



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling July 1, 2013 through September 30, 2013

Area 3 - Counties of BANKS, BARTOW, BIBB, BRYAN, BULLOCH, CANDLER, CARROLL, CHATHAM, CHEROKEE, DAWSON, EFFINGHAM, EVANS, FLOYD, GORDON, HALL, HARALSON, JONES, LUMPKIN, MONROE, MURRAY, PICKENS, POLK, SCREVEN, TOOMBS, UNION, WHITE, WHITFIELD

\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$360.26	\$348.67	\$529.05	\$517.46	\$697.84	\$686.26	\$709.10	\$950.61
18*	\$148.81	\$146.96	\$317.60	\$315.75	\$486.39	\$484.54	\$295.77	\$537.28
19-23	\$167.95	\$210.95	\$336.75	\$379.74	\$505.54	\$548.53	\$375.21	\$616.72
24-28	\$196.00	\$251.26	\$364.79	\$420.05	\$561.80	\$622.60	\$438.53	\$728.41
29-32	\$211.62	\$311.38	\$380.41	\$480.18	\$601.10	\$703.89	\$499.16	\$841.28
33-35	\$239.16	\$357.74	\$407.96	\$526.53	\$628.65	\$750.25	\$567.68	\$909.80
36-38	\$274.77	\$395.19	\$443.56	\$563.99	\$698.85	\$798.11	\$638.56	\$1,016.62
39-41	\$302.65	\$417.36	\$471.44	\$586.16	\$735.63	\$835.06	\$692.81	\$1,071.71
42-44	\$330.53	\$439.36	\$499.32	\$608.16	\$763.51	\$857.06	\$743.02	\$1,121.93
45-46	\$385.28	\$499.49	\$554.08	\$668.28	\$812.22	\$890.65	\$825.15	\$1,176.17
47-48	\$422.40	\$538.62	\$591.19	\$707.42	\$849.34	\$929.79	\$897.88	\$1,248.90
49-50	\$459.18	\$553.57	\$627.98	\$722.37	\$881.25	\$942.72	\$957.50	\$1,284.50
51-52	\$496.13	\$573.06	\$664.93	\$741.85	\$913.16	\$960.35	\$1,019.64	\$1,322.63
53-54	\$542.49	\$601.27	\$711.28	\$770.06	\$959.51	\$988.57	\$1,088.50	\$1,391.49
55-56	\$591.03	\$629.15	\$759.82	\$797.94	\$1,013.09	\$966.74	\$1,160.39	\$1,430.79
57-58	\$640.40	\$659.72	\$809.20	\$828.51	\$1,062.47	\$997.30	\$1,234.79	\$1,505.19
59-60	\$752.09	\$716.32	\$920.89	\$885.11	\$1,131.83	\$1,053.90	\$1,373.18	\$1,630.32
61-64	\$901.07	\$793.41	\$1,069.86	\$962.20	\$1,238.65	\$1,130.99	\$1,592.36	\$1,836.23

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$247.78	\$239.81	\$363.88	\$355.91	\$479.97	\$472.00	\$487.71	\$653.82
18*	\$102.35	\$101.08	\$218.44	\$217.17	\$334.53	\$333.26	\$203.42	\$369.54
19-23	\$115.52	\$145.09	\$231.61	\$261.18	\$347.70	\$377.28	\$258.06	\$424.18
24-28	\$134.81	\$172.81	\$250.90	\$288.91	\$386.40	\$428.22	\$301.61	\$500.99
29-32	\$145.55	\$214.17	\$261.64	\$330.26	\$413.43	\$484.13	\$343.31	\$578.62
33-35	\$164.49	\$246.05	\$280.59	\$362.14	\$432.38	\$516.01	\$390.44	\$625.75
36-38	\$188.98	\$271.81	\$305.08	\$387.90	\$480.66	\$548.93	\$439.19	\$699.22
39-41	\$208.16	\$287.06	\$324.25	\$403.15	\$505.96	\$574.35	\$476.50	\$737.11
42-44	\$227.34	\$302.19	\$343.43	\$418.28	\$525.14	\$589.48	\$511.04	\$771.65
45-46	\$264.99	\$343.54	\$381.09	\$459.64	\$558.64	\$612.58	\$567.53	\$808.96
47-48	\$290.52	\$370.46	\$406.62	\$486.55	\$584.17	\$639.50	\$617.55	\$858.98
49-50	\$315.82	\$380.74	\$431.91	\$496.83	\$606.11	\$648.39	\$658.56	\$883.47
51-52	\$341.23	\$394.14	\$457.33	\$510.23	\$628.06	\$660.52	\$701.30	\$909.69
53-54	\$373.12	\$413.55	\$489.21	\$529.64	\$659.94	\$679.93	\$748.66	\$957.05
55-56	\$406.50	\$432.72	\$522.59	\$548.82	\$696.79	\$664.91	\$798.10	\$984.08
57-58	\$440.46	\$453.75	\$556.56	\$569.84	\$730.75	\$685.93	\$849.27	\$1,035.26
59-60	\$517.28	\$492.68	\$633.37	\$608.77	\$778.46	\$724.86	\$944.46	\$1,121.31
61-64	\$619.74	\$545.70	\$735.84	\$661.79	\$851.93	\$777.89	\$1,095.21	\$1,262.94

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$180.49	\$174.68	\$265.05	\$259.24	\$349.61	\$343.81	\$355.25	\$476.25
18*	\$74.55	\$73.62	\$159.11	\$158.19	\$243.68	\$242.75	\$148.18	\$269.17
19-23	\$84.14	\$105.68	\$168.71	\$190.25	\$253.27	\$274.81	\$187.97	\$308.97
24-28	\$98.19	\$125.88	\$182.76	\$210.44	\$281.46	\$311.92	\$219.70	\$364.93
29-32	\$106.02	\$156.00	\$190.58	\$240.56	\$301.15	\$352.64	\$250.07	\$421.47
33-35	\$119.82	\$179.22	\$204.38	\$263.79	\$314.95	\$375.87	\$284.40	\$455.80
36-38	\$137.66	\$197.99	\$222.22	\$282.55	\$350.12	\$399.85	\$319.91	\$509.32
39-41	\$151.63	\$209.09	\$236.19	\$293.66	\$368.55	\$418.36	\$347.09	\$536.91
42-44	\$165.59	\$220.12	\$250.16	\$304.68	\$382.51	\$429.38	\$372.25	\$562.07
45-46	\$193.02	\$250.24	\$277.59	\$334.80	\$406.91	\$446.21	\$413.39	\$589.25
47-48	\$211.62	\$269.85	\$296.18	\$354.41	\$425.51	\$465.81	\$449.83	\$625.69
49-50	\$230.05	\$277.33	\$314.61	\$361.90	\$441.50	\$472.29	\$479.70	\$643.52
51-52	\$248.56	\$287.10	\$333.12	\$371.66	\$457.48	\$481.13	\$510.83	\$662.62
53-54	\$271.78	\$301.23	\$356.34	\$385.79	\$480.71	\$495.26	\$545.33	\$697.12
55-56	\$296.10	\$315.20	\$380.66	\$399.76	\$507.55	\$484.33	\$581.34	\$716.81
57-58	\$320.84	\$330.51	\$405.40	\$415.08	\$532.29	\$499.64	\$618.62	\$754.09
59-60	\$376.79	\$358.87	\$461.35	\$443.43	\$567.04	\$528.00	\$687.95	\$816.77
61-64	\$451.43	\$397.49	\$535.99	\$482.05	\$620.55	\$566.62	\$797.76	\$919.93

