

Annual Non-Smoker Premium Rates For Use In Iowa Zip Codes 503, 506-507, 510-511, 515-520, 526-528

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$833.00	\$957.42	\$1,078.92	\$1,240.27	\$1,182.92	\$1,360.80	\$1,049.76	\$1,207.22	\$1,195.56	\$1,375.38	\$702.66	\$808.22
66	\$875.77	\$1,007.96	\$1,134.32	\$1,305.40	\$1,241.24	\$1,427.87	\$1,103.22	\$1,268.46	\$1,245.13	\$1,432.73	\$738.30	\$849.24
67	\$920.48	\$1,058.51	\$1,191.67	\$1,369.55	\$1,303.45	\$1,498.82	\$1,158.62	\$1,332.61	\$1,297.62	\$1,492.02	\$775.28	\$892.27
68	\$959.36	\$1,103.22	\$1,241.24	\$1,426.90	\$1,364.69	\$1,567.84	\$1,207.22	\$1,388.99	\$1,352.05	\$1,555.20	\$808.90	\$929.26
69	\$1,002.13	\$1,151.82	\$1,297.62	\$1,492.02	\$1,422.04	\$1,635.88	\$1,262.63	\$1,451.20	\$1,405.51	\$1,615.46	\$845.21	\$971.62
70	\$1,041.98	\$1,198.48	\$1,348.16	\$1,550.34	\$1,473.55	\$1,695.17	\$1,312.20	\$1,509.52	\$1,456.06	\$1,674.76	\$878.15	\$1,009.94
71	\$1,081.84	\$1,244.16	\$1,399.68	\$1,610.60	\$1,525.07	\$1,755.43	\$1,362.74	\$1,566.86	\$1,506.60	\$1,733.08	\$911.77	\$1,048.27
72	\$1,118.77	\$1,286.93	\$1,448.28	\$1,666.01	\$1,572.70	\$1,808.89	\$1,410.37	\$1,621.30	\$1,554.23	\$1,786.54	\$944.05	\$1,084.58
73	\$1,154.74	\$1,327.75	\$1,493.96	\$1,718.50	\$1,615.46	\$1,858.46	\$1,454.11	\$1,671.84	\$1,596.02	\$1,836.11	\$972.96	\$1,118.87
74	\$1,187.78	\$1,365.66	\$1,537.70	\$1,768.07	\$1,657.26	\$1,906.09	\$1,496.88	\$1,721.41	\$1,637.82	\$1,882.76	\$1,001.88	\$1,151.82
75	\$1,217.92	\$1,399.68	\$1,575.61	\$1,811.81	\$1,695.17	\$1,948.86	\$1,533.82	\$1,763.21	\$1,674.76	\$1,924.56	\$1,026.75	\$1,180.73
76	\$1,245.13	\$1,432.73	\$1,612.55	\$1,853.60	\$1,726.27	\$1,986.77	\$1,568.81	\$1,805.00	\$1,705.86	\$1,961.50	\$1,050.29	\$1,207.63
77	\$1,272.35	\$1,462.86	\$1,646.57	\$1,894.43	\$1,757.38	\$2,020.79	\$1,602.83	\$1,842.91	\$1,735.99	\$1,995.52	\$1,072.48	\$1,233.18
78	\$1,297.62	\$1,492.02	\$1,678.64	\$1,930.39	\$1,784.59	\$2,052.86	\$1,633.93	\$1,878.88	\$1,763.21	\$2,027.59	\$1,093.32	\$1,257.39
79	\$1,319.98	\$1,518.26	\$1,707.80	\$1,964.41	\$1,808.89	\$2,081.05	\$1,662.12	\$1,911.92	\$1,787.51	\$2,055.78	\$1,112.82	\$1,279.58
80	\$1,340.39	\$1,541.59	\$1,735.99	\$1,996.49	\$1,832.22	\$2,108.27	\$1,689.34	\$1,943.03	\$1,810.84	\$2,083.00	\$1,130.98	\$1,300.42
81	\$1,360.80	\$1,563.95	\$1,760.29	\$2,025.65	\$1,855.55	\$2,135.48	\$1,713.64	\$1,970.24	\$1,834.16	\$2,109.24	\$1,147.11	\$1,318.58
