

# Flexible Choice Dental, Vision & Hearing

Rates for Iowa

Monthly Premiums

Rates may vary by state.\*

## 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	\$23.71	\$46.22	\$53.59	\$82.74
		\$50	\$27.51	\$53.74	\$62.93	\$97.02
		\$0	\$31.53	\$61.68	\$73.05	\$112.46
		\$100 Disappearing	\$29.69	\$58.03	\$68.02	\$104.86
	\$1,500	\$100	\$26.59	\$51.98	\$58.73	\$91.27
		\$50	\$30.55	\$59.81	\$68.38	\$106.05
		\$0	\$34.77	\$68.17	\$78.92	\$122.15
		\$100 Disappearing	\$32.86	\$64.36	\$73.68	\$114.25
	\$2,000	\$100	\$28.30	\$55.40	\$61.78	\$96.32
		\$50	\$32.35	\$63.42	\$71.62	\$111.41
		\$0	\$36.68	\$71.98	\$82.37	\$127.85
		\$100 Disappearing	\$34.74	\$68.14	\$77.09	\$119.87
	\$2,500	\$100	\$29.19	\$57.17	\$63.49	\$99.09
		\$50	\$33.28	\$65.27	\$73.43	\$114.34
		\$0	\$37.65	\$73.92	\$84.25	\$130.89
		\$100 Disappearing	\$35.71	\$70.07	\$78.96	\$122.91
	\$3,000	\$100	\$30.19	\$59.16	\$65.54	\$102.38
		\$50	\$34.35	\$67.39	\$75.64	\$117.86
		\$0	\$38.79	\$76.18	\$86.62	\$134.67
		\$100 Disappearing	\$36.82	\$72.29	\$81.27	\$126.59
\$3,500	\$100	\$30.64	\$60.05	\$66.49	\$103.87	
	\$50	\$34.82	\$68.33	\$76.64	\$119.45	
	\$0	\$39.31	\$77.22	\$87.73	\$136.42	
	\$100 Disappearing	\$37.33	\$73.29	\$82.34	\$128.28	
\$4,000	\$100	\$30.98	\$60.73	\$67.22	\$105.02	
	\$50	\$35.23	\$69.12	\$77.51	\$120.81	
	\$0	\$39.76	\$78.13	\$88.75	\$138.00	
	\$100 Disappearing	\$37.77	\$74.15	\$83.28	\$129.74	
\$5,000	\$100	\$31.62	\$61.98	\$68.55	\$107.12	
	\$50	\$35.95	\$70.56	\$79.05	\$123.23	
	\$0	\$40.57	\$79.71	\$90.48	\$140.72	
	\$100 Disappearing	\$38.54	\$75.66	\$84.92	\$132.32	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$30.39	\$58.55	\$53.65	\$85.66
		\$50	\$34.17	\$66.01	\$61.76	\$98.15
		\$0	\$38.14	\$73.83	\$70.50	\$111.52
		\$100 Disappearing	\$36.38	\$70.36	\$66.27	\$105.16
	\$1,500	\$100	\$34.99	\$67.75	\$60.02	\$96.92
		\$50	\$38.98	\$75.64	\$68.47	\$109.97
		\$0	\$43.24	\$84.02	\$77.64	\$124.09
		\$100 Disappearing	\$41.38	\$80.35	\$73.21	\$117.42
	\$2,000	\$100	\$37.84	\$73.43	\$63.90	\$103.81
		\$50	\$41.96	\$81.59	\$72.57	\$117.23
		\$0	\$46.38	\$90.32	\$82.00	\$131.80
		\$100 Disappearing	\$44.48	\$86.55	\$77.50	\$125.01
	\$2,500	\$100	\$39.29	\$76.36	\$66.01	\$107.49
		\$50	\$43.49	\$84.66	\$74.79	\$121.09
		\$0	\$48.01	\$93.57	\$84.33	\$135.86
		\$100 Disappearing	\$46.08	\$89.75	\$79.80	\$129.03
	\$3,000	\$100	\$40.79	\$79.32	\$68.33	\$111.42
		\$50	\$45.07	\$87.79	\$77.25	\$125.27
		\$0	\$49.69	\$96.90	\$86.98	\$140.32
		\$100 Disappearing	\$47.72	\$93.01	\$82.38	\$133.37
\$3,500	\$100	\$41.51	\$80.74	\$69.43	\$113.28	
	\$50	\$45.85	\$89.31	\$78.44	\$127.26	
	\$0	\$50.53	\$98.54	\$88.27	\$142.50	
	\$100 Disappearing	\$48.53	\$94.60	\$83.63	\$135.48	
\$4,000	\$100	\$42.03	\$81.75	\$70.25	\$114.65	
	\$50	\$46.42	\$90.43	\$79.37	\$128.80	
	\$0	\$51.15	\$99.78	\$89.33	\$144.24	
	\$100 Disappearing	\$49.14	\$95.81	\$84.63	\$137.14	
\$5,000	\$100	\$42.96	\$83.57	\$71.73	\$117.10	
	\$50	\$47.44	\$92.45	\$81.04	\$131.55	
	\$0	\$52.28	\$101.98	\$91.18	\$147.28	
	\$100 Disappearing	\$50.23	\$97.93	\$86.39	\$140.04	

