

# Dental Design

## Rate Calculator

Effective 1/1/2012

# Small Business Advantage<sup>SM</sup>

powered by



### Dental Design Base Rates

Area	Employee	Spouse	Children No Ortho	Fixed Ortho Rate
1	\$17	\$17	\$24	\$19
2	\$19	\$19	\$25	\$19
3	\$21	\$21	\$28	\$19
4	\$22	\$22	\$31	\$19
5	\$24	\$24	\$32	\$19
6	\$25	\$25	\$37	\$19
7	\$27	\$27	\$39	\$19
8	\$29	\$29	\$40	\$19
9	\$32	\$32	\$43	\$19
10	\$35	\$35	\$46	\$19
11	\$37	\$37	\$51	\$19

### Instructions

Multiply the Base Rate times the Dental Design Rate Factors and round to the nearest dollar to determine the Final Rates for the group. If a group is on the restricted industry list, multiply the Rate Factor by 1.20. Make sure to use the Ortho Rate Factor when calculating the Ortho for Children rate. Add this to the Children rate to determine total Children with Ortho rate.

*For groups with a higher than normal average number of children, and multi-location groups, please contact Allied for rating information.*

### Area Chart

<b>STATE</b> .....	<b>AREA</b>	LA 700-708, 712, 713.....6	OK 730-731.....2
AK .....	11	710-711.....5	Rest of State.....1
AL .....	4	MA 020-027.....9	OR 970-972.....9
AR .....	4	010-019.....7	973-974.....7
AZ 850,852-853.....4		MD 206-209.....5	Rest of State.....8
Rest of State.....3		210-219.....4	PA 189-194.....5
CA 900-918.....8		ME .....	150-152, 170-181, 195-196.....4
940-951.....7		MI 480-483.....8	Rest of State.....3
919-921, 926-936, 952-966.....6		Rest of State.....6	RI .....
922-925.....5		MN 550-554.....7	SC .....
CO 803.....9		Rest of State.....6	SD .....
800-802.....8		MO 630-633.....4	TN .....
804-806, 808-809.....7		Rest of State.....3	TX 750, 770-775.....3
807, 810-816.....6		MS .....	751-769, 776-777.....2
CT .....		MT .....	Rest of State.....1
DC .....		NC 280-282.....6	UT .....
DE .....		Rest of State.....5	VA .....
FL 330-334.....10		ND .....	VT .....
320-329, 335-349.....6		NE .....	WI 531-534.....6
GA 300-303.....6		NH .....	Rest of State.....5
304-319.....4		NJ 078-079.....10	WV .....
HI .....		070-073, 076-077, 080-084.....8	WY .....
IA .....		085-087.....8	
ID .....		074-075, 088-089.....6	
IL 600, 602.....9		NM .....	
601, 603, 605-607.....7		NV .....	
604, 608.....5		NY 109-116.....9	
Rest of State.....4		100-104, 105-108, 117-119.....7	
IN .....		124-127.....4	
KS .....		Rest of State.....3	
KY .....		OH 430-432, 440-447.....3	
		Rest of State.....2	

**For more information, call the  
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## Dental Design Rate Factors

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Standard Plan			Ortho for Children Rate Factors		
Group Size	No Takeover	Takeover	Group Size	No Takeover	Takeover
2	1.20	1.44	2	1.20	1.38
3 to 4	1.10	1.32	3 to 4	1.10	1.27
5 to 9	1.00	1.20	5 to 9	1.00	1.15
10+	.95	1.14	10+	.95	1.09

Plan Options Factors	
Annual Maximum	
\$750 Annual Maximum	0.92
\$1,000 Annual Maximum	1.00
\$1,500 Annual Maximum	1.10
\$2,000 Annual Maximum	1.17
Plan Deductible	
\$50 Calendar Year Deductible	1.06
\$75 Calendar Year Deductible	1.00
\$100 Lifetime Deductible	1.02

### Final Rate Calculation

	Area ___ Base Rate	Multiplied by Rate Factor	Multiplied by Plan Option Factor(s)	Equals Final Rates (round to nearest dollar)
Employee	\$	X	X	=\$
Spouse	\$	X	X	=\$
Children	\$	X	X	=\$
Ortho for Children	\$	X**	X	=\$

\*\*Use Ortho for Children Rate Factor

#### Industry Rate Factors

All firms are eligible for Allied Dental Design and may apply for coverage. However, certain industries are loaded 20 percent. These are:

Industry Description	SIC Code
Dental Equipment and Supplies.....	3843
Drinking Places (Alcoholic Beverages) .....	5813
Bands, Orchestras, Actors and Other Entertainers.....	7929
Offices and Clinics of Dentists.....	8021
Legal Services.....	8111
Elementary and Secondary Schools.....	8211
Schools and Educational Services, NOC .....	8299
Real Estate Agents and Managers .....	6531
Pro- and Semi-Pro Sports Clubs .....	7941
Religious Organizations.....	8661

100 percent Family Groups are acceptable and require a 20 percent load in addition to any industry load.

### American General Life Companies

Policies issued by:

**American General Life Insurance Company of Delaware**  
Wilmington, Delaware  
Policy Form Numbers G-DEN-42000

**The United States Life Insurance Company in the City of New York**  
New York, New York  
Policy Form Numbers G-DEN-32000  
[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

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