

Preventive at 60/70/80/90% coinsurance in years 1/2/3/4+

Loyal American Life Insurance Company
Individual Dental, Vision & Hearing Plan

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
18 to 49	\$1,000	\$100	\$30.11	\$59.06	\$68.12	\$105.53
		\$50	\$35.12	\$68.99	\$80.43	\$124.38
		\$0	\$40.46	\$79.60	\$93.94	\$145.00
		\$100 Disappearing	\$38.00	\$74.70	\$87.19	\$134.80
	\$1,500	\$100	\$34.15	\$67.14	\$75.33	\$117.48
		\$50	\$39.37	\$77.50	\$88.08	\$137.03
		\$0	\$45.01	\$88.69	\$102.17	\$158.59
		\$100 Disappearing	\$42.45	\$83.58	\$95.13	\$147.96
	\$2,000	\$100	\$36.54	\$71.93	\$79.61	\$124.57
		\$50	\$41.90	\$82.56	\$92.62	\$144.55
		\$0	\$47.68	\$94.03	\$107.01	\$166.58
		\$100 Disappearing	\$45.09	\$88.88	\$99.91	\$155.85
	\$2,500	\$100	\$37.79	\$74.41	\$82.00	\$128.45
		\$50	\$43.20	\$85.15	\$95.15	\$148.65
		\$0	\$49.04	\$96.75	\$109.64	\$170.83
		\$100 Disappearing	\$46.45	\$91.58	\$102.52	\$160.10
	\$3,000	\$100	\$38.79	\$76.41	\$84.00	\$131.69
		\$50	\$44.23	\$87.22	\$97.23	\$152.00
		\$0	\$50.12	\$98.89	\$111.81	\$174.33
		\$100 Disappearing	\$47.51	\$93.72	\$104.67	\$163.55
	\$3,500	\$100	\$39.00	\$76.85	\$84.43	\$132.37
		\$50	\$44.44	\$87.62	\$97.61	\$152.63
		\$0	\$50.32	\$99.31	\$112.19	\$174.95
		\$100 Disappearing	\$47.73	\$94.14	\$105.07	\$164.21
	\$4,000	\$100	\$39.08	\$76.99	\$84.57	\$132.59
		\$50	\$44.54	\$87.81	\$97.80	\$152.93
		\$0	\$50.43	\$99.55	\$112.43	\$175.34
		\$100 Disappearing	\$47.84	\$94.36	\$105.28	\$164.54
\$5,000	\$100	\$39.15	\$77.13	\$84.65	\$132.75	
	\$50	\$44.62	\$87.99	\$97.90	\$153.12	
	\$0	\$50.51	\$99.69	\$112.50	\$175.48	
	\$100 Disappearing	\$47.92	\$94.51	\$105.37	\$164.71	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$38.62	\$75.08	\$68.23	\$109.57
		\$50	\$43.58	\$84.90	\$78.89	\$126.01
		\$0	\$48.84	\$95.29	\$90.51	\$143.83
		\$100 Disappearing	\$46.49	\$90.65	\$84.85	\$135.31
	\$1,500	\$100	\$45.08	\$87.98	\$77.15	\$125.35
		\$50	\$50.33	\$98.39	\$88.28	\$142.58
		\$0	\$55.98	\$109.57	\$100.53	\$161.46
		\$100 Disappearing	\$53.50	\$104.67	\$94.59	\$152.51
	\$2,000	\$100	\$49.06	\$95.94	\$82.60	\$135.02
		\$50	\$54.50	\$106.73	\$94.03	\$152.76
		\$0	\$60.39	\$118.41	\$106.64	\$172.26
		\$100 Disappearing	\$57.85	\$113.36	\$100.59	\$163.14
	\$2,500	\$100	\$51.11	\$100.05	\$85.55	\$140.17
		\$50	\$56.65	\$111.03	\$97.14	\$158.18
		\$0	\$62.67	\$122.97	\$109.90	\$177.96
		\$100 Disappearing	\$60.10	\$117.85	\$103.83	\$168.77
	\$3,000	\$100	\$52.66	\$103.14	\$87.88	\$144.18
		\$50	\$58.25	\$114.24	\$99.56	\$162.34
		\$0	\$64.35	\$126.32	\$112.44	\$182.32
		\$100 Disappearing	\$61.75	\$121.16	\$106.33	\$173.06
	\$3,500	\$100	\$53.10	\$104.04	\$88.49	\$145.27
		\$50	\$58.72	\$115.17	\$100.17	\$163.43
		\$0	\$64.85	\$127.30	\$113.07	\$183.46
		\$100 Disappearing	\$62.23	\$122.12	\$106.96	\$174.21
	\$4,000	\$100	\$53.27	\$104.36	\$88.70	\$145.66
		\$50	\$58.90	\$115.53	\$100.42	\$163.88
		\$0	\$65.05	\$127.72	\$113.37	\$183.98
		\$100 Disappearing	\$62.43	\$122.54	\$107.24	\$174.70
\$5,000	\$100	\$53.46	\$104.75	\$88.91	\$146.04	
	\$50	\$59.10	\$115.96	\$100.64	\$164.31	
	\$0	\$65.26	\$128.13	\$113.59	\$184.40	
	\$100 Disappearing	\$62.65	\$122.95	\$107.45	\$175.13	

Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1.0000
Quarterly	3.0012
Semi-annually	6.0024
Annual	12.0048

* Please refer to CSB-9-0014 for product availability by state.

** Direct bill is not available on a monthly basis. To calculate the premium for any mode, multiply the monthly premium by the factor.

