

### Monthly & EFT Base Rates (All rates based on age last birthday)

1	100% / 75%												80% / 50%											
	\$1,100 Ded.*		\$1,500 Ded.*		\$2,100 Ded.*		\$2,700 Ded.*		\$3,500 Ded.*		\$5,000 Ded.*		Age	\$1,100 Ded.*		\$1,500 Ded.*		\$2,100 Ded.*		\$2,700 Ded.*		\$3,500 Ded.*		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
18-24	79.52	116.63	71.00	104.13	59.64	87.47	51.83	76.02	44.02	64.56	36.92	54.15		18-24	73.16	107.30	65.32	95.80	54.87	80.48	47.68	69.94	40.50	59.40
25	82.70	119.81	73.84	106.97	62.03	89.86	53.90	78.09	45.78	66.32	38.40	55.63	25	76.09	110.23	67.93	98.42	57.06	82.67	49.59	71.84	42.12	61.02	
26	85.88	122.99	76.68	109.81	64.41	92.25	55.98	80.17	47.54	68.09	39.87	57.10	26	79.01	113.15	70.55	101.03	59.26	84.86	51.50	73.75	43.74	62.64	
27	89.06	125.11	79.52	111.71	66.80	93.84	58.05	81.55	49.30	69.26	41.35	58.09	27	81.94	115.10	73.16	102.77	61.45	86.33	53.41	75.02	45.36	63.72	
28	91.18	131.47	81.41	117.39	68.39	98.61	59.43	85.69	50.48	72.78	42.34	61.04	28	83.89	120.96	74.90	108.00	62.92	90.72	54.68	78.84	46.44	66.96	
29	93.30	138.90	83.31	124.01	69.98	104.17	60.81	90.53	51.65	76.89	43.32	64.49	29	85.84	127.79	76.64	114.09	64.38	95.84	55.95	83.29	47.52	70.74	
30	95.43	143.14	85.20	127.80	71.57	107.35	62.20	93.30	52.82	79.24	44.30	66.46	30	87.79	131.69	78.38	117.58	65.84	98.76	57.22	85.83	48.60	72.90	
31	98.61	148.44	88.04	132.53	73.96	111.33	64.27	96.75	54.59	82.17	45.78	68.92	31	90.72	136.56	81.00	121.93	68.04	102.42	59.13	89.01	50.22	75.60	
32	100.73	153.74	89.93	137.27	75.55	115.31	65.65	100.21	55.76	85.11	46.77	71.38	32	92.67	141.44	82.74	126.29	69.50	106.08	60.40	92.19	51.30	78.30	
33	103.91	162.22	92.77	144.84	77.93	121.67	67.73	105.74	57.52	89.80	48.24	75.32	33	95.60	149.25	85.35	133.25	71.70	111.93	62.31	97.28	52.92	82.62	
34	108.15	172.83	96.56	154.31	81.11	129.62	70.49	112.65	59.87	95.67	50.21	80.24	34	99.50	159.00	88.84	141.96	74.62	119.25	64.85	103.63	55.08	88.02	
35	110.27	178.13	98.45	159.04	82.70	133.60	71.87	116.10	61.04	98.61	51.20	82.70	35	101.45	163.88	90.58	146.32	76.09	122.91	66.12	106.81	56.16	90.72	
36	114.51	183.43	102.24	163.77	85.88	137.57	74.64	119.56	63.39	101.54	53.17	85.16	36	105.35	168.75	94.06	150.67	79.01	126.57	68.67	109.99	58.32	93.42	
37	122.99	190.85	109.81	170.40	92.25	143.14	80.17	124.39	68.09	105.65	57.10	88.61	37	113.15	175.58	101.03	156.77	84.86	131.69	73.75	114.44	62.64	97.20	
38	131.47	200.39	117.39	178.92	98.61	150.30	85.69	130.61	72.78	110.93	61.04	93.04	38	120.96	184.36	108.00	164.61	90.72	138.27	78.84	120.16	66.96	102.06	
39	139.96	213.12	124.96	190.28	104.97	159.84	91.22	138.91	77.48	117.98	64.98	98.95	39	128.76	196.07	114.96	175.06	96.57	147.05	83.92	127.79	71.28	108.54	
40	148.44	218.42	132.53	195.02	111.33	163.82	96.75	142.36	82.17	120.91	68.92	101.41	40	136.56	200.94	121.93	179.41	102.42	150.71	89.01	130.97	75.60	111.24	
41	153.74	224.78	137.27	200.69	115.31	168.59	100.21	146.51	85.11	124.43	71.38	104.36	41	141.44	206.80	126.29	184.64	106.08	155.10	92.19	134.79	78.30	114.48	
42	161.16	233.26	143.89	208.27	120.87	174.95	105.04	152.04	89.22	129.13	74.83	108.30	42	148.27	214.60	132.38	191.61	111.20	160.95	96.64	139.87	82.08	118.80	
43	169.64	241.74	151.47	215.84	127.24	181.31	110.57	157.57	93.91	133.82	78.76	112.24	43	156.07	222.40	139.35	198.57	117.05	166.80	101.73	144.96	86.40	123.12	
44	180.25	247.05	160.93	220.57	135.19	185.29	117.48	161.02	99.78	136.76	83.69	114.70	44	165.83	227.28	148.06	202.93	124.37	170.46	108.08	148.14	91.80	125.82	
