Filing at a Glance

Company:	Standard Insurance Company
Product Name:	2015 HCR Rates-SIC
State:	District of Columbia
TOI:	H10G Group Health - Dental
Sub-TOI:	H10G.000 Health Dental
Filing Type:	Rate
Date Submitted:	07/01/2014
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Co Tr Num:	2015 HCR RATE-SIC
Implementation Date Requested:	On Approval
Author(s):	Mary Chmelka, Scott Farmen, Jennie Bell, Tonya Wilken, Kate McCown
Reviewer(s):	Darniece Shirley (primary), Alula Selassie, John Morgan
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

State: *District of Columbia* **Filing Company:** *Standard Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *2015 HCR Rates-SIC*
Project Name/Number: *2015 HCR Rates-SIC/2015 HCR Rates-SIC*

General Information

Project Name: 2015 HCR Rates-SIC
Project Number: 2015 HCR Rates-SIC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Association, Employer
Filing Status Changed: 08/05/2014
State Status Changed:
Created By: Tonya Wilken
Corresponding Filing Tracking Number: AMFA-129580295

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Deemer Date:
Submitted By: Tonya Wilken

Filing Description:
Dear Sir/Madam:

Please see enclosed our Rates to be used with our form filing currently under AMFA-129580295.

Thank you for your review of this filing. If you need anything additional, please feel free to contact me at 800-745-1112, ext. 82306 or email jbell@ameritas.com.

Sincerely,
Jennie Bell
Senior Contract Analyst

Company and Contact

Filing Contact Information

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Filing Company Information

Standard Insurance Company
900 SW Fifth Avenue
Portland, OR 97204-1235
(800) 745-6665 ext. [Phone]

CoCode: 69019
Group Code: 1348
Group Name:
FEIN Number: 93-0242990

State of Domicile: Oregon
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *District of Columbia* **Filing Company:** *Standard Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *2015 HCR Rates-SIC*
Project Name/Number: *2015 HCR Rates-SIC/2015 HCR Rates-SIC*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	9000 Rev. 04-13, 9021 Rev.04-13	Revised	Previous State Filing Number: AMFA-129184068 Percent Rate Change Request:	SIC Rate Manual DEN v1.pdf,

INTRODUCTION

Section Three contains the information tables you will use when processing a group insurance case. You will also find sample cases and instructions for processing the forms.

The case samples provided are intended only as examples of the proper method to complete the forms. Variations will occur.

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NET STARTING RATES FOR U&C, MEDIAN, PPO MAX AND DOLLAR VALUE SCHEDULE

Categories	Employee	Spouse	Child
Routine Oral Evaluation	4.22	4.11	4.57
Limited Oral Evaluation	0.45	0.43	0.22
Bitewing Films	2.38	2.31	2.36
Complete Series or Panoramic Film	1.59	1.45	1.11
Other Xrays	0.93	0.89	0.74
Oral Pathology/Laboratory	0.00	0.00	0.00
Prophylaxis (Cleaning) and Fluoride	6.95	6.91	6.80
Sealants	0.00	0.00	1.08
Space Maintainers	0.00	0.00	0.13
Amalgam Restorations (Fillings)	1.26	1.25	1.17
Resin Restorations (Fillings)	8.59	8.21	7.40
Stainless Steel Crown (Prefabricated Crown)	0.01	0.01	0.59
Sedative Filling	0.05	0.04	0.02
Inlay Restorations	0.00	0.00	0.00
Onlay Restorations	0.30	0.36	0.02
Crowns Single Restorations	11.75	12.68	0.89
Temporary Crown	0.00	0.01	0.00
Veneers	0.19	0.23	0.03
Core Build-Up	0.96	1.00	0.10
Post and Core	0.45	0.46	0.06
Fixed Crown and Partial Denture Repair	0.03	0.04	0.00
Recement	0.14	0.16	0.01
Crown Lengthening	0.12	0.11	0.02
Endodontic Therapy (Root Canals)	4.67	4.72	0.90
Surgical Endodontics	0.09	0.09	0.00
Endodontics Miscellaneous	0.06	0.07	0.25
Pulp Cap	0.01	0.01	0.00
Periodontal Maintenance	0.74	0.76	0.01
Full Mouth Debridement	0.17	0.14	0.03
Non-Surgical Periodontics	1.92	1.71	0.16
Surgical Periodontics	0.35	0.36	0.03
Denture Adjustments	0.00	0.00	0.00
Denture Rebases	0.00	0.00	0.00
Denture Relines	0.05	0.07	0.00
Denture Repair	0.03	0.05	0.00
Tissue Conditioning	0.00	0.00	0.00
Prosthodontics - Fixed/Removable (Dentures)	1.32	1.39	0.00
Prosthodontics - Fixed	2.04	2.17	0.06
Cast Post and Core for Partials	0.00	0.00	0.00
Add Tooth/Clasp to Existing Partial	0.03	0.02	0.00

NET STARTING RATES FOR U&C, MEDIAN, PPO MAX AND DOLLAR VALUE SCHEDULE (continued)

Categories	Employee	Spouse	Child
Implants	2.87	2.86	0.35
Non-Surgical Extractions	1.21	1.20	1.29
Surgical Extractions	1.68	1.45	3.05
Other Oral Surgery	0.09	0.11	0.28
Biopsy of Oral Tissue	0.02	0.02	0.01
Anesthesia-General/IV	0.34	0.30	0.84
Anesthesia - Local/Nitrous	0.14	0.04	0.30
Appliance Therapy	0.00	0.00	0.01
Palliative	0.09	0.09	0.03
Occlusal Adjustment	0.00	0.00	0.00
Occlusal Guard	0.26	0.25	0.15
Therapeutic Drug	0.01	0.01	0.01
Professional Consult/Visit/Services	0.08	0.08	0.07
Bleaching	3.75	3.77	1.94
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.01	0.01	0.00
Bone Augmentation	0.17	0.17	0.01
Oral Pathology*	0.00	0.00	0.00

* Oral Pathology is not available in the state of Washington.

EYE CARE

The starting rates shown for VSP Eye Care are for the "Exam Only" benefit. All other Eye Care products or benefits must be quoted through the eye care rate program.

Eye Care "Vision Exam Only" rates are always U&C.

Categories	Employee	Spouse	Child
Vision Exam Only	1.06	1.19	1.02

BALANCED CARE DENTAL NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX

Categories	Employee	Spouse	Child
Routine Oral Evaluation	4.22	4.11	4.57
Limited Oral Evaluation	0.45	0.43	0.22
Bitewing Films	2.38	2.31	2.36
Complete Series or Panoramic Film	1.59	1.45	1.11
Other Xrays	0.93	0.89	0.74
Oral Pathology/Laboratory	0.00	0.00	0.00
Prophylaxis (Cleaning) and Fluoride	6.95	6.91	6.80
Sealants	0.00	0.00	1.08
Space Maintainers	0.00	0.00	0.13
Amalgam Restorations (Fillings)	1.26	1.25	1.17
Resin Restorations (Fillings)	8.59	8.21	7.40
Stainless Steel Crown (Prefabricated Crown)	0.01	0.01	0.59
Sedative Filling	0.05	0.04	0.02
Inlay Restorations	0.00	0.00	0.00
Onlay Restorations	0.30	0.36	0.02
Crowns Single Restorations	11.75	12.68	0.89
Temporary Crown	0.00	0.01	0.00
Veneers	0.19	0.23	0.03
Core Build-Up	0.96	1.00	0.10
Post and Core	0.45	0.46	0.06
Fixed Crown and Partial Denture Repair	0.03	0.04	0.00
Recement	0.14	0.16	0.01
Crown Lengthening	0.12	0.11	0.02
Endodontic Therapy (Root Canals)	4.30	4.32	0.86
Surgical Endodontics	0.09	0.09	0.00
Endodontics Miscellaneous	0.06	0.07	0.25
Pulp Cap	0.01	0.01	0.00
Periodontal Maintenance	0.74	0.76	0.01
Full Mouth Debridement	0.17	0.14	0.03
Non-Surgical Periodontics	1.92	1.71	0.16
Surgical Periodontics	0.35	0.36	0.03
Denture Adjustments	0.00	0.00	0.00
Denture Rebases	0.00	0.00	0.00
Denture Relines	0.05	0.07	0.00
Denture Repair	0.03	0.05	0.00
Tissue Conditioning	0.00	0.00	0.00
Prosthodontics - Fixed/Removable (Dentures)	1.32	1.39	0.00
Prosthodontics - Fixed	2.04	2.17	0.06
Cast Post and Core for Partials	0.00	0.00	0.00
Add Tooth/Clasp to Existing Partial	0.03	0.02	0.00

BALANCED CARE DENTAL NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX (cont.)

