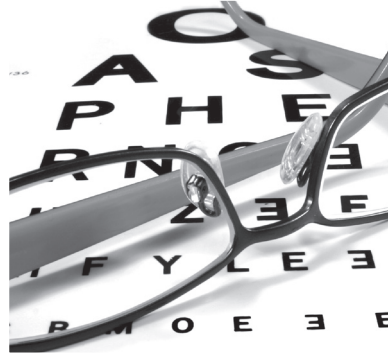


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Dental, Vision and Hearing Rates

“If two people, in the Family at the same address, apply for coverage at the same time, then the younger of the two will receive a 15% discount.”

Primary Insured (Oldest)
Regular Rate

Secondary Insured (Youngest)
15% Discount

\$1,000 Annual Maximum

\$1,000 Annual Maximum

\$0 Deductible \$100 Deductible

\$0 Deductible \$100 Deductible

Issue Age	Monthly	MBD	Monthly	MBD
18-39	\$37	\$33	\$33	\$30
40-59	\$40	\$36	\$35	\$31
60-74	\$45	\$40	\$39	\$35
75-79	\$48	\$43	\$42	\$38
80-84	\$51	\$46	\$45	\$40

Monthly	MBD	Monthly	MBD
\$31	\$28	\$28	\$25
\$34	\$30	\$29	\$26
\$38	\$34	\$33	\$29
\$40	\$36	\$35	\$32
\$43	\$39	\$38	\$34

\$1,500 Annual Maximum

\$1,500 Annual Maximum

\$0 Deductible \$100 Deductible

\$0 Deductible \$100 Deductible

Issue Age	Monthly	MBD	Monthly	MBD
18-39	\$49	\$44	\$43	\$39
40-59	\$53	\$48	\$46	\$41
60-74	\$58	\$52	\$51	\$46
75-79	\$60	\$54	\$53	\$48
80-84	\$63	\$57	\$55	\$50

Monthly	MBD	Monthly	MBD
\$41	\$37	\$36	\$33
\$45	\$40	\$39	\$34
\$49	\$44	\$43	\$39
\$51	\$45	\$45	\$40
\$53	\$48	\$46	\$42

\$2,000 Annual Maximum

\$2,000 Annual Maximum

\$0 Deductible \$100 Deductible

\$0 Deductible \$100 Deductible

Issue Age	Monthly	MBD	Monthly	MBD
18-39	\$55	\$50	\$49	\$44
40-59	\$60	\$54	\$52	\$47
60-74	\$65	\$59	\$57	\$51
75-79	\$68	\$61	\$59	\$53
80-84	\$71	\$64	\$62	\$56

Monthly	MBD	Monthly	MBD
\$46	\$42	\$41	\$37
\$51	\$45	\$44	\$39
\$55	\$50	\$48	\$43
\$57	\$51	\$50	\$45
\$60	\$54	\$52	\$47