

SELECT TRUST PLUS DENTAL

Area Classifications

Effective dates of July 1, 2006
through December 1, 2006

Rates are based on area classifications. Use this chart to locate the appropriate area factor. ZIP codes are listed by first three digits. ZIP codes shown with hyphens are inclusive. Groups with multiple locations should be submitted to the Home Office for rates. First-year rates are guaranteed for 12 months following the effective date. Renewal rates are based on participation, experience and group demographics and may vary from the published first-year.

Alabama					
350-352	C				
354, 355, 359, 360-364, 367, 369	A				
356-358, 365, 366, 368	B				
Alaska					
All	N				
Arizona					
850, 852, 853	F				
855-857, 859, 860, 863-865	D				
Arkansas					
716, 718	B				
717, 719, 725, 726, 728	A				
720-724, 727, 729	C				
California					
900-908, 910-916, 918, 956	N				
917, 934, 959, 960	L				
919-921, 930, 931, 939, 957, 958, 961	M				
922-925, 932	J				
933, 936-938	I				
935, 942, 952, 953, 955	K				
926-928, 945, 954	O				
946-948	P				
949, 950	Q				
940, 941, 943, 944, 951	R				
Colorado					
800-803, 808, 809	G				
804, 805, 810-816	F				
806, 807	E				
Connecticut					
060-067	I				
068, 069	M				
Delaware					
197, 198	I				
199	D				
District of Columbia					
All	K				
Florida					
320, 322, 326, 329, 335-337, 339, 342, 346, 349	E				
321, 338, 340, 341, 344	C				
323-325, 327, 328, 347	D				
330	J				
331, 332	L				
333, 334	I				
Georgia					
300-303, 399	F				
304-317	C				
318, 319	B				
Hawaii					
All	H				
Idaho					
832-835	D				
836-838	E				
Illinois					
600-606	K				
607, 608	I				
609-612, 614-618, 620, 622, 625, 627	D				
613, 619, 623, 624, 626, 628, 629	C				
Indiana					
467, 468, 474, 478	C				
472, 475-477	B				
465, 466, 469-471, 473, 479	D				
460-464	E				
Iowa					
500-503, 506, 507, 511, 515, 520, 522-524, 527, 528	C				
504, 505, 508-510, 512-514, 516, 521, 525, 526	B				
Kansas					
660	E				
661, 662	F				
664, 665, 667-669, 673-679	B				
666, 670-672	D				
Kentucky					
400-405	D				
406-409, 412-421, 425-427	A				
410, 422, 423	C				
411, 424	B				
Louisiana					
700, 701, 707, 708, 710, 711	E				
703-706, 712, 713	D				
714	C				
Maine					
039, 043-049	E				
040-042	G				
Maryland					
206-212	H				
214-219	E				
Massachusetts					
010-013	H				
014-027	J				
Michigan					
480-483	I				
484-492, 496-499	E				
493-495	F				
Minnesota					
Not available					
Mississippi					
387-389, 393, 396, 397	A				
390-392	C				
394, 395	B				
386	D				
Missouri					
630, 631, 633	E				
634-639, 644, 646, 647, 649-651, 653-656	A				
Missouri (cont.)					
640, 641	F				
645, 648	B				
657, 658	C				
652	D				
Montana					
All	D				
Nebraska					
680, 681, 685	D				
683, 684, 686-693	C				
Nevada					
889, 893, 897, 898	H				
890, 891	F				
894, 895	J				
New Hampshire					
Not available					
New Jersey					
070-072, 076	N				
073, 077, 085-087	M				
074, 075, 088, 089	L				
078, 079	O				
080, 081	J				
082-084	K				
New Mexico					
870-872, 875	E				
873, 874, 877-879, 881-884	D				
880	C				
North Carolina					
270-274	D				
275-279, 283-289	C				
280-282	E				
North Dakota					
580, 581	D				
582, 585	C				
583, 584, 586-588	B				
Ohio					
430-432, 434-436, 450	D				
433, 437, 438, 444-449, 453-455, 458, 459	C				
Ohio (cont.)					
439, 456, 457	B				
440-443, 451, 452	E				
Oklahoma					
730, 731, 740, 741	D				
734, 736, 738, 739, 743-747	B				
735, 737, 748, 749	C				
Oregon					
970-972	L				
973, 976-979	I				
974, 975	J				
Pennsylvania					
150-152	F				
153, 154, 156, 160, 161, 166, 168,	D				
155, 157-159, 162, 163, 167, 169, 172, 177-179, 188	C				
164, 165, 170, 171, 173-176, 180-187, 195, 196	E				
189-194	J				
Rhode Island					
All	F				
South Carolina					
All	C				
South Dakota					
Not available					
Tennessee					
370, 371, 379, 380, 381	D				
372	E				
373, 374, 376-378	C				
375, 382-385	B				
Texas					
755	C				
754, 756-759, 764-769, 776-785, 788-799, 885	D				
763	E				
Texas (cont.)					
760-762, 773-775	F				
750, 786, 787	G				
733, 751-753, 770-772	H				
Utah					
840-842, 844	E				
843, 845, 846	D				
847	F				
Virginia					
201, 222, 223	K				
220, 221	J				
224, 225, 230-238	F				
226, 227	D				
228, 229, 239-246	C				
Washington					
980, 981	Q				
982-984	N				
985, 987, 990, 992	L				
986	M				
988, 989, 991, 993, 994	K				
West Virginia					
247-249, 252, 256, 258, 259, 262-266, 268	A				
250, 251, 253, 255, 257, 260, 261	B				
254, 267	C				
Wisconsin					
530, 531, 534, 537, 543	G				
532	H				
535, 538-540, 542, 546	D				
541, 544, 547, 549	E				
545, 548	C				
Wyoming					
820, 826	D				
821-825, 827-831	C				

