

# Flexible Choice Dental, Vision & Hearing

Monthly Premiums

Rates for Louisiana

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	\$23.25	\$45.34	\$52.56	\$81.16
		\$50	\$26.99	\$52.73	\$61.73	\$95.19
		\$0	\$30.93	\$60.54	\$71.68	\$110.37
		\$100 Disappearing	\$29.13	\$56.94	\$66.73	\$102.89
	\$1,500	\$100	\$26.09	\$51.01	\$57.62	\$89.56
		\$50	\$29.98	\$58.71	\$67.10	\$104.08
		\$0	\$34.13	\$66.93	\$77.46	\$119.91
		\$100 Disappearing	\$32.25	\$63.18	\$72.31	\$112.14
	\$2,000	\$100	\$27.77	\$54.38	\$60.63	\$94.54
		\$50	\$31.75	\$62.26	\$70.29	\$109.37
		\$0	\$36.01	\$70.68	\$80.86	\$125.53
		\$100 Disappearing	\$34.10	\$66.90	\$75.67	\$117.68
	\$2,500	\$100	\$28.65	\$56.13	\$62.31	\$97.27
		\$50	\$32.67	\$64.09	\$72.08	\$112.25
		\$0	\$36.96	\$72.59	\$82.71	\$128.52
		\$100 Disappearing	\$35.06	\$68.80	\$77.51	\$120.67
	\$3,000	\$100	\$29.35	\$57.53	\$63.71	\$99.54
		\$50	\$33.39	\$65.54	\$73.53	\$114.60
		\$0	\$37.72	\$74.10	\$84.23	\$130.97
		\$100 Disappearing	\$35.81	\$70.30	\$79.02	\$123.10
\$3,500	\$100	\$29.50	\$57.84	\$64.02	\$100.02	
	\$50	\$33.54	\$65.82	\$73.80	\$115.04	
	\$0	\$37.86	\$74.39	\$84.50	\$131.41	
	\$100 Disappearing	\$35.96	\$70.60	\$79.30	\$123.56	
\$4,000	\$100	\$29.56	\$57.94	\$64.11	\$100.18	
	\$50	\$33.61	\$65.96	\$73.94	\$115.25	
	\$0	\$37.94	\$74.56	\$84.67	\$131.68	
	\$100 Disappearing	\$36.04	\$70.75	\$79.44	\$123.79	
\$5,000	\$100	\$29.60	\$58.04	\$64.17	\$100.29	
	\$50	\$33.66	\$66.08	\$74.01	\$115.39	
	\$0	\$37.99	\$74.66	\$84.72	\$131.78	
	\$100 Disappearing	\$36.09	\$70.86	\$79.51	\$123.91	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$29.80	\$57.44	\$52.62	\$84.03
		\$50	\$33.52	\$64.78	\$60.59	\$96.30
		\$0	\$37.42	\$72.46	\$69.17	\$109.44
		\$100 Disappearing	\$35.69	\$69.04	\$65.01	\$103.19
	\$1,500	\$100	\$34.34	\$66.51	\$58.89	\$95.12
		\$50	\$38.26	\$74.26	\$67.19	\$107.95
		\$0	\$42.44	\$82.50	\$76.21	\$121.83
		\$100 Disappearing	\$40.61	\$78.89	\$71.85	\$115.27
	\$2,000	\$100	\$37.14	\$72.10	\$62.72	\$101.92
		\$50	\$41.19	\$80.12	\$71.23	\$115.10
		\$0	\$45.54	\$88.71	\$80.50	\$129.42
		\$100 Disappearing	\$43.67	\$84.99	\$76.08	\$122.74
	\$2,500	\$100	\$38.58	\$74.99	\$64.79	\$105.54
		\$50	\$42.70	\$83.14	\$73.42	\$118.90
		\$0	\$47.14	\$91.91	\$82.80	\$133.43
		\$100 Disappearing	\$45.25	\$88.15	\$78.35	\$126.70
	\$3,000	\$100	\$39.66	\$77.16	\$66.44	\$108.35
		\$50	\$43.83	\$85.40	\$75.11	\$121.83
		\$0	\$48.32	\$94.27	\$84.58	\$136.49
		\$100 Disappearing	\$46.41	\$90.48	\$80.11	\$129.72
\$3,500	\$100	\$39.98	\$77.79	\$66.86	\$109.12	
	\$50	\$44.16	\$86.05	\$75.55	\$122.60	
	\$0	\$48.67	\$94.95	\$85.02	\$137.29	
	\$100 Disappearing	\$46.75	\$91.16	\$80.55	\$130.52	
\$4,000	\$100	\$40.10	\$78.02	\$67.01	\$109.40	
	\$50	\$44.29	\$86.30	\$75.72	\$122.91	
	\$0	\$48.81	\$95.25	\$85.24	\$137.65	
	\$100 Disappearing	\$46.89	\$91.45	\$80.75	\$130.87	
\$5,000	\$100	\$40.23	\$78.29	\$67.15	\$109.66	
	\$50	\$44.43	\$86.60	\$75.88	\$123.21	
	\$0	\$48.96	\$95.54	\$85.38	\$137.95	
	\$100 Disappearing	\$47.04	\$91.74	\$80.90	\$131.17	

## 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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# Flexible Choice Dental, Vision & Hearing

