



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 1 - Counties of BUTTS, CLAYTON, COBB, DEKALB, DOUGLAS, FULTON, GWINNETT, HENRY, LAMAR, MERIWETHER, NEWTON, PIKE, ROCKDALE, SPALDING, TROUP, WALTON

\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	122.79	154.22	246.19	277.63	369.60	401.03	274.31	450.88
24-28	143.30	183.69	266.70	307.10	410.73	455.18	320.60	532.54
29-32	154.72	227.65	278.12	351.06	439.47	514.61	364.93	615.06
33-35	174.85	261.54	298.26	384.95	459.60	548.50	415.03	665.15
36-38	200.88	288.92	324.29	412.33	510.93	583.50	466.85	743.25
39-41	221.27	305.13	344.67	428.54	537.82	610.51	506.51	783.52
42-44	241.65	321.22	365.05	444.62	558.20	626.60	543.22	820.24
45-46	281.68	365.18	405.08	488.58	593.81	651.16	603.27	859.90
47-48	308.82	393.79	432.22	517.19	620.95	679.77	656.44	913.07
49-50	335.71	404.72	459.11	528.12	644.28	689.22	700.03	939.10
51-52	362.72	418.96	486.13	542.36	667.61	702.11	745.46	966.97
53-54	396.61	439.59	520.02	562.99	701.50	722.74	795.80	1,017.32
55-56	432.10	459.97	555.50	583.38	740.67	706.78	848.36	1,046.05
57-58	468.20	482.32	591.60	605.72	776.77	729.13	902.75	1,100.44
59-60	549.85	523.70	673.26	647.10	827.48	770.51	1,003.93	1,191.92
61-64	658.77	580.06	782.17	703.46	905.58	826.87	1,164.17	1,342.46

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	84.37	105.97	169.16	190.76	253.95	275.55	188.48	309.81
24-28	98.46	126.22	183.25	211.01	282.22	312.76	220.29	365.91
29-32	106.31	156.42	191.10	241.21	301.96	353.59	250.75	422.61
33-35	120.14	179.71	204.93	264.50	315.80	376.88	285.17	457.03
36-38	138.03	198.52	222.82	283.31	351.06	400.93	320.77	510.69
39-41	152.03	209.66	236.83	294.45	369.54	419.49	348.03	538.36
42-44	166.04	220.71	250.83	305.50	383.55	430.54	373.25	563.59
45-46	193.54	250.92	278.34	335.71	408.01	447.41	414.51	590.84
47-48	212.19	270.57	296.98	355.37	426.66	467.07	451.04	627.38
49-50	230.67	278.08	315.46	362.88	442.69	473.57	480.99	645.26
51-52	249.23	287.87	334.02	372.66	458.72	482.43	512.21	664.41
53-54	272.52	302.04	357.31	386.84	482.01	496.60	546.80	699.01
55-56	296.90	316.05	381.69	400.84	508.92	485.63	582.91	718.75
57-58	321.70	331.41	406.49	416.20	533.72	500.99	620.29	756.12
59-60	377.81	359.84	462.60	444.63	568.57	529.42	689.81	818.98
61-64	452.65	398.56	537.44	483.36	622.23	568.15	799.91	922.42

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	68.33	85.82	137.00	154.49	205.67	223.17	152.65	250.91
24-28	79.74	102.22	148.41	170.89	228.56	253.30	178.41	296.35
29-32	86.10	126.68	154.77	195.36	244.55	286.37	203.08	342.26
33-35	97.30	145.54	165.97	214.21	255.76	305.23	230.96	370.14
36-38	111.79	160.78	180.46	229.45	284.32	324.70	259.79	413.60
39-41	123.13	169.80	191.80	238.47	299.29	339.74	281.86	436.01
42-44	134.47	178.75	203.15	247.42	310.63	348.69	302.29	456.44
45-46	156.75	203.21	225.42	271.89	330.44	362.35	335.71	478.51
47-48	171.85	219.13	240.52	287.81	345.54	378.27	365.29	508.10
49-50	186.81	225.22	255.49	293.89	358.53	383.54	389.55	522.59
51-52	201.85	233.14	270.52	301.81	371.51	390.71	414.83	538.10
53-54	220.71	244.62	289.38	313.29	390.37	402.19	442.85	566.11
55-56	240.45	255.96	309.12	324.64	412.17	393.31	472.09	582.10
57-58	260.54	268.40	329.21	337.07	432.26	405.74	502.36	612.37
59-60	305.98	291.43	374.65	360.10	460.48	428.77	558.67	663.28
61-64	366.59	322.79	435.26	391.46	503.93	460.13	647.84	747.05

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	56.08	70.44	112.44	126.80	168.80	183.16	125.28	205.93
24-28	65.45	83.90	121.81	140.26	187.59	207.89	146.42	243.22
29-32	70.66	103.97	127.02	160.33	200.71	235.03	166.67	280.90
33-35	79.86	119.45	136.22	175.81	209.91	250.51	189.55	303.79
36-38	91.75	131.96	148.11	188.32	233.35	266.49	213.22	339.45
39-41	101.06	139.36	157.42	195.72	245.63	278.83	231.33	357.85
42-44	110.37	146.71	166.73	203.07	254.94	286.18	248.10	374.61
45-46	128.65	166.78	185.01	223.14	271.20	297.39	275.52	392.73
47-48	141.04	179.85	197.40	236.21	283.60	310.46	299.80	417.01
49-50	153.32	184.84	209.68	241.20	294.25	314.78	319.71	428.90
51-52	165.66	191.34	222.02	247.71	304.91	320.67	340.46	441.63
53-54	181.14	200.77	237.50	257.13	320.39	330.09	363.45	464.62
55-56	197.35	210.08	253.71	266.44	338.27	322.80	387.46	477.75
57-58	213.83	220.28	270.19	276.64	354.76	333.00	412.30	502.59
59-60	251.13	239.18	307.49	295.54	377.92	351.90	458.51	544.37
61-64	300.87	264.92	357.23	321.28	413.59	377.64	531.69	613.12

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 1 - Counties of BUTTS, CLAYTON, COBB, DEKALB, DOUGLAS, FULTON, GWINNETT, HENRY, LAMAR, MERIWETHER, NEWTON, PIKE, ROCKDALE, SPALDING, TROUP, WALTON

\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	51.02	64.08	102.30	115.36	153.57	166.63	113.98	187.35
24-28	59.54	76.33	110.82	127.60	170.66	189.13	133.21	221.27
29-32	64.29	94.59	115.56	145.87	182.60	213.82	151.63	255.56
33-35	72.65	108.67	123.93	159.95	190.97	227.91	172.45	276.38
36-38	83.47	120.05	134.74	171.33	212.29	242.45	193.98	308.82
39-41	91.94	126.78	143.21	178.06	223.47	253.67	210.46	325.56
42-44	100.41	133.47	151.68	184.74	231.94	260.36	225.71	340.81
45-46	117.04	151.73	168.31	203.01	246.73	270.56	250.66	357.29
47-48	128.32	163.62	179.59	214.90	258.01	282.45	272.75	379.38
49-50	139.49	168.16	190.76	219.44	267.70	286.38	290.87	390.20
51-52	150.71	174.08	201.99	225.36	277.40	291.73	309.74	401.78
53-54	164.79	182.65	216.07	233.93	291.48	300.30	330.66	422.70
55-56	179.54	191.12	230.81	242.40	307.75	293.67	352.50	434.64
57-58	194.54	200.41	245.81	251.68	322.75	302.96	375.10	457.24
59-60	228.47	217.60	279.74	268.88	343.82	320.15	417.14	495.25
61-64	273.72	241.02	325.00	292.29	376.27	343.57	483.72	557.80