Note: Rates will be based upon the age of the primary applicant.

Quarterly, semi-annual, and annual rates calculated from the monthly rates using modal factors may differ from the actual annual, semi-annual, and quarterly premium rates due to rounding.

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Preventive at 100% coinsurance all years

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Individual Dental, Vision & Hearing Plan

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
18 to 49	\$1,000	\$100	\$31.48	\$61.79	\$72.90	\$112.46
		\$50	\$37.04	\$72.82	\$86.71	\$133.57
		\$0	\$43.07	\$84.79	\$102.05	\$156.96
		\$100 Disappearing	\$39.97	\$78.63	\$93.62	\$144.21
	\$1,500	\$100	\$35.93	\$70.68	\$81.35	\$126.24
		\$50	\$41.83	\$82.40	\$95.95	\$148.61
		\$0	\$48.21	\$95.09	\$112.20	\$173.37
		\$100 Disappearing	\$45.02	\$88.73	\$103.42	\$160.10
	\$2,000	\$100	\$38.62	\$76.07	\$86.45	\$134.57
		\$50	\$44.66	\$88.07	\$101.33	\$157.38
		\$0	\$51.17	\$101.02	\$117.78	\$182.49
		\$100 Disappearing	\$47.95	\$94.58	\$108.92	\$169.12
	\$2,500	\$100	\$40.02	\$78.87	\$89.32	\$139.16
		\$50	\$46.12	\$90.99	\$104.33	\$162.17
		\$0	\$52.74	\$104.16	\$121.01	\$187.66
		\$100 Disappearing	\$49.49	\$97.67	\$112.10	\$174.19
	\$3,000	\$100	\$41.11	\$81.06	\$91.57	\$142.78
		\$50	\$47.27	\$93.27	\$106.69	\$165.95
		\$0	\$53.91	\$106.48	\$123.38	\$191.48
		\$100 Disappearing	\$50.66	\$99.99	\$114.49	\$178.02
\$3,500	\$100	\$41.32	\$81.46	\$91.94	\$143.38	
	\$50	\$47.49	\$93.73	\$107.11	\$166.65	
	\$0	\$54.17	\$107.00	\$123.87	\$192.27	
	\$100 Disappearing	\$50.89	\$100.47	\$114.93	\$178.74	
\$4,000	\$100	\$41.43	\$81.69	\$92.16	\$143.73	
	\$50	\$47.60	\$93.94	\$107.31	\$166.97	
	\$0	\$54.27	\$107.23	\$124.07	\$192.59	
	\$100 Disappearing	\$51.02	\$100.71	\$115.15	\$179.11	
\$5,000	\$100	\$41.53	\$81.89	\$92.34	\$144.03	
	\$50	\$47.69	\$94.15	\$107.48	\$167.25	
	\$0	\$54.37	\$107.43	\$124.23	\$192.87	
	\$100 Disappearing	\$51.12	\$100.91	\$115.32	\$179.39	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$40.11	\$78.07	\$72.37	\$115.65
		\$50	\$45.59	\$88.93	\$84.30	\$133.98
		\$0	\$51.43	\$100.47	\$97.39	\$153.98
		\$100 Disappearing	\$48.46	\$94.57	\$90.29	\$143.28
	\$1,500	\$100	\$47.06	\$91.97	\$82.44	\$133.18
		\$50	\$52.94	\$103.62	\$95.11	\$152.72
		\$0	\$59.29	\$116.21	\$109.15	\$174.25
		\$100 Disappearing	\$56.12	\$109.90	\$101.65	\$162.91
	\$2,000	\$100	\$51.47	\$100.77	\$88.72	\$144.16
		\$50	\$57.58	\$112.91	\$101.73	\$164.31
		\$0	\$64.19	\$126.00	\$116.08	\$186.41
		\$100 Disappearing	\$60.91	\$119.49	\$108.45	\$174.84
	\$2,500	\$100	\$53.83	\$105.50	\$92.23	\$150.22
		\$50	\$60.07	\$117.88	\$105.42	\$170.67
		\$0	\$66.87	\$131.35	\$120.05	\$193.28
		\$100 Disappearing	\$63.52	\$124.72	\$112.35	\$181.56
	\$3,000	\$100	\$55.59	\$108.99	\$94.89	\$154.78
		\$50	\$61.89	\$121.53	\$108.20	\$175.43
		\$0	\$68.75	\$135.13	\$122.88	\$198.16
		\$100 Disappearing	\$65.39	\$128.42	\$115.15	\$186.38
\$3,500	\$100	\$56.09	\$110.02	\$95.53	\$155.96	
	\$50	\$62.43	\$122.60	\$108.88	\$176.69	
	\$0	\$69.33	\$136.27	\$123.65	\$199.52	
	\$100 Disappearing	\$65.95	\$129.54	\$115.87	\$187.68	
\$4,000	\$100	\$56.34	\$110.50	\$95.84	\$156.53	
	\$50	\$62.70	\$123.13	\$109.22	\$177.31	
	\$0	\$69.63	\$136.87	\$124.00	\$200.18	
	\$100 Disappearing	\$66.24	\$130.13	\$116.24	\$188.35	
\$5,000	\$100	\$56.58	\$111.00	\$96.16	\$157.10	
	\$50	\$62.96	\$123.64	\$109.54	\$177.88	
	\$0	\$69.90	\$137.40	\$124.33	\$200.78	
	\$100 Disappearing	\$66.50	\$130.66	\$116.56	\$188.95	

Modal Factors

Mode	Bank draft/Direct bill**
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