Categories	Employee	Spouse	Child
Implants	2.87	2.86	0.35
Non-Surgical Extractions	1.21	1.20	1.29
Surgical Extractions	1.68	1.45	3.05
Other Oral Surgery	0.04	0.04	0.09
Biopsy of Oral Tissue	0.02	0.02	0.01
Anesthesia-General/IV	0.34	0.30	0.84
Anesthesia - Local/Nitrous	0.14	0.04	0.30
Appliance Therapy	0.00	0.00	0.01
Palliative	0.09	0.09	0.03
Occlusal Adjustment	0.00	0.00	0.00
Occlusal Guard	0.26	0.25	0.15
Therapeutic Drug	0.01	0.01	0.01
Professional Consult/Visit/Services	0.08	0.08	0.07
Bleaching	3.75	3.77	1.94
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.01	0.01	0.00
Bone Augmentation	0.17	0.17	0.01
Oral Pathology*	0.00	0.00	0.00

* Oral Pathology is not available in the state of Washington.

NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX

Alternative procedure alignment and coverage

Categories	Employee	Spouse	Child
Routine Oral Evaluation	4.22	4.11	4.57
Limited Oral Evaluation	0.45	0.43	0.22
Bitewing Films	2.38	2.31	2.36
Complete Series or Panoramic Film	1.59	1.45	1.11
Other Xrays	0.93	0.89	0.74
Oral Pathology/Laboratory	0.00	0.00	0.00
Prophylaxis (Cleaning) and Fluoride	6.95	6.91	6.80
Sealants	0.00	0.00	1.08
Space Maintainers	0.00	0.00	0.13
Amalgam Restorations (Fillings)	1.26	1.25	1.17
Resin Restorations (Fillings)	8.59	8.21	7.40
Stainless Steel Crown (Prefabricated Crown)	0.01	0.01	0.59
Sedative Filling	0.05	0.04	0.02
Inlay Restorations	0.00	0.00	0.00
Onlay Restorations	0.30	0.36	0.02
Crowns Single Restorations	11.75	12.68	0.89
Temporary Crown	0.00	0.01	0.00
Veneers	0.19	0.23	0.03
Core Build-Up	0.96	1.00	0.10
Post and Core	0.45	0.46	0.06
Fixed Crown and Partial Denture Repair	0.03	0.04	0.00
Recement	0.14	0.16	0.01
Crown Lengthening	0.12	0.11	0.02
Endodontic Therapy (Root Canals)	4.67	4.72	0.90
Surgical Endodontics	0.09	0.09	0.00
Endodontics Miscellaneous	0.06	0.07	0.25
Pulp Cap	0.01	0.01	0.00
Periodontal Maintenance	0.74	0.76	0.01
Full Mouth Debridement	0.17	0.14	0.03
Non-Surgical Periodontics	1.92	1.71	0.16
Surgical Periodontics	0.35	0.36	0.03
Denture Adjustments	0.00	0.00	0.00
Denture Rebases	0.00	0.00	0.00
Denture Relines	0.05	0.07	0.00
Denture Repair	0.03	0.05	0.00
Tissue Conditioning	0.00	0.00	0.00
Prosthodontics - Fixed/Removable (Dentures)	1.27	1.34	0.00
Prosthodontics - Fixed	2.04	2.17	0.06
Cast Post and Core for Partials	0.00	0.00	0.00
Add Tooth/Clasp to Existing Partial	0.03	0.02	0.00

NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX (continued)

Alternative procedure alignment and coverage

Categories	Employee	Spouse	Child
Implants	2.87	2.86	0.35
Non-Surgical Extractions	1.21	1.20	1.29
Surgical Extractions	1.68	1.45	3.05
Other Oral Surgery	0.09	0.11	0.28
Biopsy of Oral Tissue	0.02	0.02	0.01
Anesthesia-General/IV	0.34	0.30	0.84
Anesthesia - Local/Nitrous	0.14	0.04	0.30
Appliance Therapy	0.00	0.00	0.01
Palliative	0.09	0.09	0.03
Occlusal Adjustment	0.00	0.00	0.00
Occlusal Guard	0.26	0.25	0.15
Therapeutic Drug	0.01	0.01	0.01
Professional Consult/Visit/Services	0.08	0.08	0.07
Bleaching	3.75	3.77	1.94
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.01	0.01	0.00
Bone Augmentation	0.17	0.17	0.01
Oral Pathology*	0.00	0.00	0.00

* Oral Pathology is not available in the state of Washington.

NET STARTING RATES FOR FLEX X RELATIVE VALUE SCHEDULE

Categories	Employee	Spouse	Child
Routine Oral Evaluation	0.02386	0.02192	0.02471
Limited Oral Evaluation	0.00254	0.00229	0.00119
Bitewing Films	0.01346	0.01232	0.01276
Complete Series or Panoramic Film	0.00899	0.00773	0.00600
Other Xrays	0.00526	0.00475	0.00400
Oral Pathology/Laboratory	0.00000	0.00000	0.00000
Prophylaxis (Cleaning) and Fluoride	0.03929	0.03685	0.03676
Sealants	0.00000	0.00000	0.00584
Space Maintainers	0.00000	0.00000	0.00000
Amalgam Restorations (Fillings)	0.00712	0.00667	0.00632
Resin Restorations (Fillings)	0.04856	0.04378	0.04000
Stainless Steel Crown (Prefabricated Crown)	0.00006	0.00005	0.00319
Sedative Filling	0.00028	0.00021	0.00011
Inlay Restorations	0.00000	0.00000	0.00000
Onlay Restorations	0.00170	0.00192	0.00011
Crowns Single Restorations	0.06643	0.06762	0.00481
Temporary Crown	0.00000	0.00000	0.00000
Veneers	0.00000	0.00000	0.00000
Core Build-Up	0.00000	0.00000	0.00000
Post and Core	0.00254	0.00245	0.00032
Fixed Crown and Partial Denture Repair	0.00017	0.00021	0.00000
Recement	0.00079	0.00085	0.00005
Crown Lengthening	0.00068	0.00059	0.00011
Endodontic Therapy (Root Canals)	0.02640	0.02517	0.00487
Surgical Endodontics	0.00051	0.00048	0.00000
Endodontics Miscellaneous	0.00034	0.00037	0.00135
Pulp Cap	0.00000	0.00000	0.00000
Periodontal Maintenance	0.00418	0.00405	0.00005
Full Mouth Debridement	0.00096	0.00075	0.00016
Non-Surgical Periodontics	0.01085	0.00917	0.00086
Surgical Periodontics	0.00198	0.00192	0.00016
Denture Adjustments	0.00000	0.00000	0.00000
Denture Rebases	0.00000	0.00000	0.00000
Denture Relines	0.00028	0.00037	0.00000
Denture Repair	0.00017	0.00027	0.00000
Tissue Conditioning	0.00000	0.00000	0.00000
Prosthodontics - Fixed/Removable (Dentures)	0.00746	0.00741	0.00000
Prosthodontics - Fixed	0.01153	0.01157	0.00032
Cast Post and Core for Partials	0.00000	0.00000	0.00000
Add Tooth/Clasp to Existing Partial	0.00017	0.00011	0.00000

NET STARTING RATES FOR FLEX X RELATIVE VALUE SCHEDULE (continued)

Categories	Employee	Spouse	Child
Implants	0.00000	0.00000	0.00000
Non-Surgical Extractions	0.00684	0.00640	0.00697
Surgical Extractions	0.00950	0.00773	0.01649
Other Oral Surgery	0.00051	0.00059	0.00157
Biopsy of Oral Tissue	0.00011	0.00011	0.00005
Anesthesia-General/IV	0.00198	0.00165	0.00460
Anesthesia - Local/Nitrous	0.00000	0.00000	0.00000
Appliance Therapy	0.00000	0.00000	0.00005
Palliative	0.00051	0.00048	0.00016
Occlusal Adjustment	0.00000	0.00000	0.00000
Occlusal Guard	0.00000	0.00000	0.00000
Therapeutic Drug	0.00000	0.00000	0.00000
Professional Consult/Visit/Services	0.00045	0.00043	0.00038
Bleaching	0.01924	0.01841	0.00932
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.00000	0.00000	0.00000
Bone Augmentation	0.00000	0.00000	0.00000
Oral Pathology*	0.00000	0.00000	0.00000

The Net Starting rates shown are Type 1 for an adult cleaning allowance of $1.00.

* Oral Pathology is not available in the state of Washington.

To obtain other scheduled rates, multiply the desired dollar amount by the net starting rates. The dollar amount may be different for Type 1, Type 2, and Type 3. The rates shown are for categories placed in Type 1. To move a category from Type 1, multiply the net starting rate from above times the factor from the table below.

	Type 1	Type 2	Type 3
Factor	1.0000	0.7680	0.0860

Monthly Adjustment Factor is always 1.000.
Coinsurance Percentage is always 1.000.
Utilization Factor does apply to the Flex X Relative Value Schedule.

