



Global Mission Medical Insurance® - BRONZE WORLDWIDE COVERAGE

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	480		417		325		286		260		232	
10 to 18*	491		438		361		335		315		279	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.												
19 to 24	1,112	1,386	963	1,365	750	1,047	652	911	514	731	455	630
25 to 29	1,173	1,579	1,023	1,534	797	1,182	696	1,026	545	854	484	672
30 to 34	1,313	1,747	1,130	1,645	876	1,274	769	1,112	602	892	535	759
35 to 39	1,501	2,104	1,215	1,866	942	1,449	825	1,253	644	1,043	575	815
40 to 44	1,654	2,013	1,343	1,751	891	1,373	780	1,200	747	930	662	828
45 to 49	1,842	2,220	1,512	1,889	1,169	1,460	1,020	1,272	832	1,004	741	894
50 to 54	1,843	2,025	1,563	1,746	1,208	1,355	1,053	1,205	896	998	796	890
55 to 59	2,044	2,044	1,778	1,778	1,375	1,374	1,200	1,200	1,010	1,017	897	906
60 to 64	3,010	2,831	2,741	2,566	2,312	1,946	2,093	1,878	1,750	1,553	1,557	1,382
65 to 69	6,285	5,452	6,015	5,215	5,626	4,748	4,325	3,530	3,782	3,387	3,366	3,014
70 to 74	Please contact IMG or your Producer for premium information											
Optional Dental & Vision Rider \$570 annual premium						Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10						

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance® - BRONZE WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	358		314		245		214		197		172	
10 to 18*	368		329		272		253		237		207	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.												
19 to 24	836	1,039	721	1,022	561	784	491	683	385	549	342	473
25 to 29	881	1,184	770	1,152	598	886	519	771	409	640	363	505
30 to 34	986	1,310	848	1,235	655	956	575	834	451	669	400	571
35 to 39	1,128	1,579	913	1,403	706	1,088	620	941	484	784	431	610
40 to 44	1,238	1,512	1,007	1,313	667	1,030	586	900	560	702	498	620
45 to 49	1,381	1,665	1,132	1,418	878	1,097	765	955	623	754	555	670
50 to 54	1,382	1,519	1,173	1,309	905	1,015	791	903	672	750	598	668
55 to 59	1,533	1,533	1,332	1,332	1,032	1,031	898	898	757	763	674	679
60 to 64	2,257	2,125	2,057	1,924	1,733	1,531	1,571	1,409	1,311	1,166	1,168	1,037
65 to 69	4,712	4,090	4,512	3,911	4,221	3,561	3,244	2,648	2,837	2,540	2,525	2,261
70 to 74	Please contact IMG or your Producer for premium information											
Optional Dental & Vision Rider \$460 annual premium						Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10						

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance®- SILVER WORLDWIDE COVERAGE

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	554		483		375		330		301		269	
10 to 18*	567		505		417		388		365		323	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.												
19 to 24	1,285	1,602	1,113	1,578	867	1,210	755	1,053	592	846	526	728
25 to 29	1,357	1,826	1,184	1,774	921	1,366	804	1,187	630	987	560	776
30 to 34	1,518	2,020	1,308	1,903	1,012	1,473	889	1,285	697	1,032	619	878
35 to 39	1,735	2,433	1,406	2,157	1,088	1,676	953	1,448	743	1,205	665	942
40 to 44	1,912	2,328	1,552	2,024	1,030	1,586	902	1,390	863	1,075	766	956
45 to 49	2,130	2,568	1,747	2,185	1,353	1,687	1,179	1,471	963	1,160	856	1,035
50 to 54	2,131	2,341	1,807	2,018	1,396	1,565	1,218	1,393	1,035	1,155	920	1,029
55 to 59	2,364	2,364	2,055	2,055	1,591	1,589	1,387	1,387	1,167	1,177	1,038	1,049
60 to 64	3,479	3,273	3,170	2,966	2,672	2,359	2,420	2,172	2,021	1,796	1,800	1,599
65 to 69	7,266	6,304	6,953	6,028	6,504	5,490	5,000	4,081	4,372	3,914	3,891	3,485
70 to 74	Please contact IMG or your Producer for premium information											
Optional Dental & Vision Rider \$570 annual premium						Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10						