### 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

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	\$24.69	\$48.17	\$57.00	\$87.69
		\$50	\$28.88	\$56.47	\$67.41	\$103.58
		\$0	\$33.39	\$65.39	\$78.83	\$120.99
		\$100 Disappearing	\$31.09	\$60.83	\$72.61	\$111.57
	\$1,500	\$100	\$27.86	\$54.51	\$63.02	\$97.52
		\$50	\$32.30	\$63.31	\$74.00	\$114.30
		\$0	\$37.05	\$72.74	\$86.07	\$132.70
		\$100 Disappearing	\$34.69	\$68.04	\$79.60	\$122.91
	\$2,000	\$100	\$29.78	\$58.35	\$66.67	\$103.46
		\$50	\$34.32	\$67.35	\$77.83	\$120.56
		\$0	\$39.17	\$76.96	\$90.05	\$139.20
		\$100 Disappearing	\$36.78	\$72.21	\$83.52	\$129.34
	\$2,500	\$100	\$30.78	\$60.35	\$68.71	\$106.73
		\$50	\$35.36	\$69.43	\$79.97	\$123.98
		\$0	\$40.29	\$79.21	\$92.36	\$142.89
		\$100 Disappearing	\$37.88	\$74.41	\$85.79	\$132.96
	\$3,000	\$100	\$31.86	\$62.51	\$71.00	\$110.37
		\$50	\$36.53	\$71.75	\$82.45	\$127.91
		\$0	\$41.52	\$81.65	\$94.96	\$147.03
		\$100 Disappearing	\$39.09	\$76.81	\$88.34	\$137.01
	\$3,500	\$100	\$32.32	\$63.41	\$71.95	\$111.87
		\$50	\$37.04	\$72.77	\$83.55	\$129.64
		\$0	\$42.11	\$82.81	\$96.23	\$149.01
		\$100 Disappearing	\$39.64	\$77.90	\$89.51	\$138.85
	\$4,000	\$100	\$32.71	\$64.17	\$72.79	\$113.20
		\$50	\$37.48	\$73.62	\$84.49	\$131.12
		\$0	\$42.58	\$83.76	\$97.29	\$150.67
		\$100 Disappearing	\$40.10	\$78.81	\$90.53	\$140.44
\$5,000	\$100	\$33.40	\$65.54	\$74.30	\$115.56	
	\$50	\$38.25	\$75.16	\$86.21	\$133.80	
	\$0	\$43.46	\$85.49	\$99.25	\$153.72	
	\$100 Disappearing	\$40.94	\$80.45	\$92.36	\$143.30	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$31.45	\$60.68	\$56.61	\$90.00
		\$50	\$35.60	\$68.89	\$65.62	\$103.83
		\$0	\$39.99	\$77.53	\$75.40	\$118.76
		\$100 Disappearing	\$37.78	\$73.15	\$70.15	\$110.84
	\$1,500	\$100	\$36.41	\$70.59	\$63.79	\$102.50
		\$50	\$40.85	\$79.37	\$73.34	\$117.20
		\$0	\$45.60	\$88.75	\$83.79	\$133.22
		\$100 Disappearing	\$43.25	\$84.08	\$78.25	\$124.85
	\$2,000	\$100	\$39.55	\$76.87	\$68.27	\$110.33
		\$50	\$44.16	\$85.99	\$78.06	\$125.46
		\$0	\$49.10	\$95.74	\$88.73	\$141.89
		\$100 Disappearing	\$46.66	\$90.92	\$83.10	\$133.35
	\$2,500	\$100	\$41.24	\$80.24	\$70.77	\$114.65
		\$50	\$45.93	\$89.54	\$80.69	\$130.00
		\$0	\$51.00	\$99.56	\$91.57	\$146.79
		\$100 Disappearing	\$48.53	\$94.65	\$85.88	\$138.15
	\$3,000	\$100	\$42.90	\$83.54	\$73.38	\$119.05
		\$50	\$47.69	\$93.04	\$83.48	\$134.69
		\$0	\$52.86	\$103.24	\$94.50	\$151.73
		\$100 Disappearing	\$50.34	\$98.24	\$88.74	\$142.96
	\$3,500	\$100	\$43.68	\$85.09	\$74.55	\$121.05
		\$50	\$48.54	\$94.71	\$84.78	\$136.90
		\$0	\$53.78	\$105.06	\$95.96	\$154.18
		\$100 Disappearing	\$51.23	\$100.00	\$90.11	\$145.28
	\$4,000	\$100	\$44.28	\$86.25	\$75.49	\$122.63
		\$50	\$49.20	\$96.01	\$85.83	\$138.66
		\$0	\$54.52	\$106.50	\$97.14	\$156.13
		\$100 Disappearing	\$51.93	\$101.38	\$91.24	\$147.16
\$5,000	\$100	\$45.30	\$88.25	\$77.15	\$125.37	
	\$50	\$50.32	\$98.19	\$87.69	\$141.70	
	\$0	\$55.75	\$108.91	\$99.21	\$159.53	
	\$100 Disappearing	\$53.11	\$103.69	\$93.20	\$150.38	

#### 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.

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