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$148.38	\$143.61	\$217.91	\$213.13	\$287.43	\$282.66	\$292.06	\$391.54
2-18	\$61.29	\$60.53	\$130.81	\$130.05	\$200.34	\$199.57	\$121.82	\$221.30
19-23	\$69.18	\$86.89	\$138.70	\$156.41	\$208.22	\$225.93	\$154.54	\$254.02
24-28	\$80.73	\$103.49	\$150.25	\$173.01	\$231.40	\$256.44	\$180.62	\$300.02
29-32	\$87.16	\$128.25	\$156.69	\$197.78	\$247.58	\$289.92	\$205.59	\$346.51
33-35	\$98.51	\$147.35	\$168.03	\$216.87	\$258.93	\$309.01	\$233.82	\$374.73
36-38	\$113.17	\$162.77	\$182.70	\$232.30	\$287.84	\$328.73	\$263.01	\$418.73
39-41	\$124.66	\$171.90	\$194.18	\$241.43	\$302.99	\$343.95	\$285.35	\$441.42
42-44	\$136.14	\$180.97	\$205.66	\$250.49	\$314.48	\$353.01	\$306.04	\$462.10
45-46	\$158.69	\$205.73	\$228.21	\$275.25	\$334.54	\$366.84	\$339.86	\$484.44
47-48	\$173.98	\$221.85	\$243.50	\$291.37	\$349.83	\$382.96	\$369.82	\$514.40
49-50	\$189.13	\$228.01	\$258.65	\$297.53	\$362.97	\$388.29	\$394.38	\$529.06
51-52	\$204.35	\$236.03	\$273.87	\$305.55	\$376.11	\$395.55	\$419.97	\$544.77
53-54	\$223.44	\$247.65	\$292.96	\$317.17	\$395.21	\$407.17	\$448.33	\$573.13
55-56	\$243.43	\$259.14	\$312.96	\$328.66	\$417.27	\$398.18	\$477.94	\$589.32
57-58	\$263.77	\$271.73	\$333.29	\$341.25	\$437.61	\$410.77	\$508.59	\$619.96
59-60	\$309.77	\$295.04	\$379.30	\$364.56	\$466.18	\$434.08	\$565.59	\$671.50
61-64	\$371.13	\$326.79	\$440.66	\$396.31	\$510.18	\$465.84	\$655.86	\$756.31

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



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\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$134.83	\$130.49	\$198.00	\$193.66	\$261.17	\$256.84	\$265.38	\$355.77
18*	\$55.69	\$55.00	\$118.86	\$118.17	\$182.04	\$181.34	\$110.69	\$201.08
19-23	\$62.86	\$78.95	\$126.03	\$142.12	\$189.20	\$205.29	\$140.42	\$230.81
24-28	\$73.35	\$94.03	\$136.53	\$157.21	\$210.26	\$233.01	\$164.12	\$272.61
29-32	\$79.20	\$116.54	\$142.37	\$179.71	\$224.97	\$263.44	\$186.81	\$314.85
33-35	\$89.51	\$133.89	\$152.68	\$197.06	\$235.28	\$280.78	\$212.46	\$340.50
36-38	\$102.84	\$147.90	\$166.01	\$211.08	\$261.55	\$298.70	\$238.98	\$380.48
39-41	\$113.27	\$156.20	\$176.44	\$219.37	\$275.32	\$312.53	\$259.29	\$401.09
42-44	\$123.70	\$164.44	\$186.88	\$227.61	\$285.75	\$320.76	\$278.08	\$419.89
45-46	\$144.20	\$186.94	\$207.37	\$250.11	\$303.98	\$333.33	\$308.82	\$440.19
47-48	\$158.09	\$201.58	\$221.26	\$264.76	\$317.87	\$347.98	\$336.04	\$467.41
49-50	\$171.85	\$207.18	\$235.02	\$270.35	\$329.81	\$352.82	\$358.35	\$480.74
51-52	\$185.68	\$214.47	\$248.85	\$277.64	\$341.76	\$359.42	\$381.61	\$495.00
53-54	\$203.03	\$225.03	\$266.20	\$288.20	\$359.11	\$369.98	\$407.38	\$520.78
55-56	\$221.20	\$235.46	\$284.37	\$298.64	\$379.16	\$361.81	\$434.28	\$535.48
57-58	\$239.68	\$246.90	\$302.85	\$310.08	\$397.64	\$373.25	\$462.13	\$563.33
59-60	\$281.48	\$268.09	\$344.65	\$331.26	\$423.60	\$394.43	\$513.92	\$610.16
61-64	\$337.23	\$296.94	\$400.40	\$360.11	\$463.57	\$423.28	\$595.95	\$687.22

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$124.84	\$120.83	\$183.33	\$179.32	\$241.83	\$237.81	\$245.73	\$329.42
18*	\$51.57	\$50.93	\$110.06	\$109.42	\$168.55	\$167.91	\$102.49	\$186.19
19-23	\$58.20	\$73.10	\$116.69	\$131.59	\$175.19	\$190.09	\$130.02	\$213.72
24-28	\$67.92	\$87.07	\$126.41	\$145.56	\$194.68	\$215.75	\$151.96	\$252.42
29-32	\$73.33	\$107.91	\$131.83	\$166.40	\$208.30	\$243.92	\$172.97	\$291.53
33-35	\$82.88	\$123.97	\$141.37	\$182.46	\$217.85	\$259.99	\$196.72	\$315.28
36-38	\$95.22	\$136.95	\$153.71	\$195.44	\$242.18	\$276.57	\$221.28	\$352.29
39-41	\$104.88	\$144.63	\$163.37	\$203.12	\$254.92	\$289.38	\$240.08	\$371.38
42-44	\$114.54	\$152.26	\$173.03	\$210.75	\$264.58	\$297.00	\$257.48	\$388.79
45-46	\$133.51	\$173.09	\$192.01	\$231.58	\$281.46	\$308.64	\$285.94	\$407.59
47-48	\$146.38	\$186.65	\$204.87	\$245.14	\$294.32	\$322.20	\$311.15	\$432.79
49-50	\$159.12	\$191.83	\$217.62	\$250.32	\$305.38	\$326.69	\$331.81	\$445.13
51-52	\$171.93	\$198.58	\$230.42	\$257.08	\$316.44	\$332.80	\$353.34	\$458.34
53-54	\$187.99	\$208.36	\$246.48	\$266.85	\$332.51	\$342.57	\$377.20	\$482.20
55-56	\$204.81	\$218.02	\$263.30	\$276.52	\$351.07	\$335.01	\$402.11	\$495.82
57-58	\$221.92	\$228.62	\$280.41	\$287.11	\$368.18	\$345.60	\$427.90	\$521.60
59-60	\$260.63	\$248.23	\$319.12	\$306.72	\$392.22	\$365.21	\$475.86	\$564.96
61-64	\$312.25	\$274.94	\$370.74	\$333.44	\$429.24	\$391.93	\$551.81	\$636.32

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$112.24	\$108.63	\$164.83	\$161.22	\$217.41	\$213.80	\$220.92	\$296.16
18*	\$46.36	\$45.79	\$98.95	\$98.37	\$151.54	\$150.96	\$92.15	\$167.39
19-23	\$52.33	\$65.72	\$104.91	\$118.31	\$157.50	\$170.90	\$116.90	\$192.14
24-28	\$61.06	\$78.28	\$113.65	\$130.87	\$175.03	\$193.97	\$136.62	\$226.94
29-32	\$65.93	\$97.01	\$118.52	\$149.60	\$187.27	\$219.30	\$155.51	\$262.10
33-35	\$74.51	\$111.45	\$127.10	\$164.04	\$195.86	\$233.74	\$176.86	\$283.45
36-38	\$85.61	\$123.12	\$138.19	\$175.71	\$217.73	\$248.65	\$198.94	\$316.73
39-41	\$94.29	\$130.03	\$146.88	\$182.62	\$229.19	\$260.16	\$215.84	\$333.89
42-44	\$102.98	\$136.88	\$155.56	\$189.47	\$237.87	\$267.02	\$231.49	\$349.54
45-46	\$120.04	\$155.62	\$172.62	\$208.20	\$253.05	\$277.48	\$257.08	\$366.44
47-48	\$131.60	\$167.81	\$184.19	\$220.40	\$264.61	\$289.68	\$279.73	\$389.10
49-50	\$143.06	\$172.47	\$195.65	\$225.05	\$274.55	\$293.71	\$298.31	\$400.19
51-52	\$154.57	\$178.54	\$207.16	\$231.12	\$284.50	\$299.20	\$317.67	\$412.07
53-54	\$169.01	\$187.33	\$221.60	\$239.91	\$298.94	\$307.99	\$339.12	\$433.52
55-56	\$184.13	\$196.01	\$236.72	\$248.60	\$315.63	\$301.19	\$361.52	\$445.76
57-58	\$199.52	\$205.54	\$252.11	\$258.12	\$331.01	\$310.71	\$384.70	\$468.94
59-60	\$234.32	\$223.17	\$286.90	\$275.76	\$352.62	\$328.35	\$427.82	\$507.93
61-64	\$280.73	\$247.19	\$333.32	\$299.78	\$385.90	\$352.36	\$496.10	\$572.08