CATEGORY MULTIPLIERS

Categories	Geographic Area Factor
Routine Oral Evaluation	Type 1 Factor
Limited Oral Evaluation	Type 2 Factor
Bitewing Films	Type 1 Factor
Complete Series or Panoramic Film	Type 1 Factor
Other Xrays	Type 1 Factor
Oral Pathology/Laboratory	Type 2 Factor
Prophylaxis (Cleaning) and Fluoride	Type 1 Factor
Sealants	Type 2 Factor
Space Maintainers	Type 1 Factor
Amalgam Restorations (Fillings)	Type 2 Factor
Resin Restorations (Fillings)	Type 2 Factor
Stainless Steel Crown (Prefabricated Crown)	Type 2 Factor
Sedative Filling	Type 2 Factor
Inlay Restorations	Type 3 Factor
Onlay Restorations	Type 3 Factor
Crowns Single Restorations	Type 3 Factor
Temporary Crown	Type 3 Factor
Veneers	Type 2 Factor
Core Build-Up	Type 3 Factor
Post and Core	Type 3 Factor
Fixed Crown and Partial Denture Repair	Type 3 Factor
Recement	Type 2 Factor
Crown Lengthening	Type 3 Factor
Endodontic Therapy (Root Canals)	Type 2 Factor
Surgical Endodontics	Type 2 Factor
Endodontics Miscellaneous	Type 2 Factor
Pulp Cap	Type 2 Factor
Periodontal Maintenance	Type 2 Factor
Full Mouth Debridement	Type 2 Factor
Non-Surgical Periodontics	Type 2 Factor
Surgical Periodontics	Type 2 Factor
Denture Adjustments	Type 3 Factor
Denture Rebases	Type 3 Factor
Denture Relines	Type 2 Factor
Denture Repair	Type 2 Factor
Tissue Conditioning	Type 3 Factor
Prosthodontics - Fixed/Removable (Dentures)	Type 3 Factor
Prosthodontics - Fixed	Type 3 Factor
Cast Post and Core for Partials	Type 3 Factor
Add Tooth/Clasp to Existing Partial	Type 3 Factor
Implants	Type 3 Factor
Non-Surgical Extractions	Type 2 Factor
Surgical Extractions	Type 2 Factor
Other Oral Surgery	Type 2 Factor
Biopsy of Oral Tissue	Type 2 Factor
Anesthesia-General/IV	Type 2 Factor
Anesthesia - Local/Nitrous	Type 2 Factor
Appliance Therapy	Type 1 Factor
Palliative	Type 2 Factor
Occlusal Adjustment	Type 2 Factor
Occlusal Guard	Type 3 Factor
Therapeutic Drug	Type 2 Factor
Professional Consult/Visit/Services	Type 2 Factor
Bleaching	Type 2 Factor
TMD - Non-Surgical	Type 2 Factor
Implant Services	Type 3 Factor
Bone Augmentation	Type 3 Factor
Oral Pathology	Type 2 Factor

DENTAL FREQUENCIES

Frequencies can be adjusted for some dental procedures. Multiply the factor for the chosen frequency times the Net Starting Rate for the category from the Net Starting Rates tables.

EXAMS (Routine Oral Evaluation)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 5 months	1.000	1.000	1.000	Option
1 in 6 months	0.990	0.990	0.990	Option
2 in 6 months	1.060	1.060	1.040	Option
1 in 12 months	0.700	0.700	0.680	Option
2 in 12 months	0.990	0.990	0.990	Option
4 in 12 months	1.060	1.060	1.040	Option
1 per benefit period	0.700	0.700	0.680	Option
2 per benefit period	1.000	1.000	1.000	Option
3 per benefit period	1.040	1.040	1.030	Option
4 per benefit period	1.060	1.060	1.040	Option
Unlimited	1.070	1.070	1.050	Home Office Option

PROPHYLAXIS (Prophylaxis and Fluoride)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 5 months	1.000	1.000	1.000	Option
1 in 6 months	0.990	0.990	0.990	Option
2 in 6 months	1.090	1.090	1.090	Option
1 in 12 months	0.620	0.620	0.640	Option
2 in 12 months	0.990	0.990	0.990	Option
4 in 12 months	1.090	1.090	1.090	Option
1 per benefit period	0.630	0.630	0.650	Option
2 per benefit period	0.992	0.992	0.995	Option
3 per benefit period	1.070	1.070	1.050	Option
4 per benefit period	1.100	1.100	1.080	Option
SMART	1.060	1.060	1.020	Home Office Option
Unlimited	1.120	1.120	1.100	Home Office Option

X-RAYS (Complete Series Or Panoramic Film)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 6 Months	1.090	1.090	1.090	Home Office Option
1 in 12 months	1.085	1.085	1.085	Option
1 in 18 months	1.080	1.080	1.080	Option
1 in 24 months	1.050	1.050	1.050	Option
1 in 36 months	1.000	1.000	1.000	Option
1 in 48 months	0.950	0.950	0.950	Option
1 in 60 months	0.900	0.900	0.900	Option

BITEWINGS (Bitewing Films)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 6 months	0.985	0.985	0.985	Option
1 in 12 months	0.720	0.720	0.720	Option
2 in 12 months	0.985	0.985	0.985	Option
1 per benefit period	0.720	0.720	0.720	Option
2 per benefit period	1.000	1.000	1.000	Option
Unlimited	1.090	1.090	1.090	Home Office Option

To include an additional routine exam/cleaning frequency maternity benefit option, multiply the above Exams (Routine Oral Evaluation) and Prophylaxis (Prophylaxis and Fluoride) factors by 1.01 for the Employee and Spouse.

DENTAL FREQUENCIES (continued)

FLUORIDE (Prophylaxis and Fluoride)

Frequency	Factor	Availability
1 per benefit period, under age 14	0.995	Option
1 per benefit period, under age 15	0.995	Option
1 per benefit period, under age 16	1.000	Option
1 per benefit period, under age 17	1.000	Option
1 per benefit period, under age 18	1.000	Option
1 per benefit period, under age 19	1.000	Option
1 per benefit period, under age 99	1.010	Option
2 per benefit period, under age 14	1.000	Option
2 per benefit period, under age 15	1.000	Option
2 per benefit period, under age 16	1.005	Option
2 per benefit period, under age 17	1.007	Option
2 per benefit period, under age 18	1.009	Option
2 per benefit period, under age 19	1.010	Option
2 per benefit period, under age 21	1.010	Home Office Option
2 per benefit period, under age 99	1.020	Option
99 per benefit period, under age 15	1.005	Home Office Option
99 per benefit period, under age 99	1.020	Home Office Option
1 in 5 months, under age 14	1.000	Option
1 in 5 months, under age 15	1.000	Option
1 in 5 months, under age 16	1.005	Option
1 in 5 months, under age 17	1.005	Option
1 in 5 months, under age 18	1.005	Option
1 in 5 months, under age 19	1.010	Option
1 in 5 months, under age 20	1.010	Home Office Option
1 in 5 months, under age 99	1.010	Option
1 in 6 months, under age 14	1.000	Option
1 in 6 months, under age 15	1.000	Option
1 in 6 months, under age 16	1.005	Option
1 in 6 months, under age 17	1.005	Option
1 in 6 months, under age 18	1.008	Option
1 in 6 months, under age 19	1.010	Option
1 in 6 months, under age 99	1.010	Option
2 in 6 months, under age 15	1.005	Home Office Option
1 in 12 months, under age 14	0.995	Option
1 in 12 months, under age 15	0.995	Option
1 in 12 months, under age 16	1.000	Option
1 in 12 months, under age 17	1.000	Option
1 in 12 months, under age 18	1.000	Option
1 in 12 months, under age 19	1.005	Option
1 in 12 months, under age 99	1.010	Option
2 in 12 months, under age 14	1.000	Option
2 in 12 months, under age 15	1.000	Option
2 in 12 months, under age 16	1.005	Option
2 in 12 months, under age 17	1.007	Option
2 in 12 months, under age 18	1.009	Option
2 in 12 months, under age 19	1.010	Option
2 in 12 months, under age 99	1.010	Option
4 in 12 months, under age 17	1.010	Home Office Option
Not Covered	0.950	Home Office Option

DENTAL FREQUENCIES (continued)

SEALANTS (Sealants)

