

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

100% / 75%

80% / 50%

1	100% / 75%						Age	80% / 50%															
	\$1,100 Ded.*		\$1,500 Ded.*		\$2,100 Ded.*			\$2,700 Ded.*		\$3,500 Ded.*		\$5,000 Ded.*		\$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	Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18-24	313.77	429.18	287.13	392.74	245.69	336.06	216.09	295.57	189.45	259.13	162.81	222.69	18-24	288.67	394.85	264.16	361.32	226.03	309.17	198.80	271.92	174.29	238.40
25	324.59	436.39	297.03	399.34	254.16	341.71	223.54	300.54	195.98	263.48	168.42	226.43	25	298.62	401.48	273.27	367.39	233.83	314.37	205.66	276.49	180.30	242.40
26	335.41	443.61	306.93	405.94	262.63	347.35	230.99	305.50	202.51	267.84	174.03	230.17	26	308.58	408.12	282.38	373.47	241.62	319.56	212.51	281.06	186.31	246.41
27	342.62	447.21	313.53	409.24	268.28	350.18	235.96	307.99	206.87	270.02	177.78	232.05	27	315.21	411.44	288.45	376.50	246.82	322.16	217.08	283.35	190.32	248.41
28	349.84	454.43	320.13	415.84	273.93	355.82	240.93	312.95	211.22	274.37	181.52	235.79	28	321.85	418.07	294.52	382.58	252.01	327.36	221.65	287.92	194.32	252.42
29	360.66	461.64	330.03	422.44	282.40	361.47	248.38	317.92	217.75	278.73	187.13	239.53	29	331.80	424.71	303.63	388.65	259.81	332.55	228.51	292.49	200.33	256.43
30	364.26	476.07	333.34	435.65	285.22	372.77	250.86	327.86	219.93	287.44	189.01	247.02	30	335.12	437.98	306.67	400.79	262.41	342.95	230.79	301.63	202.34	264.44
31	375.08	490.49	343.24	448.85	293.70	384.06	258.31	337.79	226.47	296.15	194.62	254.50	31	345.08	451.25	315.78	412.94	270.20	353.34	237.65	310.77	208.35	272.45
32	385.90	501.31	353.14	458.75	302.17	392.54	265.76	345.24	233.00	302.68	200.23	260.12	32	355.03	461.21	324.89	422.05	277.99	361.13	244.50	317.62	214.36	278.46
33	396.72	515.74	363.04	471.95	310.64	403.83	273.21	355.18	239.53	311.39	205.85	267.60	33	364.98	474.48	333.99	434.19	285.79	371.53	251.36	326.76	220.37	286.48
34	411.15	526.56	376.24	481.85	321.94	412.30	283.15	362.63	248.24	317.92	213.33	273.21	34	378.26	484.43	346.14	443.30	296.18	379.32	260.50	333.62	228.38	292.49
35	418.36	540.98	382.84	495.05	327.58	423.60	288.12	372.57	252.60	326.63	217.07	280.70	35	384.89	497.71	352.21	455.45	301.38	389.71	265.07	342.76	232.39	300.50
36	432.79	551.80	396.04	504.95	338.88	432.07	298.05	380.02	261.31	333.17	224.56	286.31	36	398.16	507.66	364.36	464.56	311.77	397.51	274.21	349.62	240.40	306.51