Maternity rider not available

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\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$413.05	\$399.76	\$606.58	\$593.29	\$800.10	\$786.82	\$813.00	\$1,089.91
18*	\$170.61	\$168.49	\$364.14	\$362.02	\$557.66	\$555.55	\$339.10	\$616.01
19-23	\$192.56	\$241.86	\$386.09	\$435.39	\$579.62	\$628.91	\$430.19	\$707.09
24-28	\$224.72	\$288.08	\$418.25	\$481.60	\$644.13	\$713.83	\$502.78	\$835.15
29-32	\$242.63	\$357.01	\$436.16	\$550.54	\$689.19	\$807.03	\$572.30	\$964.55
33-35	\$274.21	\$410.16	\$467.74	\$603.69	\$720.77	\$860.18	\$650.87	\$1,043.12
36-38	\$315.03	\$453.10	\$508.56	\$646.63	\$801.26	\$915.06	\$732.13	\$1,165.59
39-41	\$347.00	\$478.52	\$540.53	\$672.05	\$843.43	\$957.43	\$794.33	\$1,228.75
42-44	\$378.97	\$503.75	\$572.49	\$697.27	\$875.40	\$982.65	\$851.90	\$1,286.33
45-46	\$441.74	\$572.68	\$635.27	\$766.21	\$931.24	\$1,021.17	\$946.07	\$1,348.52
47-48	\$484.30	\$617.55	\$677.82	\$811.08	\$973.80	\$1,066.03	\$1,029.45	\$1,431.90
49-50	\$526.47	\$634.69	\$720.00	\$828.22	\$1,010.38	\$1,080.86	\$1,097.81	\$1,472.73
51-52	\$568.83	\$657.03	\$762.36	\$850.55	\$1,046.97	\$1,101.08	\$1,169.05	\$1,516.44
53-54	\$621.98	\$689.38	\$815.51	\$882.91	\$1,100.12	\$1,133.43	\$1,248.01	\$1,595.39
55-56	\$677.63	\$721.34	\$871.16	\$914.87	\$1,161.54	\$1,108.40	\$1,330.42	\$1,640.45
57-58	\$734.25	\$756.39	\$927.77	\$949.92	\$1,218.16	\$1,143.44	\$1,415.73	\$1,725.76
59-60	\$862.30	\$821.28	\$1,055.83	\$1,014.81	\$1,297.69	\$1,208.34	\$1,574.40	\$1,869.22
61-64	\$1,033.10	\$909.67	\$1,226.63	\$1,103.20	\$1,420.16	\$1,296.72	\$1,825.70	\$2,105.30

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$302.00	\$292.28	\$443.50	\$433.78	\$584.99	\$575.28	\$594.42	\$796.88
18*	\$124.74	\$123.19	\$266.24	\$264.69	\$407.73	\$406.19	\$247.94	\$450.39
19-23	\$140.79	\$176.84	\$282.29	\$318.33	\$423.78	\$459.83	\$314.53	\$516.99
24-28	\$164.30	\$210.63	\$305.80	\$352.12	\$470.95	\$521.92	\$367.61	\$610.62
29-32	\$177.40	\$261.03	\$318.89	\$402.52	\$503.90	\$590.06	\$418.43	\$705.23
33-35	\$200.49	\$299.89	\$341.98	\$441.38	\$526.99	\$628.92	\$475.88	\$762.67
36-38	\$230.34	\$331.28	\$371.83	\$472.78	\$585.84	\$669.04	\$535.29	\$852.22
39-41	\$253.71	\$349.87	\$395.20	\$491.36	\$616.67	\$700.02	\$580.77	\$898.40
42-44	\$277.08	\$368.31	\$418.58	\$509.81	\$640.04	\$718.46	\$622.86	\$940.49
45-46	\$322.98	\$418.72	\$464.47	\$560.21	\$680.87	\$746.62	\$691.71	\$985.97
47-48	\$354.09	\$451.52	\$495.59	\$593.02	\$711.99	\$779.43	\$752.68	\$1,046.93
49-50	\$384.93	\$464.05	\$526.42	\$605.55	\$738.74	\$790.27	\$802.66	\$1,076.78
51-52	\$415.90	\$480.38	\$557.40	\$621.88	\$765.49	\$805.05	\$854.75	\$1,108.74
53-54	\$454.76	\$504.04	\$596.25	\$645.53	\$804.35	\$828.70	\$912.47	\$1,166.46
55-56	\$495.45	\$527.41	\$636.94	\$668.90	\$849.26	\$810.40	\$972.73	\$1,199.41
57-58	\$536.84	\$553.03	\$678.34	\$694.53	\$890.65	\$836.02	\$1,035.10	\$1,261.78
59-60	\$630.47	\$600.48	\$771.96	\$741.97	\$948.80	\$883.47	\$1,151.12	\$1,366.67
61-64	\$755.35	\$665.10	\$896.85	\$806.60	\$1,038.34	\$948.09	\$1,334.85	\$1,539.28

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$248.26	\$240.27	\$364.57	\$356.59	\$480.89	\$472.90	\$488.65	\$655.08
18*	\$102.54	\$101.27	\$218.86	\$217.59	\$335.18	\$333.90	\$203.81	\$370.25
19-23	\$115.74	\$145.37	\$232.05	\$261.68	\$348.37	\$378.00	\$258.56	\$424.99
24-28	\$135.07	\$173.14	\$251.38	\$289.46	\$387.14	\$429.04	\$302.19	\$501.96
29-32	\$145.83	\$214.58	\$262.15	\$330.89	\$414.23	\$485.06	\$343.97	\$579.73
33-35	\$164.81	\$246.52	\$281.13	\$362.84	\$433.21	\$517.00	\$391.19	\$626.95
36-38	\$189.35	\$272.33	\$305.66	\$388.65	\$481.59	\$549.99	\$440.04	\$700.56
39-41	\$208.56	\$287.61	\$324.88	\$403.93	\$506.93	\$575.45	\$477.42	\$738.52
42-44	\$227.77	\$302.77	\$344.09	\$419.09	\$526.14	\$590.61	\$512.02	\$773.13
45-46	\$265.50	\$344.20	\$381.82	\$460.52	\$559.71	\$613.76	\$568.62	\$810.51
47-48	\$291.08	\$371.17	\$407.40	\$487.49	\$585.29	\$640.72	\$618.73	\$860.63
49-50	\$316.43	\$381.47	\$432.74	\$497.79	\$607.28	\$649.64	\$659.82	\$885.16
51-52	\$341.89	\$394.90	\$458.21	\$511.21	\$629.27	\$661.79	\$702.64	\$911.44
53-54	\$373.83	\$414.34	\$490.15	\$530.66	\$661.21	\$681.23	\$750.10	\$958.89
55-56	\$407.28	\$433.55	\$523.60	\$549.87	\$698.13	\$666.19	\$799.63	\$985.97
57-58	\$441.31	\$454.62	\$557.62	\$570.93	\$732.16	\$687.25	\$850.90	\$1,037.24
59-60	\$518.27	\$493.62	\$634.59	\$609.94	\$779.96	\$726.25	\$946.27	\$1,123.47
61-64	\$620.93	\$546.75	\$737.25	\$663.06	\$853.57	\$779.38	\$1,097.31	\$1,265.36

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$204.74	\$198.16	\$300.67	\$294.08	\$396.60	\$390.01	\$402.99	\$540.25
18*	\$84.57	\$83.52	\$180.50	\$179.45	\$276.42	\$275.37	\$168.09	\$305.35
19-23	\$95.45	\$119.89	\$191.38	\$215.81	\$287.31	\$311.74	\$213.24	\$350.49
24-28	\$111.39	\$142.79	\$207.32	\$238.72	\$319.28	\$353.83	\$249.22	\$413.97
29-32	\$120.27	\$176.97	\$216.20	\$272.89	\$341.62	\$400.03	\$283.68	\$478.11
33-35	\$135.92	\$203.31	\$231.85	\$299.24	\$357.27	\$426.38	\$322.62	\$517.06
36-38	\$156.16	\$224.59	\$252.08	\$320.52	\$397.17	\$453.58	\$362.90	\$577.76
39-41	\$172.00	\$237.19	\$267.93	\$333.12	\$418.07	\$474.58	\$393.73	\$609.07
42-44	\$187.85	\$249.70	\$283.77	\$345.63	\$433.92	\$487.08	\$422.27	\$637.61
45-46	\$218.96	\$283.87	\$314.89	\$379.80	\$461.60	\$506.17	\$468.95	\$668.44
47-48	\$240.06	\$306.11	\$335.99	\$402.04	\$482.69	\$528.41	\$510.28	\$709.77
49-50	\$260.96	\$314.60	\$356.89	\$410.53	\$500.83	\$535.76	\$544.16	\$730.01
51-52	\$281.96	\$325.68	\$377.89	\$421.60	\$518.96	\$545.79	\$579.48	\$751.67
53-54	\$308.30	\$341.71	\$404.23	\$437.64	\$545.31	\$561.82	\$618.61	\$790.81
55-56	\$335.89	\$357.56	\$431.82	\$453.49	\$575.76	\$549.41	\$659.47	\$813.14
57-58	\$363.95	\$374.93	\$459.88	\$470.86	\$603.82	\$566.78	\$701.75	\$855.43
59-60	\$427.43	\$407.10	\$523.35	\$503.02	\$643.24	\$598.95	\$780.40	\$926.54
61-64	\$512.09	\$450.91	\$608.02	\$546.84	\$703.95	\$642.76	\$904.97	\$1,043.56