82	\$1,379.27	\$1,586.30	\$1,784.59	\$2,052.86	\$1,879.85	\$2,162.70	\$1,736.96	\$1,998.43	\$1,857.49	\$2,135.48	\$1,162.58	\$1,336.73
83	\$1,395.79	\$1,605.74	\$1,808.89	\$2,079.11	\$1,903.18	\$2,189.92	\$1,759.32	\$2,023.70	\$1,880.82	\$2,162.70	\$1,177.37	\$1,354.21
84	\$1,414.26	\$1,625.18	\$1,830.28	\$2,104.38	\$1,923.59	\$2,214.22	\$1,781.68	\$2,048.98	\$1,901.23	\$2,187.00	\$1,191.49	\$1,370.35
85	\$1,429.81	\$1,644.62	\$1,851.66	\$2,129.65	\$1,945.94	\$2,238.52	\$1,802.09	\$2,072.30	\$1,922.62	\$2,210.33	\$1,206.29	\$1,386.49
86	\$1,446.34	\$1,663.09	\$1,872.07	\$2,152.98	\$1,966.36	\$2,261.84	\$1,822.50	\$2,095.63	\$1,942.06	\$2,233.66	\$1,219.06	\$1,401.95
87	\$1,461.89	\$1,680.59	\$1,891.51	\$2,176.31	\$1,985.80	\$2,285.17	\$1,841.94	\$2,117.99	\$1,961.50	\$2,256.98	\$1,232.51	\$1,417.42
88	\$1,476.47	\$1,698.08	\$1,909.98	\$2,195.75	\$2,003.29	\$2,304.61	\$1,860.41	\$2,139.37	\$1,978.99	\$2,276.42	\$1,244.61	\$1,430.87
89	\$1,489.10	\$1,712.66	\$1,928.45	\$2,218.10	\$2,019.82	\$2,324.05	\$1,876.93	\$2,158.81	\$1,995.52	\$2,294.89	\$1,256.04	\$1,444.32
90	\$1,503.68	\$1,728.22	\$1,945.94	\$2,237.54	\$2,036.34	\$2,343.49	\$1,893.46	\$2,177.28	\$2,013.01	\$2,314.33	\$1,266.80	\$1,457.09
91	\$1,515.35	\$1,743.77	\$1,962.47	\$2,256.01	\$2,052.86	\$2,360.99	\$1,909.98	\$2,195.75	\$2,028.56	\$2,331.83	\$1,277.56	\$1,469.19
92	\$1,527.01	\$1,755.43	\$1,976.08	\$2,273.51	\$2,065.50	\$2,376.54	\$1,923.59	\$2,212.27	\$2,041.20	\$2,347.38	\$1,287.65	\$1,480.62
93	\$1,537.70	\$1,769.04	\$1,990.66	\$2,289.06	\$2,079.11	\$2,392.09	\$1,938.17	\$2,228.80	\$2,053.84	\$2,362.93	\$1,296.39	\$1,490.71
94	\$1,548.40	\$1,780.70	\$2,003.29	\$2,304.61	\$2,090.77	\$2,405.70	\$1,950.80	\$2,244.35	\$2,065.50	\$2,376.54	\$1,305.80	\$1,500.80
95	\$1,557.14	\$1,790.42	\$2,014.96	\$2,317.25	\$2,102.44	\$2,419.31	\$1,962.47	\$2,256.01	\$2,077.16	\$2,389.18	\$1,312.52	\$1,509.54
96	\$1,565.89	\$1,801.12	\$2,027.59	\$2,331.83	\$2,112.16	\$2,430.00	\$1,974.13	\$2,269.62	\$2,086.88	\$2,399.87	\$1,320.59	\$1,518.95
97	\$1,575.61	\$1,811.81	\$2,039.26	\$2,345.44	\$2,123.82	\$2,442.64	\$1,984.82	\$2,281.28	\$2,098.55	\$2,412.50	\$1,327.99	\$1,527.02
98	\$1,585.33	\$1,823.47	\$2,051.89	\$2,360.02	\$2,134.51	\$2,455.27	\$1,996.49	\$2,296.84	\$2,109.24	\$2,425.14	\$1,336.06	\$1,537.11
99	\$1,594.08	\$1,833.19	\$2,062.58	\$2,371.68	\$2,145.20	\$2,467.91	\$2,007.18	\$2,308.50	\$2,118.96	\$2,436.80	\$1,344.13	\$1,545.18

