



# Medico® Dental Insurance Portfolio

- Dental
- D.V.H. \$1,000
- Dental Plus
- D.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/Certificate Date (effective date of coverage).

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

### Policy/Certificate 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

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

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

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

Quarterly Credit Card	
Issue Age	Premium
18-65	105.26
66-79	111.46
80-89	123.84

Semi-Annual Credit Card	
Issue Age	Premium
18-65	210.12
66-79	222.48
80-89	247.20

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

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

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

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 A59

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

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

Quarterly Direct Bill			Semi-Annual Direct Bill			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

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

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

Annual Bank Draft	
Issue Age	Premium
18-65	720.00
66-79	816.00
80-89	888.00

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

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

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

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

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

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

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