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



SmartSense Plus POS Enhanced Plans - Standard New Business Rates

These rates are available for applicants enrolling July 1, 2013 through September 30, 2013

Area 3 - Counties of BANKS, BARTOW, BIBB, BRYAN, BULLOCH, CANDLER, CARROLL, CHATHAM, CHEROKEE, DAWSON, EFFINGHAM, EVANS, FLOYD, GORDON, HALL, HARALSON, JONES, LUMPKIN, MONROE, MURRAY, PICKENS, POLK, SCREVEN, TOOMBS, UNION, WHITE, WHITFIELD

\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$188.33	\$182.28	\$276.57	\$270.52	\$364.81	\$358.76	\$370.70	\$496.95
18*	\$77.79	\$76.83	\$166.03	\$165.07	\$254.27	\$253.31	\$154.62	\$280.88
19-23	\$87.80	\$110.28	\$176.04	\$198.52	\$264.28	\$286.76	\$196.15	\$322.41
24-28	\$102.46	\$131.35	\$190.70	\$219.59	\$293.69	\$325.48	\$229.25	\$380.79
29-32	\$110.63	\$162.78	\$198.87	\$251.02	\$314.24	\$367.97	\$260.94	\$439.80
33-35	\$125.03	\$187.02	\$213.27	\$275.26	\$328.64	\$392.21	\$296.77	\$475.62
36-38	\$143.64	\$206.60	\$231.88	\$294.84	\$365.34	\$417.23	\$333.82	\$531.46
39-41	\$158.22	\$218.19	\$246.46	\$306.43	\$384.57	\$436.55	\$362.18	\$560.26
42-44	\$172.79	\$229.69	\$261.03	\$317.93	\$399.14	\$448.05	\$388.43	\$586.51
45-46	\$201.42	\$261.12	\$289.66	\$349.36	\$424.61	\$465.61	\$431.37	\$614.87
47-48	\$220.82	\$281.58	\$309.06	\$369.82	\$444.01	\$486.07	\$469.38	\$652.89
49-50	\$240.05	\$289.39	\$328.29	\$377.63	\$460.69	\$492.83	\$500.55	\$671.50
51-52	\$259.36	\$299.58	\$347.60	\$387.82	\$477.37	\$502.05	\$533.04	\$691.43
53-54	\$283.60	\$314.33	\$371.84	\$402.57	\$501.61	\$516.80	\$569.04	\$727.43
55-56	\$308.97	\$328.90	\$397.21	\$417.14	\$529.62	\$505.38	\$606.62	\$747.98
57-58	\$334.79	\$344.88	\$423.03	\$433.12	\$555.43	\$521.36	\$645.51	\$786.87
59-60	\$393.17	\$374.47	\$481.41	\$462.71	\$591.69	\$550.95	\$717.86	\$852.29
61-64	\$471.05	\$414.77	\$559.29	\$503.01	\$647.53	\$591.25	\$832.44	\$959.93

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$174.07	\$168.47	\$255.62	\$250.02	\$337.18	\$331.58	\$342.61	\$459.31
18*	\$71.90	\$71.01	\$153.45	\$152.56	\$235.01	\$234.12	\$142.90	\$259.60
19-23	\$81.15	\$101.92	\$162.70	\$183.48	\$244.26	\$265.03	\$181.29	\$297.98
24-28	\$94.70	\$121.40	\$176.26	\$202.95	\$271.45	\$300.82	\$211.88	\$351.95
29-32	\$102.25	\$150.45	\$183.80	\$232.01	\$290.43	\$340.10	\$241.18	\$406.48
33-35	\$115.56	\$172.85	\$197.11	\$254.40	\$303.74	\$362.49	\$274.29	\$439.59
36-38	\$132.76	\$190.94	\$214.32	\$272.50	\$337.66	\$385.62	\$308.53	\$491.20
39-41	\$146.23	\$201.66	\$227.79	\$283.21	\$355.43	\$403.48	\$334.74	\$517.82
42-44	\$159.70	\$212.29	\$241.26	\$293.84	\$368.91	\$414.11	\$359.01	\$542.08
45-46	\$186.16	\$241.34	\$267.71	\$322.89	\$392.44	\$430.34	\$398.69	\$568.29
47-48	\$204.09	\$260.25	\$285.65	\$341.80	\$410.37	\$449.24	\$433.83	\$603.43
49-50	\$221.86	\$267.47	\$303.42	\$349.02	\$425.79	\$455.49	\$462.63	\$620.63
51-52	\$239.72	\$276.88	\$321.27	\$358.44	\$441.21	\$464.01	\$492.66	\$639.05
53-54	\$262.11	\$290.52	\$343.67	\$372.07	\$463.61	\$477.65	\$525.93	\$672.32
55-56	\$285.57	\$303.99	\$367.12	\$385.54	\$489.49	\$467.10	\$560.66	\$691.31
57-58	\$309.42	\$318.76	\$390.98	\$400.31	\$513.35	\$481.87	\$596.61	\$727.26
59-60	\$363.39	\$346.10	\$444.94	\$427.66	\$546.87	\$509.21	\$663.48	\$787.72
61-64	\$435.37	\$383.35	\$516.92	\$464.91	\$598.48	\$546.46	\$769.38	\$887.21

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$160.27	\$155.12	\$235.37	\$230.21	\$310.46	\$305.30	\$315.47	\$422.91
18*	\$66.20	\$65.38	\$141.29	\$140.47	\$216.39	\$215.57	\$131.58	\$239.03
19-23	\$74.72	\$93.85	\$149.81	\$168.94	\$224.91	\$244.03	\$166.92	\$274.37
24-28	\$87.20	\$111.78	\$162.29	\$186.87	\$249.94	\$276.99	\$195.09	\$324.06
29-32	\$94.15	\$138.53	\$169.24	\$213.62	\$267.42	\$313.15	\$222.07	\$374.27
33-35	\$106.40	\$159.15	\$181.49	\$234.25	\$279.68	\$333.77	\$252.55	\$404.76
36-38	\$122.24	\$175.82	\$197.33	\$250.91	\$310.91	\$355.07	\$284.08	\$452.28
39-41	\$134.64	\$185.68	\$209.74	\$260.77	\$327.27	\$371.51	\$308.22	\$476.79
42-44	\$147.05	\$195.47	\$222.14	\$270.56	\$339.68	\$381.29	\$330.56	\$499.13
45-46	\$171.41	\$222.22	\$246.50	\$297.31	\$361.34	\$396.24	\$367.10	\$523.26
47-48	\$187.92	\$239.63	\$263.01	\$314.72	\$377.86	\$413.65	\$399.45	\$555.62
49-50	\$204.28	\$246.28	\$279.38	\$321.37	\$392.05	\$419.40	\$425.98	\$571.46
51-52	\$220.72	\$254.94	\$295.82	\$330.04	\$406.25	\$427.25	\$453.62	\$588.42
53-54	\$241.34	\$267.50	\$316.44	\$342.59	\$426.87	\$439.80	\$484.26	\$619.05
55-56	\$262.94	\$279.90	\$338.03	\$354.99	\$450.71	\$430.09	\$516.24	\$636.54
57-58	\$284.91	\$293.50	\$360.00	\$368.59	\$472.68	\$443.69	\$549.34	\$669.64
59-60	\$334.59	\$318.68	\$409.69	\$393.77	\$503.54	\$468.87	\$610.91	\$725.30
61-64	\$400.87	\$352.98	\$475.96	\$428.07	\$551.06	\$503.16	\$708.42	\$816.91

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



SmartSense Plus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling July 1, 2013 through September 30, 2013

Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON

\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$439.14	\$425.01	\$644.88	\$630.76	\$850.63	\$836.51	\$864.35	\$1,158.75
18*	\$181.39	\$179.13	\$387.14	\$384.88	\$592.88	\$590.63	\$360.52	\$654.92
19-23	\$204.73	\$257.13	\$410.47	\$462.88	\$616.22	\$668.63	\$457.36	\$751.75
24-28	\$238.91	\$306.27	\$444.66	\$512.02	\$684.81	\$758.92	\$534.54	\$887.89
29-32	\$257.95	\$379.56	\$463.70	\$585.31	\$732.71	\$858.00	\$608.44	\$1,025.47
33-35	\$291.53	\$436.06	\$497.28	\$641.81	\$766.29	\$914.51	\$691.97	\$1,109.00
36-38	\$334.93	\$481.72	\$540.68	\$687.47	\$851.86	\$972.85	\$778.37	\$1,239.20
39-41	\$368.91	\$508.74	\$574.66	\$714.49	\$896.70	\$1,017.89	\$844.49	\$1,306.35
42-44	\$402.90	\$535.56	\$608.65	\$741.31	\$930.68	\$1,044.71	\$905.70	\$1,367.57
45-46	\$469.64	\$608.85	\$675.39	\$814.60	\$990.05	\$1,085.66	\$1,005.82	\$1,433.69
47-48	\$514.88	\$656.55	\$720.63	\$862.30	\$1,035.30	\$1,133.36	\$1,094.46	\$1,522.34
49-50	\$559.72	\$674.77	\$765.47	\$880.52	\$1,074.19	\$1,149.12	\$1,167.14	\$1,565.74
51-52	\$604.76	\$698.52	\$810.51	\$904.27	\$1,113.09	\$1,170.62	\$1,242.89	\$1,612.21
53-54	\$661.26	\$732.92	\$867.01	\$938.67	\$1,169.60	\$1,205.01	\$1,326.82	\$1,696.15
55-56	\$720.43	\$766.90	\$926.18	\$972.65	\$1,234.90	\$1,178.40	\$1,414.45	\$1,744.05
57-58	\$780.62	\$804.16	\$986.37	\$1,009.91	\$1,295.09	\$1,215.66	\$1,505.14	\$1,834.75
59-60	\$916.76	\$873.15	\$1,122.51	\$1,078.90	\$1,379.64	\$1,284.65	\$1,673.83	\$1,987.27
61-64	\$1,098.35	\$967.12	\$1,304.10	\$1,172.87	\$1,509.85	\$1,378.62	\$1,941.00	\$2,238.26

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$244.14	\$236.29	\$358.53	\$350.68	\$472.92	\$465.07	\$480.55	\$644.22
18*	\$100.84	\$99.59	\$215.23	\$213.98	\$329.62	\$328.37	\$200.44	\$364.11
19-23	\$113.82	\$142.96	\$228.21	\$257.35	\$342.60	\$371.74	\$254.27	\$417.95
24-28	\$132.83	\$170.27	\$247.22	\$284.66	\$380.73	\$421.93	\$297.18	\$493.64
29-32	\$143.41	\$211.02	\$257.80	\$325.41	\$407.36	\$477.02	\$338.27	\$570.12
33-35	\$162.08	\$242.44	\$276.47	\$356.83	\$426.03	\$508.43	\$384.71	\$616.56
36-38	\$186.21	\$267.82	\$300.60	\$382.21	\$473.61	\$540.87	\$432.74	\$688.95
39-41	\$205.10	\$282.84	\$319.49	\$397.23	\$498.53	\$565.91	\$469.51	\$726.29
42-44	\$224.00	\$297.75	\$338.39	\$412.14	\$517.43	\$580.82	\$503.54	\$760.32
45-46	\$261.10	\$338.50	\$375.49	\$452.89	\$550.43	\$603.59	\$559.20	\$797.08
47-48	\$286.26	\$365.02	\$400.65	\$479.41	\$575.59	\$630.11	\$608.48	\$846.37
49-50	\$311.18	\$375.15	\$425.57	\$489.54	\$597.21	\$638.87	\$648.89	\$870.50
51-52	\$336.22	\$388.35	\$450.61	\$502.74	\$618.84	\$650.82	\$691.00	\$896.33
53-54	\$367.64	\$407.48	\$482.03	\$521.87	\$650.25	\$669.95	\$737.67	\$943.00
55-56	\$400.53	\$426.37	\$514.92	\$540.76	\$686.56	\$655.15	\$786.38	\$969.63
57-58	\$434.00	\$447.09	\$548.39	\$561.47	\$720.03	\$675.86	\$836.81	\$1,020.06
59-60	\$509.69	\$485.44	\$624.08	\$599.83	\$767.03	\$714.22	\$930.59	\$1,104.85
61-64	\$610.64	\$537.69	\$725.03	\$652.08	\$839.42	\$766.46	\$1,079.13	\$1,244.40

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$301.39	\$291.69	\$442.60	\$432.90	\$583.81	\$574.11	\$593.22	\$795.27
18*	\$124.49	\$122.94	\$265.70	\$264.15	\$406.91	\$405.36	\$247.43	\$449.48
19-23	\$140.51	\$176.48	\$281.72	\$317.69	\$422.93	\$458.90	\$313.89	\$515.94
24-28	\$163.97	\$210.20	\$305.18	\$351.41	\$470.00	\$520.86	\$366.86	\$609.38
29-32	\$177.04	\$260.50	\$318.25	\$401.71	\$502.87	\$588.86	\$417.59	\$703.80
33-35	\$200.08	\$299.28	\$341.29	\$440.49	\$525.92	\$627.64	\$474.91	\$761.13
36-38	\$229.87	\$330.61	\$371.08	\$471.82	\$584.65	\$667.69	\$534.21	\$850.49
39-41	\$253.19	\$349.16	\$394.40	\$490.37	\$615.42	\$698.60	\$579.59	\$896.58
42-44	\$276.52	\$367.57	\$417.73	\$508.78	\$638.74	\$717.01	\$621.60	\$938.59
45-46	\$322.32	\$417.87	\$463.53	\$559.08	\$679.49	\$745.11	\$690.31	\$983.97
47-48	\$353.38	\$450.61	\$494.58	\$591.82	\$710.54	\$777.85	\$751.15	\$1,044.81
49-50	\$384.15	\$463.11	\$525.36	\$604.32	\$737.24	\$788.67	\$801.03	\$1,074.60
51-52	\$415.06	\$479.41	\$556.27	\$620.62	\$763.94	\$803.42	\$853.02	\$1,106.49
53-54	\$453.84	\$503.02	\$595.05	\$644.22	\$802.72	\$827.02	\$910.63	\$1,164.10
55-56	\$494.44	\$526.34	\$635.65	\$667.55	\$847.54	\$808.76	\$970.76	\$1,196.98
57-58	\$535.75	\$551.91	\$676.96	\$693.12	\$888.85	\$834.33	\$1,033.01	\$1,259.22
59-60	\$629.19	\$599.26	\$770.40	\$740.47	\$946.88	\$881.68	\$1,148.79	\$1,363.90
61-64	\$753.82	\$663.76	\$895.03	\$804.96	\$1,036.24	\$946.17	\$1,332.15	\$1,536.16

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$199.85	\$193.42	\$293.48	\$287.05	\$387.11	\$380.69	\$393.36	\$527.33
2-18	\$82.55	\$81.52	\$176.18	\$175.16	\$269.82	\$268.79	\$164.07	\$298.05
19-23	\$93.17	\$117.02	\$186.80	\$210.65	\$280.44	\$304.29	\$208.14	\$342.11
24-28	\$108.73	\$139.38	\$202.36	\$233.01	\$311.65	\$345.38	\$243.26	\$404.07
29-32	\$117.39	\$172.73	\$211.03	\$266.37	\$333.45	\$390.47	\$276.90	\$466.68
33-35	\$132.67	\$198.45	\$226.31	\$292.08	\$348.73	\$416.18	\$314.91	\$504.69
36-38	\$152.42	\$219.23	\$246.06	\$312.86	\$387.67	\$442.74	\$354.23	\$563.95
39-41	\$167.89	\$231.52	\$261.52	\$325.16	\$408.08	\$463.23	\$384.32	\$594.51
42-44	\$183.36	\$243.73	\$276.99	\$337.36	\$423.54	\$475.44	\$412.18	\$622.36
45-46	\$213.73	\$277.08	\$307.36	\$370.72	\$450.56	\$494.07	\$457.74	\$652.46
47-48	\$234.32	\$298.79	\$327.95	\$392.43	\$471.15	\$515.78	\$498.08	\$692.80
49-50	\$254.72	\$307.08	\$348.36	\$400.72	\$488.85	\$522.95	\$531.15	\$712.55
51-52	\$275.22	\$317.89	\$368.85	\$411.52	\$506.56	\$532.74	\$565.63	\$733.70
53-54	\$300.93	\$333.54	\$394.57	\$427.18	\$532.27	\$548.39	\$603.82	\$771.90
55-56	\$327.86	\$349.01	\$421.49	\$442.64	\$561.99	\$536.28	\$643.70	\$793.70
57-58	\$355.25	\$365.97	\$448.89	\$459.60	\$589.38	\$553.23	\$684.97	\$834.98
59-60	\$417.21	\$397.36	\$510.84	\$491.00	\$627.86	\$584.63	\$761.74	\$904.39
61-64	\$499.85	\$440.13	\$593.48	\$533.76	\$687.12	\$627.40	\$883.33	\$1,018.61