MODAL FACTORS			
Semi Annual	Quarterly	Direct Monthly	Monthly EFT
0.51500	0.26250	0.10000	0.08333

Annual Non-Smoker Premium Rates For Use In Iowa – All Other Zip Codes

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$740.45	\$851.04	\$959.04	\$1,102.46	\$1,051.49	\$1,209.60	\$933.12	\$1,073.09	\$1,062.72	\$1,222.56	\$702.66	\$808.22
66	\$778.46	\$895.97	\$1,008.29	\$1,160.35	\$1,103.33	\$1,269.22	\$980.64	\$1,127.52	\$1,106.78	\$1,273.54	\$738.30	\$849.24
67	\$818.21	\$940.90	\$1,059.26	\$1,217.38	\$1,158.62	\$1,332.29	\$1,029.89	\$1,184.54	\$1,153.44	\$1,326.24	\$775.28	\$892.27
68	\$852.77	\$980.64	\$1,103.33	\$1,268.35	\$1,213.06	\$1,393.63	\$1,073.09	\$1,234.66	\$1,201.82	\$1,382.40	\$808.90	\$929.26
69	\$890.78	\$1,023.84	\$1,153.44	\$1,326.24	\$1,264.03	\$1,454.11	\$1,122.34	\$1,289.95	\$1,249.34	\$1,435.97	\$845.21	\$971.62
70	\$926.21	\$1,065.31	\$1,198.37	\$1,378.08	\$1,309.82	\$1,506.82	\$1,166.40	\$1,341.79	\$1,294.27	\$1,488.67	\$878.15	\$1,009.94
71	\$961.63	\$1,105.92	\$1,244.16	\$1,431.65	\$1,355.62	\$1,560.38	\$1,211.33	\$1,392.77	\$1,339.20	\$1,540.51	\$911.77	\$1,048.27
72	\$994.46	\$1,143.94	\$1,287.36	\$1,480.90	\$1,397.95	\$1,607.90	\$1,253.66	\$1,441.15	\$1,381.54	\$1,588.03	\$944.05	\$1,084.58
73	\$1,026.43	\$1,180.22	\$1,327.97	\$1,527.55	\$1,435.97	\$1,651.97	\$1,292.54	\$1,486.08	\$1,418.69	\$1,632.10	\$972.96	\$1,118.87
74	\$1,055.81	\$1,213.92	\$1,366.85	\$1,571.62	\$1,473.12	\$1,694.30	\$1,330.56	\$1,530.14	\$1,455.84	\$1,673.57	\$1,001.88	\$1,151.82
75	\$1,082.59	\$1,244.16	\$1,400.54	\$1,610.50	\$1,506.82	\$1,732.32	\$1,363.39	\$1,567.30	\$1,488.67	\$1,710.72	\$1,026.75	\$1,180.73
76	\$1,106.78	\$1,273.54	\$1,433.38	\$1,647.65	\$1,534.46	\$1,766.02	\$1,394.50	\$1,604.45	\$1,516.32	\$1,743.55	\$1,050.29	\$1,207.63
77	\$1,130.98	\$1,300.32	\$1,463.62	\$1,683.94	\$1,562.11	\$1,796.26	\$1,424.74	\$1,638.14	\$1,543.10	\$1,773.79	\$1,072.48	\$1,233.18
78	\$1,153.44	\$1,326.24	\$1,492.13	\$1,715.90	\$1,586.30	\$1,824.77	\$1,452.38	\$1,670.11	\$1,567.30	\$1,802.30	\$1,093.32	\$1,257.39
79	\$1,173.31	\$1,349.57	\$1,518.05	\$1,746.14	\$1,607.90	\$1,849.82	\$1,477.44	\$1,699.49	\$1,588.90	\$1,827.36	\$1,112.82	\$1,279.58
80	\$1,191.46	\$1,370.30	\$1,543.10	\$1,774.66	\$1,628.64	\$1,874.02	\$1,501.63	\$1,727.14	\$1,609.63	\$1,851.55	\$1,130.98	\$1,300.42
81	\$1,209.60	\$1,390.18	\$1,564.70	\$1,800.58	\$1,649.38	\$1,898.21	\$1,523.23	\$1,751.33	\$1,630.37	\$1,874.88	\$1,147.11	\$1,318.58
