

MONTHLY RATES



Voluntary – Premier Plan with Child Benefit Rates – January 2015 – December 2015

	Monthly Base Rate	Area Rates											
		Area A	Area B	Area C	Area D	Area E	Area F	Area G	Area H	Area I	Area J	Area K	Area L
Employee Only	32.01	33.69	35.36	37.43	39.51	41.60	43.67	46.19	48.67	51.57	54.06	57.43	60.32
Employee + Spouse	64.04	67.37	70.70	74.87	79.02	83.18	87.33	92.36	97.35	103.14	108.12	114.84	120.64
Employee + Child(ren) Ages 1-26	67.46	70.70	74.24	78.51	82.99	87.48	91.96	96.77	102.00	108.50	113.72	120.31	126.55
Employee + Family	100.90	105.89	111.15	117.58	124.24	130.90	137.55	144.99	152.80	162.35	170.16	180.26	189.52

Optional Orthodontia is only available with Traditional Child Benefit Plan. (Not available with Adult Plan). Add \$6.35 to Employee + Child(ren) Ages 1-26 and Employee + Family rates if orthodontia selected.

The dental rates in this brochure include the Health Industry Fee. The Affordable Care Act (ACA) requires that fees be collected to fund certain provisions of the health care reform law. The Health Industry Fee applies to all health insurance including dental insurance. One hundred percent of the amount collected is passed on to the appropriate government agencies and Companion Life does not benefit from it.

Since this fee is not a rate increase, we show it separately as a line item on our billing statement. For your convenience, however, the fee is included in the rates in this proposal.

Once sold, rates are guaranteed for 12 months. Effective January 1, 2015.

SEE REVERSE FOR AREA FACTORS AND APPLICABLE INDUSTRY FACTORS

NOTE: A monthly administrative fee of \$10 will be included for the employer group. These rates replace all prior published rates.

Contact Companion Life Group Underwriting for approval on groups with potentially more than 100 enrollees. Companion Life reserves the right to accept or reject any group based upon the information submitted.



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Companion Life VOLUNTARY DENTAL PLANS

VOLUNTARY DENTAL TRADITIONAL AND ACA AREA FACTORS

Alabama 357-358 352, 365-366, 369 All Others	C B A	Indiana 462 460-461 463-469, 473, 479 470, 472, 474-478 All Others	E D D C B	Michigan 480-483 484-485 491 All Others	G F E D	Ohio 430-432 441-443, 452 433-436, 440, 446-447 450-451, 454, 458 444-445, 448-449 453, 455-456 All Others	D D C C B B A	Texas 752-753, 770-772 786-787, 790-792 750-751, 760-761, 773 754-759, 762-765 768-769, 774-780 788-789, 793-797 All Others	D D C B B B A
Alaska 995, 997 996, 998-999	M L	Iowa 500-503, 509 504-505, 508 510-520, 522-528 All Others	D C C B	Minnesota 554, 556-560, 563-564 All Others	F E	Oklahoma 730, 739, 740-741 All Others	B A	Vermont 054 All Others	G F
Arkansas 722, 727, 729 All Others	C A	Kansas 662 660-661, 672 664-668 All Others	D C C B A	Mississippi 631 630, 633, 640-641 658 All Others	B D C B A	Oregon 970-972, 974-977 973 All Others	B A C	Virginia 201, 220-223 All Others	G F
Delaware 197 198 All Others	D E B	Kentucky 662 660-661, 672 664-668 All Others	D C B A	Montana 591, 598 All Others	D C B A	Pennsylvania 191 190, 193 172, 176 183, 189, 194 175, 180-181, 196 All Others	D E D C B A	Washington 980-981 982-985 988-989, 993-994 All Others	G F F E
District of Columbia	H	Louisiana 701, 706 All Others	A D C	Nebraska 893, 898 894-897 All Others	E D A	Rhode Island 028 All Others	E D G	West Virginia 247-249, 258-259, 266 250-257, 261, 267 All Others	B A C
Florida 331-332, 341 326, 339, 342, 349 320, 323-325 329-330, 333-334 338, 344 321-322, 327-328 336-337, 347 All Others	G E D D C B B A	Maine 039-041 042 All Others	A D C H G F	Nevada 893, 898 894-897 All Others	H G B	South Carolina 292, 294-296 298-299 All Others	F G B B A	Wisconsin 537 539, 543-544 547, 549 530-535, 538 541-542, 546 All Others	F E E D D C
Georgia 300, 303, 311 301-302 305-306, 308-309 307, 310, 312-314 316-319, 398 All Others	F E C B B A	Maryland 208, 209 207, 214 206, 215, 219 212, 216-218 All Others	F E D C B A	New Hampshire 030-031, 033 All Others	I H	South Dakota 270, 274, 277 281, 286-289 272, 275 278-280, 284-285 All Others	C C B B A	Tennessee 372 All Others	C B
Idaho 837 833, 835-836, 838 All Others	E D C	Massachusetts 024 013-014, 016-019 021-022, 025-026 015, 020, 023 010-011, 027 All Others	K I I H G E	North Carolina 282 271, 276 270, 274, 277 281, 286-289 272, 275 278-280, 284-285 All Others	E D C C B B A	Texas 730, 739, 740-741 All Others	B A	Wyoming	C
Illinois 600, 602 601, 603, 606-608 604-605 610-611, 627 609, 613-618 612, 619, 623, 629 All Others	G F E D C B A	North Dakota 581 All Others	H G E						

