25	179.53
55-59	Female	119.77	132.24	144.71	155.93	162.17	170.90	178.38	188.36	199.58	214.54
60-64	Female	140.52	155.58	170.65	184.20	191.74	202.28	211.32	223.37	236.93	255.01
Per Child		33.54	36.49	39.43	42.08	43.55	45.61	47.38	49.73	52.38	55.91

**\$1,000 Deductible**

AGE	SEX	AA	A	B	C	D	E	F	G	H	I
2-19	Male	61.58	67.72	73.86	79.38	82.45	86.74	90.42	95.33	100.85	108.22
20-24	Male	69.97	77.15	84.33	90.80	94.39	99.42	103.73	109.47	115.94	124.56
25-29	Male	64.78	71.31	77.85	83.73	87.00	91.57	95.49	100.72	106.60	114.44
30-34	Male	83.45	91.38	99.31	106.45	110.42	115.97	120.73	127.07	134.21	143.73
35-39	Male	95.42	104.85	114.28	122.76	127.48	134.08	139.73	147.28	155.76	167.07
40-44	Male	111.39	122.81	134.23	144.51	150.22	158.22	165.07	174.21	184.49	198.20
45-49	Male	136.13	150.64	165.16	178.22	185.48	195.64	204.35	215.97	229.03	246.45
50-54	Male	169.25	187.91	206.56	223.35	232.68	245.74	256.93	271.86	288.65	311.04
55-59	Male	215.14	239.53	263.93	285.88	298.08	315.15	329.79	349.30	371.26	400.53
60-64	Male	268.62	299.69	330.77	358.74	374.28	396.03	414.68	439.54	467.51	504.80
2-19	Female	67.17	74.01	80.84	86.99	90.41	95.19	99.29	104.76	110.91	119.11
20-24	Female	75.95	83.88	91.81	98.95	102.92	108.47	113.23	119.57	126.71	136.23
25-29	Female	71.16	78.50	85.83	92.43	96.09	101.23	105.63	111.49	118.09	126.89
30-34	Female	88.24	96.77	105.30	112.98	117.24	123.21	128.33	135.15	142.83	153.07
35-39	Female	97.42	107.10	116.77	125.48	130.32	137.10	142.90	150.64	159.35	170.97
40-44	Female	113.38	125.05	136.73	147.23	153.07	161.24	168.24	177.58	188.09	202.09
45-49	Female	131.34	145.26	159.17	171.70	178.66	188.40	196.75	207.88	220.41	237.11
50-54	Female	161.27	178.93	196.59	212.48	221.31	233.67	244.26	258.39	274.28	295.47
55-59	Female	192.40	213.95	235.49	254.89	265.66	280.75	293.68	310.92	330.31	356.17
60-64	Female	227.91	253.90	279.89	303.28	316.27	334.47	350.06	370.85	394.24	425.43
Per Child		50.31	55.34	60.38	64.92	67.44	70.96	73.98	78.02	82.55	88.60