Frequency	Factor	Availability
No Sealants	0.000	Option
1 in 18 months, permanent molars, under age 13	0.650	Option
1 in 18 months, permanent molars, under age 14	0.760	Option
1 in 18 months, permanent molars, under age 15	0.870	Option
1 in 18 months, permanent molars, under age 16	0.980	Option
1 in 18 months, permanent molars, under age 17	1.090	Option
1 in 18 months, permanent molars, under age 18	1.100	Option
1 in 18 months, permanent molars, under age 19	1.190	Option
1 in 18 months, permanent molars, under age 99	1.250	Option
1 in 24 months, permanent molars, under age 13	0.650	Option
1 in 24 months, permanent molars, under age 14	0.750	Option
1 in 24 months, permanent molars, under age 15	0.850	Option
1 in 24 months, permanent molars, under age 16	0.950	Option
1 in 24 months, permanent molars, under age 17	1.060	Option
1 in 24 months, permanent molars, under age 18	1.090	Option
1 in 24 months, permanent molars, under age 19	1.180	Option
1 in 24 months, permanent molars, under age 99	1.230	Option
1 in 36 months, permanent molars, under age 13	0.600	Option
1 in 36 months, permanent molars, under age 14	0.700	Option
1 in 36 months, permanent molars, under age 15	0.800	Option
1 in 36 months, permanent molars, under age 16	0.900	Option
1 in 36 months, permanent molars, under age 17	1.000	Option
1 in 36 months, permanent molars, under age 18	1.080	Option
1 in 36 months, permanent molars, under age 19	1.150	Option
1 in 36 months, permanent molars, under age 99	1.200	Option
1 in 48 months, permanent molars, under age 13	0.600	Option
1 in 48 months, permanent molars, under age 14	0.700	Option
1 in 48 months, permanent molars, under age 15	0.800	Option
1 in 48 months, permanent molars, under age 16	0.890	Option
1 in 48 months, permanent molars, under age 17	0.990	Option
1 in 48 months, permanent molars, under age 18	1.060	Option
1 in 48 months, permanent molars, under age 19	1.130	Option
1 in 48 months, permanent molars, under age 99	1.170	Option
1 in 60 months, permanent molars, under age 13	0.600	Option
1 in 60 months, permanent molars, under age 14	0.700	Option
1 in 60 months, permanent molars, under age 15	0.800	Option
1 in 60 months, permanent molars, under age 16	0.880	Option
1 in 60 months, permanent molars, under age 17	0.980	Option
1 in 60 months, permanent molars, under age 18	1.030	Option
1 in 60 months, permanent molars, under age 19	1.100	Option
1 in 60 months, permanent molars, under age 99	1.160	Option
1 per permanent molars, under age 13	0.600	Option
1 per permanent molars, under age 14	0.700	Option
1 per permanent molars, under age 15	0.800	Option
1 per permanent molars, under age 16	0.870	Option
1 per permanent molars, under age 17	0.970	Option
1 per permanent molars, under age 18	1.010	Option
1 per permanent molars, under age 19	1.080	Option
1 per permanent molars, under age 99	1.150	Option

DENTAL FREQUENCIES (continued)

SEALANTS (Sealants) (Continued)

Frequency	Factor	Availability
1 in 18 months, permanent molars, under age 20	1.200	Home Office Option
1 in 36 months, permanent molars, under age 23	1.160	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 14	0.750	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 16	0.940	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 19	1.160	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 99	1.210	Home Office Option
1 in 24 months, 1st and 2nd perm molars, under age 16	0.950	Home Office Option
1 in 36 months, 1st and 2nd perm molars, under age 16	0.880	Home Office Option
1 in 36 months, 1st and 2nd perm molars, under age 17	0.980	Home Office Option
1 in 60 months, 1st and 2nd perm molars, under age 16	0.790	Home Office Option
1 in 60 months, 1st and 2nd perm molars, under age 19	1.020	Home Office Option
1 in 36 months, 1st and 2nd perm molars and bicuspids, under age 14	0.750	Home Office Option
1 in 12 months, any molar or bicuspid, under age 16	0.980	Home Office Option
1 in 12 months, any molar or bicuspid, under age 99	1.250	Home Office Option
1 in 36 months, any molar or bicuspid, under age 13	0.820	Home Office Option
1 in 36 months, any molar or bicuspid, under age 14	0.850	Home Office Option
1 in 36 months, any molar or bicuspid, under age 15	0.900	Home Office Option
1 in 36 months, any molar or bicuspid, under age 16	0.960	Home Office Option
1 in 36 months, any molar or bicuspid, under age 17	1.020	Home Office Option
1 in 36 months, any molar or bicuspid, under age 18	1.090	Home Office Option
1 in 36 months, any molar or bicuspid, under age 19	1.160	Home Office Option
1 in 60 months, any molar or bicuspid, under age 99	1.220	Home Office Option
1 in 99 months, any molar or bicuspid, under age 17	0.900	Home Office Option
1 per any molar or bicuspid, under age 16	1.000	Home Office Option
1 in 36 months, any tooth allowed, under age 16	0.970	Home Office Option
1 in 36 months, any tooth allowed, under age 17	1.070	Home Office Option
1 in 36 months, any tooth allowed, under age 19	1.220	Home Office Option
1 in 99 months, any tooth allowed, under age 17	0.910	Home Office Option
1 in 99 months, any tooth allowed, under age 99	1.300	Home Office Option
1 in 24 months, any molar, under age 19	1.200	Home Office Option

SPACE MAINTAINERS (Space Maintainers & Appliance Therapy)

Covered To Age	Factor	Availability
0	0.000	Home Office Option
13	0.910	Option
14	0.910	Option
15	0.920	Option
16	0.920	Option
17	0.930	Option
18	0.940	Option
19	0.950	Option
99	1.000	Option

DENTAL FREQUENCIES (continued)

DENTURES (Prosthodontics - Fixed/Removable)

Frequency	Factor	Availability
Not covered	0.000	Home Office Option
1 in 12 months	1.050	Home Office Option
1 in 24 months	1.050	Home Office Option
1 in 36 months	1.040	Home Office Option
1 in 48 months	1.030	Home Office Option
1 in 60 months	1.000	Option
1 in 72 months	1.000	Option
1 in 84 months	0.995	Option
1 in 96 months	0.990	Option
1 in 99 months	0.990	Home Office Option
1 in 108 months	0.990	Option
1 in 120 months	0.985	Option
Unlimited	1.050	Home Office Option

CROWNS (Inlay Restorations, Onlay Restorations, & Crowns Single Restorations)

Frequency	Factor	Availability
Not Covered	0.000	Home Office Option
1 in 12 months	1.050	Home Office Option
1 in 24 months	1.050	Home Office Option
1 in 36 months	1.030	Home Office Option
1 in 48 months	1.020	Home Office Option
1 in 60 months	1.000	Option
1 in 72 months	1.000	Option
1 in 84 months	0.995	Option
1 in 96 months	0.990	Option
1 in 99 months	0.990	Home Office Option
1 in 108 months	0.985	Option
1 in 120 months	0.985	Option
Unlimited	1.050	Home Office Option

BRIDGES (Prosthodontics - Fixed & Cast Post And Core For Partials)

Frequency	Factor	Availability
Not covered	0.000	Home Office Option
1 in 12 months	1.050	Home Office Option
1 in 24 months	1.050	Home Office Option
1 in 36 months	1.040	Home Office Option
1 in 48 months	1.030	Home Office Option
1 in 60 months	1.000	Option
1 in 72 months	1.000	Option
1 in 84 months	0.995	Option
1 in 96 months	0.990	Option
1 in 99 months	0.990	Home Office Option
1 in 108 months	0.990	Option
1 in 120 months	0.985	Option
Unlimited	1.050	Home Office Option

DENTAL FREQUENCIES (continued)

ORAL PATHOLOGY (Oral Pathology)*

Limitation	Factor	Availability
No Limitation	1.000	Option
Over Age 40	0.640	Option

POSTERIOR COMPOSITES

Limitation	Factor	Availability
Covered	1.250	Option
Limited	1.000	Option

LIMITATIONS TOWARD ANNUAL MAXIMUM (Applied to All Categories)

	Type 1	Type 2	Type 3	Availability
Limitation	Factor	Factor	Factor	Availability
Type 1 Applies	1.000	1.000	1.000	Option
Type 1 Does Not Apply	1.020	1.000	1.000	Option

ENDODONTICS (Endodontic Therapy, Surgical Endodontics, and Endodontics Misc)

Limitation	Factor	Availability
Standard Frequency Limitations	1.000	Option
No Frequency Limitations	1.100	Dollar Reimbursement Only*

PERIODONTICS (Non-Surgical Periodontics and Surgical Periodontics)

Limitation	Factor	Availability
Standard Frequency Limitations	1.000	Option
No Frequency Limitations	1.100	Dollar Reimbursement Only*

CONSULTANT REVIEW AND ALTERNATE PROCEDURE PROCESSING (Applied to All Categories)

Limitation	Factor	Availability
Standard Claims Review	1.000	Option
No Consultant Review and No Alternate Procedure Processing	1.020	Dollar Reimbursement Only*

* Dollar Reimbursement and Oral Pathology options are not available in the state of Washington.

MONTHLY ADJUSTMENT FACTOR

Effective Date			Factor
February 2, 2013	to	March 1, 2013	0.942
March 2, 2013	to	April 1, 2013	0.947
April 2, 2013	to	May 1, 2013	0.953
May 2, 2013	to	June 1, 2013	0.959
June 2, 2013	to	July 1, 2013	0.964
July 2, 2013	to	August 1, 2013	0.970
August 2, 2013	to	September 1, 2013	0.976
September 2, 2013	to	October 1, 2013	0.982
October 2, 2013	to	November 1, 2013	0.988
November 2, 2013	to	December 1, 2013	0.994
December 2, 2013	to	January 1, 2014	1.000
January 2, 2014	to	February 1, 2014	1.006
February 2, 2014	to	March 1, 2014	1.012
March 2, 2014	to	April 1, 2014	1.018
April 2, 2014	to	May 1, 2014	1.024
May 2, 2014	to	June 1, 2014	1.031
June 2, 2014	to	July 1, 2014	1.037
July 2, 2014	to	August 1, 2014	1.043
August 2, 2014	to	September 1, 2014	1.049
September 2, 2014	to	October 1, 2014	1.056
October 2, 2014	to	November 1, 2014	1.062
November 2, 2014	to	December 1, 2014	1.069
December 2, 2014	to	January 1, 2015	1.075
January 2, 2015	to	February 1, 2015	1.081
February 2, 2015	to	March 1, 2015	1.088

Monthly Adjustment Factors shown above reflect trend estimates developed as of the rate filing date. Should our actual trends progress at a slower pace, we may be able to use slightly lower values. To be specific, the values shown above represent the maximum factors, but we may alter the tabular values downward by as much as 10% if warranted by actual trends.*
*Alteration of the factors tabulated above is not allowed in Colorado or Ohio due to state insurance regulations.
In CO and OH, the trend factor may only be applied for 12 months beyond the effective date of this rate manual.