SPECIAL INDUSTRY FACTORS

Apply to area rates if industry is shown below

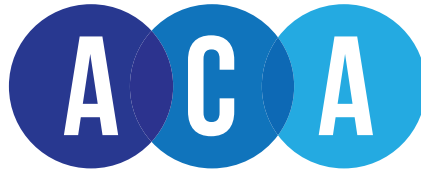
SIC Code	Industry	Discount	SIC Code	Industry	Surcharge
0100-0999	Agriculture	-15%	6000-6299	Banking, Investments	+10%
1000-1499	Mining	-15%	6300-6499	Insurance	+10%
1500-1999	Construction	-15%	6500-6699	Real Estate	+10%
2000-3999	Manufacturing	-10%	6700-6999	Holding Companies	+10%
4000-4299 & 4400-4499	Transportation	-10%	7800-7999	Amusement Companies	+10%
4600-4699	Pipeline	-10%	8000-8049 & 8070-8099	Health Services	+15%
4700-4799	Transport Services	-10%	8100-8199	Legal Services	+15%
4900-4999	Utilities	-10%	8300-8999	Misc Services/Organizations	+15%
DENTISTS AND DENTAL LABS (SIC CODE 8021, 8072) INELIGIBLE FOR VOLUNTARY DENTAL COVERAGE.			9000-9999	Public Administration	+15%
			8200-8299	Education	+25%

NOTE: A monthly administrative fee of \$10 will be included for the employer group.



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MONTHLY RATES



Adult Dental Plan

This plan provides dental coverage for adults only, including children ages 19 to 26. This ACA Adult Only Dental Plan is designed for groups whose employees are covered under a medical plan that includes a Pediatric Oral Health Benefit (usually groups under 50 employees).

Voluntary – ACA Adult Dental Plan – January 2015 - December 2015

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		Area A	Area B	Area C	Area D	Area E	Area F	Area G	Area H	Area I	Area J	Area K	Area L
Employee	32.01	33.69	35.36	37.43	39.51	41.60	43.67	46.19	48.67	51.57	54.06	57.43	60.32
Employee & Spouse	64.04	67.37	70.70	74.87	79.02	83.18	87.33	92.36	97.35	103.14	108.12	114.84	120.64
Employee Plus Child(ren) Ages 19-26	54.62	57.29	60.14	63.62	67.22	70.84	74.46	78.43	82.67	87.87	92.09	97.51	102.54
Employee & Family with Children Age 19 to 26 only	86.63	90.97	95.50	101.05	106.74	112.43	118.13	124.62	131.34	139.43	146.16	154.94	162.86

Optional Orthodontia only available with Traditional Child Benefit Plan. (Not available with Adult Plan).