82	\$1,226.02	\$1,410.05	\$1,586.30	\$1,824.77	\$1,670.98	\$1,922.40	\$1,543.97	\$1,776.38	\$1,651.10	\$1,898.21	\$1,162.58	\$1,336.73
83	\$1,240.70	\$1,427.33	\$1,607.90	\$1,848.10	\$1,691.71	\$1,946.59	\$1,563.84	\$1,798.85	\$1,671.84	\$1,922.40	\$1,177.37	\$1,354.21
84	\$1,257.12	\$1,444.61	\$1,626.91	\$1,870.56	\$1,709.86	\$1,968.19	\$1,583.71	\$1,821.31	\$1,689.98	\$1,944.00	\$1,191.49	\$1,370.35
85	\$1,270.94	\$1,461.89	\$1,645.92	\$1,893.02	\$1,729.73	\$1,989.79	\$1,601.86	\$1,842.05	\$1,708.99	\$1,964.74	\$1,206.29	\$1,386.49
86	\$1,285.63	\$1,478.30	\$1,664.06	\$1,913.76	\$1,747.87	\$2,010.53	\$1,620.00	\$1,862.78	\$1,726.27	\$1,985.47	\$1,219.06	\$1,401.95
87	\$1,299.46	\$1,493.86	\$1,681.34	\$1,934.50	\$1,765.15	\$2,031.26	\$1,637.28	\$1,882.66	\$1,743.55	\$2,006.21	\$1,232.51	\$1,417.42
88	\$1,312.42	\$1,509.41	\$1,697.76	\$1,951.78	\$1,780.70	\$2,048.54	\$1,653.70	\$1,901.66	\$1,759.10	\$2,023.49	\$1,244.61	\$1,430.87
89	\$1,323.65	\$1,522.37	\$1,714.18	\$1,971.65	\$1,795.39	\$2,065.82	\$1,668.38	\$1,918.94	\$1,773.79	\$2,039.90	\$1,256.04	\$1,444.32
90	\$1,336.61	\$1,536.19	\$1,729.73	\$1,988.93	\$1,810.08	\$2,083.10	\$1,683.07	\$1,935.36	\$1,789.34	\$2,057.18	\$1,266.80	\$1,457.09
91	\$1,346.98	\$1,550.02	\$1,744.42	\$2,005.34	\$1,824.77	\$2,098.66	\$1,697.76	\$1,951.78	\$1,803.17	\$2,072.74	\$1,277.56	\$1,469.19
92	\$1,357.34	\$1,560.38	\$1,756.51	\$2,020.90	\$1,836.00	\$2,112.48	\$1,709.86	\$1,966.46	\$1,814.40	\$2,086.56	\$1,287.65	\$1,480.62
93	\$1,366.85	\$1,572.48	\$1,769.47	\$2,034.72	\$1,848.10	\$2,126.30	\$1,722.82	\$1,981.15	\$1,825.63	\$2,100.38	\$1,296.39	\$1,490.71
94	\$1,376.35	\$1,582.85	\$1,780.70	\$2,048.54	\$1,858.46	\$2,138.40	\$1,734.05	\$1,994.98	\$1,836.00	\$2,112.48	\$1,305.80	\$1,500.80
95	\$1,384.13	\$1,591.49	\$1,791.07	\$2,059.78	\$1,868.83	\$2,150.50	\$1,744.42	\$2,005.34	\$1,846.37	\$2,123.71	\$1,312.52	\$1,509.54
96	\$1,391.90	\$1,600.99	\$1,802.30	\$2,072.74	\$1,877.47	\$2,160.00	\$1,754.78	\$2,017.44	\$1,855.01	\$2,133.22	\$1,320.59	\$1,518.95
97	\$1,400.54	\$1,610.50	\$1,812.67	\$2,084.83	\$1,887.84	\$2,171.23	\$1,764.29	\$2,027.81	\$1,865.38	\$2,144.45	\$1,327.99	\$1,527.02
98	\$1,409.18	\$1,620.86	\$1,823.90	\$2,097.79	\$1,897.34	\$2,182.46	\$1,774.66	\$2,041.63	\$1,874.88	\$2,155.68	\$1,336.06	\$1,537.11
99	\$1,416.96	\$1,629.50	\$1,833.41	\$2,108.16	\$1,906.85	\$2,193.70	\$1,784.16	\$2,052.00	\$1,883.52	\$2,166.05	\$1,344.13	\$1,545.18