These Monthly adjustment Factors do not include any pre-announcement load. Refer to Group Underwriting if the requested effective date is more than 90 days beyond the proposal date. Refer to the Miscellaneous Adjustment Factor for this load if applicable.

This table applies to 'U&C', 'MEDIAN' and 'Maximum Allowable Charge = PPO Panel Fee' plans, but not to 'Schedule' plans. The Monthly Adjustment Factor for Dollar Value Schedule plans is 0.960 and for all other Schedule plans is 1.000.

EXTENDED RATE GUARANTEE FACTORS FOR U&C, MEDIAN AND PPO MAX PLANS

Months	Extended Rate Guarantee Factor
12	1.00000
13	1.00500
14	1.01000
15	1.01600
16	1.02300
17	1.03000
18	1.03700
19	1.04500
20	1.05300
21	1.06200
22	1.07100
23	1.08000
24	1.09000

EXTENDED RATE GUARANTEE FACTORS FOR SCHEDULE PLANS

Months	Extended Rate Guarantee Factor
12	1.00000
13	1.00200
14	1.00400
15	1.00700
16	1.01000
17	1.01300
18	1.01600
19	1.02000
20	1.02400
21	1.02800
22	1.03200
23	1.03600
24	1.04000

These factors are applied to the Monthly Adjustment Factor.

DEDUCTIBLE DISINCENTIVE TABLES

LIFETIME DEDUCTIBLE--NOT WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	0.996	1.000	1.000	0.996	1.000	1.000
10	0.996	0.998	1.000	0.996	0.998	1.000
15	0.991	0.996	1.000	0.991	0.996	1.000
20	0.987	0.991	1.000	0.987	0.991	1.000
25	0.984	0.984	1.000	0.984	0.984	1.000
30	0.984	0.984	1.000	0.984	0.984	1.000
35	0.982	0.982	1.000	0.982	0.982	1.000
40	0.978	0.978	1.000	0.978	0.978	1.000
45	0.973	0.973	1.000	0.973	0.973	1.000
50	0.964	0.971	1.000	0.971	0.971	1.000
55	0.969	0.969	1.000	0.969	0.969	1.000
60	0.964	0.966	1.000	0.964	0.966	1.000
65	0.964	0.964	1.000	0.964	0.964	1.000
70	0.955	0.955	1.000	0.955	0.955	1.000
75	0.953	0.953	1.000	0.953	0.953	1.000
80	0.953	0.953	1.000	0.953	0.953	1.000
85	0.951	0.951	1.000	0.951	0.951	1.000
90	0.946	0.951	1.000	0.946	0.951	1.000
95	0.946	0.951	1.000	0.946	0.946	1.000
100	0.942	0.942	1.000	0.946	0.946	1.000
105	0.942	0.942	1.000	0.946	0.946	1.000
110	0.942	0.942	1.000	0.946	0.946	1.000
115	0.939	0.939	1.000	0.946	0.946	1.000
120	0.939	0.939	1.000	0.946	0.946	1.000
125	0.937	0.937	1.000	0.946	0.946	1.000
130	0.937	0.937	1.000	0.942	0.946	1.000
135	0.937	0.937	1.000	0.942	0.946	1.000
140	0.935	0.935	1.000	0.942	0.946	1.000
145	0.935	0.935	1.000	0.942	0.946	1.000
150	0.933	0.933	1.000	0.942	0.946	1.000
160	0.930	0.930	1.000	0.942	0.946	1.000
170	0.930	0.930	1.000	0.942	0.946	1.000
175	0.928	0.928	1.000	0.942	0.946	1.000
180	0.928	0.928	1.000	0.942	0.946	1.000
190	0.928	0.928	1.000	0.942	0.946	1.000
200	0.926	0.926	1.000	0.942	0.946	1.000
210	0.926	0.926	1.000	0.942	0.946	1.000
220	0.926	0.926	1.000	0.942	0.946	1.000
225	0.926	0.926	1.000	0.942	0.946	1.000
230	0.926	0.926	1.000	0.942	0.946	1.000
240	0.926	0.926	1.000	0.942	0.946	1.000
250	0.926	0.926	1.000	0.942	0.946	1.000

DEDUCTIBLE DISINCENTIVE TABLES (continued)

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1
NON-SURGICAL PERIO IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.996	1.000	1.000	0.996	1.000
10	1.000	0.991	1.000	1.000	0.991	1.000
15	1.000	0.984	1.000	1.000	0.987	1.000
20	1.000	0.980	1.000	1.000	0.982	1.000
25	1.000	0.973	1.000	1.000	0.978	1.000
30	1.000	0.969	1.000	1.000	0.973	1.000
35	1.000	0.966	1.000	1.000	0.969	1.000
40	1.000	0.964	1.000	1.000	0.964	1.000
45	1.000	0.960	1.000	1.000	0.960	1.000
50	1.000	0.951	1.000	1.000	0.955	1.000
55	1.000	0.951	1.000	1.000	0.951	1.000
60	1.000	0.942	1.000	1.000	0.942	1.000
65	1.000	0.937	1.000	1.000	0.937	1.000
70	1.000	0.933	1.000	1.000	0.933	1.000
75	1.000	0.930	1.000	1.000	0.928	1.000
80	1.000	0.924	1.000	1.000	0.924	1.000
85	1.000	0.924	1.000	1.000	0.924	1.000
90	1.000	0.919	1.000	1.000	0.919	1.000
95	1.000	0.919	1.000	1.000	0.919	1.000
100	1.000	0.915	1.000	1.000	0.915	1.000
105	1.000	0.910	1.000	1.000	0.910	1.000
110	1.000	0.906	1.000	1.000	0.906	1.000
115	1.000	0.901	1.000	1.000	0.901	1.000
120	1.000	0.897	1.000	1.000	0.897	1.000
125	1.000	0.897	1.000	1.000	0.897	1.000
130	1.000	0.892	1.000	1.000	0.892	1.000
135	1.000	0.892	1.000	1.000	0.892	1.000
140	1.000	0.888	1.000	1.000	0.888	1.000
145	1.000	0.888	1.000	1.000	0.888	1.000
150	1.000	0.883	1.000	1.000	0.883	1.000
160	1.000	0.883	1.000	1.000	0.883	1.000
170	1.000	0.883	1.000	1.000	0.883	1.000
175	1.000	0.883	1.000	1.000	0.883	1.000
180	1.000	0.883	1.000	1.000	0.883	1.000
190	1.000	0.883	1.000	1.000	0.883	1.000
200	1.000	0.883	1.000	1.000	0.883	1.000
210	1.000	0.883	1.000	1.000	0.883	1.000
220	1.000	0.883	1.000	1.000	0.883	1.000
225	1.000	0.883	1.000	1.000	0.883	1.000
230	1.000	0.883	1.000	1.000	0.883	1.000
240	1.000	0.883	1.000	1.000	0.883	1.000
250	1.000	0.883	1.000	1.000	0.883	1.000

DEDUCTIBLE DISINCENTIVE TABLES (continued)

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1
NON-SURGICAL PERIO IN TYPE 3

