

# Medico<sup>®</sup> Dental Insurance Portfolio

DentalDental Plus

D.V.H. \$1,000D.V.H. \$1.500

## RATE GUIDE

#### **Premium Withdrawal**

If the applicant chooses the Automatic Bank Withdrawal or Credit Card method of payment and the application is submitted without any premium, the initial premium will be drafted from the Insured's account on the Policy Date (effective date of coverage).

**Note**: Unless a future Effective Date is requested, the premium will be drawn as soon as the policy is issued. Please make sure the applicant is aware of this.

#### **Policy Effective Date**

Requested Effective Date must be after the application date. If no Effective Date is requested, the Effective Date will be the day the application is approved by our Underwriting Department.

## Please review the premium differences in the rates shown, as modal factors vary based on payment methods and frequency of payments.

**Note:** Enrollments using a credit or debit card for premium payments must be submitted electronically. Paper applications cannot contain credit or debit card information.

If you have questions, please call 1-800-547-2401 - Option 3

#### **Dental** \$1000 Policy Year Maximum Benefit Amount

# Monthly Bank Draft Issue Age Premium 18-65 33.86 66-79 35.86 80-89 39.84

Monthly Credit Card							
Issue Age Premium							
18-65	35.09						
66-79	37.15						
80-89	41.28						

Quarterly Bank Draft							
Issue Age	Premium						
18-65	102.00						
66-79	108.00						
80-89	120.00						

Quarterly Credit Card							
Issue Age Premium							
105.26							
111.46							
80-89 123.84							

Quarterly Direct Bill							
Issue Age Premium							
18-65	110.16						
66-79	116.64						
80-89	129.60						

Semi-Annual Bank Draft							
Issue Age	Premium						
18-65	204.00						
66-79	216.00						
80-89	240.00						

Annual Bank Draft							
Issue Age Premium							
18-65	408.00						
66-79	432.00						
80-89	480.00						

Semi-Annual Credit Card							
Issue Age Premium							
210.12							
222.48							
247.20							

Semi-Annual Direct Bill							
Issue Age Premium							
18-65	212.16						
66-79	224.64						
80-89	249.60						

Annual Credit Card							
Issue Age Premium							
18-65	420.24						
66-79	444.96						
80-89	494.40						

Annual Direct Bill							
Issue Age Premium							
18-65	408.00						
66-79	432.00						
80-89	480.00						

#### For Producer Use Only

## D.V.H. \$1,000 and D.V.H. \$1,500 Form A58

Mont	Monthly Bank Draft			Quarterly Bank Draft			Semi-Annual Bank Draft			Annual Bank Draft		
Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	
18-39	29.00	37.00	18-39	87.00	111.00	18-39	174.00	222.00	18-39	348.00	444.00	
40-54	31.00	41.00	40-54	93.00	123.00	40-54	186.00	246.00	40-54	372.00	492.00	
55-64	33.00	44.00	55-64	99.00	132.00	55-64	198.00	264.00	55-64	396.00	528.00	
65-79	35.00	46.00	65-79	105.00	138.00	65-79	210.00	276.00	65-79	420.00	552.00	
80-89	38.00	49.00	80-89	114.00	147.00	80-89	228.00	294.00	80-89	456.00	588.00	

Mont	Monthly Credit Card			Quarterly Credit Card			Semi-Annual Credit Card			Annual Credit Card		
Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	
18-39	29.93	38.18	18-39	89.78	114.55	18-39	179.22	228.66	18-39	358.44	457.32	
40-54	31.99	42.31	40-54	95.98	126.94	40-54	191.58	253.38	40-54	383.16	506.76	
55-64	34.06	45.41	55-64	102.17	136.22	55-64	203.94	271.92	55-64	407.88	543.84	
65-79	36.12	47.47	65-79	108.36	142.42	65-79	216.30	284.28	65-79	432.60	568.56	
80-89	39.22	50.57	80-89	117.65	151.70	80-89	234.84	302.82	80-89	469.68	605.64	

Quar	terly Direct Bill Semi-Annual Direct Bill		Sill Annual Direct Bill					
Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max	Issue Age	1,000 Max	1,500 Max
18-39	93.96	119.88	18-39	180.96	230.88	18-39	348.00	444.00
40-54	100.44	132.84	40-54	193.44	255.84	40-54	372.00	492.00
55-64	106.92	142.56	55-64	205.92	274.56	55-64	396.00	528.00
65-79	113.40	149.04	65-79	218.40	287.04	65-79	420.00	552.00
80-89	123.12	158.76	80-89	237.12	305.76	80-89	456.00	588.00

### **Dental Plus** \$2500 Policy Year Maximum Benefit Amount

Monthly Bank Draft		
Issue Age Premium		
18-65	59.76	
66-79	67.73	
80-89	73.70	

Monthly Credit Card		
Issue Age Premium		
18-65	61.92	
66-79	70.18	
80-89	76.37	

Quarterly Bank Draft			
Issue Age Premium			
18-65	180.00		
66-79	204.00		
80-89	222.00		

Quarterly Credit Card			
Issue Age Premium			
18-65	185.76		
66-79	210.53		
80-89	229.10		

Quarterly Direct Bill			
Issue Age Premium			
18-65	194.40		
66-79	220.32		
80-89	239.76		

Semi-Annual Bank Draft		
Issue Age	Premium	
18-65	360.00	
66-79	408.00	
80-89	444.00	

Semi-Annual Credit Card		
Issue Age Premium		
18-65	370.80	
66-79	420.24	
80-89	457.32	

Semi-Annual Direct Bill		
Issue Age	Premium	
18-65	374.40	
66-79	424.32	
80-89	461.76	

Annual Bank Draft		
Issue Age Premium		
720.00		
816.00		
888.00		

Annual Credit Card			
Issue Age Premium			
18-65	741.60		
66-79	840.48		
80-89	914.64		

Annual Direct Bill			
Issue Age Premium			
18-65	720.00		
66-79	816.00		
80-89	888.00		

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