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	47.22	59.31	94.68	106.76	142.13	154.22	105.49	173.39
24-28	55.11	70.64	102.56	118.10	157.95	175.04	123.29	204.79
29-32	59.50	87.55	106.95	135.00	169.00	197.90	140.34	236.52
33-35	67.24	100.58	114.70	148.03	176.74	210.93	159.60	255.79
36-38	77.25	111.11	124.71	158.56	196.48	224.39	179.53	285.82
39-41	85.09	117.34	132.55	164.80	206.82	234.78	194.78	301.31
42-44	92.93	123.53	140.39	170.98	214.66	240.96	208.90	315.43
45-46	108.32	140.43	155.78	187.89	228.36	250.41	231.99	330.68
47-48	118.76	151.43	166.21	198.89	238.79	261.41	252.44	351.13
49-50	129.10	155.64	176.56	203.09	247.76	265.05	269.20	361.14
51-52	139.49	161.11	186.94	208.57	256.74	270.00	286.67	371.86
53-54	152.52	169.05	199.98	216.50	269.77	277.94	306.03	391.22
55-56	166.17	176.89	213.62	224.34	284.83	271.80	326.24	402.27
57-58	180.05	185.48	227.51	232.94	298.71	280.39	347.16	423.19
59-60	211.45	201.39	258.91	248.85	318.22	296.31	386.07	458.36
61-64	253.34	223.07	300.79	270.52	348.25	317.98	447.69	516.26

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	42.51	53.39	85.23	96.12	127.96	138.84	94.97	156.10
24-28	49.61	63.59	92.33	106.32	142.20	157.58	110.99	184.37
29-32	53.56	78.81	96.29	121.54	152.14	178.16	126.34	212.93
33-35	60.53	90.55	103.26	133.27	159.11	189.89	143.68	230.28
36-38	69.55	100.03	112.27	142.75	176.88	202.01	161.62	257.31
39-41	76.60	105.64	119.33	148.36	186.19	211.36	175.35	271.26
42-44	83.66	111.21	126.38	153.93	193.25	216.93	188.06	283.97
45-46	97.52	126.42	140.24	169.15	205.58	225.43	208.85	297.70
47-48	106.91	136.33	149.64	179.05	214.97	235.34	227.26	316.10
49-50	116.22	140.11	158.94	182.84	223.05	238.61	242.35	325.12
51-52	125.57	145.04	168.30	187.77	231.13	243.07	258.08	334.77
53-54	137.31	152.19	180.03	194.91	242.86	250.21	275.51	352.20
55-56	149.59	159.24	192.32	201.97	256.42	244.69	293.70	362.14
57-58	162.09	166.98	204.81	209.70	268.92	252.42	312.53	380.97
59-60	190.36	181.31	233.08	224.03	286.47	266.75	347.56	412.64
61-64	228.07	200.82	270.79	243.54	313.51	286.26	403.04	464.76

Maternity rider not available

\$20,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	37.19	46.71	74.57	84.09	111.94	121.46	83.08	136.56
24-28	43.40	55.64	80.78	93.01	124.40	137.86	97.10	161.29
29-32	46.86	68.95	84.24	106.33	133.10	155.86	110.53	186.28
33-35	52.96	79.21	90.33	116.59	139.20	166.13	125.70	201.46
36-38	60.84	87.51	98.22	124.88	154.75	176.73	141.40	225.11
39-41	67.02	92.42	104.39	129.79	162.89	184.91	153.41	237.31
42-44	73.19	97.29	110.57	134.66	169.07	189.78	164.53	248.43
45-46	85.31	110.60	122.69	147.98	179.85	197.22	182.71	260.44
47-48	93.53	119.27	130.91	156.64	188.07	205.88	198.82	276.54
49-50	101.68	122.58	139.05	159.95	195.14	208.75	212.02	284.43
51-52	109.86	126.89	147.24	164.27	202.20	212.65	225.78	292.87
53-54	120.12	133.14	157.50	170.52	212.47	218.90	241.03	308.12
55-56	130.87	139.31	168.25	176.69	224.33	214.07	256.95	316.82
57-58	141.81	146.08	179.18	183.46	235.26	220.83	273.42	333.30
59-60	166.54	158.62	203.91	195.99	250.62	233.37	304.07	361.00
61-64	199.52	175.69	236.90	213.06	274.28	250.44	352.60	406.60

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 2 - Counties of BAKER, BARROW, BEN HILL, CALHOUN, COLQUITT, COLUMBIA, COOK, COWETA, CRISP, DOUGHERTY, ELBERT, FAYETTE, FORSYTH, GREENE, HEARD, IRWIN, JACKSON, LEE, LINCOLN, MCDUFFIE, MITCHELL, MORGAN, OGLETHORPE, PAULDING, SUMTER, TERRELL, TIFT, TURNER, WORTH

\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	127.60	160.27	255.84	288.51	384.09	416.75	285.07	468.56
24-28	148.91	190.89	277.15	319.14	426.83	473.03	333.17	553.42
29-32	160.78	236.58	289.02	364.82	456.69	534.79	379.24	639.17
33-35	181.71	271.80	309.95	400.04	477.62	570.00	431.30	691.23
36-38	208.76	300.25	337.00	428.49	530.96	606.37	485.15	772.38
39-41	229.94	317.09	358.18	445.34	558.90	634.44	526.36	814.24
42-44	251.12	333.81	379.36	462.05	580.08	651.16	564.52	852.39
45-46	292.72	379.49	420.96	507.73	617.09	676.68	626.92	893.61
47-48	320.92	409.22	449.16	537.47	645.29	706.41	682.17	948.86
49-50	348.87	420.58	477.11	548.82	669.53	716.24	727.47	975.91
51-52	376.94	435.38	505.18	563.62	693.78	729.64	774.68	1,004.88
53-54	412.16	456.82	540.40	585.06	729.00	751.07	827.00	1,057.19
55-56	449.04	478.00	577.28	606.24	769.70	734.48	881.61	1,087.05
57-58	486.55	501.23	614.79	629.47	807.22	757.71	938.14	1,143.58
59-60	571.41	544.23	699.65	672.47	859.92	800.71	1,043.29	1,238.65
61-64	684.59	602.80	812.83	731.04	941.07	859.28	1,209.81	1,395.09

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	87.68	110.12	175.79	198.24	263.91	286.35	195.87	321.95
24-28	102.32	131.17	190.44	219.28	293.28	325.02	228.93	380.26
29-32	110.47	162.55	198.59	250.67	313.80	367.46	260.58	439.18
33-35	124.85	186.75	212.97	274.87	328.18	391.65	296.35	474.95
36-38	143.44	206.30	231.56	294.42	364.83	416.64	333.35	530.71
39-41	157.99	217.88	246.11	305.99	384.03	435.93	361.67	559.47
42-44	172.55	229.36	260.66	317.48	398.58	447.42	387.88	585.68
45-46	201.13	260.75	289.25	348.87	424.01	464.95	430.76	614.00
47-48	220.51	281.18	308.62	369.30	443.38	485.38	468.72	651.97
49-50	239.71	288.98	327.83	377.10	460.04	492.13	499.85	670.56
51-52	259.00	299.15	347.11	387.27	476.70	501.34	532.29	690.46
53-54	283.20	313.88	371.31	402.00	500.90	516.07	568.24	726.41
55-56	308.54	328.44	396.65	416.55	528.87	504.67	605.76	746.92
57-58	334.31	344.40	422.43	432.51	554.65	520.63	644.60	785.76
59-60	392.62	373.94	480.73	462.06	590.86	550.18	716.85	851.08
61-64	470.39	414.19	558.50	502.30	646.62	590.42	831.27	958.58