37	450.82	566.23	412.54	518.15	353.00	443.37	310.47	389.95	272.19	341.88	233.92	293.80	37	414.76	520.93	379.54	476.70	324.76	407.90	285.63	358.76	250.42	314.52
38	468.85	587.87	429.04	537.96	367.12	460.31	322.89	404.85	283.08	354.94	243.27	305.03	38	431.35	540.84	394.72	494.92	337.75	423.49	297.06	372.47	260.43	326.54
39	486.89	605.90	445.55	554.46	381.24	474.43	335.31	417.27	293.97	365.83	252.63	314.38	39	447.94	557.43	409.90	510.10	350.74	436.48	308.48	383.89	270.45	336.56
40	501.31	620.33	458.75	567.66	392.54	485.73	345.24	427.21	302.68	374.54	260.12	321.87	40	461.21	570.70	422.05	522.25	361.13	446.87	317.62	393.03	278.46	344.58
41	519.34	641.97	475.25	587.46	406.66	502.67	357.66	442.11	313.57	387.60	269.47	333.10	41	477.80	590.61	437.23	540.46	374.12	462.46	329.05	406.74	288.48	356.60
42	540.98	663.61	495.05	607.26	423.60	519.62	372.57	457.01	326.63	400.67	280.70	344.33	42	497.71	610.52	455.45	558.68	389.71	478.05	342.76	420.45	300.50	368.62
43	569.84	678.03	521.46	620.47	446.19	530.91	392.44	466.95	344.05	409.38	295.67	351.81	43	524.25	623.79	479.74	570.83	410.50	488.44	361.04	429.59	316.53	376.63
44	605.90	696.07	554.46	636.97	474.43	545.03	417.27	479.37	365.83	420.27	314.38	361.17	44	557.43	640.38	510.10	586.01	436.48	501.43	383.89	441.02	336.56	386.65
45	638.36	717.70	584.16	656.77	499.85	561.98	439.63	494.27	385.43	433.33	331.23	372.40	45	587.29	660.29	537.43	604.23	459.86	517.02	404.46	454.73	354.59	398.67
46	678.03	746.56	620.47	683.17	530.91	584.57	466.95	514.14	409.38	450.75	351.81	387.37	46	623.79	686.83	570.83	628.52	488.44	537.80	429.59	473.01	376.63	414.69
47	717.70	775.41	656.77	709.57	561.98	607.16	494.27	534.01	433.33	468.17	372.40	402.34	47	660.29	713.38	604.23	652.81	517.02	558.59	454.73	491.29	398.67	430.72
48	750.16	789.84	686.47	722.78	587.39	618.46	516.62	543.95	452.93	476.88	389.24	409.82	48	690.15	726.65	631.55	664.95	540.40	568.98	475.29	500.43	416.70	438.73
49	782.62	807.87	716.18	739.28	612.81	632.58	538.98	556.36	472.53	487.77	406.08	419.18	49	720.01	743.24	658.88	680.13	563.78	581.97	495.86	511.85	434.72	448.75
50	829.51	843.93	759.08	772.28	649.52	660.82	571.27	581.20	500.84	509.55	430.41	437.89	50	763.15	776.42	698.35	710.50	597.56	607.95	525.57	534.71	460.77	468.78
51	883.61	876.39	808.59	801.98	691.88	686.23	608.52	603.56	533.50	529.15	458.48	454.73	51	812.92	806.28	743.90	737.82	636.53	631.33	559.84	555.27	490.82	486.81