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance® - SILVER WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	416		364		281		248		228		200	
10 to 18*	427		378		314		291		274		239	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.												
19 to 24	966	1,201	834	1,182	648	904	567	791	444	636	395	547
25 to 29	1,018	1,371	890	1,331	689	1,022	602	892	472	739	420	584
30 to 34	1,138	1,515	980	1,428	759	1,106	665	963	522	774	463	661
35 to 39	1,305	1,826	1,054	1,621	816	1,259	717	1,086	560	904	500	706
40 to 44	1,432	1,747	1,161	1,518	772	1,190	676	1,041	647	811	576	717
45 to 49	1,597	1,925	1,309	1,637	1,016	1,269	885	1,104	720	871	643	775
50 to 54	1,599	1,756	1,356	1,513	1,047	1,174	915	1,044	776	867	691	772
55 to 59	1,772	1,772	1,540	1,540	1,193	1,192	1,040	1,040	875	882	779	786
60 to 64	2,609	2,456	2,378	2,224	2,005	1,770	1,815	1,630	1,517	1,348	1,351	1,200
65 to 69	5,449	4,727	5,216	4,522	4,879	4,118	3,749	3,061	3,280	2,937	2,919	2,613
70 to 74	Please contact IMG or your Producer for premium information											
Optional Dental & Vision Rider \$460 annual premium						Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10						

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance®- GOLD WORLDWIDE COVERAGE

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000		\$25,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	1,032		869		662		601		538		465		419	
10 to 18*	1,119		913		707		644		571		519		468	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.														
19 to 24	2,027	2,845	1,686	2,365	1,308	1,835	1,149	1,614	942	1,322	720	1,009	647	909
25 to 29	2,041	3,060	1,756	2,632	1,361	2,041	1,196	1,795	979	1,469	748	1,124	673	1,011
30 to 34	2,359	3,648	1,964	3,037	1,522	2,353	1,340	2,071	1,095	1,695	837	1,292	753	1,163
35 to 39	2,632	4,102	2,190	3,415	1,697	2,647	1,494	2,328	1,224	1,907	934	1,457	840	1,310
40 to 44	2,957	3,944	2,462	3,283	1,908	2,545	1,680	2,239	1,375	1,832	1,049	1,399	944	1,260
45 to 49	3,698	4,253	3,077	3,538	2,385	2,743	2,101	2,414	1,718	1,975	1,312	1,509	1,181	1,358
50 to 54	5,338	5,766	5,137	5,541	4,563	4,928	4,015	4,336	3,286	3,549	2,509	2,711	2,259	2,439
55 to 59	6,458	6,339	6,278	6,159	5,621	5,561	4,946	4,893	4,047	4,003	3,092	3,058	2,782	2,752
60 to 64	8,054	7,402	7,818	7,181	6,935	6,458	6,104	5,683	4,994	4,649	3,814	3,551	3,434	3,196
65 to 69	18,058	15,665	17,339	15,055	16,742	14,351	13,896	11,911	10,380	8,897	9,209	7,893	8,287	7,103
70 to 74	Please contact IMG or your Producer for premium information													
Optional Dental & Vision Rider \$570 annual premium							Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10							

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance®- GOLD WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000		\$25,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	771		652		503		448		405		357		322	
10 to 18*	839		686		533		482		433		388		350	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.														
19 to 24	1,520	2,134	1,266	1,775	980	1,376	862	1,212	707	991	539	757	484	680
25 to 29	1,530	2,297	1,317	1,974	1,019	1,530	899	1,345	734	1,103	561	840	505	757
30 to 34	1,771	2,736	1,473	2,276	1,144	1,767	1,002	1,554	822	1,270	629	970	566	872
35 to 39	1,974	3,079	1,642	2,562	1,274	1,987	1,123	1,749	918	1,429	700	1,092	630	983
40 to 44	2,219	2,957	1,846	2,462	1,431	1,908	1,260	1,680	1,031	1,375	787	1,049	709	944
45 to 49	2,774	3,193	2,308	2,656	1,789	2,059	1,575	1,813	1,288	1,484	985	1,133	887	1,020
50 to 54	4,545	4,739	4,003	4,176	3,422	3,695	3,011	3,253	2,464	2,661	1,883	2,033	1,694	1,830
55 to 59	4,843	4,754	4,710	4,621	4,216	4,172	3,710	3,671	3,035	3,003	2,318	2,295	2,086	2,065
60 to 64	6,040	5,552	5,864	5,387	5,202	4,843	4,577	4,262	3,746	3,487	2,861	2,663	2,575	2,397
65 to 69	13,543	11,750	13,006	11,293	12,557	10,763	10,421	8,933	7,785	6,673	6,907	5,919	6,216	5,327
70 to 74	Please contact IMG or your Producer for premium information													
Optional Dental & Vision Rider \$460 annual premium								Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10						

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance®- PLATINUM WORLDWIDE COVERAGE