Monthly Premiums

Rates for Louisiana

Rates may vary by state.\*

## 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	\$24.21	\$47.26	\$55.92	\$86.04
		\$50	\$28.34	\$55.42	\$66.14	\$101.65
		\$0	\$32.76	\$64.19	\$77.38	\$118.77
		\$100 Disappearing	\$30.51	\$59.70	\$71.25	\$109.50
	\$1,500	\$100	\$27.34	\$53.51	\$61.85	\$95.72
		\$50	\$31.71	\$62.15	\$72.64	\$112.22
		\$0	\$36.38	\$71.42	\$84.51	\$130.30
		\$100 Disappearing	\$34.06	\$66.80	\$78.14	\$120.67
	\$2,000	\$100	\$29.23	\$57.29	\$65.44	\$101.57
		\$50	\$33.69	\$66.14	\$76.41	\$118.38
		\$0	\$38.46	\$75.59	\$88.43	\$136.71
		\$100 Disappearing	\$36.11	\$70.91	\$82.01	\$127.01
	\$2,500	\$100	\$30.22	\$59.26	\$67.45	\$104.80
		\$50	\$34.72	\$68.19	\$78.52	\$121.74
		\$0	\$39.56	\$77.80	\$90.70	\$140.34
		\$100 Disappearing	\$37.20	\$73.08	\$84.24	\$130.57
	\$3,000	\$100	\$30.98	\$60.80	\$69.04	\$107.34
		\$50	\$35.52	\$69.79	\$80.19	\$124.40
		\$0	\$40.38	\$79.43	\$92.37	\$143.03
		\$100 Disappearing	\$38.02	\$74.71	\$85.92	\$133.27
\$3,500	\$100	\$31.13	\$61.08	\$69.30	\$107.76	
	\$50	\$35.68	\$70.11	\$80.48	\$124.89	
	\$0	\$40.57	\$79.79	\$92.71	\$143.58	
	\$100 Disappearing	\$38.18	\$75.05	\$86.23	\$133.77	
\$4,000	\$100	\$31.20	\$61.24	\$69.45	\$108.01	
	\$50	\$35.76	\$70.26	\$80.62	\$125.12	
	\$0	\$40.64	\$79.95	\$92.85	\$143.81	
	\$100 Disappearing	\$38.27	\$75.22	\$86.39	\$134.03	
\$5,000	\$100	\$31.27	\$61.38	\$69.57	\$108.22	
	\$50	\$35.82	\$70.41	\$80.74	\$125.32	
	\$0	\$40.71	\$80.09	\$92.97	\$144.00	
	\$100 Disappearing	\$38.34	\$75.36	\$86.50	\$134.23	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
50 to 89	\$1,000	\$100	\$30.85	\$59.54	\$55.53	\$88.31
		\$50	\$34.93	\$67.61	\$64.39	\$101.90
		\$0	\$39.24	\$76.10	\$74.00	\$116.58
		\$100 Disappearing	\$37.07	\$71.80	\$68.83	\$108.79
	\$1,500	\$100	\$35.74	\$69.31	\$62.61	\$100.62
		\$50	\$40.10	\$77.93	\$71.99	\$115.07
		\$0	\$44.77	\$87.16	\$82.27	\$130.82
		\$100 Disappearing	\$42.46	\$82.56	\$76.82	\$122.59
	\$2,000	\$100	\$38.83	\$75.49	\$67.02	\$108.34
		\$50	\$43.36	\$84.46	\$76.64	\$123.21
		\$0	\$48.21	\$94.04	\$87.14	\$139.37
		\$100 Disappearing	\$45.82	\$89.30	\$81.60	\$130.96
	\$2,500	\$100	\$40.49	\$78.82	\$69.49	\$112.60
		\$50	\$45.11	\$87.95	\$79.23	\$127.68
		\$0	\$50.09	\$97.80	\$89.93	\$144.19
		\$100 Disappearing	\$47.66	\$92.98	\$84.34	\$135.69
	\$3,000	\$100	\$41.72	\$81.27	\$71.36	\$115.80
		\$50	\$46.38	\$90.52	\$81.19	\$131.03
		\$0	\$51.42	\$100.45	\$91.92	\$147.62
		\$100 Disappearing	\$48.96	\$95.58	\$86.31	\$139.07
\$3,500	\$100	\$42.08	\$81.99	\$71.81	\$116.63	
	\$50	\$46.76	\$91.27	\$81.67	\$131.91	
	\$0	\$51.82	\$101.26	\$92.45	\$148.57	
	\$100 Disappearing	\$49.36	\$96.37	\$86.81	\$139.99	
\$4,000	\$100	\$42.25	\$82.33	\$72.03	\$117.03	
	\$50	\$46.95	\$91.65	\$81.90	\$132.35	
	\$0	\$52.03	\$101.68	\$92.71	\$149.04	
	\$100 Disappearing	\$49.56	\$96.78	\$87.07	\$140.46	
\$5,000	\$100	\$42.43	\$82.68	\$72.25	\$117.43	
	\$50	\$47.13	\$92.00	\$82.13	\$132.75	
	\$0	\$52.22	\$102.05	\$92.93	\$149.47	
	\$100 Disappearing	\$49.75	\$97.15	\$87.29	\$140.88	

### 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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