

# Rate Guide

## Dental Care For Individuals



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# Dental Care for Individuals

These rates are valid for certificates/policies issued with effective dates of October 1st, 2005 until December 31, 2005. To calculate individual dental rates, take the base rate times the area factor:

Zip Code: \_\_\_\_\_ Area Factor: \_\_\_\_\_  
 State: \_\_\_\_\_

<b>Plan 850</b>			
	Base Rate	Area Factor	Monthly Premium
Individual only	\$26.70 x _____	= _____	_____
Ind. + spouse	52.61 x _____	= _____	_____
Ind. + child(ren)	52.39 x _____	= _____	_____
Family	86.03 x _____	= _____	_____

<b>Plan 555</b>			
	Base Rate	Area Factor	Monthly Premium
Individual only	\$39.76 x _____	= _____	_____
Ind. + spouse	78.31 x _____	= _____	_____
Ind. + child(ren)	60.13 x _____	= _____	_____
Family	105.43 x _____	= _____	_____

<b>Plan 175</b>			
	Base Rate	Area Factor	Monthly Premium
Individual only	\$56.30 x _____	= _____	_____
Ind. + spouse	110.89 x _____	= _____	_____
Ind. + child(ren)	96.64 x _____	= _____	_____
Family	163.86 x _____	= _____	_____

<b>Plan 855</b>			
	Base Rate	Area Factor	Monthly Premium
Individual only	\$33.36 x _____	= _____	_____
Ind. + spouse	65.69 x _____	= _____	_____
Ind. + child(ren)	50.44 x _____	= _____	_____
Family	88.44 x _____	= _____	_____

Contact your MGA or Field Manager for State availability. Product may not be available at this time in all states listed. One-time application fee of \$12.50.

<b>AREA FACTORS</b>		
State:	Zip Code:	
Alabama	entire state	0.84
Arizona	850, 852, 853	0.97
	all other	0.94
Arkansas	entire state	0.84
California	entire state	1.45
Colorado	811-816	1.05
	all other	1.25
Delaware	entire state	1.05
Georgia	303, 311	1.15
	300-302	0.97
	all other	0.84
Hawaii	entire state	1.40
Idaho	entire state	0.97
Illinois	609-613, 616-618, 620, 622, 627	1.05
	600-608	1.25
	all other	0.97
Indiana	462-464	0.94
	all other	0.84
Iowa	500-503	0.94
	all other	0.84
Kansas	660-666, 672	0.97
	all other	0.84
Kentucky	405, 406, 412, 414-418	0.94
	all other	0.87
Louisiana	entire state	0.84
Maine	entire state	0.97
Massachusetts	010-015	1.25
	all other	1.40
Michigan	480-485	1.15
	all other	1.05
Mississippi	entire state	0.78
Missouri	630-633, 640, 641	0.97
	all other	0.78
Montana	entire state	0.97
Nebraska	entire state	0.87
Nevada	entire state	1.05
New Mexico	entire state	0.94
North Carolina	271, 274-277, 282	0.97
	all other	0.84
North Dakota	entire state	0.84
Ohio	436, 440, 442-445, 447, 449	0.94
	432, 441	1.05
	all other	0.87
Oklahoma	731, 740, 741, 745, 746	0.94
	all other	0.84
Pennsylvania	151, 152, 164-166, 168, 170-171,	1.05
	174, 176, 180-185, 187, 196	1.05
	189-194	1.25
	all other	0.97
Rhode Island	entire state	1.25
South Carolina	292, 294	0.94
	all other	0.84
South Dakota	entire state	0.84
Texas	750-751, 760-761, 773-775	0.97
	752, 753, 770-772, 787	1.05
	all other	0.87
Utah	entire state	0.94
West Virginia	entire state	0.78
Wisconsin	532, 534, 537	1.05
	all other	0.97
Wyoming	entire state	0.87
Washington D.C.	all	1.40