MODAL FACTORS

Semi Annual
0.51500

Quarterly
0.26250

Direct Monthly
0.10000

Monthly EFT
0.08333

Annual Smoker Premium Rates For Use In Iowa Zip Codes 503, 506-507, 510-511, 515-520, 526-528

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$1,041.01	\$1,197.50	\$1,348.16	\$1,550.34	\$1,478.41	\$1,700.03	\$1,312.20	\$1,509.52	\$1,494.94	\$1,718.50	\$878.15	\$1,009.94
66	\$1,094.47	\$1,258.74	\$1,418.15	\$1,631.02	\$1,552.28	\$1,784.59	\$1,379.27	\$1,586.30	\$1,556.17	\$1,790.42	\$923.21	\$1,061.05
67	\$1,149.88	\$1,322.89	\$1,489.10	\$1,712.66	\$1,629.07	\$1,873.04	\$1,449.25	\$1,666.01	\$1,622.27	\$1,865.27	\$969.60	\$1,115.51
68	\$1,199.45	\$1,379.27	\$1,551.31	\$1,783.62	\$1,704.89	\$1,960.52	\$1,509.52	\$1,735.99	\$1,690.31	\$1,943.03	\$1,010.62	\$1,161.91
69	\$1,252.91	\$1,440.50	\$1,621.30	\$1,864.30	\$1,778.76	\$2,045.09	\$1,578.53	\$1,814.72	\$1,756.40	\$2,019.82	\$1,056.34	\$1,214.35
70	\$1,302.48	\$1,497.85	\$1,685.45	\$1,938.17	\$1,842.91	\$2,118.96	\$1,641.71	\$1,887.62	\$1,819.58	\$2,092.72	\$1,098.03	\$1,262.77
71	\$1,352.05	\$1,555.20	\$1,750.57	\$2,013.01	\$1,907.06	\$2,192.83	\$1,702.94	\$1,958.58	\$1,883.74	\$2,166.59	\$1,139.72	\$1,310.51
72	\$1,398.71	\$1,609.63	\$1,809.86	\$2,082.02	\$1,966.36	\$2,261.84	\$1,762.24	\$2,027.59	\$1,942.06	\$2,233.66	\$1,179.39	\$1,356.23
73	\$1,443.42	\$1,660.18	\$1,867.21	\$2,147.15	\$2,019.82	\$2,323.08	\$1,817.64	\$2,089.80	\$1,995.52	\$2,293.92	\$1,216.37	\$1,399.26
74	\$1,484.24	\$1,706.83	\$1,921.64	\$2,210.33	\$2,072.30	\$2,382.37	\$1,870.13	\$2,151.04	\$2,047.03	\$2,353.21	\$1,251.34	\$1,439.61
75	\$1,522.15	\$1,750.57	\$1,970.24	\$2,265.73	\$2,118.96	\$2,436.80	\$1,917.76	\$2,204.50	\$2,092.72	\$2,406.67	\$1,283.61	\$1,475.92
76	\$1,557.14	\$1,790.42	\$2,014.96	\$2,317.25	\$2,158.81	\$2,482.49	\$1,961.50	\$2,255.04	\$2,132.57	\$2,452.36	\$1,312.52	\$1,509.54
77	\$1,590.19	\$1,829.30	\$2,058.70	\$2,367.79	\$2,196.72	\$2,526.23	\$2,003.29	\$2,304.61	\$2,170.48	\$2,495.12	\$1,340.77	\$1,541.81
78	\$1,621.30	\$1,864.30	\$2,098.55	\$2,413.48	\$2,230.74	\$2,565.11	\$2,042.17	\$2,348.35	\$2,203.52	\$2,534.00	\$1,366.32	\$1,572.07
79	\$1,649.48	\$1,897.34	\$2,135.48	\$2,455.27	\$2,262.82	\$2,602.04	\$2,078.14	\$2,389.18	\$2,234.63	\$2,569.97	\$1,390.52	\$1,598.97
80	\$1,675.73	\$1,927.48	\$2,169.50	\$2,496.10	\$2,291.00	\$2,635.09	\$2,112.16	\$2,428.06	\$2,262.82	\$2,603.02	\$1,413.38	\$1,625.19
81	\$1,700.03	\$1,955.66	\$2,200.61	\$2,531.09	\$2,321.14	\$2,669.11	\$2,141.32	\$2,463.05	\$2,292.95	\$2,636.06	\$1,433.56	\$1,648.72