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	71.01	89.19	142.37	160.55	213.74	231.91	158.63	260.74
24-28	82.87	106.23	154.23	177.59	237.52	263.23	185.40	307.96
29-32	89.47	131.65	160.83	203.01	254.14	297.60	211.04	355.68
33-35	101.12	151.25	172.48	222.61	265.78	317.20	240.01	384.65
36-38	116.17	167.08	187.53	238.45	295.47	337.43	269.97	429.81
39-41	127.96	176.46	199.32	247.82	311.02	353.05	292.91	453.11
42-44	139.74	185.76	211.11	257.12	322.80	362.36	314.14	474.34
45-46	162.89	211.18	234.26	282.54	343.40	376.56	348.86	497.27
47-48	178.59	227.72	249.95	299.09	359.09	393.10	379.61	528.02
49-50	194.14	234.04	265.50	305.41	372.58	398.57	404.82	543.07
51-52	209.76	242.28	281.12	313.64	386.07	406.03	431.09	559.19
53-54	229.36	254.21	300.72	325.57	405.67	417.96	460.21	588.31
55-56	249.88	266.00	321.24	337.36	428.32	408.73	490.60	604.92
57-58	270.76	278.92	342.12	350.29	449.20	421.65	522.05	636.38
59-60	317.98	302.85	389.34	374.21	478.53	445.58	580.57	689.28
61-64	380.96	335.44	452.32	406.81	523.69	478.17	673.23	776.34

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	58.28	73.20	116.85	131.77	175.42	190.34	130.19	214.00
24-28	68.01	87.18	126.58	145.75	194.94	216.04	152.16	252.75
29-32	73.43	108.05	132.00	166.62	208.58	244.24	173.20	291.92
33-35	82.99	124.13	141.56	182.70	218.14	260.33	196.98	315.69
36-38	95.34	137.13	153.91	195.70	242.50	276.94	221.57	352.76
39-41	105.02	144.82	163.59	203.39	255.26	289.76	240.40	371.87
42-44	114.69	152.46	173.26	211.03	264.93	297.39	257.82	389.30
45-46	133.69	173.32	192.26	231.89	281.83	309.05	286.32	408.12
47-48	146.57	186.90	205.14	245.47	294.71	322.63	311.56	433.36
49-50	159.33	192.09	217.90	250.66	305.79	327.12	332.24	445.71
51-52	172.15	198.85	230.72	257.42	316.86	333.24	353.81	458.94
53-54	188.24	208.64	246.81	267.21	332.94	343.03	377.70	482.84
55-56	205.08	218.31	263.65	276.88	351.53	335.45	402.65	496.47
57-58	222.22	228.92	280.79	287.49	368.67	346.06	428.46	522.29
59-60	260.97	248.56	319.54	307.13	392.74	365.70	476.48	565.71
61-64	312.66	275.31	371.23	333.88	429.80	392.45	552.54	637.16

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 2 - Counties of BAKER, BARROW, BEN HILL, CALHOUN, COLQUITT, COLUMBIA, COOK, COWETA, CRISP, DOUGHERTY, ELBERT, FAYETTE, FORSYTH, GREENE, HEARD, IRWIN, JACKSON, LEE, LINCOLN, MCDUFFIE, MITCHELL, MORGAN, OGLETHORPE, PAULDING, SUMTER, TERRELL, TIFT, TURNER, WORTH

\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	53.02	66.59	106.31	119.88	159.59	173.16	118.45	194.69
24-28	61.87	79.32	115.16	132.60	177.35	196.55	138.44	229.95
29-32	66.81	98.30	120.09	151.58	189.76	222.21	157.58	265.58
33-35	75.50	112.93	128.79	166.22	198.45	236.84	179.21	287.21
36-38	86.74	124.76	140.03	178.04	220.62	251.95	201.58	320.93
39-41	95.54	131.75	148.83	185.04	232.23	263.62	218.71	338.32
42-44	104.34	138.70	157.63	191.99	241.03	270.56	234.56	354.17
45-46	121.63	157.68	174.91	210.97	256.40	281.16	260.49	371.30
47-48	133.35	170.04	186.63	223.32	268.12	293.52	283.44	394.26
49-50	144.96	174.75	198.24	228.04	278.20	297.60	302.27	405.50
51-52	156.62	180.90	209.91	234.19	288.27	303.17	321.88	417.53
53-54	171.25	189.81	224.54	243.10	302.90	312.08	343.62	439.27
55-56	186.58	198.61	239.86	251.90	319.82	305.18	366.32	451.68
57-58	202.17	208.26	255.45	261.55	335.40	314.83	389.80	475.17
59-60	237.42	226.13	290.71	279.42	357.30	332.70	433.49	514.66
61-64	284.45	250.47	337.74	303.75	391.02	357.04	502.68	579.67

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	49.07	61.63	98.39	110.95	147.70	160.27	109.62	180.19
24-28	57.27	73.41	106.58	122.73	164.14	181.91	128.12	212.82
29-32	61.83	90.98	111.15	140.29	175.63	205.66	145.84	245.80
33-35	69.88	104.52	119.19	153.84	183.67	219.20	165.86	265.82
36-38	80.28	115.46	129.60	164.78	204.18	233.19	186.57	297.03
39-41	88.43	121.94	137.74	171.26	214.93	243.98	202.42	313.12
42-44	96.57	128.37	145.89	177.69	223.08	250.41	217.09	327.79
45-46	112.57	145.94	161.89	195.25	237.31	260.22	241.09	343.64
47-48	123.41	157.37	172.73	206.69	248.15	271.66	262.33	364.89
49-50	134.16	161.74	183.48	211.05	257.48	275.44	279.75	375.30
51-52	144.96	167.43	194.27	216.75	266.80	280.59	297.91	386.43
53-54	158.50	175.67	207.82	224.99	280.34	288.83	318.03	406.55
55-56	172.68	183.82	222.00	233.14	296.00	282.45	339.03	418.04
57-58	187.11	192.75	236.42	242.07	310.42	291.38	360.77	439.77
59-60	219.74	209.29	269.06	258.60	330.69	307.92	401.20	476.33
61-64	263.27	231.81	312.58	281.13	361.90	330.44	465.24	536.49

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	44.18	55.49	88.57	99.88	132.97	144.28	98.69	162.22
24-28	51.55	66.09	95.95	110.49	147.77	163.76	115.34	191.59
29-32	55.66	81.90	100.06	126.30	158.11	185.14	131.29	221.28
33-35	62.91	94.10	107.30	138.49	165.35	197.34	149.32	239.30
36-38	72.27	103.95	116.67	148.34	183.82	209.93	167.96	267.40
39-41	79.61	109.78	124.00	154.18	193.49	219.65	182.23	281.89
42-44	86.94	115.57	131.34	159.96	200.83	225.43	195.44	295.10
45-46	101.34	131.38	145.74	175.78	213.64	234.27	217.04	309.37
47-48	111.10	141.67	155.50	186.07	223.40	244.56	236.17	328.50
49-50	120.78	145.61	165.18	190.00	231.79	247.96	251.85	337.86
51-52	130.50	150.73	174.89	195.13	240.19	252.60	268.19	347.89
53-54	142.69	158.15	187.09	202.55	252.38	260.02	286.31	366.00
55-56	155.46	165.48	199.85	209.88	266.47	254.28	305.21	376.34
57-58	168.44	173.52	212.84	217.92	279.46	262.32	324.78	395.91
59-60	197.82	188.41	242.22	232.81	297.70	277.21	361.19	428.82
61-64	237.01	208.69	281.40	253.09	325.80	297.48	418.84	482.98