Maternity rider not available



SmartSense Plus PPO Plans - Standard New Business Rates

These rates are available for applicants enrolling July 1, 2013 through September 30, 2013

Area 3 - Counties of BALDWIN, BARROW, BERRIEN, BIBB, BLECKLEY, BROOKS, BURKE, CLARKE, COLUMBIA, CRAWFORD, DODGE, ELBERT, EMANUEL, GLASCOCK, GRADY, GREENE, HANCOCK, HOUSTON, JACKSON, JASPER, JEFFERSON, JENKINS, JOHNSON, JONES, LANIER, LAURENS, LINCOLN, LOWNDES, MADISON, MCDUFFIE, MONROE, MONTGOMERY, MORGAN, OCONEE, OGLETHORPE, PEACH, PULASKI, PUTNAM, RANDOLPH, RICHMOND, SCREVEN, TALIAFERRO, TELFAIR, THOMAS, TREUTLEN, TWIGGS, WARREN, WASHINGTON, WHEELER, WILCOX, WILKES, WILKINSON

\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$182.25	\$176.39	\$267.64	\$261.78	\$353.03	\$347.16	\$358.72	\$480.90
18*	\$75.28	\$74.34	\$160.67	\$159.73	\$246.06	\$245.12	\$149.62	\$271.80
19-23	\$84.96	\$106.72	\$170.35	\$192.10	\$255.74	\$277.49	\$189.81	\$311.99
24-28	\$99.15	\$127.11	\$184.54	\$212.50	\$284.21	\$314.96	\$221.84	\$368.49
29-32	\$107.06	\$157.52	\$192.44	\$242.91	\$304.09	\$356.09	\$252.51	\$425.59
33-35	\$120.99	\$180.97	\$206.38	\$266.36	\$318.02	\$379.54	\$287.18	\$460.25
36-38	\$139.00	\$199.92	\$224.39	\$285.31	\$353.54	\$403.75	\$323.03	\$514.29
39-41	\$153.11	\$211.14	\$238.49	\$296.53	\$372.14	\$422.44	\$350.48	\$542.16
42-44	\$167.21	\$222.27	\$252.60	\$307.66	\$386.25	\$433.57	\$375.88	\$567.56
45-46	\$194.91	\$252.68	\$280.30	\$338.07	\$410.89	\$450.57	\$417.43	\$595.00
47-48	\$213.69	\$272.48	\$299.07	\$357.87	\$429.66	\$470.36	\$454.22	\$631.79
49-50	\$232.29	\$280.04	\$317.68	\$365.43	\$445.81	\$476.90	\$484.38	\$649.81
51-52	\$250.98	\$289.90	\$336.37	\$375.29	\$461.95	\$485.83	\$515.82	\$669.09
53-54	\$274.43	\$304.17	\$359.82	\$389.56	\$485.40	\$500.10	\$550.65	\$703.93
55-56	\$298.99	\$318.28	\$384.38	\$403.67	\$512.50	\$489.05	\$587.02	\$723.81
57-58	\$323.97	\$333.74	\$409.36	\$419.13	\$537.48	\$504.52	\$624.66	\$761.45
59-60	\$380.47	\$362.37	\$465.86	\$447.76	\$572.57	\$533.15	\$694.67	\$824.75
61-64	\$455.83	\$401.37	\$541.22	\$486.76	\$626.61	\$572.15	\$805.55	\$928.91

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$151.71	\$146.83	\$222.78	\$217.90	\$293.86	\$288.98	\$298.60	\$400.30
18*	\$62.66	\$61.88	\$133.74	\$132.96	\$204.82	\$204.04	\$124.55	\$226.25
19-23	\$70.73	\$88.83	\$141.80	\$159.91	\$212.88	\$230.99	\$158.00	\$259.70
24-28	\$82.54	\$105.80	\$153.61	\$176.88	\$236.58	\$262.18	\$184.66	\$306.73
29-32	\$89.11	\$131.12	\$160.19	\$202.20	\$253.12	\$296.41	\$210.19	\$354.26
33-35	\$100.71	\$150.64	\$171.79	\$221.72	\$264.72	\$315.93	\$239.05	\$383.12
36-38	\$115.71	\$166.42	\$186.78	\$237.49	\$294.29	\$336.09	\$268.90	\$428.10
39-41	\$127.45	\$175.75	\$198.53	\$246.83	\$309.78	\$351.64	\$291.74	\$451.30
42-44	\$139.19	\$185.02	\$210.27	\$256.10	\$321.52	\$360.91	\$312.89	\$472.44
45-46	\$162.24	\$210.34	\$233.32	\$281.41	\$342.03	\$375.05	\$347.47	\$495.29
47-48	\$177.87	\$226.82	\$248.95	\$297.89	\$357.66	\$391.53	\$378.10	\$525.91
49-50	\$193.36	\$233.11	\$264.44	\$304.19	\$371.09	\$396.98	\$403.20	\$540.90
51-52	\$208.92	\$241.31	\$280.00	\$312.39	\$384.53	\$404.41	\$429.37	\$556.96
53-54	\$228.44	\$253.20	\$299.52	\$324.27	\$404.05	\$416.29	\$458.37	\$585.96
55-56	\$248.88	\$264.94	\$319.96	\$336.01	\$426.61	\$407.09	\$488.64	\$602.51
57-58	\$269.67	\$277.81	\$340.75	\$348.89	\$447.41	\$419.97	\$519.97	\$633.84
59-60	\$316.71	\$301.64	\$387.79	\$372.72	\$476.62	\$443.80	\$578.25	\$686.53
61-64	\$379.44	\$334.10	\$450.52	\$405.18	\$521.60	\$476.26	\$670.54	\$773.24

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$165.46	\$160.14	\$242.98	\$237.66	\$320.51	\$315.18	\$325.67	\$436.60
18*	\$68.34	\$67.50	\$145.87	\$145.02	\$223.39	\$222.54	\$135.84	\$246.76
19-23	\$77.14	\$96.88	\$154.66	\$174.41	\$232.18	\$251.93	\$172.32	\$283.25
24-28	\$90.02	\$115.40	\$167.54	\$192.92	\$258.02	\$285.95	\$201.41	\$334.54
29-32	\$97.19	\$143.01	\$174.72	\$220.54	\$276.07	\$323.28	\$229.25	\$386.38
33-35	\$109.84	\$164.30	\$187.37	\$241.83	\$288.73	\$344.57	\$260.72	\$417.85
36-38	\$126.20	\$181.50	\$203.72	\$259.03	\$320.97	\$366.56	\$293.28	\$466.91
39-41	\$139.00	\$191.69	\$216.52	\$269.21	\$337.86	\$383.53	\$318.19	\$492.21
42-44	\$151.81	\$201.79	\$229.33	\$279.31	\$350.67	\$393.63	\$341.26	\$515.28
45-46	\$176.95	\$229.41	\$254.48	\$306.93	\$373.04	\$409.06	\$378.98	\$540.19
47-48	\$194.00	\$247.38	\$271.52	\$324.90	\$390.08	\$427.03	\$412.38	\$573.59
49-50	\$210.89	\$254.24	\$288.42	\$331.77	\$404.74	\$432.97	\$439.76	\$589.95
51-52	\$227.86	\$263.19	\$305.39	\$340.72	\$419.40	\$441.07	\$468.30	\$607.46
53-54	\$249.15	\$276.15	\$326.68	\$353.67	\$440.69	\$454.03	\$499.93	\$639.08
55-56	\$271.45	\$288.96	\$348.97	\$366.48	\$465.29	\$444.00	\$532.94	\$657.13
57-58	\$294.12	\$303.00	\$371.65	\$380.52	\$487.97	\$458.04	\$567.11	\$691.31
59-60	\$345.42	\$328.99	\$422.94	\$406.51	\$519.83	\$484.04	\$630.68	\$748.77
61-64	\$413.84	\$364.40	\$491.37	\$441.92	\$568.89	\$519.44	\$731.34	\$843.34