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.997	1.000	1.000	0.996	1.000
10	1.000	0.992	1.000	1.000	0.991	1.000
15	1.000	0.986	1.000	1.000	0.987	1.000
20	1.000	0.983	1.000	1.000	0.982	1.000
25	1.000	0.977	1.000	1.000	0.978	1.000
30	1.000	0.974	1.000	1.000	0.973	1.000
35	1.000	0.971	1.000	1.000	0.969	1.000
40	1.000	0.969	1.000	1.000	0.964	1.000
45	1.000	0.966	1.000	1.000	0.960	1.000
50	1.000	0.958	1.000	1.000	0.955	1.000
55	1.000	0.958	1.000	1.000	0.951	1.000
60	1.000	0.951	1.000	1.000	0.942	1.000
65	1.000	0.946	1.000	1.000	0.937	1.000
70	1.000	0.943	1.000	1.000	0.933	1.000
75	1.000	0.941	1.000	1.000	0.928	1.000
80	1.000	0.935	1.000	1.000	0.924	1.000
85	1.000	0.935	1.000	1.000	0.924	1.000
90	1.000	0.931	1.000	1.000	0.919	1.000
95	1.000	0.931	1.000	1.000	0.919	1.000
100	1.000	0.928	1.000	1.000	0.915	1.000
105	1.000	0.924	1.000	1.000	0.910	1.000
110	1.000	0.920	1.000	1.000	0.906	1.000
115	1.000	0.916	1.000	1.000	0.901	1.000
120	1.000	0.912	1.000	1.000	0.897	1.000
125	1.000	0.912	1.000	1.000	0.897	1.000
130	1.000	0.908	1.000	1.000	0.892	1.000
135	1.000	0.908	1.000	1.000	0.892	1.000
140	1.000	0.905	1.000	1.000	0.888	1.000
145	1.000	0.905	1.000	1.000	0.888	1.000
150	1.000	0.901	1.000	1.000	0.883	1.000
160	1.000	0.901	1.000	1.000	0.883	1.000
170	1.000	0.901	1.000	1.000	0.883	1.000
175	1.000	0.901	1.000	1.000	0.883	1.000
180	1.000	0.901	1.000	1.000	0.883	1.000
190	1.000	0.901	1.000	1.000	0.883	1.000
200	1.000	0.901	1.000	1.000	0.883	1.000
210	1.000	0.901	1.000	1.000	0.883	1.000
220	1.000	0.901	1.000	1.000	0.883	1.000
225	1.000	0.901	1.000	1.000	0.883	1.000
230	1.000	0.901	1.000	1.000	0.883	1.000
240	1.000	0.901	1.000	1.000	0.883	1.000
250	1.000	0.901	1.000	1.000	0.883	1.000

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR ON TYPE 3/TYPE 4 PROCEDURES ONLY

NON-SURGICAL PERIO IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000
30	1.000	1.000	1.000	1.000	1.000	1.000
35	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000
50	1.000	1.000	1.000	1.000	1.000	1.000
55	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000
65	1.000	1.000	1.000	1.000	1.000	1.000
70	1.000	1.000	1.000	1.000	1.000	1.000
75	1.000	1.000	1.000	1.000	1.000	1.000
80	1.000	1.000	1.000	1.000	1.000	1.000
85	1.000	1.000	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000	1.000
95	1.000	1.000	1.000	1.000	1.000	1.000
100	1.000	1.000	0.990	1.000	1.000	0.990
105	1.000	1.000	0.990	1.000	1.000	0.990
110	1.000	1.000	0.990	1.000	1.000	0.990
115	1.000	1.000	0.990	1.000	1.000	0.990
120	1.000	1.000	0.990	1.000	1.000	0.990
125	1.000	1.000	0.990	1.000	1.000	0.990
130	1.000	1.000	0.990	1.000	1.000	0.990
135	1.000	1.000	0.990	1.000	1.000	0.990
140	1.000	1.000	0.990	1.000	1.000	0.990
145	1.000	1.000	0.990	1.000	1.000	0.990
150	1.000	1.000	0.990	1.000	1.000	0.990
160	1.000	1.000	0.990	1.000	1.000	0.990
170	1.000	1.000	0.990	1.000	1.000	0.990
175	1.000	1.000	0.990	1.000	1.000	0.990
180	1.000	1.000	0.990	1.000	1.000	0.990
190	1.000	1.000	0.990	1.000	1.000	0.990
200	1.000	1.000	0.990	1.000	1.000	0.990
210	1.000	1.000	0.990	1.000	1.000	0.990
220	1.000	1.000	0.990	1.000	1.000	0.990
225	1.000	1.000	0.990	1.000	1.000	0.990
230	1.000	1.000	0.990	1.000	1.000	0.990
240	1.000	1.000	0.990	1.000	1.000	0.990
250	1.000	1.000	0.990	1.000	1.000	0.990
500	1.000	1.000	0.980	1.000	1.000	0.980

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR ON TYPE 3/TYPE 4 PROCEDURES ONLY

NON-SURGICAL PERIO IN TYPE 3

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000
30	1.000	1.000	1.000	1.000	1.000	1.000
35	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000
50	1.000	1.000	1.000	1.000	1.000	1.000
55	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000
65	1.000	1.000	1.000	1.000	1.000	1.000
70	1.000	1.000	1.000	1.000	1.000	1.000
75	1.000	1.000	1.000	1.000	1.000	1.000
80	1.000	1.000	1.000	1.000	1.000	1.000
85	1.000	1.000	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000	1.000
95	1.000	1.000	1.000	1.000	1.000	1.000
100	1.000	1.000	0.990	1.000	1.000	0.990
105	1.000	1.000	0.990	1.000	1.000	0.990
110	1.000	1.000	0.990	1.000	1.000	0.990
115	1.000	1.000	0.990	1.000	1.000	0.990
120	1.000	1.000	0.990	1.000	1.000	0.990
125	1.000	1.000	0.990	1.000	1.000	0.990
130	1.000	1.000	0.990	1.000	1.000	0.990
135	1.000	1.000	0.990	1.000	1.000	0.990
140	1.000	1.000	0.990	1.000	1.000	0.990
145	1.000	1.000	0.990	1.000	1.000	0.990
150	1.000	1.000	0.990	1.000	1.000	0.990
160	1.000	1.000	0.990	1.000	1.000	0.990
170	1.000	1.000	0.990	1.000	1.000	0.990
175	1.000	1.000	0.990	1.000	1.000	0.990
180	1.000	1.000	0.990	1.000	1.000	0.990
190	1.000	1.000	0.990	1.000	1.000	0.990
200	1.000	1.000	0.990	1.000	1.000	0.990
210	1.000	1.000	0.990	1.000	1.000	0.990
220	1.000	1.000	0.990	1.000	1.000	0.990
225	1.000	1.000	0.990	1.000	1.000	0.990
230	1.000	1.000	0.990	1.000	1.000	0.990
240	1.000	1.000	0.990	1.000	1.000	0.990
250	1.000	1.000	0.990	1.000	1.000	0.990
500	1.000	1.000	0.980	1.000	1.000	0.980

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--NOT WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	0.967	0.997	0.997	0.965	0.995	0.995
10	0.965	0.995	0.995	0.963	0.993	0.993
15	0.960	0.990	0.990	0.955	0.985	0.985
20	0.954	0.984	0.984	0.947	0.976	0.976
25	0.944	0.973	0.973	0.937	0.966	0.966
30	0.943	0.972	0.972	0.936	0.965	0.965
35	0.941	0.970	0.970	0.932	0.961	0.961
40	0.934	0.963	0.963	0.922	0.951	0.951
45	0.927	0.956	0.956	0.914	0.942	0.942
50	0.921	0.949	0.949	0.908	0.936	0.936
55	0.918	0.946	0.946	0.904	0.932	0.932
60	0.913	0.941	0.941	0.896	0.924	0.924
65	0.911	0.939	0.939	0.894	0.922	0.922
70	0.898	0.926	0.926	0.875	0.902	0.902
75	0.894	0.922	0.922	0.871	0.898	0.898
80	0.891	0.919	0.919	0.870	0.897	0.897
85	0.889	0.916	0.916	0.865	0.892	0.892
90	0.886	0.913	0.913	0.860	0.887	0.887
95	0.883	0.910	0.910	0.859	0.886	0.886
100	0.881	0.908	0.908	0.858	0.885	0.885
105	0.879	0.906	0.906	0.857	0.884	0.884
110	0.875	0.902	0.902	0.857	0.883	0.883
115	0.873	0.900	0.900	0.856	0.882	0.882
120	0.872	0.899	0.899	0.855	0.881	0.881
125	0.871	0.898	0.898	0.854	0.880	0.880
130	0.869	0.896	0.896	0.853	0.879	0.879
135	0.867	0.894	0.894	0.852	0.878	0.878
140	0.865	0.892	0.892	0.852	0.878	0.878
145	0.863	0.890	0.890	0.852	0.878	0.878
150	0.861	0.888	0.888	0.851	0.877	0.877
160	0.859	0.886	0.886	0.851	0.877	0.877
170	0.857	0.884	0.884	0.851	0.877	0.877
175	0.856	0.882	0.882	0.850	0.876	0.876
180	0.854	0.880	0.880	0.850	0.876	0.876
190	0.852	0.878	0.878	0.850	0.876	0.876
200	0.851	0.877	0.877	0.849	0.875	0.875
210	0.850	0.876	0.876	0.849	0.875	0.875
220	0.849	0.875	0.875	0.849	0.875	0.875
225	0.848	0.874	0.874	0.849	0.875	0.875
230	0.847	0.873	0.873	0.849	0.875	0.875
240	0.846	0.872	0.872	0.849	0.875	0.875
250	0.845	0.871	0.871	0.848	0.874	0.874

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.200	0.230	0.250	0.210	0.250

For Per Visit Deductibles use the corresponding dollar amount to determine the Deductible Disincentive factor.