Maternity rider not available

\$20,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	38.65	48.54	77.49	87.38	116.33	126.22	86.34	141.91
24-28	45.10	57.82	83.94	96.66	129.28	143.27	100.91	167.62
29-32	48.70	71.65	87.54	110.49	138.32	161.97	114.86	193.59
33-35	55.03	82.32	93.88	121.16	144.66	172.64	130.63	209.36
36-38	63.23	90.94	102.07	129.78	160.81	183.65	146.94	233.94
39-41	69.64	96.04	108.48	134.88	169.28	192.16	159.42	246.61
42-44	76.06	101.10	114.90	139.94	175.69	197.22	170.98	258.17
45-46	88.66	114.94	127.50	153.78	186.90	204.95	189.88	270.65
47-48	97.20	123.94	136.04	162.78	195.44	213.95	206.61	287.39
49-50	105.66	127.38	144.50	166.22	202.79	216.93	220.33	295.58
51-52	114.17	131.87	153.01	170.71	210.13	220.99	234.63	304.35
53-54	124.83	138.36	163.67	177.20	220.80	227.48	250.48	320.20
55-56	136.00	144.77	174.84	183.62	233.12	222.46	267.02	329.24
57-58	147.36	151.81	186.21	190.65	244.49	229.49	284.14	346.36
59-60	173.07	164.83	211.91	203.67	260.45	242.52	315.98	375.15
61-64	207.35	182.57	246.19	221.41	285.03	260.25	366.42	422.54

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

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)
19-23	136.12	170.97	272.93	307.78	409.74	444.58	304.10	499.85
24-28	158.86	203.64	295.66	340.45	455.34	504.62	355.42	590.37
29-32	171.52	252.38	308.32	389.18	487.19	570.50	404.56	681.85
33-35	193.84	289.95	330.65	426.75	509.52	608.07	460.10	737.39
36-38	222.70	320.30	359.51	457.11	566.42	646.87	517.55	823.96
39-41	245.30	338.27	382.10	475.08	596.23	676.81	561.52	868.61
42-44	267.89	356.10	404.70	492.91	618.82	694.65	602.22	909.31
45-46	312.27	404.84	449.08	541.64	658.30	721.87	668.78	953.28
47-48	342.35	436.55	479.16	573.36	688.38	753.59	727.72	1,012.23
49-50	372.17	448.67	508.97	585.47	714.25	764.07	776.05	1,041.08
51-52	402.11	464.46	538.92	601.26	740.11	778.36	826.41	1,071.98
53-54	439.68	487.33	576.49	624.13	777.68	801.23	882.23	1,127.80
55-56	479.02	509.92	615.83	646.73	821.11	783.54	940.49	1,159.65
57-58	519.04	534.70	655.85	671.50	861.13	808.31	1,000.79	1,219.95
59-60	609.57	580.57	746.37	717.38	917.35	854.18	1,112.96	1,321.37
61-64	730.31	643.05	867.12	779.86	1,003.92	916.67	1,290.60	1,488.25

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	93.53	117.48	187.53	211.48	281.53	305.48	208.95	343.45
24-28	109.15	139.92	203.15	233.92	312.87	346.73	244.21	405.65
29-32	117.85	173.41	211.85	267.41	334.75	392.00	277.98	468.50
33-35	133.19	199.22	227.19	293.22	350.09	417.81	316.14	506.67
36-38	153.02	220.08	247.02	314.08	389.19	444.47	355.61	566.15
39-41	168.55	232.43	262.55	326.43	409.67	465.04	385.82	596.83
42-44	184.07	244.68	278.07	338.68	425.20	477.30	413.79	624.80
45-46	214.56	278.17	308.56	372.17	452.32	496.00	459.53	655.01
47-48	235.23	299.96	329.23	393.96	472.99	517.80	500.03	695.51
49-50	255.72	308.28	349.72	402.28	490.77	525.00	533.23	715.34
51-52	276.30	319.13	370.30	413.13	508.54	534.82	567.84	736.57
53-54	302.11	334.85	396.11	428.85	534.35	550.53	606.18	774.92
55-56	329.14	350.37	423.14	444.37	564.19	538.37	646.22	796.80
57-58	356.64	367.40	450.64	461.40	591.69	555.40	687.65	838.24
59-60	418.84	398.92	512.84	492.92	630.32	586.92	764.72	907.92
61-64	501.80	441.85	595.80	535.85	689.80	629.85	886.78	1,022.59

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	75.75	95.14	151.88	171.27	228.01	247.40	169.23	278.16
24-28	88.40	113.32	164.53	189.45	253.39	280.81	197.78	328.53
29-32	95.45	140.44	171.58	216.57	271.11	317.47	225.13	379.43
33-35	107.87	161.35	184.00	237.48	283.53	338.38	256.04	410.34
36-38	123.93	178.24	200.06	254.37	315.20	359.97	288.00	458.52
39-41	136.50	188.24	212.63	264.37	331.79	376.63	312.47	483.36
42-44	149.08	198.16	225.21	274.29	344.36	386.56	335.12	506.01
45-46	173.77	225.28	249.90	301.41	366.33	401.71	372.16	530.48
47-48	190.51	242.93	266.64	319.06	383.07	419.36	404.96	563.28
49-50	207.10	249.67	283.23	325.80	397.46	425.19	431.85	579.34
51-52	223.77	258.46	299.90	334.59	411.86	433.14	459.88	596.54
53-54	244.67	271.19	320.80	347.32	432.76	445.87	490.94	627.59
55-56	266.57	283.76	342.70	359.89	456.93	436.02	523.36	645.32
57-58	288.84	297.55	364.97	373.68	479.20	449.81	556.92	678.88
59-60	339.21	323.08	415.34	399.21	510.48	475.34	619.34	735.31
61-64	406.40	357.85	482.53	433.98	558.66	510.10	718.19	828.18

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	62.17	78.09	124.65	140.57	187.13	203.05	138.89	228.29
24-28	72.55	93.01	135.03	155.49	207.96	230.47	162.33	269.63
29-32	78.33	115.26	140.82	177.74	222.51	260.56	184.77	311.41
33-35	88.53	132.42	151.01	194.90	232.70	277.71	210.14	336.78
36-38	101.71	146.29	164.19	208.77	258.69	295.43	236.37	376.32
39-41	112.03	154.49	174.51	216.97	272.31	309.11	256.45	396.71
42-44	122.35	162.64	184.83	225.12	282.63	317.25	275.04	415.30
45-46	142.62	184.89	205.10	247.38	300.66	329.69	305.44	435.38
47-48	156.36	199.38	218.84	261.86	314.40	344.17	332.36	462.30
49-50	169.97	204.91	232.45	267.39	326.21	348.96	354.43	475.48
51-52	183.65	212.13	246.13	274.61	338.02	355.49	377.44	489.59
53-54	200.81	222.57	263.29	285.05	355.18	365.93	402.93	515.08
55-56	218.78	232.89	281.26	295.37	375.01	357.85	429.53	529.63
57-58	237.06	244.20	299.54	306.69	393.29	369.17	457.08	557.17
59-60	278.40	265.16	340.88	327.64	418.97	390.12	508.30	603.49
61-64	333.54	293.69	396.02	356.17	458.51	418.65	589.44	679.71

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

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)
19-23	56.56	71.04	113.40	127.88	170.25	184.73	126.36	207.69
24-28	66.01	84.61	122.85	141.46	189.20	209.67	147.68	245.30
29-32	71.27	104.86	128.11	161.71	202.43	237.05	168.10	283.31
33-35	80.54	120.47	137.39	177.32	211.71	252.66	191.18	306.39
36-38	92.53	133.09	149.38	189.93	235.35	268.78	215.04	342.36
39-41	101.92	140.55	158.77	197.40	247.74	281.22	233.31	360.91
42-44	111.31	147.96	168.16	204.81	257.13	288.63	250.22	377.83
45-46	129.75	168.21	186.59	225.06	273.53	299.94	277.88	396.10
47-48	142.25	181.39	199.09	238.23	286.03	313.12	302.37	420.59
49-50	154.64	186.42	211.48	243.27	296.77	317.48	322.45	432.58
51-52	167.08	192.99	223.92	249.83	307.52	323.41	343.38	445.42
53-54	182.69	202.49	239.53	259.33	323.13	332.92	366.57	468.61
55-56	199.04	211.88	255.88	268.72	341.17	325.56	390.78	481.84
57-58	215.67	222.17	272.51	279.01	357.80	335.86	415.83	506.90
59-60	253.28	241.23	310.12	298.08	381.16	354.92	462.44	549.04
61-64	303.45	267.19	360.29	324.04	417.14	380.88	536.25	618.38