82	\$1,724.33	\$1,981.91	\$2,230.74	\$2,565.11	\$2,351.27	\$2,703.13	\$2,171.45	\$2,498.04	\$2,322.11	\$2,670.08	\$1,453.06	\$1,671.59
83	\$1,745.71	\$2,007.18	\$2,259.90	\$2,599.13	\$2,379.46	\$2,737.15	\$2,199.64	\$2,529.14	\$2,350.30	\$2,703.13	\$1,471.88	\$1,692.43
84	\$1,767.10	\$2,031.48	\$2,287.12	\$2,630.23	\$2,405.70	\$2,767.28	\$2,225.88	\$2,560.25	\$2,376.54	\$2,733.26	\$1,489.37	\$1,712.60
85	\$1,787.51	\$2,056.75	\$2,314.33	\$2,662.31	\$2,432.92	\$2,797.42	\$2,252.12	\$2,590.38	\$2,402.78	\$2,763.40	\$1,507.52	\$1,733.45
86	\$1,807.92	\$2,079.11	\$2,339.60	\$2,691.47	\$2,458.19	\$2,826.58	\$2,278.37	\$2,619.54	\$2,428.06	\$2,791.58	\$1,523.66	\$1,752.27
87	\$1,827.36	\$2,101.46	\$2,364.88	\$2,720.63	\$2,483.46	\$2,855.74	\$2,302.67	\$2,647.73	\$2,452.36	\$2,820.74	\$1,540.47	\$1,771.77
88	\$1,844.86	\$2,121.88	\$2,388.20	\$2,745.90	\$2,504.84	\$2,881.01	\$2,325.02	\$2,673.00	\$2,473.74	\$2,845.04	\$1,555.93	\$1,788.58
89	\$1,862.35	\$2,140.34	\$2,410.56	\$2,772.14	\$2,526.23	\$2,905.31	\$2,346.41	\$2,698.27	\$2,495.12	\$2,869.34	\$1,570.05	\$1,805.39
90	\$1,878.88	\$2,160.76	\$2,431.94	\$2,797.42	\$2,546.64	\$2,928.64	\$2,366.82	\$2,721.60	\$2,515.54	\$2,892.67	\$1,583.50	\$1,821.53
91	\$1,894.43	\$2,179.22	\$2,452.36	\$2,820.74	\$2,566.08	\$2,950.99	\$2,387.23	\$2,744.93	\$2,534.98	\$2,915.03	\$1,596.95	\$1,837.00
92	\$1,909.01	\$2,195.75	\$2,470.82	\$2,841.16	\$2,583.58	\$2,971.40	\$2,404.73	\$2,765.34	\$2,551.50	\$2,934.47	\$1,609.05	\$1,850.44
93	\$1,922.62	\$2,211.30	\$2,488.32	\$2,861.57	\$2,600.10	\$2,989.87	\$2,422.22	\$2,785.75	\$2,568.02	\$2,952.94	\$1,620.48	\$1,863.22
94	\$1,935.25	\$2,224.91	\$2,504.84	\$2,881.01	\$2,614.68	\$3,007.37	\$2,438.75	\$2,804.22	\$2,582.60	\$2,970.43	\$1,631.91	\$1,876.67
95	\$1,946.92	\$2,238.52	\$2,519.42	\$2,896.56	\$2,629.26	\$3,022.92	\$2,452.36	\$2,820.74	\$2,596.21	\$2,985.98	\$1,640.66	\$1,886.75
96	\$1,957.61	\$2,251.15	\$2,534.00	\$2,914.06	\$2,641.90	\$3,038.47	\$2,466.94	\$2,836.30	\$2,609.82	\$3,000.56	\$1,650.74	\$1,898.19
97	\$1,969.27	\$2,264.76	\$2,549.56	\$2,931.55	\$2,654.53	\$3,053.05	\$2,480.54	\$2,852.82	\$2,622.46	\$3,015.14	\$1,660.16	\$1,908.94
98	\$1,980.94	\$2,278.37	\$2,564.14	\$2,949.05	\$2,669.11	\$3,068.60	\$2,496.10	\$2,870.32	\$2,636.06	\$3,031.67	\$1,670.24	\$1,920.37
99	\$1,992.60	\$2,291.00	\$2,578.72	\$2,965.57	\$2,681.75	\$3,084.16	\$2,509.70	\$2,885.87	\$2,648.70	\$3,046.25	\$1,679.66	\$1,931.81