$5 Per Visit use $15 Calendar Year--Not Waived For Type 1
$10 Per Visit use $25 Calendar Year--Not Waived For Type 1
$15 Per Visit use $35 Calendar Year--Not Waived For Type 1
$20 Per Visit use $50 Calendar Year--Not Waived For Type 1
$25 Per Visit use $60 Calendar Year--Not Waived For Type 1

For $0 first visit and the following amounts for subsequent visits:
$10 Per Visit use $10 Calendar Year--Not Waived For Type 1
$15 Per Visit use $15 Calendar Year--Not Waived For Type 1
$25 Per Visit use $25 Calendar Year--Not Waived For Type 1

DEDUCTIBLE DISINCENTIVE TABLES (continued)

DOLLAR REIMBURSEMENT CALENDAR YEAR--NOT WAIVED FOR TYPE 1*

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	0.996	0.996	0.996	0.996	0.996	0.996
10	0.994	0.994	0.994	0.994	0.994	0.994
15	0.988	0.988	0.988	0.988	0.988	0.988
20	0.980	0.980	0.980	0.980	0.980	0.980
25	0.970	0.970	0.970	0.970	0.970	0.970
30	0.970	0.970	0.970	0.970	0.970	0.970
35	0.966	0.966	0.966	0.966	0.966	0.966
40	0.958	0.958	0.958	0.958	0.958	0.958
45	0.950	0.950	0.950	0.950	0.950	0.950
50	0.944	0.944	0.944	0.944	0.944	0.944
55	0.940	0.940	0.940	0.940	0.940	0.940
60	0.934	0.934	0.934	0.934	0.934	0.934
65	0.932	0.932	0.932	0.932	0.932	0.932
70	0.916	0.916	0.916	0.916	0.916	0.916
75	0.912	0.912	0.912	0.912	0.912	0.912
80	0.910	0.910	0.910	0.910	0.910	0.910
85	0.906	0.906	0.906	0.906	0.906	0.906
90	0.902	0.902	0.902	0.902	0.902	0.902
95	0.902	0.902	0.902	0.898	0.898	0.898
100	0.890	0.890	0.890	0.898	0.898	0.898
105	0.890	0.890	0.890	0.898	0.898	0.898
110	0.890	0.890	0.890	0.898	0.898	0.898
115	0.886	0.886	0.886	0.898	0.898	0.898
120	0.886	0.886	0.886	0.898	0.898	0.898
125	0.881	0.881	0.881	0.898	0.898	0.898
130	0.881	0.881	0.881	0.894	0.894	0.894
135	0.881	0.881	0.881	0.894	0.894	0.894
140	0.877	0.877	0.877	0.894	0.894	0.894
145	0.877	0.877	0.877	0.894	0.894	0.894
150	0.872	0.872	0.872	0.894	0.894	0.894
160	0.868	0.868	0.868	0.894	0.894	0.894
170	0.868	0.868	0.868	0.894	0.894	0.894
175	0.863	0.863	0.863	0.894	0.894	0.894
180	0.863	0.863	0.863	0.894	0.894	0.894
190	0.863	0.863	0.863	0.894	0.894	0.894
200	0.858	0.858	0.858	0.894	0.894	0.894
210	0.858	0.858	0.858	0.894	0.894	0.894
220	0.858	0.858	0.858	0.894	0.894	0.894
225	0.858	0.858	0.858	0.894	0.894	0.894
230	0.858	0.858	0.858	0.894	0.894	0.894
240	0.858	0.858	0.858	0.894	0.894	0.894
250	0.858	0.858	0.858	0.894	0.894	0.894

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.200	0.230	0.250	0.210	0.250

For Per Visit Deductibles use the corresponding dollar amount to determine the Deductible Disincentive factor.

$5 Per Visit use $15 Calendar Year--Not Waived For Type 1
$10 Per Visit use $25 Calendar Year--Not Waived For Type 1
$15 Per Visit use $35 Calendar Year--Not Waived For Type 1
$20 Per Visit use $50 Calendar Year--Not Waived For Type 1
$25 Per Visit use $60 Calendar Year--Not Waived For Type 1

* Dollar Reimbursement is not available in the state of Washington.

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.300	0.310	0.320	0.310	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.300	0.310	0.320	0.310	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.290	0.300	0.320	0.290	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.280	0.300	0.310	0.280	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

DOLLAR REIMBURSEMENT CALENDAR YEAR--WAIVED FOR TYPE 1*

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.993	0.993	1.000	0.993	0.993
10	1.000	0.987	0.987	1.000	0.987	0.987
15	1.000	0.977	0.977	1.000	0.980	0.980
20	1.000	0.970	0.970	1.000	0.973	0.973
25	1.000	0.957	0.957	1.000	0.963	0.963
30	1.000	0.950	0.950	1.000	0.957	0.957
35	1.000	0.947	0.947	1.000	0.950	0.950
40	1.000	0.943	0.943	1.000	0.943	0.943
45	1.000	0.937	0.937	1.000	0.937	0.937
50	1.000	0.920	0.920	1.000	0.927	0.927
55	1.000	0.920	0.920	1.000	0.920	0.920
60	1.000	0.907	0.907	1.000	0.907	0.907
65	1.000	0.900	0.900	1.000	0.900	0.900
70	1.000	0.893	0.893	1.000	0.893	0.893
75	1.000	0.887	0.887	1.000	0.883	0.883
80	1.000	0.877	0.877	1.000	0.877	0.877
85	1.000	0.877	0.877	1.000	0.877	0.877
90	1.000	0.870	0.870	1.000	0.870	0.870
95	1.000	0.870	0.870	1.000	0.870	0.870
100	1.000	0.863	0.863	1.000	0.858	0.858
105	1.000	0.853	0.853	1.000	0.853	0.853
110	1.000	0.847	0.847	1.000	0.847	0.847
115	1.000	0.840	0.840	1.000	0.840	0.840
120	1.000	0.833	0.833	1.000	0.833	0.833
125	1.000	0.830	0.830	1.000	0.830	0.830
130	1.000	0.823	0.823	1.000	0.823	0.823
135	1.000	0.823	0.823	1.000	0.823	0.823
140	1.000	0.817	0.817	1.000	0.817	0.817
145	1.000	0.817	0.817	1.000	0.817	0.817
150	1.000	0.808	0.808	1.000	0.808	0.808
160	1.000	0.807	0.807	1.000	0.807	0.807
170	1.000	0.805	0.805	1.000	0.805	0.805
175	1.000	0.803	0.803	1.000	0.803	0.803
180	1.000	0.802	0.802	1.000	0.802	0.802
190	1.000	0.802	0.802	1.000	0.802	0.802
200	1.000	0.800	0.800	1.000	0.800	0.800
210	1.000	0.798	0.798	1.000	0.798	0.798
220	1.000	0.798	0.798	1.000	0.798	0.798
225	1.000	0.797	0.797	1.000	0.797	0.797
230	1.000	0.795	0.795	1.000	0.795	0.795
240	1.000	0.795	0.795	1.000	0.795	0.795
250	1.000	0.793	0.793	1.000	0.793	0.793

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.280	0.300	0.310	0.280	0.320

* Dollar Reimbursement is not available in the state of Washington.

DEDUCTIBLE CREDITS TABLES

LIFETIME DEDUCTIBLE--NOT WAIVED FOR TYPE 1

Amount	Employee	Spouse	Child
0	0.000	0.000	0.000
5	0.120	0.120	0.120
10	0.250	0.250	0.250
15	0.370	0.370	0.370
20	0.500	0.500	0.500
25	0.620	0.620	0.620
30	0.740	0.740	0.750
35	0.870	0.870	0.870
40	0.990	0.990	1.000
45	1.110	1.110	1.120
50	1.240	1.240	1.250
55	1.360	1.360	1.370
60	1.490	1.490	1.500
65	1.610	1.610	1.620
70	1.730	1.730	1.750
75	1.860	1.860	1.870
80	1.980	1.980	2.000
85	2.100	2.100	2.120
90	2.230	2.230	2.250
95	2.350	2.350	2.370
100	2.480	2.480	2.500
105	2.600	2.600	2.620
110	2.720	2.720	2.750
115	2.760	2.760	2.790
120	2.880	2.880	2.910
125	3.000	3.000	3.030
130	3.120	3.120	3.150
135	3.240	3.240	3.170
140	3.360	3.360	3.290
145	3.370	3.370	3.400
150	3.490	3.490	3.520
160	3.720	3.720	3.600
170	3.960	3.960	3.820
175	3.900	3.900	3.800
180	4.010	4.010	3.780
190	4.230	4.230	3.990
200	4.310	4.310	4.200
210	4.520	4.520	4.410
220	4.740	4.740	4.450
225	4.840	4.840	4.550
230	4.780	4.780	4.650
240	4.990	4.990	4.620
250	5.200	5.200	4.810

DEDUCTIBLE CREDITS TABLES (continued)