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	52.35	65.75	104.96	118.36	157.57	170.97	116.95	192.22
24-28	61.09	78.31	113.70	130.92	175.10	194.05	136.68	227.03
29-32	65.96	97.05	118.57	149.66	187.35	219.39	155.58	262.21
33-35	74.54	111.50	127.15	164.11	195.94	233.84	176.94	283.57
36-38	85.64	123.18	138.25	175.78	217.82	248.76	199.03	316.86
39-41	94.33	130.09	146.94	182.69	229.28	260.27	215.94	334.03
42-44	103.02	136.94	155.63	189.55	237.97	267.13	231.59	349.69
45-46	120.09	155.68	172.70	208.29	253.16	277.60	257.19	366.59
47-48	131.66	167.88	184.27	220.49	264.72	289.80	279.85	389.26
49-50	143.12	172.54	195.73	225.15	274.67	293.83	298.44	400.36
51-52	154.64	178.61	207.25	231.22	284.62	299.33	317.81	412.24
53-54	169.08	187.41	221.69	240.02	299.06	308.12	339.27	433.70
55-56	184.21	196.10	236.82	248.71	315.76	301.32	361.67	445.95
57-58	199.60	205.62	252.21	258.23	331.15	310.84	384.86	469.14
59-60	234.41	223.26	287.02	275.87	352.77	328.48	428.00	508.14
61-64	280.85	247.29	333.46	299.90	386.07	352.51	496.31	572.32

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	47.13	59.19	94.49	106.55	141.85	153.92	105.28	173.05
24-28	55.00	70.50	102.36	117.86	157.64	174.70	123.05	204.39
29-32	59.38	87.37	106.74	134.73	168.67	197.51	140.06	236.06
33-35	67.11	100.38	114.47	147.74	176.39	210.51	159.29	255.28
36-38	77.10	110.89	124.46	158.25	196.09	223.95	179.18	285.26
39-41	84.92	117.11	132.28	164.47	206.41	234.31	194.40	300.71
42-44	92.75	123.28	140.11	170.65	214.24	240.49	208.49	314.81
45-46	108.11	140.15	155.47	187.52	227.90	249.91	231.53	330.03
47-48	118.52	151.13	165.89	198.50	238.32	260.89	251.94	350.43
49-50	128.84	155.33	176.21	202.69	247.27	264.52	268.67	360.42
51-52	139.21	160.80	186.57	208.16	256.23	269.47	286.11	371.12
53-54	152.22	168.71	199.58	216.08	269.23	277.39	305.43	390.44
55-56	165.84	176.54	213.20	223.90	284.27	271.26	325.60	401.47
57-58	179.69	185.11	227.06	232.48	298.12	279.84	346.47	422.35
59-60	211.03	200.99	258.40	248.36	317.59	295.72	385.31	457.46
61-64	252.83	222.63	300.20	269.99	347.56	317.35	446.81	515.23

Maternity rider not available

\$20,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	41.23	51.78	82.66	93.22	124.10	134.65	92.11	151.39
24-28	48.11	61.68	89.55	103.11	137.91	152.84	107.65	178.81
29-32	51.95	76.44	93.38	117.87	147.56	172.79	122.53	206.52
33-35	58.71	87.82	100.14	129.25	154.32	184.17	139.35	223.34
36-38	67.45	97.01	108.89	138.45	171.55	195.92	156.75	249.56
39-41	74.29	102.45	115.73	143.89	180.58	204.99	170.07	263.08
42-44	81.14	107.85	122.57	149.29	187.43	210.39	182.40	275.41
45-46	94.58	122.61	136.01	164.05	199.38	218.64	202.56	288.73
47-48	103.69	132.22	145.13	173.66	208.49	228.24	220.41	306.58
49-50	112.72	135.89	154.15	177.33	216.33	231.42	235.05	315.32
51-52	121.79	140.67	163.22	182.11	224.16	235.75	250.30	324.68
53-54	133.17	147.60	174.60	189.03	235.54	242.67	267.20	341.58
55-56	145.08	154.44	186.52	195.88	248.69	237.31	284.85	351.23
57-58	157.21	161.95	198.64	203.38	260.81	244.82	303.11	369.49
59-60	184.62	175.84	226.06	217.28	277.84	258.71	337.09	400.21
61-64	221.19	194.77	262.63	236.20	304.06	277.63	390.89	450.75

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 4 - Counties of BALDWIN, BLECKLEY, CATOOSA, CHATTAHOOCHEE, CHATTOOGA, CLARKE, CRAWFORD, DADE, DODGE, DOOLY, FANNIN, FRANKLIN, GILMER, HABERSHAM, HARRIS, HART, HOUSTON, JASPER, JOHNSON, LAURENS, MACON, MADISON, MARION, MONTGOMERY, MUSCOGEE, OCONEE, PEACH, PULASKI, PUTNAM, RABUN, SCHLEY, STEPHENS, STEWART, TALBOT, TAYLOR, TELFAIR, TOWNS, TREUTLEN, TWIGGS, UPSON, WALKER, WEBSTER, WHEELER, WILCOX, WILKINSON

\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	113.45	142.49	227.46	256.50	341.47	370.51	253.44	416.57
24-28	132.39	169.71	246.40	283.73	379.48	420.54	296.21	492.01
29-32	142.94	210.33	256.95	324.34	406.02	475.45	337.16	568.25
33-35	161.55	241.64	275.56	355.65	424.63	506.76	383.45	614.54
36-38	185.60	266.94	299.61	380.95	472.05	539.09	431.32	686.69
39-41	204.43	281.91	318.44	395.93	496.89	564.05	467.96	723.90
42-44	223.26	296.77	337.27	410.79	515.72	578.91	501.88	757.82
45-46	260.24	337.39	374.26	451.40	548.62	601.60	557.36	794.46
47-48	285.32	363.82	399.33	477.83	573.69	628.04	606.48	843.58
49-50	310.16	373.92	424.17	487.93	595.25	636.77	646.75	867.63
51-52	335.12	387.08	449.13	501.09	616.80	648.68	688.73	893.38
53-54	366.43	406.14	480.44	520.15	648.12	667.74	735.24	939.90
55-56	399.22	424.97	513.23	538.98	684.30	652.99	783.80	966.44
57-58	432.57	445.61	546.58	559.63	717.66	673.64	834.05	1,016.70
59-60	508.01	483.85	622.02	597.86	764.51	711.87	927.53	1,101.22
61-64	608.64	535.92	722.65	649.93	836.66	763.94	1,075.58	1,240.30

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	77.95	97.90	156.29	176.24	234.63	254.58	174.14	286.23
24-28	90.97	116.61	169.31	194.95	260.74	288.96	203.53	338.07
29-32	98.22	144.52	176.56	222.86	278.98	326.69	231.67	390.45
33-35	111.00	166.03	189.34	244.37	291.76	348.20	263.47	422.25
36-38	127.53	183.42	205.86	261.75	324.35	370.42	296.36	471.83
39-41	140.46	193.70	218.80	272.04	341.42	387.56	321.54	497.40
42-44	153.40	203.92	231.74	282.25	354.36	397.78	344.85	520.70
45-46	178.82	231.82	257.16	310.16	376.96	413.37	382.97	545.88
47-48	196.04	249.98	274.38	328.32	394.19	431.53	416.72	579.63
49-50	213.11	256.92	291.45	335.26	409.00	437.53	444.39	596.16
51-52	230.26	265.96	308.60	344.30	423.81	445.71	473.23	613.85
53-54	251.78	279.06	330.12	357.40	445.33	458.81	505.19	645.81
55-56	274.30	292.00	352.64	370.34	470.19	448.68	538.55	664.05
57-58	297.22	306.19	375.56	384.52	493.11	462.86	573.08	698.58
59-60	349.06	332.45	427.40	410.79	525.30	489.13	637.31	756.66
61-64	418.20	368.23	496.54	446.57	574.88	524.91	739.04	852.22