MODAL FACTORS			
Semi Annual	Quarterly	Direct Monthly	Monthly EFT
0.51500	0.26250	0.10000	0.08333

Annual Smoker Premium Rates For Use In Iowa – All Other Zip Codes

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan G	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$925.34	\$1,064.45	\$1,198.37	\$1,378.08	\$1,314.14	\$1,511.14	\$1,166.40	\$1,341.79	\$1,328.83	\$1,527.55	\$878.15	\$1,009.94
66	\$972.86	\$1,118.88	\$1,260.58	\$1,449.79	\$1,379.81	\$1,586.30	\$1,226.02	\$1,410.05	\$1,383.26	\$1,591.49	\$923.21	\$1,061.05
67	\$1,022.11	\$1,175.90	\$1,323.65	\$1,522.37	\$1,448.06	\$1,664.93	\$1,288.22	\$1,480.90	\$1,442.02	\$1,658.02	\$969.60	\$1,115.51
68	\$1,066.18	\$1,226.02	\$1,378.94	\$1,585.44	\$1,515.46	\$1,742.69	\$1,341.79	\$1,543.10	\$1,502.50	\$1,727.14	\$1,010.62	\$1,161.91
69	\$1,113.70	\$1,280.45	\$1,441.15	\$1,657.15	\$1,581.12	\$1,817.86	\$1,403.14	\$1,613.09	\$1,561.25	\$1,795.39	\$1,056.34	\$1,214.35
70	\$1,157.76	\$1,331.42	\$1,498.18	\$1,722.82	\$1,638.14	\$1,883.52	\$1,459.30	\$1,677.89	\$1,617.41	\$1,860.19	\$1,098.03	\$1,262.77
71	\$1,201.82	\$1,382.40	\$1,556.06	\$1,789.34	\$1,695.17	\$1,949.18	\$1,513.73	\$1,740.96	\$1,674.43	\$1,925.86	\$1,139.72	\$1,310.51
72	\$1,243.30	\$1,430.78	\$1,608.77	\$1,850.69	\$1,747.87	\$2,010.53	\$1,566.43	\$1,802.30	\$1,726.27	\$1,985.47	\$1,179.39	\$1,356.23
73	\$1,283.04	\$1,475.71	\$1,659.74	\$1,908.58	\$1,795.39	\$2,064.96	\$1,615.68	\$1,857.60	\$1,773.79	\$2,039.04	\$1,216.37	\$1,399.26
74	\$1,319.33	\$1,517.18	\$1,708.13	\$1,964.74	\$1,842.05	\$2,117.66	\$1,662.34	\$1,912.03	\$1,819.58	\$2,091.74	\$1,251.34	\$1,439.61
75	\$1,353.02	\$1,556.06	\$1,751.33	\$2,013.98	\$1,883.52	\$2,166.05	\$1,704.67	\$1,959.55	\$1,860.19	\$2,139.26	\$1,283.61	\$1,475.92
76	\$1,384.13	\$1,591.49	\$1,791.07	\$2,059.78	\$1,918.94	\$2,206.66	\$1,743.55	\$2,004.48	\$1,895.62	\$2,179.87	\$1,312.52	\$1,509.54
77	\$1,413.50	\$1,626.05	\$1,829.95	\$2,104.70	\$1,952.64	\$2,245.54	\$1,780.70	\$2,048.54	\$1,929.31	\$2,217.89	\$1,340.77	\$1,541.81
78	\$1,441.15	\$1,657.15	\$1,865.38	\$2,145.31	\$1,982.88	\$2,280.10	\$1,815.26	\$2,087.42	\$1,958.69	\$2,252.45	\$1,366.32	\$1,572.07
79	\$1,466.21	\$1,686.53	\$1,898.21	\$2,182.46	\$2,011.39	\$2,312.93	\$1,847.23	\$2,123.71	\$1,986.34	\$2,284.42	\$1,390.52	\$1,598.97
80	\$1,489.54	\$1,713.31	\$1,928.45	\$2,218.75	\$2,036.45	\$2,342.30	\$1,877.47	\$2,158.27	\$2,011.39	\$2,313.79	\$1,413.38	\$1,625.19
81	\$1,511.14	\$1,738.37	\$1,956.10	\$2,249.86	\$2,063.23	\$2,372.54	\$1,903.39	\$2,189.38	\$2,038.18	\$2,343.17	\$1,433.56	\$1,648.72
