

**Subject: STM Carrier Comparison**

Good morning. Here's a copy of our internal carrier matrix that provides a high level comparison between us and some of the other well-known players in the STM market. Please let me know if you have any questions or if you need any additional info:

	HCC Life STM	Assurant STM	IHC Secure Lite STM	IHC Secure STM	United HealthCare Golden Rule STM
Paper	HCC Life	Time Ins Company	Standard Security Life Ins Company of NY	Standard Security Life Ins Company of NY	GR/UHC
Rating	A+	A-	A-	A-	A
Application Fee	\$0	\$25	\$10	\$10	\$20
Deductible Options	\$250 \$500 \$1,000 \$2,500 \$5,000 \$7,500	\$1,000 \$2,500 \$3,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000	\$250 \$500 \$1,000 \$2,500 \$5,000	\$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000
Coinsurance Limit	\$5,000 80/20 50/50	\$10,000 80/20 50/50 100/0	\$10,000 80/20 50/50	\$10,000 80/20 50/50	\$10,000 80/20
Lifetime Max	\$2 Mil	\$2 Mil	\$750K	\$2 Mil	\$1 Mil
Network Restrictions	No	No	No	No	Yes
Coverage Length	6 or 11 Months	180 Days	6 or 11 Months	6 or 11 Months	6 or 11 Months
Notes	\$50 Urgent Care Facility Co-Pay (waive the plan deductible)  Available in 46 States	Available in 40 States	Available in 38 States	Available in 38 States	Available in 24 states

**Mike**  
Business Unit Director