52	934.10	901.64	854.79	825.09	731.42	706.00	643.30	620.94	563.99	544.39	484.68	467.83	52	859.37	829.51	786.41	759.08	672.90	649.52	591.83	571.27	518.87	500.84
53	980.98	919.67	897.69	841.59	768.13	720.12	675.59	633.36	592.29	555.28	509.00	477.19	53	902.51	846.10	825.88	774.26	706.68	662.51	621.54	582.69	544.91	510.85
54	1035.08	941.31	947.20	861.39	810.49	737.07	712.84	648.26	624.96	568.34	537.07	488.42	54	952.28	866.01	871.42	792.48	745.65	678.10	655.81	596.40	574.96	522.87
55	1085.57	970.16	993.41	887.79	850.02	759.66	747.61	668.13	655.44	585.76	563.27	503.39	55	998.73	892.55	913.93	816.77	782.02	698.88	687.81	614.68	603.01	538.90
56	1121.64	991.80	1026.41	907.60	878.26	776.60	772.45	683.04	677.22	598.83	581.99	514.62	56	1031.91	912.46	944.29	834.99	808.00	714.47	710.66	628.39	623.04	550.92
57	1172.13	1013.44	1072.61	927.40	917.80	793.55	807.23	697.94	707.70	611.89	608.18	525.84	57	1078.36	932.37	986.80	853.20	844.38	730.06	742.65	642.10	651.09	562.94
58	1233.44	1045.90	1128.72	957.10	965.81	818.96	849.45	720.29	744.72	631.49	640.00	542.69	58	1134.77	962.23	1038.42	880.53	888.54	753.44	781.49	662.67	685.14	580.97
59	1291.15	1081.97	1181.52	990.10	1010.99	847.20	889.19	745.13	779.56	653.27	669.94	561.40	59	1187.86	995.41	1087.00	910.89	930.11	779.42	818.05	685.52	717.20	601.00
60	1341.64	1114.43	1227.73	1019.81	1050.53	872.62	923.96	767.49	810.05	672.86	696.14	578.24	60	1234.31	1025.27	1129.51	938.22	966.49	802.81	850.04	706.09	745.24	619.03
61	1399.34	1150.49	1280.53	1052.81	1095.71	900.86	963.70	792.32	844.89	694.64	726.08	596.96	61	1287.40	1058.45	1178.09	968.58	1008.06	828.79	886.61	728.94	777.30	639.07
62	1457.05	1186.56	1333.34	1085.81	1140.90	929.10	1003.44	817.16	879.73	716.41	756.02	615.67	62	1340.49	1091.63	1226.67	998.95	1049.62	854.77	923.17	751.79	809.35	659.10
63	1511.15	1222.62	1382.85	1118.82	1183.26	957.34	1040.70	842.00	912.39	738.19	784.09	634.38	63	1390.26	1124.81	1272.22	1029.31	1088.59	880.75	957.44	774.64	839.40	679.13
64	1561.64	1258.69	1429.05	1151.82	1222.79	985.58	1075.47	866.84	942.88	759.97	810.29	653.10	64	1436.71	1158.00	1314.72	1059.67	1124.97	906.73	989.43	797.49	867.45	699.17
Key Child	313.77	313.77	287.13	287.13	245.69	245.69	216.09	216.09	189.45	189.45	162.81	162.81	Key Child	288.67	288.67	264.16	264.16	226.03	226.03	198.80	198.80	174.29	174.29
**Dep. Child	252.46	252.46	231.02	231.02	197.68	197.68	173.86	173.86	152.43	152.43	130.99	130.99	**Dep. Child	232.26	232.26	212.54	212.54	181.87	181.87	159.96	159.96	140.23	140.23

