

# SUPPLEMENTAL SENIOR DENTAL INSURANCE RATES (CLDEN 09)

from Constitution Life Insurance Company,  
 a member of the Universal American family of companies.

(see Area Rating Factors on reverse side)

## STANDARD PLAN: \$1,500 Annual Maximum Benefit payable per policy year

MONTHLY PAC PREMIUMS				ANNUAL PREMIUMS			
Plan Deductible	Area A	Area B	Area C	Plan Deductible	Area A	Area B	Area C
\$0 Deductible	\$17.50	\$23.45	\$29.45	\$0 Deductible	\$210.00	\$281.40	\$353.40

## ENHANCED PLAN: \$6,000 Annual Maximum Benefit payable per policy year

MONTHLY PAC PREMIUMS				ANNUAL PREMIUMS			
Plan Deductible	Area A	Area B	Area C	Plan Deductible	Area A	Area B	Area C
\$0 Deductible	\$31.30	\$41.80	\$52.45	\$0 Deductible	\$375.60	\$501.60	\$629.40

### OTHER BILLING MODES AVAILABLE:

Direct Bill Modes: Semi-Annual: Annual x .52

Credit Card Modes: Semi-Annual: Annual x .516, Monthly: Annual x .085

### NO APPLICATION FEE

# SUPPLEMENTAL SENIOR DENTAL INSURANCE

AREA RATING FACTORS*						
STATE	ZIP CODES (first 3 digits)	FACTOR	STATE	ZIP CODES (first 3 digits)	FACTOR	
Alabama	All Zip Codes	B	Missouri	630-633, 641	B	
Arizona	All Zip Codes	B		All Other Zip Codes	A	
Arkansas	All Zip Codes	A	Mississippi	All Zip codes	A	
California	900-905, 913-915, 926-928	C	Nebraska	All Zip Codes	A	
	931, 939-941, 943-950	C		North Carolina	All Zip codes	B
	All Other Zip Codes	B		Ohio	430-432, 436, 440, 441, 450-452, 454	B
Florida	331	C	All Other Zip Codes	A		
	321, 323, 335-338, 346, 347	A	Oklahoma	All Zip Codes	A	
	All Zip Codes	B	Oregon	All Zip Codes	B	
Georgia	All Zip codes	B	South Carolina	All Zip Codes	B	
Illinois	612, 613, 619-625, 629	A	Tennessee	370-372	B	
	All Other Zip Codes	B		All Other Zip Codes	A	
Indiana	460-463	B	Texas	754-758, 764-768, 775-785, 793-798	A	
	All Other Zip Codes	A		All Other Zip Codes	B	
Iowa	All Zip Codes	A	Virginia	201-222	C	
Kansas	662	B		239, 242	A	
	All Other Zip Codes	A		All Other Zip Codes	B	
Kentucky	All Zip Codes	A	Wisconsin	All Zip codes	B	
Louisiana	All Zip Codes	A	Michigan	486, 493, 498	A	
	All Zip Codes	A		All Other Zip Codes	B	

**Notes:**

- 1) Primary insured must be age 63 or above. Spouse can be any age.
- 2) Policy effective date will be 1st of month following approval by the company.

\*Please check your Product Availability Chart or contact the Sales Department to verify product availability in your state.