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



SmartSense Plus PPO Enhanced Plans - Standard New Business Rates

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\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$502.45	\$486.28	\$737.86	\$721.70	\$973.27	\$957.11	\$988.97	\$1,325.81
18*	\$207.54	\$204.96	\$442.95	\$440.37	\$678.36	\$675.79	\$412.50	\$749.34
19-23	\$234.24	\$294.21	\$469.65	\$529.62	\$705.07	\$765.03	\$523.29	\$860.13
24-28	\$273.36	\$350.42	\$508.77	\$585.84	\$783.54	\$868.33	\$611.60	\$1,015.90
29-32	\$295.14	\$434.28	\$530.56	\$669.70	\$838.35	\$981.70	\$696.16	\$1,173.31
33-35	\$333.56	\$498.93	\$568.97	\$734.35	\$876.76	\$1,046.36	\$791.74	\$1,268.88
36-38	\$383.22	\$551.17	\$618.63	\$786.58	\$974.68	\$1,113.11	\$890.59	\$1,417.86
39-41	\$422.10	\$582.09	\$657.52	\$817.50	\$1,025.98	\$1,164.65	\$966.24	\$1,494.69
42-44	\$460.99	\$612.77	\$696.40	\$848.19	\$1,064.86	\$1,195.33	\$1,036.28	\$1,564.73
45-46	\$537.35	\$696.63	\$772.76	\$932.05	\$1,132.79	\$1,242.18	\$1,150.83	\$1,640.39
47-48	\$589.12	\$751.21	\$824.53	\$986.62	\$1,184.56	\$1,296.76	\$1,252.25	\$1,741.82
49-50	\$640.42	\$772.06	\$875.83	\$1,007.47	\$1,229.06	\$1,314.80	\$1,335.41	\$1,791.48
51-52	\$691.95	\$799.23	\$927.36	\$1,034.64	\$1,273.57	\$1,339.39	\$1,422.08	\$1,844.65
53-54	\$756.60	\$838.58	\$992.01	\$1,074.00	\$1,338.22	\$1,378.74	\$1,518.12	\$1,940.69
55-56	\$824.29	\$877.47	\$1,059.71	\$1,112.88	\$1,412.94	\$1,348.29	\$1,618.37	\$1,995.50
57-58	\$893.16	\$920.10	\$1,128.57	\$1,155.51	\$1,481.81	\$1,390.92	\$1,722.14	\$2,099.27
59-60	\$1,048.93	\$999.04	\$1,284.34	\$1,234.45	\$1,578.55	\$1,469.86	\$1,915.16	\$2,273.78
61-64	\$1,256.70	\$1,106.56	\$1,492.12	\$1,341.97	\$1,727.53	\$1,577.38	\$2,220.84	\$2,560.96

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$301.99	\$292.28	\$443.49	\$433.77	\$584.98	\$575.27	\$594.41	\$796.87
18*	\$124.74	\$123.19	\$266.23	\$264.69	\$407.73	\$406.18	\$247.93	\$450.39
19-23	\$140.79	\$176.83	\$282.28	\$318.33	\$423.78	\$459.82	\$314.52	\$516.98
24-28	\$164.30	\$210.62	\$305.80	\$352.12	\$470.94	\$521.91	\$367.60	\$610.61
29-32	\$177.40	\$261.02	\$318.89	\$402.52	\$503.89	\$590.05	\$418.43	\$705.22
33-35	\$200.48	\$299.88	\$341.98	\$441.38	\$526.98	\$628.91	\$475.87	\$762.66
36-38	\$230.33	\$331.28	\$371.83	\$472.77	\$585.83	\$669.03	\$535.28	\$852.20
39-41	\$253.70	\$349.86	\$395.20	\$491.36	\$616.66	\$700.01	\$580.76	\$898.38
42-44	\$277.07	\$368.31	\$418.57	\$509.80	\$640.03	\$718.45	\$622.85	\$940.48
45-46	\$322.97	\$418.71	\$464.47	\$560.20	\$680.86	\$746.61	\$691.70	\$985.95
47-48	\$354.09	\$451.51	\$495.58	\$593.01	\$711.97	\$779.41	\$752.66	\$1,046.91
49-50	\$384.92	\$464.04	\$526.41	\$605.54	\$738.72	\$790.25	\$802.64	\$1,076.76
51-52	\$415.89	\$480.38	\$557.39	\$621.87	\$765.47	\$805.04	\$854.74	\$1,108.72
53-54	\$454.75	\$504.03	\$596.25	\$645.52	\$804.33	\$828.69	\$912.46	\$1,166.44
55-56	\$495.44	\$527.40	\$636.93	\$668.89	\$849.24	\$810.39	\$972.72	\$1,199.39
57-58	\$536.83	\$553.02	\$678.33	\$694.52	\$890.64	\$836.01	\$1,035.09	\$1,261.76
59-60	\$630.46	\$600.47	\$771.95	\$741.96	\$948.78	\$883.46	\$1,151.10	\$1,366.65
61-64	\$755.34	\$665.09	\$896.83	\$806.59	\$1,038.33	\$948.08	\$1,334.83	\$1,539.26

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$367.13	\$355.32	\$539.14	\$527.33	\$711.15	\$699.34	\$722.61	\$968.73
18*	\$151.64	\$149.76	\$323.65	\$321.77	\$495.66	\$493.78	\$301.40	\$547.52
19-23	\$171.15	\$214.97	\$343.16	\$386.98	\$515.18	\$558.99	\$382.36	\$628.48
24-28	\$199.74	\$256.05	\$371.75	\$428.06	\$572.51	\$634.47	\$446.88	\$742.30
29-32	\$215.65	\$317.32	\$387.66	\$489.33	\$612.56	\$717.31	\$508.67	\$857.31
33-35	\$243.72	\$364.56	\$415.73	\$536.57	\$640.63	\$764.55	\$578.50	\$927.14
36-38	\$280.01	\$402.73	\$452.02	\$574.74	\$712.17	\$813.33	\$650.73	\$1,036.00
39-41	\$308.42	\$425.32	\$480.43	\$597.33	\$749.66	\$850.98	\$706.01	\$1,092.14
42-44	\$336.83	\$447.74	\$508.84	\$619.75	\$778.07	\$873.40	\$757.19	\$1,143.31
45-46	\$392.63	\$509.01	\$564.64	\$681.02	\$827.70	\$907.63	\$840.88	\$1,198.59
47-48	\$430.45	\$548.89	\$602.46	\$720.90	\$865.53	\$947.51	\$914.99	\$1,272.70
49-50	\$467.94	\$564.13	\$639.95	\$736.14	\$898.05	\$960.69	\$975.75	\$1,308.99
51-52	\$505.59	\$583.98	\$677.60	\$755.99	\$930.57	\$978.66	\$1,039.08	\$1,347.84
53-54	\$552.83	\$612.73	\$724.84	\$784.74	\$977.81	\$1,007.42	\$1,109.25	\$1,418.02
55-56	\$602.29	\$641.14	\$774.30	\$813.16	\$1,032.40	\$985.17	\$1,182.51	\$1,458.07
57-58	\$652.61	\$672.29	\$824.62	\$844.31	\$1,082.72	\$1,016.32	\$1,258.33	\$1,533.89
59-60	\$766.43	\$729.97	\$938.44	\$901.98	\$1,153.41	\$1,073.99	\$1,399.36	\$1,661.40
61-64	\$918.24	\$808.53	\$1,090.25	\$980.54	\$1,262.26	\$1,152.55	\$1,622.72	\$1,871.23