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000		\$25,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	2,357		2,145		1,923		1,638		1,550		1,466		1,394		1,255	
10 to 18*	2,493		2,266		1,985		1,704		1,611		1,521		1,442		1,298	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.																
19 to 24	3,908	5,947	3,569	5,373	3,152	5,142	2,605	3,837	2,371	3,453	2,058	2,762	1,745	2,418	1,571	2,176
25 to 29	4,021	7,324	3,672	6,615	3,244	6,332	2,680	4,725	2,439	4,253	2,118	3,733	1,796	2,788	1,617	2,509
30 to 34	4,386	8,299	4,006	7,496	3,538	6,961	2,924	5,354	2,661	4,819	2,310	4,230	1,959	3,267	1,763	2,940
35 to 39	4,630	9,216	4,229	8,324	3,735	7,552	3,087	5,946	2,809	5,351	2,438	4,697	2,068	3,389	1,861	3,050
40 to 44	5,687	10,080	5,194	9,105	4,587	8,195	3,791	6,503	3,450	5,853	2,994	5,138	2,464	3,902	2,218	3,512
45 to 49	6,956	8,028	6,354	7,251	5,751	6,008	4,638	5,180	4,220	4,662	3,663	4,092	2,968	3,108	2,671	2,797
50 to 54	14,707	16,712	13,342	15,253	13,131	14,020	10,505	11,216	9,559	10,094	8,299	8,861	6,723	7,066	6,051	6,360
55 to 59	20,921	20,621	19,109	18,684	17,435	17,299	13,948	13,840	12,693	12,455	11,019	10,933	8,648	8,580	7,783	7,722
60 to 64	23,227	22,058	21,070	20,194	19,576	18,486	16,591	15,535	15,098	13,981	13,106	12,272	10,783	9,787	9,705	8,808
65 to 69	47,212	41,347	42,990	37,709	41,454	36,055	38,383	33,078	29,939	27,455	26,101	23,817	21,878	19,847	19,691	17,862
70 to 74	Please contact IMG or your Producer for premium information															
Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10																

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.



Global Mission Medical Insurance® - PLATINUM WORLDWIDE COVERAGE EXCLUDING THE U.S., CANADA, CHINA, HONG KONG, JAPAN, MACAU, SINGAPORE, AND TAIWAN

(New Business Rates Effective 01/02/2019. IMG reserves the right to issue the most current rates online in the event these expire, are modified or replaced with a newer version.)

All amounts shown are in U.S. dollars. The amount includes the base medical premium and a service fee. Please select your deductible carefully, as you will be unable to select a lower deductible when you renew your coverage.

Deductibles	\$100		\$250		\$500		\$1,000		\$2,500		\$5,000		\$10,000		\$25,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years*	1,971		1,790		1,625		1,414		1,344		1,281		1,230		1,107	
10 to 18*	2,068		1,880		1,673		1,462		1,392		1,324		1,265		1,139	
*Dependent child rates are only available when at least one parent or guardian is insured under the Global Mission Medical Insurance plan. Children applying with no parent or guardian insured by Global Mission Medical Insurance must use the Female 19 to 24 rates. Child only plans in China will receive a rate up of 150%.																
19 to 24	3,169	4,825	2,894	4,358	2,556	4,171	2,112	3,113	1,923	2,801	1,669	2,241	1,415	1,961	1,273	1,765
25 to 29	3,257	5,935	2,975	5,440	2,627	4,516	2,171	3,726	1,976	3,353	1,716	2,910	1,455	2,474	1,310	2,227
30 to 34	3,531	6,682	3,224	6,034	2,848	5,604	2,353	4,311	2,142	3,879	1,860	3,405	1,577	2,629	1,420	2,366
35 to 39	3,704	7,373	3,382	6,659	2,988	6,041	2,469	4,757	2,246	4,280	1,950	3,757	1,655	2,711	1,489	2,440
40 to 44	4,493	7,964	4,103	7,193	3,624	6,474	2,995	5,137	2,725	4,624	2,366	4,058	1,947	3,083	1,752	2,774
45 to 49	5,496	6,343	5,019	5,729	4,543	4,747	3,663	4,092	3,334	3,683	2,894	3,233	2,345	2,456	2,110	2,210
50 to 54	11,471	13,034	10,406	11,897	10,242	10,935	8,194	8,748	7,457	7,873	6,474	6,911	5,244	5,511	4,720	4,960
55 to 59	16,256	16,022	14,848	14,517	13,548	13,442	10,838	10,753	9,862	9,678	8,562	8,495	6,720	6,668	6,048	6,001
60 to 64	17,884	16,985	16,224	15,550	15,074	14,234	12,774	11,962	11,625	10,766	10,091	9,450	8,304	7,536	7,473	6,783
65 to 69	35,881	31,424	32,672	28,658	31,505	27,402	29,172	25,139	22,754	20,866	19,837	18,101	16,628	15,083	14,965	13,575
70 to 74	Please contact IMG or your Producer for premium information															
Modal Payment Factors** Annual 1.00 Semi Annual .55 Quarterly .28 Monthly .10																

**Except for Global Group, IMG will not accept wires for semi-annual, quarterly, or monthly payment modes. Alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date(s) of your future premium installment(s). Choosing the semi-annual payment option (modal payment factor .55) results in total payments of 110% of the annual premium, choosing the quarterly payment option (modal payment factor .28) results in total payments of 112% of the annual premium, and choosing the monthly payment option (modal payment factor .10) results in total payments of 120% of the annual premium.