45	191.91	255.53	171.35	228.15	143.94	191.65	125.09	166.55	106.24	141.45	89.10	118.64	45	176.56	235.09	157.64	209.90	132.42	176.31	115.08	153.23	97.74	130.14	
46	203.57	266.13	181.76	237.61	152.68	199.60	132.69	173.46	112.69	147.32	94.52	123.56	46	187.29	244.84	167.22	218.61	140.47	183.63	122.07	159.58	103.68	135.54	
47	215.24	275.67	192.17	246.13	161.43	206.76	140.29	179.68	119.15	152.61	99.93	127.99	47	198.02	253.62	176.80	226.44	148.51	190.21	129.07	165.31	109.62	140.40	
48	226.90	283.09	202.59	252.76	170.18	212.32	147.89	184.52	125.61	156.71	105.35	131.44	48	208.75	260.45	186.38	232.54	156.56	195.34	136.06	169.76	115.56	144.18	
49	241.74	293.70	215.84	262.23	181.31	220.28	157.57	191.43	133.82	162.58	112.24	136.36	49	222.40	270.20	198.57	241.25	166.80	202.65	144.96	176.11	123.12	149.58	
50	259.77	306.42	231.93	273.59	194.83	229.82	169.32	199.72	143.80	169.63	120.61	142.27	50	238.99	281.91	213.38	251.70	179.24	211.43	155.77	183.74	132.30	156.06	
51	278.85	322.33	248.97	287.79	209.14	241.75	181.75	210.09	154.37	178.43	129.47	149.65	51	256.55	296.54	229.06	264.77	192.41	222.40	167.21	193.28	142.02	164.16	
52	291.58	325.51	260.33	290.63	218.69	244.13	190.05	212.16	161.41	180.19	135.38	151.13	52	268.25	299.47	239.51	267.38	201.19	224.60	174.84	195.19	148.50	165.78	
53	304.30	330.81	271.69	295.36	228.23	248.11	198.34	215.62	168.45	183.13	141.28	153.59	53	279.96	304.34	249.96	271.73	209.97	228.26	182.47	198.37	154.98	168.48	
54	324.45	341.41	289.68	304.83	243.34	256.06	211.47	222.53	179.60	189.00	150.64	158.51	54	298.49	314.10	266.51	280.44	223.87	235.57	194.55	204.73	165.24	173.88	
55	344.59	353.07	307.67	315.24	258.45	264.81	224.60	230.13	190.76	195.45	159.99	163.93	55	317.02	324.83	283.06	290.02	237.77	243.62	206.63	211.72	175.50	179.82	
56	364.74	363.68	325.66	324.71	273.56	272.76	237.73	237.04	201.91	201.32	169.34	168.85	56	335.56	334.58	299.60	298.73	251.67	250.94	218.71	218.08	185.76	185.22	
57	384.88	376.40	343.64	336.07	288.67	282.30	250.86	245.33	213.06	208.36	178.70	174.76	57	354.09	346.29	316.15	309.18	265.57	259.72	230.79	225.71	196.02	191.70	
58	405.03	388.06	361.63	346.48	303.77	291.05	263.99	252.94	224.21	214.82	188.05	180.17	58	372.63	357.02	332.70	318.76	279.47	267.76	242.87	232.70	206.28	197.64	
59	424.11	401.85	378.67	358.79	318.09	301.39	276.43	261.92	234.78	222.45	196.91	186.57	59	390.18	369.70	348.38	330.09	292.64	277.27	254.32	240.96	216.00	204.66	
60	441.08	414.57	393.82	370.15	330.81	310.93	287.49	270.21	244.17	229.49	204.79	192.48	60	405.79	381.41	362.31	340.54	304.34	286.05	264.49	248.59	224.64	211.14	
61	460.16	427.29	410.86	381.51	345.13	320.47	299.93	278.51	254.73	236.54	213.65	198.39	61	423.35	393.11	377.99	350.99	317.51	294.83	275.93	256.22	234.36	217.62	
62	478.19	441.08	426.95	393.82	358.64	330.81	311.68	287.49	264.71	244.17	222.01	204.79	62	439.93	405.79	392.79	362.31	329.95	304.34	286.74	264.49	243.54	224.64	
63	496.21	454.86	443.04	406.12	372.16	341.15	323.43	296.47	274.69	251.80	230.38	211.19	63	456.52	418.47	407.60	373.63	342.39	313.85	297.55	272.75	252.71	231.66	
64	513.18	468.64	458.19	418.43	384.89	351.49	334.48	305.46	284.08	259.43	238.26	217.58	64	472.12	431.15	421.53	384.96	354.09	323.36	307.72	281.02	261.36	238.68	
Key Child	79.52	79.52	71.00	71.00	59.64	59.64	51.83	51.83	44.02	44.02	36.92	36.92	Key Child	73.16	73.16	65.32	65.32	54.87	54.87	47.68	47.68	40.50	40.50	
**Child	78.46	78.46	70.05	70.05	58.85	58.85	51.14	51.14	43.43	43.43	36.43	36.43	**Child	72.18	72.18	64.45	64.45	54.14	54.14	47.05	47.05	39.96	39.96	

