

SENIOR DENTAL RATES

(see Area Rating Factors on reverse side)

ALL STATES except FLORIDA

MONTHLY PAC PREMIUMS				ANNUAL PREMIUMS			
Plan/Deductible	Area A	Area B	Area C	Plan/Deductible	Area A	Area B	Area C
Standard \$25 Ded.	17.30	21.76	26.21	Standard \$25 Ded.	207.63	261.08	314.53
Standard \$50 Ded.	16.16	20.61	25.06	Standard \$50 Ded.	193.88	247.32	300.77
Standard \$75 Ded.	15.55	20.00	24.45	Standard \$75 Ded.	186.56	240.01	293.46
Standard \$100 Ded.	15.37	19.83	24.28	Standard \$100 Ded.	184.47	237.92	291.37
Plan/Deductible	Area A	Area B	Area C	Plan/Deductible	Area A	Area B	Area C
Enhanced \$25 Ded.	27.92	34.84	41.97	Enhanced \$25 Ded.	335.02	418.08	503.72
Enhanced \$50 Ded.	26.41	33.33	40.47	Enhanced \$50 Ded.	316.92	399.98	485.63
Enhanced \$75 Ded.	25.61	32.53	39.67	Enhanced \$75 Ded.	307.29	390.35	476.00
Enhanced \$100 Ded.	25.30	32.22	39.36	Enhanced \$100 Ded.	303.62	386.69	472.33

FLORIDA only

MONTHLY PAC PREMIUMS				ANNUAL PREMIUMS			
Plan/Deductible	Area A	Area B	Area C	Plan/Deductible	Area A	Area B	Area C
Standard \$25 Ded.	18.17	22.84	27.52	Standard \$25 Ded.	218.01	274.13	330.25
Standard \$50 Ded.	16.96	21.64	26.32	Standard \$50 Ded.	203.57	259.69	315.81
Standard \$75 Ded.	16.32	21.00	25.68	Standard \$75 Ded.	195.89	252.01	308.13
Standard \$100 Ded.	16.14	20.82	25.49	Standard \$100 Ded.	193.69	249.82	305.94
Plan/Deductible	Area A	Area B	Area C	Plan/Deductible	Area A	Area B	Area C
Enhanced \$25 Ded.	29.31	36.58	44.07	Enhanced \$25 Ded.	351.77	438.98	528.91
Enhanced \$50 Ded.	27.73	35.00	42.49	Enhanced \$50 Ded.	332.76	419.98	509.91
Enhanced \$75 Ded.	26.89	34.15	41.65	Enhanced \$75 Ded.	322.65	409.87	499.80
Enhanced \$100 Ded.	26.57	33.83	41.33	Enhanced \$100 Ded.	318.80	406.02	495.95

SENIOR DENTAL

AREA RATING FACTORS

STATE	ZIP Code	Rating
Arkansas	All ZIP codes	A
	All ZIP codes	B
Colorado	805-807, 811-814	A
	All other ZIP codes	B
Florida	320-321, 323-326, 338, 344, 347	A
	330-333	C
	All other ZIP codes	B
Kentucky	All ZIP codes	A
Louisiana	All ZIP codes	A
Mississippi	All ZIP codes	A
	641	B
Missouri	All other ZIP codes	A

STATE	ZIP Code	Rating
North Carolina	All other ZIP codes	A
	441	B
Ohio	All other ZIP codes	A
	All ZIP codes	A
Tennessee	372	B
	All other ZIP codes	A
Texas	751, 754-759, 762-769, 776-779	A
	All other ZIP codes	B
Virginia	224-231, 238-246	C
	All other ZIP codes	B

Notes:

- 1) Primary insured must be age 65 or above. Spouse can be any age.
- 2) Policy effective date will be 1st of month following approval by the company.