82	\$1,532.74	\$1,761.70	\$1,982.88	\$2,280.10	\$2,090.02	\$2,402.78	\$1,930.18	\$2,220.48	\$2,064.10	\$2,373.41	\$1,453.06	\$1,671.59
83	\$1,551.74	\$1,784.16	\$2,008.80	\$2,310.34	\$2,115.07	\$2,433.02	\$1,955.23	\$2,248.13	\$2,089.15	\$2,402.78	\$1,471.88	\$1,692.43
84	\$1,570.75	\$1,805.76	\$2,032.99	\$2,337.98	\$2,138.40	\$2,459.81	\$1,978.56	\$2,275.78	\$2,112.48	\$2,429.57	\$1,489.37	\$1,712.60
85	\$1,588.90	\$1,828.22	\$2,057.18	\$2,366.50	\$2,162.59	\$2,486.59	\$2,001.89	\$2,302.56	\$2,135.81	\$2,456.35	\$1,507.52	\$1,733.45
86	\$1,607.04	\$1,848.10	\$2,079.65	\$2,392.42	\$2,185.06	\$2,512.51	\$2,025.22	\$2,328.48	\$2,158.27	\$2,481.41	\$1,523.66	\$1,752.27
87	\$1,624.32	\$1,867.97	\$2,102.11	\$2,418.34	\$2,207.52	\$2,538.43	\$2,046.82	\$2,353.54	\$2,179.87	\$2,507.33	\$1,540.47	\$1,771.77
88	\$1,639.87	\$1,886.11	\$2,122.85	\$2,440.80	\$2,226.53	\$2,560.90	\$2,066.69	\$2,376.00	\$2,198.88	\$2,528.93	\$1,555.93	\$1,788.58
89	\$1,655.42	\$1,902.53	\$2,142.72	\$2,464.13	\$2,245.54	\$2,582.50	\$2,085.70	\$2,398.46	\$2,217.89	\$2,550.53	\$1,570.05	\$1,805.39
90	\$1,670.11	\$1,920.67	\$2,161.73	\$2,486.59	\$2,263.68	\$2,603.23	\$2,103.84	\$2,419.20	\$2,236.03	\$2,571.26	\$1,583.50	\$1,821.53
91	\$1,683.94	\$1,937.09	\$2,179.87	\$2,507.33	\$2,280.96	\$2,623.10	\$2,121.98	\$2,439.94	\$2,253.31	\$2,591.14	\$1,596.95	\$1,837.00
92	\$1,696.90	\$1,951.78	\$2,196.29	\$2,525.47	\$2,296.51	\$2,641.25	\$2,137.54	\$2,458.08	\$2,268.00	\$2,608.42	\$1,609.05	\$1,850.44
93	\$1,708.99	\$1,965.60	\$2,211.84	\$2,543.62	\$2,311.20	\$2,657.66	\$2,153.09	\$2,476.22	\$2,282.69	\$2,624.83	\$1,620.48	\$1,863.22
94	\$1,720.22	\$1,977.70	\$2,226.53	\$2,560.90	\$2,324.16	\$2,673.22	\$2,167.78	\$2,492.64	\$2,295.65	\$2,640.38	\$1,631.91	\$1,876.67
95	\$1,730.59	\$1,989.79	\$2,239.49	\$2,574.72	\$2,337.12	\$2,687.04	\$2,179.87	\$2,507.33	\$2,307.74	\$2,654.21	\$1,640.66	\$1,886.75
96	\$1,740.10	\$2,001.02	\$2,252.45	\$2,590.27	\$2,348.35	\$2,700.86	\$2,192.83	\$2,521.15	\$2,319.84	\$2,667.17	\$1,650.74	\$1,898.19
97	\$1,750.46	\$2,013.12	\$2,266.27	\$2,605.82	\$2,359.58	\$2,713.82	\$2,204.93	\$2,535.84	\$2,331.07	\$2,680.13	\$1,660.16	\$1,908.94
98	\$1,760.83	\$2,025.22	\$2,279.23	\$2,621.38	\$2,372.54	\$2,727.65	\$2,218.75	\$2,551.39	\$2,343.17	\$2,694.82	\$1,670.24	\$1,920.37
99	\$1,771.20	\$2,036.45	\$2,292.19	\$2,636.06	\$2,383.78	\$2,741.47	\$2,230.85	\$2,565.22	\$2,354.40	\$2,707.78	\$1,679.66	\$1,931.81

MODAL FACTORS

Semi Annual
0.51500

Quarterly
0.26250

Direct Monthly
0.10000

Monthly EFT
0.08333