#### Premium Guarantee

American Community guarantees your rate to be level for the first 12 months of coverage under this policy.  
The premium may be adjusted to reflect requested policy changes which would include an address change.

\* Non-network deductible 2x network deductible shown above.

**Premium Calculations**

	MALE	FEMALE	DEPENDENT 1**	DEPENDENT 2**	DEPENDENT 3**	
<b>1</b> Base Rate	_____	_____	_____	_____	_____	
<b>2</b> Area Factor x	_____	x _____	x _____	x _____	x _____	
Step 1 & 2 Total	_____	_____	_____	_____	_____	
<b>3</b> Network Factor x	_____	x _____	x _____	x _____	x _____	
Step 3 Total	_____	_____	_____	_____	_____	
<b>4</b> Health Class Factor x	_____	x _____	x _____	x _____	x _____	
Step 4 Total	_____	_____	_____	_____	_____	
<b>5</b> Family Deductible Factor x	_____	x _____	x _____	x _____	x _____	
<b>Total Monthly Premium</b>	_____	+ _____	+ _____	+ _____	+ _____	= _____
					AD&D + 1.00	
					<b>6</b> Optional Benefits:	
					Dental + _____	
					Maternity + _____	
					<b>Total Monthly Premium with Optional Benefits</b> = _____	

**To Calculate Other Modes**

- Annual - Monthly Premium x 12
- Semi-annual - Monthly Premium x 6
- Quarterly - Monthly Premium x 3

**Administrative Charge:** Once approved, an additional billing fee of \$4.75 will be applied for Monthly billing mode (fee is waived for EFT, Quarterly, Semi-Annual, and Annual modes); a \$10 per month billing fee will be charged per List Bill.

\*\* Rates per child (ages 0-18 and full-time students ages 19-21) listed as dependents on the policy are for first 3 children. No charge for additional children.

**2****3**

County	Area Factor	Midlands Factor
Adams	0.86	1.310
Antelope	0.86	1.310
Arthur	0.86	1.310
Banner	0.86	1.310
Blaine	0.86	1.310
Boone	0.86	1.310
Box Butte	0.86	1.310
Boyd	0.86	1.310
Brown	0.86	1.310
Buffalo	0.86	1.310
Burt	1.00	1.117
Butler	0.86	1.310
Cass	1.00	1.117
Cedar	0.86	1.310
Chase	0.86	1.310
Cherry	0.86	1.310
Cheyenne	0.86	1.310
Clay	0.86	1.310
Colfax	0.86	1.310
Cuming	0.86	1.310
Custer	0.86	1.310
Dakota	0.86	1.310
Dawes	0.86	1.310
Dawson	0.86	1.310
Deuel	0.86	1.310
Dixon	0.86	1.310
Dodge	1.00	1.117
Douglas	1.00	1.117
Dundy	0.86	1.310
Fillmore	0.86	1.310
Franklin	0.86	1.310
Frontier	0.86	1.310
Furnas	0.86	1.310
Gage	0.86	1.310
Garden	0.86	1.310

