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

Coverage on Demand™
Texas

Age	80% of \$5,000					
	\$250 Ded.		\$500 Ded		\$1000 Ded	
	Male	Female	Male	Female	Male	Female
18-24	244.87	334.93	229.24	313.56	203.19	277.92
25	253.31	340.56	237.14	318.83	210.19	282.60
26	261.75	346.19	245.05	324.10	217.20	287.27
27	267.38	349.01	250.32	326.73	221.87	289.60
28	273.01	354.64	255.59	332.00	226.54	294.27
29	281.46	360.26	263.49	337.27	233.55	298.94
30	284.27	371.52	266.13	347.81	235.89	308.29
31	292.72	382.78	274.03	358.35	242.89	317.63
32	301.16	391.23	281.94	366.26	249.90	324.63
33	309.60	402.48	289.84	376.79	256.91	333.98
34	320.86	410.93	300.38	384.70	266.25	340.98
35	326.49	422.19	305.65	395.24	270.92	350.33
36	337.75	430.63	316.19	403.14	280.26	357.33
37	351.82	441.89	329.37	413.68	291.94	366.67
38	365.89	458.78	342.54	429.49	303.61	380.69
39	379.97	472.85	355.72	442.67	315.29	392.36
40	391.23	484.11	366.26	453.21	324.63	401.71
41	405.30	500.99	379.43	469.02	336.31	415.72
42	422.19	517.88	395.24	484.83	350.33	429.73
43	444.70	529.14	416.32	495.37	369.01	439.07
44	472.85	543.21	442.67	508.54	392.36	450.75
45	498.18	560.10	466.38	524.35	413.38	464.76
46	529.14	582.62	495.37	545.43	439.07	483.45
47	560.10	605.13	524.35	566.51	464.76	502.13
48	585.43	616.39	548.06	577.05	485.78	511.48
49	610.76	630.46	571.78	590.22	506.80	523.15
50	647.35	658.61	606.03	616.57	537.16	546.51
51	689.57	683.94	645.56	640.29	572.20	567.53
52	728.97	703.64	682.45	658.73	604.90	583.88
53	765.56	717.72	716.70	671.91	635.26	595.55
54	807.78	734.60	756.22	687.71	670.29	609.57
55	847.19	757.12	793.11	708.79	702.99	628.25
56	875.33	774.01	819.46	724.60	726.34	642.26
57	914.74	790.90	856.35	740.41	759.04	656.28
58	962.58	816.23	901.14	764.13	798.74	677.29
59	1007.62	844.37	943.30	790.48	836.11	700.65
60	1047.02	869.70	980.19	814.19	868.81	721.67
61	1092.05	897.85	1022.35	840.54	906.17	745.03
62	1137.09	925.99	1064.51	866.89	943.54	768.38
63	1179.30	954.14	1104.03	893.24	978.58	791.73
64	1218.71	982.29	1140.92	919.59	1011.27	815.09
Key Child	244.87	244.87	229.24	229.24	203.19	203.19
*Child Dep.	197.02	197.02	184.44	184.44	163.49	163.49

* Rates per child (ages 0-18) listed as dependents on the policy are for first 3 children. No charge for additional children at child rate. Dependents ages 19-21 are charged the adult rates.

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**		
1 Base Rate							
2 Area Factor x							
Step 1 & 2 Total							
3 Network Factor x							
Step 3 Total							
4 Tobacco Factor x							
Total Monthly Premium						=	
<div style="border: 1px solid black; border-radius: 15px; padding: 10px; display: inline-block;"> <p style="margin: 0;">To Calculate Other Modes</p> <ul style="list-style-type: none"> Annual - Monthly Premium x 12 Semi-annual - Monthly Premium x 6 Quarterly - Monthly Premium x 3 </div>							
						5 Optional Dental: +	
						Total Monthly Premium with Optional Dental =	

(If not applicable, proceed to Step 5)

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) listed as dependents on the policy are for first 3 children. No charge for additional children at child rate. Dependents ages 19-21 are charged the adult rates.

