

Rate Calculator

Effective 1/1/09

Precalculated rate sheets for base plans in all areas are available with all our forms at www.alliednational.com

Dental Design Base Rates

Area	Employee	Spouse	Children	Ortho for Children
A	\$18	\$18	\$24	\$17
B	\$19	\$19	\$26	\$17
C	\$21	\$21	\$27	\$17
D	\$22	\$22	\$31	\$17
E	\$24	\$24	\$33	\$17
F	\$26	\$26	\$34	\$17
G	\$27	\$27	\$36	\$17
H	\$30	\$30	\$39	\$17
I	\$31	\$31	\$44	\$17
J	\$34	\$34	\$48	\$17

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

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.

Area Chart

STATE.....AREA	KY	B	OH 430-432, 440-447	C
AK	LA 710-711	C	Rest of State.....	B
AL	Rest of State.....	D	OK 730-731	B
AR	MA 020-027	H	Rest of State.....	A
AZ 850,852-853	Rest of State.....	G	OR 970-972	G
Rest of State.....	MD 206-209	E	973-974	E
CA 900-918	Rest of State.....	D	Rest of State.....	F
919-921, 926-939, 952-961	ME	D	PA 150-152, 170-181, 195-196.....	D
922-925	MI 480-483	F	189-194	E
940-951	Rest of State.....	D	Rest of State.....	C
CO 800-802	MN 550-554	E	RI	D
803	Rest of State.....	D	SC	B
804-806, 808-809	MO 630-633	D	SD	D
Rest of State.....	Rest of State.....	C	TN	B
CT	MS	C	TX 750, 770-775	D
DC	MT	C	751-769, 776-777	C
DE	NC Not Available		797-799	B
FL 320-329, 335-349	ND	C	Rest of State.....	A
330-334	NE	A	UT	F
GA 300-303	NH	E	VA	C
Rest of State.....	NJ 074-075, 088-089	G	VT	D
HI	078-079	J	WA Not Available	
IA	085-087	H	WI 531, 532, 534	D
ID	Rest of State.....	I	Rest of State.....	C
IL 600, 602	NM	B	WV	B
601, 603	NV	D	WY	C
604, 608	NY 100-104	I		
605-607	105-108, 117-119	H		
Rest of State.....	109-116	J		
IN	124-127	E		
KS	Rest of State.....	D		

For more information, call the
Allied Sales Hotline at 1-888-767-7133.

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ALLIEDSM
Dental Design

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	
\$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 <small>(round to nearest dollar)</small>
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%. 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% Family Groups are acceptable and require a 20% load in addition to any industry load.



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Insurance Company
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