Kansas City Life Insurance Company is not licensed in New York or Vermont.

SELECT TRUST PLUS DENTAL

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New Rates (For all groups)

Plan I

2-4 EE's High Plan with Ortho

	EE	EE+SP	EE+CH	FAM
A	\$26	\$51	\$65	\$90
B	27	54	68	95
C	28	57	71	100
D	30	59	75	105
E	31	62	79	110
F	33	66	83	115
G	34	69	87	121
H	36	72	91	127
I	38	76	96	133
J	40	80	100	140
K	42	84	105	147
L	44	88	111	155
M	46	92	116	162
N	48	97	122	170
O	51	102	128	179
P	53	107	134	188
Q	56	112	141	197
R	59	118	148	207

Plan I

5+ EE's High Plan with Ortho

	EE	EE+SP	EE+CH	FAM
A	\$24	\$47	\$60	\$83
B	25	50	63	87
C	26	52	66	92
D	27	55	69	96
E	29	57	72	101
F	30	60	76	106
G	32	63	80	111
H	33	66	84	117
I	35	70	88	123
J	37	73	92	129
K	38	77	97	135
L	40	81	102	142
M	42	85	107	149
N	45	89	112	157
O	47	94	118	165
P	49	98	124	173
Q	52	103	130	182
R	54	108	136	191

* If orthodontia is selected, all children must take this coverage. Rates apply to all children.

Kansas City Life Insurance Company

3520 Broadway Kansas City, MO 64111-2565

Email: groupbenefits@kclife.com Toll-Free: 1-877-266-6767, ext. 8200

www.kclgroupbenefits.com



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New Rates (For all groups)

Plan II

2-4 EE's High Plan with no Ortho

	EE	EE+SP	EE+CH	FAM
A	\$26	\$51	\$57	\$83
B	27	54	60	87
C	28	57	63	92
D	30	59	67	96
E	31	62	70	101
F	33	66	73	106
G	34	69	77	111
H	36	72	81	117
I	38	76	85	123
J	40	80	89	129
K	42	84	94	135
L	44	88	98	142
M	46	92	103	149
N	48	97	108	157
O	51	102	114	165
P	53	107	120	173
Q	56	112	125	182
R	59	118	132	191

Plan II

5+ EE's High Plan with no Ortho

	EE	EE+SP	EE+CH	FAM
A	\$24	\$47	\$53	\$77
B	25	50	56	81
C	26	52	59	85
D	27	55	62	89
E	29	57	65	94
F	30	60	68	98
G	32	63	72	103
H	33	66	75	108
I	35	70	79	114
J	37	73	83	119
K	38	77	87	125
L	40	81	91	132
M	42	85	96	138
N	45	89	101	145
O	47	94	106	152
P	49	98	111	160
Q	52	103	117	168
R	54	108	122	176

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K-C-L GROUP
BENEFITS

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New Rates (For all groups)

Plan III

2-4 EE's Low Plan with no Ortho

	EE	EE+SP	EE+CH	FAM
A	\$21	\$41	\$46	\$67
B	22	43	49	70
C	23	45	51	74
D	24	48	53	77
E	25	50	56	81
F	26	52	59	85
G	28	55	62	89
H	29	58	65	94
I	30	61	68	99
J	32	64	72	104
K	33	67	75	109
L	35	70	79	114
M	37	74	83	120
N	39	77	87	126
O	41	81	91	132
P	43	85	96	139
Q	45	90	101	146
R	47	94	106	153

Plan III

5+ EE's Low Plan with no Ortho

	EE	EE+SP	EE+CH	FAM
A	\$18	\$37	\$42	\$61
B	19	39	44	64
C	20	41	46	67
D	21	43	49	70
E	22	45	51	74
F	24	47	54	77
G	25	50	56	81
H	26	52	59	85
I	27	55	62	89
J	29	57	65	94
K	30	60	69	99
L	32	63	72	104
M	33	66	76	109
N	35	70	79	114
O	37	73	83	120
P	38	77	88	126
Q	40	81	92	132
R	42	85	96	139

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