**2****3**

County	Area Factor	Midlands Factor
Garfield	0.86	1.310
Gosper	0.86	1.310
Grant	0.86	1.310
Greeley	0.86	1.310
Hall	0.86	1.310
Hamilton	0.86	1.310
Harlan	0.86	1.310
Hayes	0.86	1.310
Hitchcock	0.86	1.310
Holt	0.86	1.310
Hooker	0.86	1.310
Howard	0.86	1.310
Jefferson	0.86	1.310
Johnson	0.86	1.310
Kearney	0.86	1.310
Keith	0.86	1.310
Keya Paha	0.86	1.310
Kimball	0.86	1.310
Knox	0.86	1.310
Lancaster	0.90	1.250
Lincoln	0.86	1.310
Logan	0.86	1.310
Loup	0.86	1.310
Madison	0.86	1.310
Mcpherson	0.86	1.310
Merrick	0.86	1.310
Morrill	0.86	1.310
Nance	0.86	1.310
Nemaha	0.86	1.310
Nuckolls	0.86	1.310
Otoe	0.86	1.310
Pawnee	0.86	1.310
Perkins	0.86	1.310
Phelps	0.86	1.310
Pierce	0.86	1.310

**2****3**

County	Area Factor	Midlands Factor
Platte	0.86	1.310
Polk	0.86	1.310
Red Willow	0.86	1.310
Richardson	0.86	1.310
Rock	0.86	1.310
Saline	0.86	1.310
Sarpy	1.00	1.117
Saunders	1.00	1.117
Scotts Bluff	0.86	1.310
Seward	0.90	1.250
Sheridan	0.86	1.310
Sherman	0.86	1.310
Sioux	0.86	1.310
Stanton	0.86	1.310
Thayer	0.86	1.310
Thomas	0.86	1.310
Thurston	1.00	1.117
Valley	0.86	1.310
Washington	1.00	1.117
Wayne	0.86	1.310
Webster	0.86	1.310
Wheeler	0.86	1.310
York	0.86	1.310

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Age	Health Class Factor	
	Preferred	Standard
18-25	1.00	1.10
26	1.00	1.11
27	1.00	1.12
28	1.00	1.13
29	1.00	1.14
30	1.00	1.15
31	1.00	1.16
32	1.00	1.17
33	1.00	1.18
34	1.00	1.19
35	1.00	1.20
36	1.00	1.21
37	1.00	1.22
38	1.00	1.23
39	1.00	1.24
40	1.00	1.25
41	1.00	1.27
42	1.00	1.29
43	1.00	1.30
44	1.00	1.32
45	1.00	1.34
46	1.00	1.36
47	1.00	1.37
48	1.00	1.39
49	1.00	1.41
50	1.00	1.43
51	1.00	1.44
52	1.00	1.46
53	1.00	1.48
54	1.00	1.50
55	1.00	1.51
56	1.00	1.53
57	1.00	1.55
58	1.00	1.57
59	1.00	1.58
60 & Over	1.00	1.60
Key Child	1.00	1.00
Dep. Child	1.00	1.00

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In Network Deductibles* Single/Family	Common Family Deductible Factor	Embedded Family Deductible Factor
\$1,100/\$2,200	0.8839	NA
\$1,500/\$3,000	0.8800	NA
\$2,100/\$4,200***	0.8571	0.9762
\$2,700/\$5,450	0.8356	0.9863
\$3,500/\$7,000	0.8387	1.0000
\$5,000/\$10,000	0.8077	1.0000

\* Non-network deductible is 2x network deductible.

\*\*\* \$4,400 deductible for Embedded Family only.

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**Optional Benefits**

Dental	
Adult	Child**
\$27.83	\$13.92

\*\* Rates per child (ages 0-18 and full-time students ages 19-21) listed as dependents on the policy are for first 3 children. No charge for additional children.

Maternity Rates (please calculate)						
Deductible (Indv/Family)	\$1,100/ \$2,200	\$1,500/ \$3,000	\$2,100/ \$4,200	\$2,700/ \$5,450	\$3,500/ \$7,000	\$5,000/ \$10,000
Base Rate	\$369.94	\$341.94	\$316.93	\$291.03	\$263.73	\$230.62
2 Area Factor	x _____	_____	_____	_____	_____	_____
Total	= _____	_____	_____	_____	_____	_____