

# Flexible Choice Dental, Vision & Hearing

Monthly Premiums

Rates for Mississippi

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 + Child(ren)	Individual + Family
18 to 49	\$1,000	\$100	\$21.24	\$41.31	\$47.98	\$74.00
		\$50	\$24.60	\$47.95	\$56.24	\$86.61
		\$0	\$28.13	\$54.94	\$65.14	\$100.19
		\$100 Disappearing	\$26.52	\$51.72	\$60.72	\$93.52
	\$1,500	\$100	\$23.72	\$46.28	\$52.42	\$81.36
		\$50	\$27.22	\$53.18	\$60.94	\$94.40
		\$0	\$30.93	\$60.53	\$70.20	\$108.55
		\$100 Disappearing	\$29.25	\$57.19	\$65.61	\$101.61
	\$2,000	\$100	\$25.19	\$49.23	\$55.05	\$85.72
		\$50	\$28.77	\$56.30	\$63.73	\$99.03
		\$0	\$32.58	\$63.82	\$73.18	\$113.47
		\$100 Disappearing	\$30.88	\$60.45	\$68.55	\$106.47
	\$2,500	\$100	\$25.96	\$50.75	\$56.52	\$88.11
		\$50	\$29.57	\$57.90	\$65.29	\$101.55
		\$0	\$33.41	\$65.49	\$74.80	\$116.08
		\$100 Disappearing	\$31.71	\$62.11	\$70.16	\$109.09
	\$3,000	\$100	\$26.58	\$51.98	\$57.75	\$90.10
		\$50	\$30.21	\$59.17	\$66.57	\$103.61
		\$0	\$34.07	\$66.81	\$76.13	\$118.23
		\$100 Disappearing	\$32.37	\$63.42	\$71.48	\$111.21
\$3,500	\$100	\$26.71	\$52.25	\$58.02	\$90.52	
	\$50	\$30.33	\$59.42	\$66.81	\$103.99	
	\$0	\$34.20	\$67.07	\$76.36	\$118.62	
	\$100 Disappearing	\$32.50	\$63.69	\$71.73	\$111.62	
\$4,000	\$100	\$26.76	\$52.34	\$58.10	\$90.66	
	\$50	\$30.39	\$59.53	\$66.92	\$104.18	
	\$0	\$34.27	\$67.21	\$76.52	\$118.85	
	\$100 Disappearing	\$32.57	\$63.82	\$71.85	\$111.82	
\$5,000	\$100	\$26.80	\$52.43	\$58.15	\$90.75	
	\$50	\$30.44	\$59.64	\$66.99	\$104.30	
	\$0	\$34.32	\$67.30	\$76.56	\$118.94	
	\$100 Disappearing	\$32.62	\$63.92	\$71.91	\$111.92	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Child(ren)	Individual + Family
50 to 89	\$1,000	\$100	\$27.21	\$52.26	\$48.04	\$76.53
		\$50	\$30.56	\$58.86	\$55.21	\$87.57
		\$0	\$34.07	\$65.75	\$62.90	\$99.34
		\$100 Disappearing	\$32.51	\$62.69	\$59.19	\$93.75
	\$1,500	\$100	\$31.18	\$60.20	\$53.53	\$86.24
		\$50	\$34.71	\$67.17	\$60.99	\$97.77
		\$0	\$38.46	\$74.54	\$69.06	\$110.19
		\$100 Disappearing	\$36.82	\$71.31	\$65.18	\$104.33
	\$2,000	\$100	\$33.64	\$65.10	\$56.88	\$92.19
		\$50	\$37.28	\$72.30	\$64.53	\$104.03
		\$0	\$41.18	\$79.98	\$72.82	\$116.83
		\$100 Disappearing	\$39.50	\$76.66	\$68.87	\$110.87
	\$2,500	\$100	\$34.89	\$67.62	\$58.70	\$95.36
		\$50	\$38.60	\$74.95	\$66.44	\$107.36
		\$0	\$42.58	\$82.78	\$74.83	\$120.34
		\$100 Disappearing	\$40.89	\$79.42	\$70.86	\$114.34
	\$3,000	\$100	\$35.85	\$69.52	\$60.13	\$97.83
		\$50	\$39.59	\$76.92	\$67.93	\$109.93
		\$0	\$43.61	\$84.85	\$76.39	\$123.02
		\$100 Disappearing	\$41.90	\$81.46	\$72.40	\$116.98
\$3,500	\$100	\$36.12	\$70.08	\$60.51	\$98.50	
	\$50	\$39.88	\$77.49	\$68.31	\$110.60	
	\$0	\$43.92	\$85.45	\$76.78	\$123.73	
	\$100 Disappearing	\$42.20	\$82.06	\$72.79	\$117.69	
\$4,000	\$100	\$36.23	\$70.28	\$60.64	\$98.74	
	\$50	\$39.99	\$77.72	\$68.46	\$110.87	
	\$0	\$44.04	\$85.70	\$76.97	\$124.04	
	\$100 Disappearing	\$42.32	\$82.31	\$72.96	\$117.99	
\$5,000	\$100	\$36.34	\$70.51	\$60.76	\$98.97	
	\$50	\$40.12	\$77.98	\$68.60	\$111.13	
	\$0	\$44.17	\$85.96	\$77.10	\$124.31	
	\$100 Disappearing	\$42.45	\$82.57	\$73.09	\$118.25	