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	_____ x	_____ x	_____ x	_____ x	_____ x	
Step 1 & 2 Total	_____	_____	_____	_____	_____	
3 Network Factor x	_____ x	_____ x	_____ x	_____ x	_____ x	
Step 3 Total	_____	_____	_____	_____	_____	
4 Tobacco Factor x	_____ x	_____ x	_____ x	_____ x	_____ x	
Step 4 Total	_____	_____	_____	_____	_____	
5 Family Deductible Factor x	_____ x	_____ x	_____ x	_____ x	_____ x	
Total Monthly Premium	_____ +	_____ +	_____ +	_____ +	_____ +	_____ =
<div style="border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;"> <p>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>						
						6 Optional Dental: + _____
						Total Monthly Premium with Optional Dental = _____

(If not applicable, proceed to Step 5)

** 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
	Area Factor	Network Factor PHCS
Anderson	1.10	0.57
Andrews	1.10	0.57
Angelina	1.00	0.59
Aransas	0.86	0.58
Archer	0.86	0.74
Armstrong	1.00	0.62
Atascosa	0.86	0.57
Austin	1.00	0.58
Bailey	1.10	0.57
Bandera	0.86	0.57
Bastrop	0.74	0.63
Baylor	0.86	0.74
Bee	0.86	0.57
Bell	0.78	0.66
Bexar	0.86	0.57
Blanco	0.74	0.63
Borden	1.10	0.57
Bosque	1.05	0.62
Bowie	1.10	0.57
Brazoria	1.00	0.58
Brazos	0.78	0.66
Brewster	1.00	0.54
Briscoe	1.10	0.57
Brooks	0.86	0.58
Brown	1.10	0.57
Burleson	0.78	0.66
Burnet	0.74	0.63
Caldwell	0.74	0.63
Calhoun	0.90	0.57
Callahan	1.10	0.57
Cameron	0.95	0.66
Camp	1.10	0.57
Carson	1.00	0.62
Cass	1.10	0.57
Castro	1.00	0.62
Chambers	1.00	0.58
Cherokee	1.10	0.57
Childress	1.10	0.57
Clay	0.86	0.74
Cochran	1.10	0.57
Coke	1.10	0.57
Coleman	1.10	0.57
Collin	1.00	0.60
Collingsworth	1.10	0.57
Colorado	0.78	0.66
Comal	0.86	0.57
Comanche	1.05	0.62
Concho	1.10	0.57
Cooke	1.00	0.60
Coryell	0.78	0.66
Cottle	1.10	0.57
Crane	1.10	0.57
Crockett	1.10	0.57
Crosby	1.10	0.57
Culberson	1.00	0.54
Dallam	1.00	0.62
Dallas	1.00	0.60
Dawson	1.10	0.57
De Witt	0.90	0.57
Deaf Smith	1.00	0.62
Delta	1.00	0.60
Denton	1.00	0.60
Dickens	1.10	0.57
Dimmit	0.95	0.66

County	②	③
	Area Factor	Network Factor PHCS
Donley	1.10	0.57
Duval	0.86	0.58
Eastland	1.05	0.62
Ector	1.10	0.57
Edwards	0.95	0.66
El Paso	1.00	0.54
Ellis	1.00	0.60
Erath	1.05	0.62
Falls	1.05	0.62
Fannin	1.00	0.60
Fayette	0.78	0.66
Fisher	1.10	0.57
Floyd	1.10	0.57
Foard	1.10	0.57
Fort Bend	1.00	0.58
Franklin	1.00	0.60
Freestone	1.10	0.57
Frio	0.86	0.57
Gaines	1.10	0.57
Galveston	1.00	0.58
Garza	1.10	0.57
Gillespie	0.74	0.63
Glasscock	1.10	0.57
Goliad	0.90	0.57
Gonzales	0.74	0.63
Gray	1.00	0.62
Grayson	1.00	0.60
Gregg	1.10	0.57
Grimes	0.78	0.66
Guadalupe	0.86	0.57
Hale	1.00	0.62
Hall	1.10	0.57
Hamilton	0.78	0.66
Hansford	1.00	0.62
Hardeman	1.10	0.57
Hardin	1.00	0.58
Harris	1.00	0.58
Harrison	1.10	0.57
Hartley	1.00	0.62
Haskell	1.10	0.57
Hays	0.74	0.63
Hemphill	1.00	0.62
Henderson	1.10	0.57
Hidalgo	0.95	0.66
Hill	1.05	0.62
Hockley	1.10	0.57
Hood	1.00	0.60
Hopkins	1.00	0.60
Houston	1.10	0.57
Howard	1.10	0.57
Hudspeth	1.00	0.54
Hunt	1.00	0.60
Hutchinson	1.00	0.62
Irion	1.10	0.57
Jack	1.05	0.62
Jackson	0.90	0.57
Jasper	1.00	0.59
Jeff Davis	1.00	0.54
Jefferson	1.00	0.58
Jim Hogg	0.86	0.58
Jim Wells	0.86	0.58
Johnson	1.00	0.60
Jones	1.10	0.57
Karnes	0.86	0.57

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

County	②	③
	Area Factor	Network Factor PHCS
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

4

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

5

In Network Deductibles* Single/Family	Common Family Deductible Factor	Embedded Family Deductible Factor
\$1,100/\$2,200	0.8868	NA
\$1,500/\$3,000	0.8763	NA
\$2,100/\$4,200***	0.8554	1.0000
\$2,700/\$5,450	0.8493	1.0000
\$3,500/\$7,000	0.8438	1.0000
\$5,000/\$10,000	0.8000	1.0000

* Non-network deductible is 2x network deductible.
*** \$4,400 deductible for Embedded Family only.

6 Optional Dental Benefit

Dental	
Adult	Child*
\$27.83	\$13.92

* 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.