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	63.13	79.29	126.58	142.74	190.02	206.18	141.03	231.81
24-28	73.67	94.44	137.12	157.89	211.17	234.02	164.83	273.80
29-32	79.54	117.04	142.99	180.49	225.94	264.58	187.62	316.22
33-35	89.90	134.47	153.34	197.91	236.30	282.00	213.38	341.98
36-38	103.28	148.55	166.73	211.99	262.68	299.99	240.02	382.13
39-41	113.76	156.88	177.21	220.32	276.51	313.88	260.41	402.83
42-44	124.24	165.15	187.69	228.59	286.99	322.15	279.29	421.71
45-46	144.82	187.75	208.27	251.19	305.30	334.78	310.16	442.10
47-48	158.77	202.46	222.22	265.90	319.25	349.49	337.49	469.44
49-50	172.60	208.08	236.04	271.52	331.24	354.35	359.90	482.82
51-52	186.49	215.40	249.93	278.85	343.24	360.98	383.26	497.15
53-54	203.91	226.01	267.36	289.45	360.66	371.58	409.15	523.03
55-56	222.15	236.49	285.60	299.93	380.80	363.38	436.17	537.81
57-58	240.72	247.97	304.16	311.42	399.36	374.87	464.13	565.77
59-60	282.70	269.25	346.14	332.70	425.43	396.14	516.15	612.80
61-64	338.69	298.23	402.14	361.67	465.58	425.12	598.54	690.20

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	51.81	65.08	103.88	117.15	155.96	169.22	115.75	190.25
24-28	60.46	77.51	112.54	129.58	173.31	192.07	135.28	224.71
29-32	65.28	96.06	117.35	148.13	185.44	217.15	153.99	259.53
33-35	73.78	110.36	125.85	162.43	193.93	231.45	175.13	280.67
36-38	84.76	121.91	136.84	173.99	215.59	246.21	196.99	313.62
39-41	93.37	128.75	145.44	180.82	226.94	257.61	213.73	330.61
42-44	101.97	135.54	154.04	187.61	235.54	264.40	229.22	346.11
45-46	118.86	154.09	170.93	206.16	250.56	274.76	254.55	362.84
47-48	130.31	166.16	182.38	218.23	262.01	286.83	276.99	385.28
49-50	141.65	170.77	193.73	222.84	271.86	290.82	295.38	396.26
51-52	153.05	176.78	205.12	228.85	281.70	296.26	314.55	408.02
53-54	167.35	185.49	219.43	237.56	296.00	304.97	335.80	429.27
55-56	182.33	194.09	234.40	246.16	312.53	298.23	357.97	441.39
57-58	197.56	203.52	249.63	255.59	327.76	307.66	380.92	464.34
59-60	232.02	220.98	284.09	273.05	349.16	325.12	423.62	502.94
61-64	277.97	244.76	330.04	296.83	382.12	348.90	491.23	566.46

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 4 - Counties of BALDWIN, BLECKLEY, CATOOSA, CHATTAHOOCHEE, CHATTOOGA, CLARKE, CRAWFORD, DADE, DODGE, DOOLY, FANNIN, FRANKLIN, GILMER, HABERSHAM, HARRIS, HART, HOUSTON, JASPER, JOHNSON, LAURENS, MACON, MADISON, MARION, MONTGOMERY, MUSCOGEE, OCONEE, PEACH, PULASKI, PUTNAM, RABUN, SCHLEY, STEPHENS, STEWART, TALBOT, TAYLOR, TELFAIR, TOWNS, TREUTLEN, TWIGGS, UPSON, WALKER, WEBSTER, WHEELER, WILCOX, WILKINSON

\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	47.14	59.20	94.51	106.58	141.88	153.95	105.30	173.09
24-28	55.01	70.52	102.38	117.89	157.67	174.74	123.08	204.43
29-32	59.39	87.39	106.77	134.77	168.70	197.55	140.09	236.11
33-35	67.12	100.40	114.50	147.78	176.44	210.56	159.32	255.34
36-38	77.12	110.91	124.49	158.29	196.14	224.00	179.22	285.32
39-41	84.94	117.14	132.31	164.51	206.46	234.37	194.44	300.78
42-44	92.77	123.31	140.14	170.68	214.29	240.54	208.54	314.88
45-46	108.13	140.19	155.51	187.56	227.96	249.97	231.59	330.10
47-48	118.55	151.17	165.92	198.54	238.37	260.95	252.00	350.51
49-50	128.87	155.36	176.25	202.74	247.33	264.58	268.73	360.51
51-52	139.24	160.83	186.62	208.21	256.29	269.53	286.17	371.21
53-54	152.25	168.75	199.63	216.12	269.30	277.45	305.50	390.53
55-56	165.88	176.58	213.25	223.95	284.33	271.32	325.67	401.56
57-58	179.73	185.16	227.11	232.53	298.19	279.90	346.55	422.45
59-60	211.08	201.04	258.45	248.41	317.66	295.79	385.40	457.56
61-64	252.89	222.68	300.27	270.05	347.64	317.42	446.91	515.35

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	43.63	54.79	87.47	98.64	131.32	142.48	97.46	160.20
24-28	50.91	65.27	94.76	109.11	145.93	161.72	113.91	189.21
29-32	54.97	80.88	98.81	124.73	156.14	182.84	129.66	218.53
33-35	62.12	92.92	105.97	136.77	163.29	194.88	147.46	236.33
36-38	71.37	102.65	115.22	146.50	181.53	207.31	165.87	264.07
39-41	78.62	108.41	122.46	152.26	191.08	216.91	179.96	278.38
42-44	85.86	114.13	129.70	157.97	198.33	222.63	193.00	291.43
45-46	100.08	129.75	143.92	173.59	210.98	231.35	214.34	305.52
47-48	109.72	139.91	153.57	183.76	220.62	241.52	233.23	324.41
49-50	119.28	143.79	163.12	187.64	228.91	244.88	248.72	333.66
51-52	128.87	148.85	172.72	192.70	237.20	249.46	264.86	343.56
53-54	140.91	156.18	184.76	200.03	249.24	256.79	282.74	361.45
55-56	153.52	163.43	197.37	207.27	263.16	251.11	301.42	371.65
57-58	166.35	171.37	210.19	215.21	275.98	259.05	320.74	390.98
59-60	195.36	186.07	239.20	229.91	294.00	273.76	356.69	423.48
61-64	234.06	206.09	277.90	249.94	321.75	293.78	413.62	476.97

