

# How they compare

## Standard IP premiums

AGE NEXT BIRTHDAY (ANB)	MSHL* (WITHOUT SUBSIDIES)	ANNUAL PREMIUMS		
		STANDARD IP (INCLUDES MSHL)	CLASS A IPs (INCLUDES MSHL)	PRIVATE HOSPITAL IPs (INCLUDES MSHL)
36-40	\$310	\$358-\$398	\$400-\$472	\$482-\$588
61-65	\$755	\$962-\$1,036	\$1,168-\$1,505	\$1,637-\$1,967
74-75	\$975	\$1,573-\$1,763	\$2,080-\$3,021	\$3,205-\$3,801
84-85	\$1,430	\$2,328-\$2,714	\$3,136-\$5,106	\$4,566-\$7,351

*\*Since MSHL premiums incorporate pre-funding at younger ages, the difference between MSHL premiums and Standard IP premiums is smaller at younger ages but increases with age.*