County	2	3	County	Area Factor	2	3
	Area Factor	Network Factor			Area Factor	Network Factor
Anderson	1.10	0.57	Donley	1.10	0.57	
Andrews	1.10	0.57	Duval	0.86	0.58	
Angelina	1.00	0.59	Eastland	1.05	0.62	
Aransas	0.86	0.58	Ector	1.10	0.57	
Archer	0.86	0.74	Edwards	0.95	0.66	
Armstrong	1.00	0.62	El Paso	1.00	0.54	
Atascosa	0.86	0.57	Ellis	1.00	0.60	
Austin	1.00	0.58	Erath	1.05	0.62	
Bailey	1.10	0.57	Falls	1.05	0.62	
Bandera	0.86	0.57	Fannin	1.00	0.60	
Bastrop	0.74	0.63	Fayette	0.78	0.66	
Baylor	0.86	0.74	Fisher	1.10	0.57	
Bee	0.86	0.57	Floyd	1.10	0.57	
Bell	0.78	0.66	Foard	1.10	0.57	
Bexar	0.86	0.57	Fort Bend	1.00	0.58	
Blanco	0.74	0.63	Franklin	1.00	0.60	
Borden	1.10	0.57	Freestone	1.10	0.57	
Bosque	1.05	0.62	Frio	0.86	0.57	
Bowie	1.10	0.57	Gaines	1.10	0.57	
Brazoria	1.00	0.58	Galveston	1.00	0.58	
Brazos	0.78	0.66	Garza	1.10	0.57	
Brewster	1.00	0.54	Gillespie	0.74	0.63	
Briscoe	1.10	0.57	Glasscock	1.10	0.57	
Brooks	0.86	0.58	Goliad	0.90	0.57	
Brown	1.10	0.57	Gonzales	0.74	0.63	
Burleson	0.78	0.66	Gray	1.00	0.62	
Burnet	0.74	0.63	Grayson	1.00	0.60	
Caldwell	0.74	0.63	Gregg	1.10	0.57	
Calhoun	0.90	0.57	Grimes	0.78	0.66	
Callahan	1.10	0.57	Guadalupe	0.86	0.57	
Cameron	0.95	0.66	Hale	1.00	0.62	
Camp	1.10	0.57	Hall	1.10	0.57	
Carson	1.00	0.62	Hamilton	0.78	0.66	
Cass	1.10	0.57	Hansford	1.00	0.62	
Castro	1.00	0.62	Hardeman	1.10	0.57	
Chambers	1.00	0.58	Hardin	1.00	0.58	
Cherokee	1.10	0.57	Harris	1.00	0.58	
Childress	1.10	0.57	Harrison	1.10	0.57	
Clay	0.86	0.74	Hartley	1.00	0.62	
Cochran	1.10	0.57	Haskell	1.10	0.57	
Coke	1.10	0.57	Hays	0.74	0.63	
Coleman	1.10	0.57	Hemphill	1.00	0.62	
Collin	1.00	0.60	Henderson	1.10	0.57	
Collingsworth	1.10	0.57	Hidalgo	0.95	0.66	
Colorado	0.78	0.66	Hill	1.05	0.62	
Comal	0.86	0.57	Hockley	1.10	0.57	
Comanche	1.05	0.62	Hood	1.00	0.60	
Concho	1.10	0.57	Hopkins	1.00	0.60	
Cooke	1.00	0.60	Houston	1.10	0.57	
Coryell	0.78	0.66	Howard	1.10	0.57	
Cottle	1.10	0.57	Hudspeth	1.00	0.54	
Crane	1.10	0.57	Hunt	1.00	0.60	
Crockett	1.10	0.57	Hutchinson	1.00	0.62	
Crosby	1.10	0.57	Irion	1.10	0.57	
Culberson	1.00	0.54	Jack	1.05	0.62	
Dallam	1.00	0.62	Jackson	0.90	0.57	
Dallas	1.00	0.60	Jasper	1.00	0.59	
Dawson	1.10	0.57	Jeff Davis	1.00	0.54	
De Witt	0.90	0.57	Jefferson	1.00	0.58	
Deaf Smith	1.00	0.62	Jim Hogg	0.86	0.58	
Delta	1.00	0.60	Jim Wells	0.86	0.58	
Denton	1.00	0.60	Johnson	1.00	0.60	
Dickens	1.10	0.57	Jones	1.10	0.57	
Dimmit	0.95	0.66	Karnes	0.86	0.57	