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	39.27	49.33	78.75	88.80	118.22	128.27	87.74	144.22
24-28	45.83	58.76	85.31	98.23	131.37	145.59	102.55	170.34
29-32	49.49	72.82	88.96	112.29	140.57	164.60	116.73	196.73
33-35	55.93	83.66	95.40	123.13	147.01	175.44	132.75	212.75
36-38	64.25	92.41	103.73	131.89	163.42	186.63	149.32	237.73
39-41	70.77	97.60	110.24	137.07	172.02	195.28	162.01	250.61
42-44	77.29	102.74	116.76	142.21	178.54	200.42	173.75	262.36
45-46	90.10	116.80	129.57	156.28	189.93	208.28	192.96	275.04
47-48	98.78	125.95	138.25	165.43	198.61	217.43	209.96	292.05
49-50	107.38	129.45	146.85	168.92	206.08	220.45	223.91	300.38
51-52	116.02	134.01	155.49	173.48	213.54	224.57	238.44	309.29
53-54	126.86	140.60	166.33	180.08	224.38	231.17	254.54	325.39
55-56	138.21	147.12	177.68	186.60	236.91	226.07	271.35	334.58
57-58	149.76	154.27	189.23	193.74	248.45	233.21	288.75	351.98
59-60	175.87	167.51	215.34	206.98	264.67	246.45	321.11	381.24
61-64	210.71	185.54	250.18	225.01	289.65	264.48	372.37	429.39

Maternity rider not available

\$20,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	34.36	43.16	68.89	77.69	103.42	112.22	76.76	126.17
24-28	40.10	51.40	74.63	85.93	114.93	127.37	89.71	149.02
29-32	43.29	63.70	77.83	98.23	122.97	144.00	102.12	172.11
33-35	48.93	73.19	83.46	107.72	128.61	153.49	116.14	186.13
36-38	56.21	80.85	90.74	115.38	142.97	163.28	130.64	207.98
39-41	61.92	85.38	96.45	119.92	150.50	170.84	141.73	219.25
42-44	67.62	89.89	102.15	124.42	156.20	175.34	152.01	229.52
45-46	78.82	102.19	113.35	136.72	166.16	182.21	168.81	240.62
47-48	86.42	110.19	120.95	144.72	173.76	190.22	183.69	255.50
49-50	93.94	113.25	128.47	147.78	180.29	192.86	195.89	262.78
51-52	101.50	117.24	136.03	151.77	186.81	196.47	208.60	270.58
53-54	110.98	123.01	145.51	157.54	196.30	202.24	222.69	284.67
55-56	120.91	128.71	155.44	163.24	207.26	197.78	237.39	292.71
57-58	131.01	134.97	165.55	169.50	217.36	204.03	252.61	307.93
59-60	153.86	146.54	188.40	181.08	231.55	215.61	280.93	333.53
61-64	184.34	162.32	218.87	196.85	253.40	231.38	325.77	375.66

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 5 - Counties of APPLING, ATKINSON, BACON, BERRIEN, BRANTLEY, BROOKS, BURKE, CAMDEN, CHARLTON, CLAY, CLINCH, COFFEE, DECATUR, EARLY, ECHOLS, EMANUEL, GLASCOCK, GLYNN, GRADY, HANCOCK, JEFF DAVIS, JEFFERSON, JENKINS, LANIER, LIBERTY, LONG, LOWNDES, MCINTOSH, MILLER, PIERCE, QUITMAN, RANDOLPH, RICHMOND, SEMINOLE, TALIAFERRO, TATTNALL, THOMAS, WARE, WARREN, WASHINGTON, WAYNE, WILKES

\$750 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	105.38	132.36	211.28	238.26	317.19	344.17	235.42	386.95
24-28	122.98	157.65	228.88	263.55	352.49	390.64	275.14	457.03
29-32	132.78	195.37	238.68	301.28	377.15	441.64	313.18	527.84
33-35	150.06	224.46	255.96	330.36	394.43	470.73	356.18	570.83
36-38	172.40	247.96	278.30	353.86	438.48	500.76	400.65	637.86
39-41	189.89	261.87	295.80	367.77	461.56	523.94	434.69	672.42
42-44	207.38	275.67	313.29	381.58	479.05	537.75	466.19	703.93
45-46	241.74	313.40	347.64	419.30	509.61	558.82	517.72	737.96
47-48	265.03	337.95	370.93	443.85	532.90	583.37	563.35	783.59
49-50	288.10	347.33	394.01	453.23	552.92	591.49	600.76	805.93
51-52	311.29	359.55	417.19	465.46	572.94	602.55	639.75	829.85
53-54	340.37	377.25	446.28	483.16	602.03	620.26	682.96	873.06
55-56	370.83	394.75	476.73	500.65	635.64	606.56	728.06	897.72
57-58	401.81	413.93	507.71	519.83	666.62	625.74	774.74	944.40
59-60	471.88	449.44	577.79	555.34	710.14	661.25	861.57	1,022.91
61-64	565.35	497.81	671.26	603.71	777.17	709.62	999.09	1,152.10

Maternity rider not available

\$1,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	72.41	90.94	145.17	163.71	217.94	236.48	161.76	265.88
24-28	84.50	108.32	157.27	181.09	242.20	268.41	189.05	314.03
29-32	91.23	134.24	164.00	207.01	259.14	303.45	215.19	362.68
33-35	103.11	154.23	175.87	226.99	271.02	323.44	244.73	392.23
36-38	118.46	170.37	191.23	243.14	301.28	344.07	275.29	438.28
39-41	130.48	179.93	203.24	252.70	317.14	360.00	298.68	462.02
42-44	142.50	189.41	215.26	262.18	329.16	369.49	320.33	483.67
45-46	166.10	215.34	238.87	288.10	350.16	383.97	355.73	507.06
47-48	182.10	232.21	254.87	304.98	366.16	400.84	387.08	538.41
49-50	197.96	238.65	270.73	311.42	379.92	406.42	412.79	553.76
51-52	213.89	247.05	286.66	319.82	393.67	414.02	439.58	570.20
53-54	233.87	259.21	306.64	331.98	413.66	426.18	469.27	599.89
55-56	254.80	271.23	327.57	344.00	436.76	416.77	500.26	616.83
57-58	276.09	284.41	348.85	357.18	458.04	429.95	532.33	648.91
59-60	324.24	308.81	397.00	381.58	487.95	454.35	591.99	702.85
61-64	388.46	342.05	461.23	414.82	534.00	487.58	686.48	791.62

Maternity rider not available

\$2,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	58.64	73.65	117.57	132.59	176.51	191.52	131.00	215.33
24-28	68.43	87.73	127.37	146.66	196.15	217.38	153.11	254.33
29-32	73.89	108.72	132.82	167.65	209.88	245.76	174.28	293.73
33-35	83.50	124.90	142.44	183.84	219.49	261.95	198.21	317.66
36-38	95.94	137.98	154.87	196.92	244.00	278.66	222.95	354.95
39-41	105.67	145.72	164.60	204.66	256.85	291.56	241.89	374.19
42-44	115.41	153.40	174.34	212.34	266.58	299.24	259.43	391.72
45-46	134.52	174.40	193.46	233.33	283.59	310.97	288.10	410.66
47-48	147.48	188.06	206.42	247.00	296.55	324.64	313.49	436.05
49-50	160.32	193.28	219.26	252.21	307.69	329.15	334.31	448.48
51-52	173.22	200.08	232.16	259.02	318.83	335.31	356.01	461.80
53-54	189.41	209.93	248.34	268.87	335.01	345.16	380.05	485.84
55-56	206.36	219.67	265.29	278.60	353.72	337.54	405.15	499.56
57-58	223.60	230.34	282.53	289.28	370.96	348.21	431.13	525.54
59-60	262.59	250.10	321.53	309.04	395.18	367.97	479.45	569.23
61-64	314.61	277.02	373.54	335.95	432.48	394.89	555.97	641.12

Maternity rider not available

\$3,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	48.13	60.45	96.50	108.82	144.86	157.19	107.52	176.73
24-28	56.17	72.00	104.53	120.37	160.99	178.41	125.66	208.73
29-32	60.64	89.23	109.01	137.60	172.25	201.70	143.04	241.07
33-35	68.53	102.51	116.90	150.88	180.14	214.99	162.67	260.71
36-38	78.74	113.24	127.11	161.61	200.26	228.70	182.98	291.32
39-41	86.73	119.60	135.09	167.97	210.80	239.29	198.53	307.10
42-44	94.72	125.90	143.08	174.27	218.79	245.60	212.92	321.49
45-46	110.41	143.13	158.77	191.50	232.75	255.22	236.45	337.04
47-48	121.04	154.35	169.41	202.71	243.38	266.44	257.29	357.88
49-50	131.58	158.63	179.95	207.00	252.53	270.14	274.38	368.08
51-52	142.17	164.21	190.54	212.58	261.67	275.20	292.18	379.01
53-54	155.45	172.30	203.82	220.67	274.95	283.28	311.92	398.74
55-56	169.36	180.29	217.73	228.66	290.31	277.02	332.52	410.00
57-58	183.51	189.05	231.88	237.41	304.46	285.78	353.84	431.32
59-60	215.52	205.27	263.89	253.63	324.33	302.00	393.49	467.18
61-64	258.21	227.36	306.57	275.72	354.94	324.09	456.30	526.18

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.