## Modal Factors

Mode	Bank draft/Direct bill**
Monthly	1
Quarterly	3
Semi-annually	6
Annual	12

\* 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 + Child(ren)	Individual + Family
18 to 49	\$1,000	\$100	\$22.08	\$42.99	\$50.93	\$78.27
		\$50	\$25.78	\$50.30	\$60.10	\$92.27
		\$0	\$29.74	\$58.14	\$70.13	\$107.54
		\$100 Disappearing	\$27.72	\$54.14	\$64.68	\$99.31
	\$1,500	\$100	\$24.82	\$48.46	\$56.12	\$86.75
		\$50	\$28.73	\$56.20	\$65.78	\$101.52
		\$0	\$32.90	\$64.47	\$76.37	\$117.64
		\$100 Disappearing	\$30.83	\$60.36	\$70.71	\$109.09
	\$2,000	\$100	\$26.47	\$51.78	\$59.26	\$91.87
		\$50	\$30.47	\$59.69	\$69.09	\$106.92
		\$0	\$34.72	\$68.12	\$79.80	\$123.25
		\$100 Disappearing	\$32.64	\$63.96	\$74.10	\$114.63
	\$2,500	\$100	\$27.34	\$53.50	\$61.03	\$94.70
		\$50	\$31.37	\$61.49	\$70.94	\$109.87
		\$0	\$35.69	\$70.05	\$81.79	\$126.44
		\$100 Disappearing	\$33.58	\$65.86	\$76.05	\$117.76
\$3,000	\$100	\$28.01	\$54.84	\$62.42	\$96.92	
	\$50	\$32.07	\$62.89	\$72.40	\$112.19	
	\$0	\$36.41	\$71.48	\$83.25	\$128.79	
	\$100 Disappearing	\$34.30	\$67.29	\$77.52	\$120.11	
\$3,500	\$100	\$28.13	\$55.09	\$62.64	\$97.30	
	\$50	\$32.21	\$63.17	\$72.65	\$112.62	
	\$0	\$36.57	\$71.80	\$83.56	\$129.27	
	\$100 Disappearing	\$34.45	\$67.58	\$77.79	\$120.56	
\$4,000	\$100	\$28.20	\$55.23	\$62.77	\$97.51	
	\$50	\$32.28	\$63.30	\$72.78	\$112.82	
	\$0	\$36.63	\$71.94	\$83.67	\$129.47	
	\$100 Disappearing	\$34.52	\$67.73	\$77.93	\$120.78	
\$5,000	\$100	\$28.26	\$55.35	\$62.88	\$97.70	
	\$50	\$32.34	\$63.43	\$72.88	\$113.00	
	\$0	\$36.69	\$72.06	\$83.78	\$129.64	
	\$100 Disappearing	\$34.59	\$67.85	\$78.04	\$120.96	

Issue Age	Maximum	Deductible	Individual Only	Individual + Spouse	Individual + Child(ren)	Individual + Family
50 to 89	\$1,000	\$100	\$28.13	\$54.10	\$50.59	\$80.27
		\$50	\$31.80	\$61.34	\$58.54	\$92.48
		\$0	\$35.66	\$68.94	\$67.13	\$105.58
		\$100 Disappearing	\$33.72	\$65.10	\$62.53	\$98.65
	\$1,500	\$100	\$32.41	\$62.65	\$56.78	\$91.06
		\$50	\$36.32	\$70.39	\$65.19	\$104.01
		\$0	\$40.50	\$78.62	\$74.37	\$118.06
		\$100 Disappearing	\$38.44	\$74.53	\$69.52	\$110.74
	\$2,000	\$100	\$35.12	\$68.07	\$60.64	\$97.81
		\$50	\$39.18	\$76.10	\$69.27	\$111.13
		\$0	\$43.52	\$84.65	\$78.63	\$125.54
		\$100 Disappearing	\$41.38	\$80.43	\$73.71	\$118.07
	\$2,500	\$100	\$36.57	\$70.97	\$62.81	\$101.54
		\$50	\$40.71	\$79.16	\$71.54	\$115.05
		\$0	\$45.16	\$87.94	\$81.08	\$129.77
		\$100 Disappearing	\$42.99	\$83.65	\$76.10	\$122.21
	\$3,000	\$100	\$37.65	\$73.12	\$64.44	\$104.35
		\$50	\$41.83	\$81.40	\$73.25	\$117.98
		\$0	\$46.32	\$90.26	\$82.82	\$132.77
		\$100 Disappearing	\$44.14	\$85.93	\$77.83	\$125.17
\$3,500	\$100	\$37.96	\$73.76	\$64.84	\$105.07	
	\$50	\$42.16	\$82.06	\$73.67	\$118.75	
	\$0	\$46.67	\$90.97	\$83.29	\$133.60	
	\$100 Disappearing	\$44.48	\$86.62	\$78.27	\$125.98	
\$4,000	\$100	\$38.11	\$74.06	\$65.03	\$105.43	
	\$50	\$42.33	\$82.39	\$73.88	\$119.13	
	\$0	\$46.86	\$91.33	\$83.51	\$134.01	
	\$100 Disappearing	\$44.66	\$86.98	\$78.50	\$126.39	
\$5,000	\$100	\$38.26	\$74.36	\$65.22	\$105.78	
	\$50	\$42.49	\$82.70	\$74.07	\$119.49	
	\$0	\$47.03	\$91.67	\$83.71	\$134.39	
	\$100 Disappearing	\$44.82	\$87.31	\$78.70	\$126.76	

#### Modal Factors

Mode	Bank draft/Direct bill*
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\* Please refer to CSB-9-0014 for product availability by state.

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