County	2	3	County	Area Factor	2	3
	Area Factor	Network Factor			Area Factor	Network Factor
Kaufman	1.00	0.60	Madison	0.78	0.66	
Kendall	0.86	0.57	Marion	1.10	0.57	
Kenedy	0.86	0.58	Martin	1.10	0.57	
Kent	1.10	0.57	Mason	1.10	0.57	
Kerr	0.86	0.57	Matagorda	1.00	0.58	
Kimble	1.10	0.57	Maverick	0.95	0.66	
King	1.10	0.57	Mcculloch	1.10	0.57	
Kinney	0.95	0.66	McLennan	1.05	0.62	
Kleberg	0.86	0.58	Mcmullen	0.86	0.57	
Knox	0.86	0.74	Medina	0.86	0.57	
La Salle	0.86	0.57	Menard	1.10	0.57	
Lamar	1.00	0.60	Midland	1.10	0.57	
Lamb	1.10	0.57	Milam	0.78	0.66	
Lampasas	0.78	0.66	Mills	1.10	0.57	
Lavaca	0.90	0.57	Mitchell	1.10	0.57	
Lee	0.78	0.66	Montague	1.00	0.60	
Leon	1.10	0.57	Montgomery	1.00	0.58	
Liberty	1.00	0.58	Moore	1.00	0.62	
Limestone	1.05	0.62	Morris	1.10	0.57	
Lipscomb	1.00	0.62	Motley	1.10	0.57	
Live Oak	0.86	0.57	Nacogdoches	1.00	0.59	
Llano	0.74	0.63	Navarro	1.00	0.60	
Loving	1.10	0.57	Newton	1.00	0.59	
Lubbock	1.10	0.57	Nolan	1.10	0.57	
Lynn	1.10	0.57	Nueces	0.86	0.58	
Madison	0.78	0.66	Ochiltree	1.00	0.62	
Marion	1.10	0.57	Oldham	1.00	0.62	
Martin	1.10	0.57	Orange	1.00	0.58	
Mason	1.10	0.57	Palo Pinto	1.05	0.62	
Matagorda	1.00	0.58	Panola	1.10	0.57	
Maverick	0.95	0.66	Parker	1.00	0.60	
Mcculloch	1.10	0.57	Parmer	1.00	0.62	
McLennan	1.05	0.62	Pecos	1.10	0.57	
Mcmullen	0.86	0.57	Polk	1.00	0.58	
Medina	0.86	0.57	Potter	1.00	0.62	
Menard	1.10	0.57	Presidio	1.00	0.54	
Midland	1.10	0.57	Rains	1.00	0.60	
Milam	0.78	0.66	Randall	1.00	0.62	
Mills	1.10	0.57	Reagan	1.10	0.57	
Mitchell	1.10	0.57				

Coverage on Demand™

County	2	3	Texas	
	Area Factor	Network Factor	Area Factor	PHCS Factor
Real	0.95	0.66		
Red River	1.00	0.60		
Reeves	1.10	0.57		
Refugio	0.86	0.58		
Roberts	1.00	0.62		
Robertson	0.78	0.66		
Rockwall	1.00	0.60		
Runnels	1.10	0.57		
Rusk	1.10	0.57		
Sabine	1.00	0.59		
San Augustine	1.00	0.59		
San Jacinto	1.00	0.58		
San Patricio	0.86	0.58		
San Saba	1.10	0.57		
Schleicher	1.10	0.57		
Scurry	1.10	0.57		
Shackelford	1.05	0.62		
Shelby	1.00	0.59		
Sherman	1.00	0.62		
Smith	1.10	0.57		
Somervell	1.00	0.60		
Starr	0.95	0.66		
Stephens	1.05	0.62		
Sterling	1.10	0.57		
Stonewall	1.10	0.57		
Sutton	1.10	0.57		
Swisher	1.00	0.62		
Tarrant	1.00	0.60		
Taylor	1.10	0.57		
Terrell	1.00	0.54		
Terry	1.10	0.57		
Throckmorton	1.05	0.62		
Titus	1.00	0.60		
Tom Green	1.10	0.57		
Travis	0.74	0.63		
Trinity	1.10	0.57		
Tyler	1.00	0.59		
Upshur	1.10	0.57		
Upton	1.10	0.57		
Uvalde	0.95	0.66		
Val Verde	0.95	0.66		
Van Zandt	1.00	0.60		
Victoria	0.90	0.57		
Walker	1.00	0.58		
Waller	1.00	0.58		
Ward	1.10	0.57		
Washington	0.78	0.66		
Webb	0.86	0.58		
Wharton	1.00	0.58		
Wheeler	1.00	0.62		
Wichita	0.86	0.74		
Wilbarger	0.86	0.74		
Willacy	0.95	0.66		
Williamson	0.74	0.63		
Wilson	0.86	0.57		
Winkler	1.10	0.57		
Wise	1.00	0.60		
Wood	1.10	0.57		
Yoakum	1.10	0.57		
Young	1.05	0.62		
Zapata	0.86	0.58		
Zavala	0.95	0.66		

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

Rider Activation Premium			
(All rates based on age last birthday)			
Do not include Rider Activation Premium in premium calculations unless selecting additional coverage level at the time of application.			
Age	Level 2	Level 3	Level 4
0-17	\$900	\$1,000	\$4,000
18-34	\$1,000	\$1,100	\$4,000
35-49	\$1,800	\$2,000	\$4,000
50+	\$2,600	\$2,900	\$4,000
Child**	\$900	\$1,000	\$4,000

** Premium per child listed as a dependent on the policy are for the first three (3) children. No charge for additional children.

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Optional Dental Benefit

Dental	
Adult	Child*
\$27.83	\$13.92

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For more information, please contact American Community's National Sales Office at (800) 233-3444 ext. 4717.