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Companion Life ACA ADULT ONLY

VOLUNTARY DENTAL TRADITIONAL AND ACA AREA FACTORS

Alabama		Indiana		Michigan		Ohio		Texas	
357-358	C	462	E	480-483	G	430-432	D	752-753, 770-772	D
352, 365-366, 369	B	460-461	D	484-485	F	441-443, 452	D	786-787, 790-792	D
All Others	A	463-469, 473, 479	D	491	E	433-436, 440, 446-447	C	750-751, 760-761, 773	C
		470, 472, 474-478	C	All Others	D	450-451, 454, 458	C	754-759, 762-765	B
Alaska		All Others	B			444-445, 448-449	B	768-769, 774-780	B
995, 997	M			Minnesota		453, 455-456	B	788-789, 793-797	B
996, 998-999	L	Iowa		554, 556-560, 563-564	F	All Others	A	All Others	A
		500-503, 509	D	All Others	E				
Arkansas		504-505, 508	C			Oklahoma		Vermont	
722, 727, 729	C	510-520, 522-528	C	Mississippi	B	730, 739, 740-741	B	054	G
All Others	A	All Others	B			All Others	A	All Others	F
				Missouri				Virginia	
Delaware		Kansas		631	D	Oregon		201, 220-223	B
197	D	662	D	630, 633, 640-641	C	970-972, 974-977	E	All Others	A
198	E	660-661, 672	C	658	B	973	D		
All Others	B	664-668	B	All Others	A	All Others	C	Washington	
		All Others	A					980-981	G
District of Columbia	H			Montana		Pennsylvania		982-985	F
		Kentucky	A	591, 598	E	191	E	988-989, 993-994	F
Florida		All Others		All Others	D	190, 193	D	All Others	E
331-332, 341	G					172, 176	C		
326, 339, 342, 349	E	Louisiana		Nebraska	A	183, 189, 194	C	West Virginia	
320, 323-325	D	701, 706	D			175, 180-181, 196	C	247-249, 258-259, 266	C
329-330, 333-334	D	All Others	C	Nevada		All Others	A	250-257, 261, 267	B
338, 344	C			893, 898	H			All Others	A
321-322, 327-328	B	Maine		894-897	G	Rhode Island			
336-337, 347	B	039-041	H	All Others	B	028	F	Wisconsin	
All Others	A	042	G			All Others	G	537	F
		All Others	F	New Hampshire				539, 543-544	E
Georgia				030-031, 033	I	South Carolina		547, 549	E
300, 303, 311	F	Maryland		All Others	H	292, 294-296	B	530-535, 538	D
301-302	E	208, 209	E			298-299	B	541-542, 546	D
305-306, 308-309	C	207, 214	D	North Carolina		All Others	A	All Others	C
307, 310, 312-314	B	206, 215, 219	C	282	E				
316-319, 398	B	212, 216-218	B	271, 276	D	South Dakota	C	Wyoming	C
All Others	A	All Others	A	270, 274, 277	C				
				281, 286-289	C	Tennessee			
Idaho		Massachusetts		272, 275	B	372	C		
837	E	024	K	278-280, 284-285	B	All Others	B		
833, 835-836, 838	D	013-014, 016-019	I	All Others	A				
All Others	C	021-022, 025-026	I						
		015, 020, 023	H	North Dakota					
Illinois		010-011, 027	G	581	E				
600, 602	G	All Others	E	All Others	C				
601, 603, 606-608	F								
604-605	E								
610-611, 627	D								
609, 613-618	C								
612, 619, 623, 629	B								
All Others	A								

SPECIAL INDUSTRY FACTORS

Apply to area rates if industry is shown below

SIC Code	Industry	Discount	SIC Code	Industry	Surcharge
0100-0999	Agriculture	-15%	6000-6299	Banking, Investments	+10%
1000-1499	Mining	-15%	6300-6499	Insurance	+10%
1500-1999	Construction	-15%	6500-6699	Real Estate	+10%
2000-3999	Manufacturing	-10%	6700-6999	Holding Companies	+10%
4000-4299 & 4400-4499	Transportation	-10%	7800-7999	Amusement Companies	+10%
4600-4699	Pipeline	-10%	8000-8049 & 8070-8099	Health Services	+15%
4700-4799	Transport Services	-10%	8100-8199	Legal Services	+15%
4900-4999	Utilities	-10%	8300-8999	Misc Services/Organizations	+15%
			9000-9999	Public Administration	+15%
			8200-8299	Education	+25%

DENTIST AND DENTAL LABS(SIC CODE 8021, 8072)
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