

Premiums are determined by area. To determine your monthly premium rate, refer to the Area/State charts on this page. You may choose an optional \$1,500 Benefit plan for a 15% increase to the base rate.

Rate = \_\_\_\_\_  
+ \_\_\_\_\_

[ ] Optional \$1,500 benefit  
( rate x .15 ) = \_\_\_\_\_

Monthly Total = \_\_\_\_\_

Application Fee + \$20.00

Total Remittance = \$ \_\_\_\_\_

Payment options include Monthly Bank, Quarterly or Semi-annual Direct Bill. Direct Bill options charge a \$2 billing fee per billing.

**Premium rates illustrated are guaranteed for six months from effective date, and may increase on a semi-annual basis.**

Area	Application Only	Applicant + 1	Applicant + Family
1	\$21.35	\$47.74	\$69.64
2	\$23.41	\$52.34	\$76.35
3	\$25.72	\$57.52	\$83.90
4	\$28.29	\$63.27	\$92.29
5	\$31.12	\$69.60	\$101.52
6	\$34.21	\$76.50	\$111.59
7	\$37.55	\$83.98	\$122.49
8	\$41.41	\$92.61	\$135.08

**AREA (STATE) DEFINITIONS**

Alabama	3	Colorado	4	Kansas	2	Montana	1	Ohio	1	Utah	1
350-355, 359		803, 808-810		660-662		590-591		All Areas		All Areas	
All Other	1	All Other	1	All Other	1	599	2	Oklahoma	2	Virginia	5
Alaska	8	Delaware	2	Kentucky	1	All Other	3	740-743	2	201, 220-221	5
995-996		All Areas		All Areas		Nebraska	1	All Other	1	222-223	6
All Other	6	Dist Columbia	6	Louisiana	2	All Areas	1	Oregon	3	224-225, 230-232	1
Arizona	2	All Areas	6	707-711	2	Nevada	2	977	3	228-229, 240-244	2
856-857, 864		Georgia	2	712	3	890-891	2	978	1	233-237	5
All Other	1	300-303	2	All Other	1	894-895, 898	6	All Other	2	All Other	4
Arkansas	1	All Other	1	Michigan	4	All Other	4	Pennsylvania	2	Washington	4
All Areas		Hawaii	3	480-483, 490-491	2	New Mexico	2	170-178, 182-187	2	982-984	4
California	7	All Areas	3	488-489	3	881	2	190-192	3	990-992	3
900-905		Idaho	1	All Other	1	882	5	All Other	1	993	6
906-914	6	All Areas	1	Minnesota	2	All Other	1	South Carolina	1	All Other	5
915-916	8	Illinois	2	553-558, 564, 566	2	North Carolina	2	All Areas	1	West Virginia	4
917-918	4	600-605	2	All Other	1	277	2	Tennessee	2	255-257	4
919-927, 930-934	6	606-608	3	Mississippi	2	286	3	373-374	2	262-265	3
939	6	All Other	1	390-392	2	287-289	2	All Other	1	All Other	2
943-948	4	Indiana	1	All Other	1	All Other	1	Texas	3	Wisconsin	1
956-958	3	463-464	2	Missouri	2	North Dakota	2	751-753	3	All Areas	1
949, 961	6	473	3	640-641, 644-649	2	580-581	2	754	4	Wyoming	1
959	4	All Other	1	All Other	1	All Other	1	756-757, 776-777	1	All Areas	1
All Other	5	Iowa	1					All Other	2		
		All Areas	1								

Rates effective 02/06-01/07 (Rev 07/06)