

Monthly Rates

Rates are based on your Area and the number of people you elect to enroll. Rates are guaranteed from January 1, 2020 – December 31, 2020

	Self	Self + 1	Self + 2 or more
Area 1	\$49.90	\$99.78	\$162.02
Area 2	\$57.42	\$114.81	\$172.34
Area 3	\$68.05	\$135.99	\$204.04
Area 4	\$72.58	\$145.04	\$217.73
Area 5	\$77.11	\$154.22	\$231.32
Area 6	\$79.67	\$159.31	\$239.01

Area Schedule

To determine the appropriate premium rates for a dental plan, look up your state of residence, and then look up your 3-digit zip code, if applicable. Use the Area number that applies to your state/zip to determine the premium rate from the table below¹

State	Area	First 3 Digits of Zip Code (if applicable)	State	Area	First 3 Digits of Zip Code (if applicable)
Alabama	1	350-354, 362-364, 367-369	Montana	3	
	2	355-361, 365-366	Nebraska	1	680-684, 689-690
Alaska	6			2	685-688, 691-693
Arizona	2	850-857	Nevada	2	889-891
	3	859-865		4	893-898
Arkansas	2		New Hampshire	4	030, 032, 034-038
California	2	923-925		5	031, 033
	3	900, 905-922, 926-938, 952-953, 955-961	New Jersey	2	071-072
	4	901-904, 939, 945-946, 948, 950-951		3	070, 073, 077, 080-087
	5	940-944, 947, 949, 954		4	074-076, 078-079, 088-089
Colorado	3		New Mexico	3	
Connecticut	4		New York	2	104, 124-129, 133-136, 142
Delaware	4	197, 199		3	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149
	5	198		4	063, 105-108, 111-114, 116
D.C.	3			6	100-102
Florida	2	320-322, 325-329, 334-338, 342-349	North Carolina	3	270-281, 283-289
	3	323-324, 333, 339-341		4	282
	4	330-332	North Dakota	3	
Georgia	2	306-310, 312, 319	Ohio	2	430-435, 437-459
	3	300-305, 311, 313-318, 398		3	436
Hawaii	3		Oklahoma	2	731, 735-749
Idaho	2			3	730, 734
Illinois	1	624, 628-629	Oregon	3	
	2	609-623, 625-627	Pennsylvania	1	150-156, 159-161, 163-164, 171-172, 185, 187
	3	600-608		2	157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192
Indiana	1	471, 475		3	169, 177-179, 189, 193-196
	2	460-462, 465-470, 472-474, 476-479	Puerto Rico	1	
	3	463-464	Rhode Island	3	
Iowa	1	508-510, 512-516	South Carolina	3	
	2	500-507, 520-528	South Dakota	2	570, 572-577
	3	511		3	571
Kansas	2		Tennessee	2	
Kentucky	1	400-404, 406-409, 411-419, 425-427	Texas	1	782
	2	405, 410, 420-424		2	754-759, 764-769, 773-774, 776-781, 783-785, 788-789, 794-799
Louisiana	2			3	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885
Maine	3	042-044, 046-047, 049	Utah	1	
	4	039-041, 045, 048	Vermont	4	
Maryland	1	215	Virginia	2	230-246
	2	206, 210-214, 216-219		3	201, 220-229
	3	207-209	Virgin Islands	3	
Massachusetts	3	010, 012-013	Washington	3	990-992, 994
	4	011, 014-027		4	985-989, 993
Michigan	2	486		5	980-984
	3	480-485, 487-499	West Virginia	2	
Minnesota	3		Wisconsin	3	
Mississippi	2		Wyoming	2	
Missouri	1	645			
	2	630-644, 646-651, 653-659			
	3	652			

¹This program is not available in AK, FL, ID, MD, MT, NH, NV and WA