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$248.80	\$240.79	\$365.37	\$357.36	\$481.93	\$473.93	\$489.71	\$656.50
18*	\$102.77	\$101.49	\$219.34	\$218.06	\$335.90	\$334.63	\$204.26	\$371.05
19-23	\$115.99	\$145.68	\$232.56	\$262.25	\$349.13	\$378.82	\$259.12	\$425.91
24-28	\$135.36	\$173.52	\$251.93	\$290.09	\$387.98	\$429.97	\$302.85	\$503.04
29-32	\$146.15	\$215.04	\$262.72	\$331.61	\$415.12	\$486.11	\$344.72	\$580.99
33-35	\$165.17	\$247.06	\$281.74	\$363.63	\$434.15	\$518.12	\$392.04	\$628.31
36-38	\$189.76	\$272.92	\$306.33	\$389.49	\$482.63	\$551.18	\$440.99	\$702.08
39-41	\$209.01	\$288.23	\$325.58	\$404.80	\$508.03	\$576.70	\$478.45	\$740.13
42-44	\$228.27	\$303.43	\$344.84	\$420.00	\$527.29	\$591.89	\$513.14	\$774.81
45-46	\$266.08	\$344.95	\$382.65	\$461.52	\$560.92	\$615.09	\$569.85	\$812.27
47-48	\$291.71	\$371.98	\$408.28	\$488.55	\$586.56	\$642.12	\$620.08	\$862.49
49-50	\$317.11	\$382.30	\$433.68	\$498.87	\$608.59	\$651.05	\$661.25	\$887.08
51-52	\$342.63	\$395.75	\$459.20	\$512.32	\$630.63	\$663.23	\$704.17	\$913.41
53-54	\$374.64	\$415.24	\$491.21	\$531.81	\$662.65	\$682.71	\$751.72	\$960.97
55-56	\$408.17	\$434.49	\$524.73	\$551.06	\$699.65	\$667.63	\$801.37	\$988.11
57-58	\$442.27	\$455.60	\$558.84	\$572.17	\$733.75	\$688.74	\$852.75	\$1,039.49
59-60	\$519.40	\$494.69	\$635.97	\$611.26	\$781.65	\$727.83	\$948.33	\$1,125.91
61-64	\$622.28	\$547.93	\$738.85	\$664.50	\$855.42	\$781.07	\$1,099.69	\$1,268.11

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.



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\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$228.97	\$221.61	\$336.25	\$328.89	\$443.54	\$436.17	\$450.69	\$604.19
18*	\$94.58	\$93.40	\$201.86	\$200.69	\$309.14	\$307.97	\$187.98	\$341.49
19-23	\$106.75	\$134.07	\$214.03	\$241.36	\$321.31	\$348.64	\$238.47	\$391.98
24-28	\$124.57	\$159.69	\$231.86	\$266.98	\$357.07	\$395.71	\$278.72	\$462.96
29-32	\$134.50	\$197.91	\$241.78	\$305.19	\$382.05	\$447.38	\$317.25	\$534.70
33-35	\$152.01	\$227.37	\$259.29	\$334.65	\$399.56	\$476.84	\$360.81	\$578.25
36-38	\$174.64	\$251.18	\$281.92	\$358.46	\$444.18	\$507.26	\$405.85	\$646.14
39-41	\$192.36	\$265.27	\$299.64	\$372.55	\$467.55	\$530.75	\$440.33	\$681.16
42-44	\$210.08	\$279.25	\$317.36	\$386.53	\$485.27	\$544.73	\$472.25	\$713.07
45-46	\$244.88	\$317.47	\$352.16	\$424.75	\$516.23	\$566.08	\$524.45	\$747.55
47-48	\$268.47	\$342.34	\$375.75	\$449.62	\$539.82	\$590.95	\$570.67	\$793.78
49-50	\$291.85	\$351.84	\$399.13	\$459.12	\$560.10	\$599.17	\$608.57	\$816.41
51-52	\$315.33	\$364.22	\$422.61	\$471.50	\$580.39	\$610.38	\$648.06	\$840.64
53-54	\$344.79	\$382.16	\$452.08	\$489.44	\$609.85	\$628.32	\$691.83	\$884.40
55-56	\$375.64	\$399.88	\$482.93	\$507.16	\$643.90	\$614.44	\$737.52	\$909.38
57-58	\$407.03	\$419.30	\$514.31	\$526.59	\$675.29	\$633.87	\$784.81	\$956.67
59-60	\$478.02	\$455.28	\$585.30	\$562.56	\$719.37	\$669.84	\$872.77	\$1,036.20
61-64	\$572.70	\$504.28	\$679.98	\$611.56	\$787.26	\$718.84	\$1,012.07	\$1,167.07

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$194.79	\$188.52	\$286.05	\$279.79	\$377.32	\$371.05	\$383.40	\$513.99
18*	\$80.46	\$79.46	\$171.72	\$170.72	\$262.99	\$261.99	\$159.92	\$290.50
19-23	\$90.81	\$114.06	\$182.08	\$205.32	\$273.34	\$296.59	\$202.87	\$333.46
24-28	\$105.98	\$135.85	\$197.24	\$227.12	\$303.76	\$336.64	\$237.11	\$393.85
29-32	\$114.42	\$168.36	\$205.69	\$259.63	\$325.01	\$380.59	\$269.89	\$454.87
33-35	\$129.31	\$193.43	\$220.58	\$284.69	\$339.91	\$405.65	\$306.94	\$491.92
36-38	\$148.57	\$213.68	\$239.83	\$304.94	\$377.86	\$431.53	\$345.26	\$549.68
39-41	\$163.64	\$225.67	\$254.91	\$316.93	\$397.75	\$451.51	\$374.59	\$579.46
42-44	\$178.72	\$237.56	\$269.98	\$328.83	\$412.83	\$463.41	\$401.75	\$606.62
45-46	\$208.32	\$270.07	\$299.59	\$361.34	\$439.16	\$481.57	\$446.15	\$635.95
47-48	\$228.39	\$291.23	\$319.65	\$382.50	\$459.23	\$502.73	\$485.48	\$675.27
49-50	\$248.28	\$299.31	\$339.54	\$390.58	\$476.48	\$509.72	\$517.71	\$694.52
51-52	\$268.26	\$309.85	\$359.52	\$401.11	\$493.74	\$519.26	\$551.31	\$715.14
53-54	\$293.32	\$325.10	\$384.58	\$416.37	\$518.80	\$534.51	\$588.55	\$752.37
55-56	\$319.56	\$340.18	\$410.83	\$431.44	\$547.77	\$522.71	\$627.41	\$773.62
57-58	\$346.26	\$356.71	\$437.53	\$447.97	\$574.47	\$539.24	\$667.64	\$813.85
59-60	\$406.65	\$387.31	\$497.92	\$478.57	\$611.97	\$569.84	\$742.47	\$881.50
61-64	\$487.20	\$428.99	\$578.47	\$520.26	\$669.73	\$611.52	\$860.98	\$992.84

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
0-1	\$209.96	\$203.21	\$308.33	\$301.58	\$406.71	\$399.95	\$413.26	\$554.02
18*	\$86.72	\$85.65	\$185.10	\$184.02	\$283.47	\$282.39	\$172.37	\$313.13
19-23	\$97.88	\$122.94	\$196.26	\$221.31	\$294.63	\$319.69	\$218.67	\$359.43
24-28	\$114.23	\$146.43	\$212.60	\$244.81	\$327.42	\$362.85	\$255.57	\$424.52
29-32	\$123.33	\$181.48	\$221.71	\$279.85	\$350.32	\$410.23	\$290.91	\$490.30
33-35	\$139.39	\$208.49	\$237.76	\$306.86	\$366.38	\$437.25	\$330.85	\$530.23
36-38	\$160.14	\$230.32	\$258.51	\$328.69	\$407.29	\$465.14	\$372.15	\$592.49
39-41	\$176.39	\$243.24	\$274.76	\$341.61	\$428.73	\$486.68	\$403.77	\$624.59
42-44	\$192.63	\$256.06	\$291.01	\$354.44	\$444.98	\$499.50	\$433.04	\$653.86
45-46	\$224.54	\$291.11	\$322.92	\$389.48	\$473.36	\$519.08	\$480.90	\$685.48
47-48	\$246.18	\$313.91	\$344.55	\$412.28	\$495.00	\$541.88	\$523.28	\$727.86
49-50	\$267.61	\$322.62	\$365.99	\$421.00	\$513.59	\$549.42	\$558.03	\$748.61
51-52	\$289.15	\$333.98	\$387.52	\$432.35	\$532.19	\$559.70	\$594.25	\$770.83
53-54	\$316.16	\$350.42	\$414.54	\$448.80	\$559.21	\$576.14	\$634.38	\$810.96
55-56	\$344.45	\$366.67	\$442.82	\$465.04	\$590.43	\$563.42	\$676.28	\$833.87
57-58	\$373.23	\$384.49	\$471.60	\$482.86	\$619.21	\$581.23	\$719.64	\$877.23
59-60	\$438.32	\$417.47	\$536.69	\$515.85	\$659.64	\$614.22	\$800.29	\$950.15
61-64	\$525.14	\$462.40	\$623.52	\$560.77	\$721.89	\$659.15	\$928.03	\$1,070.16

Maternity rider not available

*Primary applicant must be at least 19 years of age at the time of enrollment. Initial rates are based on the age of the oldest adult on the first of the effective month.