SmartSense Plus POS Plans - Standard New Business Rates

These rates are available for applicants enrolling January 1, 2011 through March 31, 2011

Area 5 - Counties of APPLING, ATKINSON, BACON, BERRIEN, BRANTLEY, BROOKS, BURKE, CAMDEN, CHARLTON, CLAY, CLINCH, COFFEE, DECATUR, EARLY, ECHOLS, EMANUEL, GLASCOCK, GLYNN, GRADY, HANCOCK, JEFF DAVIS, JEFFERSON, JENKINS, LANIER, LIBERTY, LONG, LOWNDES, MCINTOSH, MILLER, PIERCE, QUITMAN, RANDOLPH, RICHMOND, SEMINOLE, TALIAFERRO, TATTNALL, THOMAS, WARE, WARREN, WASHINGTON, WAYNE, WILKES

\$5,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	43.79	54.99	87.79	99.00	131.79	143.00	97.82	160.78
24-28	51.10	65.50	95.10	109.51	146.46	162.31	114.32	189.90
29-32	55.17	81.18	99.17	125.18	156.71	183.50	130.13	219.32
33-35	62.35	93.26	106.35	137.27	163.89	195.59	147.99	237.19
36-38	71.63	103.03	115.64	147.03	182.19	208.07	166.47	265.03
39-41	78.90	108.81	122.91	152.81	191.78	217.70	180.61	279.39
42-44	86.17	114.54	130.17	158.55	199.05	223.44	193.71	292.49
45-46	100.44	130.22	144.45	174.22	211.75	232.19	215.12	306.63
47-48	110.12	140.42	154.12	184.42	221.42	242.40	234.08	325.59
49-50	119.71	144.32	163.71	188.32	229.74	245.77	249.62	334.87
51-52	129.34	149.40	173.35	193.40	238.06	250.36	265.82	344.81
53-54	141.43	156.75	185.43	200.76	250.15	257.72	283.77	362.76
55-56	154.08	164.02	198.08	208.02	264.11	252.03	302.51	373.01
57-58	166.95	171.99	210.96	215.99	276.99	260.00	321.91	392.40
59-60	196.07	186.74	240.08	230.75	295.07	274.75	357.99	425.02
61-64	234.91	206.84	278.91	250.85	322.92	294.85	415.13	478.71

Maternity rider not available

\$7,500 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	40.52	50.90	81.25	91.63	121.98	132.35	90.53	148.80
24-28	47.29	60.62	88.02	101.35	135.55	150.22	105.81	175.75
29-32	51.06	75.13	91.79	115.86	145.04	169.84	120.44	202.99
33-35	57.71	86.32	98.43	127.04	151.68	181.02	136.97	219.52
36-38	66.30	95.35	107.02	136.08	168.62	192.57	154.07	245.29
39-41	73.02	100.70	113.75	141.43	177.50	201.49	167.16	258.58
42-44	79.75	106.01	120.48	146.74	184.22	206.80	179.28	270.70
45-46	92.96	120.52	133.69	161.25	195.98	214.90	199.10	283.79
47-48	101.92	129.96	142.65	170.69	204.93	224.34	216.64	301.34
49-50	110.79	133.57	151.52	174.29	212.63	227.46	231.03	309.93
51-52	119.71	138.27	160.44	179.00	220.33	231.72	246.02	319.13
53-54	130.89	145.08	171.62	185.80	231.51	238.53	262.64	335.74
55-56	142.60	151.80	183.33	192.53	244.44	233.26	279.98	345.23
57-58	154.52	159.18	195.25	199.91	256.36	240.63	297.93	363.18
59-60	181.47	172.84	222.19	213.56	273.09	254.29	331.33	393.37
61-64	217.41	191.44	258.14	232.16	298.87	272.89	384.21	443.05

Maternity rider not available

\$10,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	36.48	45.82	73.15	82.49	109.81	119.15	81.50	133.96
24-28	42.57	54.58	79.24	91.24	122.03	135.24	95.25	158.22
29-32	45.97	67.64	82.63	104.30	130.57	152.90	108.42	182.74
33-35	51.95	77.71	88.61	114.37	136.55	162.97	123.31	197.62
36-38	59.68	85.84	96.35	122.51	151.80	173.36	138.70	220.83
39-41	65.74	90.66	102.41	127.32	159.79	181.39	150.49	232.79
42-44	71.80	95.44	108.46	132.10	165.85	186.17	161.40	243.70
45-46	83.69	108.50	120.35	145.16	176.43	193.46	179.24	255.48
47-48	91.75	117.00	128.42	153.66	184.49	201.96	195.03	271.28
49-50	99.74	120.24	136.41	156.91	191.42	204.77	207.98	279.01
51-52	107.77	124.48	144.43	161.14	198.35	208.60	221.48	287.30
53-54	117.84	130.61	154.50	167.27	208.42	214.73	236.44	302.25
55-56	128.38	136.66	165.04	173.33	220.06	209.99	252.05	310.79
57-58	139.11	143.30	175.77	179.97	230.79	216.63	268.22	326.95
59-60	163.37	155.60	200.03	192.26	245.85	228.93	298.28	354.13
61-64	195.73	172.34	232.39	209.01	269.06	245.67	345.89	398.86

Maternity rider not available

\$20,000 Deductible

Age	Single Male	Single Female	Male +Child	Female +Child	Male +Children	Female +Children	Couple	Couple +Child(ren)
19-23	31.92	40.09	63.99	72.16	96.07	104.24	71.30	117.20
24-28	37.25	47.75	69.32	79.82	106.76	118.31	83.33	138.42
29-32	40.21	59.17	72.29	91.25	114.23	133.76	94.86	159.87
33-35	45.45	67.98	77.53	100.06	119.46	142.57	107.88	172.89
36-38	52.22	75.10	84.29	107.18	132.80	151.67	121.35	193.19
39-41	57.51	79.31	89.59	111.39	139.79	158.69	131.66	203.66
42-44	62.81	83.49	94.89	115.57	145.09	162.87	141.20	213.20
45-46	73.22	94.92	105.29	127.00	154.35	169.25	156.81	223.51
47-48	80.27	102.36	112.35	134.43	161.40	176.69	170.63	237.33
49-50	87.26	105.20	119.34	137.27	167.47	179.15	181.96	244.10
51-52	94.28	108.90	126.36	140.97	173.53	182.50	193.76	251.34
53-54	103.09	114.26	135.17	146.34	182.34	187.86	206.85	264.43
55-56	112.31	119.56	144.39	151.64	192.52	183.71	220.51	271.90
57-58	121.70	125.37	153.77	157.44	201.90	189.52	234.65	286.04
59-60	142.92	136.12	175.00	168.20	215.09	200.28	260.95	309.81
61-64	171.23	150.77	203.31	182.85	235.38	214.93	302.60	348.94

Maternity rider not available

Initial rates are based on the oldest adult as of the first day of the Quarter of application.