**\$2,500 Deductible**

AGE	SEX	AA	A	B	C	D	E	F	G	H	I
2-19	Male	46.02	50.21	54.40	58.17	60.27	63.20	65.72	69.07	72.84	77.87
20-24	Male	52.01	56.95	61.88	66.33	68.80	72.25	75.22	79.17	83.61	89.54
25-29	Male	48.02	52.46	56.90	60.89	63.11	66.22	68.88	72.43	76.43	81.76
30-34	Male	63.50	68.94	74.37	79.27	81.98	85.79	89.05	93.40	98.30	104.82
35-39	Male	71.88	78.36	84.85	90.68	93.93	98.47	102.36	107.54	113.38	121.16
40-44	Male	82.25	90.04	97.82	104.82	108.71	114.16	118.83	125.05	132.06	141.40
45-49	Male	99.81	109.79	119.77	128.74	133.73	140.72	146.70	154.68	163.66	175.63
50-54	Male	121.76	134.48	147.20	158.65	165.01	173.91	181.55	191.72	203.17	218.43
55-59	Male	153.69	170.40	187.11	202.15	210.50	222.20	232.23	245.60	260.64	280.69
60-64	Male	189.60	210.80	232.00	251.08	261.68	276.52	289.24	306.20	325.28	350.72
2-19	Female	50.01	54.70	59.39	63.61	65.95	69.24	72.05	75.80	80.02	85.65
20-24	Female	55.60	60.99	66.37	71.22	73.92	77.69	80.92	85.23	90.08	96.54
25-29	Female	52.81	57.84	62.88	67.42	69.94	73.46	76.48	80.52	85.05	91.10
30-34	Female	66.29	72.08	77.86	83.07	85.97	90.02	93.49	98.12	103.32	110.27
35-39	Female	72.68	79.26	85.85	91.77	95.06	99.67	103.62	108.89	114.82	122.72
40-44	Female	83.85	91.83	99.81	107.00	110.99	116.57	121.36	127.75	134.93	144.51
45-49	Female	96.22	105.75	115.28	123.85	128.62	135.28	141.00	148.62	157.20	168.63
50-54	Female	116.57	128.65	140.72	151.58	157.62	166.07	173.31	182.97	193.83	208.32
55-59	Female	138.12	152.89	167.65	180.94	188.33	198.66	207.52	219.33	232.62	250.34
60-64	Female	162.47	180.27	198.08	214.11	223.01	235.48	246.16	260.41	276.44	297.81
Per Child		37.93	41.43	44.92	48.06	49.81	52.25	54.35	57.14	60.28	64.47

**\$500 Deductible**

Age	Sex	AA	A	B	C	D	E	F	G	H	I
2-19	Male	81.14	89.72	98.30	106.02	110.31	116.32	121.46	128.33	136.05	146.35
20-24	Male	93.11	103.19	113.26	122.33	127.37	134.42	140.47	148.53	157.60	169.69
25-29	Male	85.93	95.11	104.28	112.55	117.13	123.56	129.07	136.41	144.67	155.68
30-34	Male	108.99	120.12	131.24	141.25	146.81	154.60	161.27	170.17	180.18	193.53
35-39	Male	126.55	139.87	153.19	165.17	171.83	181.16	189.15	199.80	211.79	227.77
40-44	Male	148.10	164.11	180.12	194.54	202.54	213.75	223.36	236.17	250.58	269.79
45-49	Male	184.02	204.52	225.02	243.47	253.72	268.07	280.37	296.78	315.23	339.83
50-54	Male	229.51	255.70	281.89	305.46	318.55	336.88	352.59	373.55	397.12	428.54
55-59	Male	294.56	328.88	363.19	394.08	411.24	435.27	455.86	483.31	514.20	555.38
60-64	Male	369.58	413.28	456.97	496.30	518.15	548.74	574.96	609.92	649.24	701.68
2-19	Female	89.92	99.60	109.27	117.98	122.82	129.60	135.40	143.14	151.85	163.47
20-24	Female	101.89	113.06	124.24	134.29	139.88	147.70	154.41	163.35	173.40	186.81
25-29	Female	95.11	105.43	115.76	125.05	130.21	137.44	143.64	151.90	161.19	173.58
30-34	Female	115.78	127.75	139.72	150.49	156.48	164.86	172.04	181.62	192.40	206.76
35-39	Female	128.55	142.11	155.68	167.89	174.68	184.17	192.32	203.17	215.38	231.66
40-44	Female	150.89	167.25	183.62	198.34	206.52	217.98	227.79	240.88	255.61	275.24
45-49	Female	176.83	196.44	216.04	233.68	243.49	257.21	268.97	284.65	302.30	325.82
50-54	Female	218.73	243.58	268.42	290.77	303.20	320.58	335.49	355.36	377.72	407.53
55-59	Female	262.63	292.96	323.29	350.58	365.75	386.98	405.18	429.44	456.74	493.13
60-64	Female	312.91	349.53	386.14	419.09	437.40	463.03	485.00	514.29	547.24	591.18
Per Child		67.07	74.20	81.33	87.75	91.32	96.31	100.59	106.30	112.72	121.28

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\*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

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