

# MIC Insurance Brokerage Medical Accident Rates - Groups

## Rates Per Person/Per Year for Standard Plan

Standard Plan Includes:	Accident Medical Expense Maximum - Full Excess	\$	5,000
	Dismemberment & Paralysis Benefit Maximum*	\$	50,000
	Accidental Death Benefit	\$	15,000

## Factors

### Youth Activities, Groups & Club Rates

4-H	\$ 2.34
Band and Drill Teams	\$ 2.88
Boy Scouts	\$ 2.52
Children's Center	\$ 14.40
Choral Groups	\$ 2.52
Church Groups (No Sports)	\$ 2.88
Community Service	\$ 5.76
Dance Club	\$ 2.16
Child Care Center	\$ 3.06
Fishing Club	\$ 6.48
Fitness Center/Health Spa	\$ 8.64
Glee Club	\$ 1.62
Gun Club	\$ 7.92
Hunting Club	\$ 14.40
Lions/Lioness Club	\$ 1.62
Nursery School	\$ 3.06
Optimist Club	\$ 1.62
Pre-School	\$ 3.06
Project Headstart	\$ 3.06
Riding Club	\$ 21.60
Rotary Club	\$ 1.62
Sailing Club	\$ 10.80
Snow Skiing Club	\$ 16.20
Sportsman Club	\$ 14.40
Theater Groups	\$ 2.16
Trip Travel**	\$ 0.36
Volunteer Worker	\$ 2.16
Water Skiing Club	Call
Work/Study Programs	\$ 5.76

Medical Maximum	
Maximum	Factor
\$ 5,000	1.00
\$ 10,000	1.07
\$ 25,000	1.14
\$ 50,000	1.21
\$ 100,000	1.28
\$ 250,000	1.39

Deductible	
Deductible	Factor
\$ 0	1.00
\$ 25	0.95
\$ 50	0.91
\$ 100	0.87
\$ 250	0.82
\$ 500	0.76

Benefit Plan	
Benefit Plan	Factor
Full Excess	1.00
\$100	1.10
\$300	1.25
\$500	1.40
Primary	1.50

\*\$15,000 AD&D in CT, MN, NJ, PA, NH, SC, TN. No Paralysis Benefit available in these states.  
Pricing subject to change without notice.

\*\*The rate for Trip Travel is based on a per person/per day basis.