

Dental Design

Rate Calculator

Effective 3/1/2010

Small Business AdvantageSM

powered by



Dental Design Base Rates

Area	Employee	Spouse	Children No Ortho	Fixed Ortho Rate
1	\$16	\$16	\$22	\$17
2	\$17	\$17	\$23	\$17
3	\$19	\$19	\$26	\$17
4	\$20	\$20	\$28	\$17
5	\$22	\$22	\$29	\$17
6	\$23	\$23	\$34	\$17
7	\$25	\$25	\$36	\$17
8	\$27	\$27	\$37	\$17
9	\$29	\$29	\$39	\$17
10	\$32	\$32	\$42	\$17
11	\$34	\$34	\$47	\$17

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

Area Chart

STATE.....	AREA	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	6	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	6
922-925	5	MN 550-554	7	SC	5
CO 803	9	Rest of State.....	6	SD	6
800-802	8	MO 630-633	4	TN	4
804-806, 808-809	7	Rest of State.....	3	TX 750, 770-775	3
807, 810-816	6	MS	5	751-769, 776-777	2
CT	9	MT	5	Rest of State.....	1
DC	5	NC 280-282	6	UT	8
DE	6	Rest of State.....	5	VA	3
FL 330-334	10	ND	5	VT	6
320-329, 335-349.....	6	NE	3	WI 531-534	6
GA 300-303	6	NH	8	Rest of State.....	5
304-319	4	NJ 078-079	10	WV	4
HI	7	070-073, 076-077, 080-084.....	8	WY	5
IA	4	085-087	8		
ID	5	074-075, 088-089.....	6		
IL 600, 602	9	NM	4		
601, 603, 605-607	7	NV	6		
604, 608	5	NY 109-116	9		
Rest of State.....	4	100-104, 105-108, 117-119.....	7		
IN	4	124-127	4		
KS	2	Rest of State.....	3		
KY	4	OH 430-432, 440-447	3		
		Rest of State.....	2		

**For more information, call the
Allied Sales Hotline at (888) 767-7133.**

Fax: (913) 945-4396
sales@alliednational.com

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 Number G-DEN-42000

American International Life Assurance Company of New York

New York, New York

Policy Form Number G-DEN-32000

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life Insurance Company of Delaware and American International Life Assurance Company of New York.

American General Life Companies insurers offer a broad spectrum of life insurance, fixed annuities, accident and health products, and worksite benefits to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company of Delaware and American International Life Assurance Company of New York are each insurer's own responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.