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1

	Non-Surgical Perio in Type 2			Non-Surgical Perio in Type 3		
Amount	Employee	Spouse	Child	Employee	Spouse	Child
0	0.00	0.00	0.00	0.00	0.00	0.00
5	0.06	0.06	0.05	0.05	0.05	0.04
10	0.13	0.13	0.10	0.12	0.12	0.09
15	0.19	0.19	0.15	0.16	0.16	0.13
20	0.26	0.26	0.20	0.22	0.22	0.17
25	0.32	0.32	0.25	0.28	0.28	0.22
30	0.39	0.39	0.30	0.33	0.33	0.26
35	0.45	0.45	0.34	0.38	0.38	0.29
40	0.51	0.51	0.39	0.44	0.44	0.34
45	0.58	0.58	0.44	0.49	0.49	0.37
50	0.64	0.64	0.49	0.54	0.54	0.41
55	0.71	0.71	0.54	0.61	0.61	0.46
60	0.77	0.77	0.59	0.65	0.65	0.50
65	0.84	0.84	0.64	0.71	0.71	0.54
70	0.90	0.90	0.63	0.77	0.77	0.54
75	0.96	0.96	0.67	0.82	0.82	0.56
80	1.03	1.03	0.72	0.89	0.89	0.62
85	1.09	1.09	0.76	0.93	0.93	0.65
90	1.05	1.05	0.81	0.89	0.89	0.69
95	1.11	1.11	0.85	0.94	0.94	0.72
100	1.17	1.17	0.90	0.99	0.99	0.77
105	1.23	1.23	0.94	1.05	1.05	0.80
110	1.29	1.29	0.99	1.10	1.10	0.85
115	1.34	1.34	1.03	1.14	1.14	0.88
120	1.40	1.40	1.08	1.19	1.19	0.92
125	1.46	1.46	1.01	1.24	1.24	0.86
130	1.52	1.52	1.05	1.29	1.29	0.89
135	1.58	1.58	1.09	1.34	1.34	0.93
140	1.64	1.64	1.13	1.39	1.39	0.96
145	1.70	1.70	1.17	1.45	1.45	0.99
150	1.75	1.75	1.21	1.49	1.49	1.03
160	1.87	1.87	1.29	1.59	1.59	1.10
170	1.99	1.99	1.37	1.69	1.69	1.16
175	1.84	1.84	1.26	1.56	1.56	1.07
180	1.90	1.90	1.29	1.62	1.62	1.10
190	2.00	2.00	1.37	1.70	1.70	1.16
200	2.11	2.11	1.44	1.79	1.79	1.22
210	2.21	2.21	1.51	1.88	1.88	1.28
220	2.32	2.32	1.58	1.97	1.97	1.34
225	2.37	2.37	1.62	2.01	2.01	1.38
230	2.42	2.42	1.65	2.06	2.06	1.40
240	2.53	2.53	1.51	2.15	2.15	1.28
250	2.57	2.57	1.58	2.18	2.18	1.34

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR DEDUCTIBLE ON TYPE 3/TYPE 4 PROCEDURES ONLY

	Non-Surgical Perio in Type 2			Non-Surgical Perio in Type 3		
Amount	Employee	Spouse	Child	Employee	Spouse	Child
0	0.00	0.00	0.00	0.00	0.00	0.00
5	0.06	0.06	0.01	0.11	0.11	0.01
10	0.13	0.13	0.01	0.22	0.22	0.01
15	0.19	0.19	0.02	0.33	0.33	0.02
20	0.25	0.25	0.02	0.44	0.44	0.02
25	0.31	0.31	0.03	0.55	0.55	0.03
30	0.38	0.38	0.03	0.66	0.66	0.03
35	0.44	0.44	0.04	0.77	0.77	0.04
40	0.50	0.50	0.04	0.88	0.88	0.04
45	0.56	0.56	0.05	0.99	0.99	0.05
50	0.63	0.63	0.05	1.10	1.10	0.05
55	0.69	0.69	0.06	1.21	1.21	0.06
60	0.75	0.75	0.06	1.32	1.32	0.07
65	0.81	0.81	0.07	1.42	1.42	0.07
70	0.88	0.88	0.07	1.53	1.53	0.08
75	0.94	0.94	0.08	1.64	1.64	0.08
80	1.00	1.00	0.08	1.75	1.75	0.09
85	1.06	1.06	0.09	1.86	1.86	0.09
90	1.13	1.13	0.09	1.97	1.97	0.10
95	1.19	1.19	0.10	2.08	2.08	0.10
100	1.25	1.25	0.10	2.19	2.19	0.11
105	1.31	1.31	0.11	2.30	2.30	0.11
110	1.38	1.38	0.11	2.41	2.41	0.12
115	1.44	1.44	0.12	2.52	2.52	0.12
120	1.50	1.50	0.12	2.63	2.63	0.13
125	1.56	1.56	0.13	2.74	2.74	0.14
130	1.63	1.63	0.13	2.85	2.85	0.14
135	1.69	1.69	0.14	2.96	2.96	0.15
140	1.75	1.75	0.14	3.07	3.07	0.15
145	1.81	1.81	0.15	3.18	3.18	0.16
150	1.88	1.88	0.15	3.29	3.29	0.16
160	2.00	2.00	0.16	3.51	3.51	0.17
170	2.13	2.13	0.17	3.73	3.73	0.18
175	2.19	2.19	0.18	3.84	3.84	0.19
180	2.25	2.25	0.18	3.95	3.95	0.20
190	2.38	2.38	0.19	4.16	4.16	0.21
200	2.50	2.50	0.20	4.38	4.38	0.22
210	2.63	2.63	0.21	4.60	4.60	0.23
220	2.75	2.75	0.22	4.82	4.82	0.24
225	2.81	2.81	0.23	4.93	4.93	0.24
230	2.88	2.88	0.23	5.04	5.04	0.25
240	3.00	3.00	0.24	5.26	5.26	0.26
250	3.13	3.13	0.25	5.48	5.48	0.27
500	6.25	6.25	0.50	10.96	10.96	0.54

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--NOT WAIVED FOR TYPE 1

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.42	0.42	0.42	0.09	0.11	0.13	0.10	0.13
10	0.83	0.83	0.83	0.18	0.22	0.25	0.19	0.25
15	1.25	1.25	1.25	0.28	0.33	0.38	0.29	0.38
20	1.67	1.67	1.67	0.37	0.43	0.50	0.38	0.50
25	2.08	2.08	2.08	0.46	0.54	0.62	0.48	0.62
30	2.50	2.50	2.50	0.55	0.65	0.75	0.58	0.75
35	2.92	2.92	2.92	0.64	0.76	0.88	0.67	0.88
40	3.33	3.33	3.33	0.73	0.87	1.00	0.77	1.00
45	3.75	3.75	3.75	0.83	0.98	1.13	0.86	1.13
50	4.17	4.17	4.17	0.92	1.08	1.25	0.96	1.25
55	4.56	4.56	4.56	1.00	1.19	1.37	1.05	1.37
60	4.98	4.98	4.98	1.10	1.29	1.49	1.15	1.49
65	5.39	5.39	5.39	1.19	1.40	1.62	1.24	1.62
70	5.78	5.78	5.78	1.27	1.50	1.73	1.33	1.73
75	6.19	6.19	6.19	1.36	1.61	1.86	1.42	1.86
80	6.60	6.60	6.60	1.45	1.72	1.98	1.52	1.98
85	7.01	7.01	7.01	1.54	1.82	2.10	1.61	2.10
90	7.43	7.43	7.43	1.63	1.93	2.23	1.71	2.23
95	7.84	7.84	7.84	1.72	2.04	2.35	1.80	2.35
100	8.25	8.25	8.25	1.82	2.15	2.48	1.90	2.48
105	8.62	8.62	8.62	1.90	2.24	2.59	1.98	2.59
110	9.03	9.03	9.03	1.99	2.35	2.71	2.08	2.71
115	9.34	9.34	9.34	2.05	2.43	2.80	2.15	2.80
120	9.70	9.70	9.70	2.13	2.52	2.91	2.23	2.91
125	10.05	10.05	10.05	2.21	2.61	3.02	2.31	3.02
130	10.45	10.45	10.45	2.30	2.72	3.14	2.40	3.14
135	10.80	10.80	10.80	2.38	2.81	3.24	2.48	3.24
140	11.20	11.20	11.20	2.46	2.91	3.36	2.58	3.36
145	11.54	11.54	11.54	2.54	3.00	3.46	2.65	3.46
150	11.94	11.94	11.94	2.63	3.10	3.58	2.75	3.58
160	12.67	12.67	12.67	2.79	3.29	3.80	2.91	3.80
170	13.39	13.39	13.39	2.95	3.48	4.02	3.08	4.02
175	13.56	13.56	13.56	2.98	3.53	4.07	3.12	4.07
180	13.88	13.88	13.88	3.05	3.61	4.16	3.19	4.16
190	14.49	14.49	14.49	3.19	3.77	4.35	3.33	4.35
200	15.08	15.08	15.08	3.32	3.92	4.52	3.47	4.52
210	15.75	15.75	15.75	3.47	4.10	4.73	3.62	4.73
220	16.41	16.41	16.41	3.61	4.27	4.92	3.77	4.92
225	16.69	16.69	16.69	3.67	4.34	5.01	3.84	5.01
230	16.87	16.87	16.87	3.71	4.39	5.06	3.88	5.06
240	17.60	17.60	17.60	3.87	4.58	5.28	4.05	5.28
250	18.13	18.13	18.13	3.99	4.71	5.44	4.17	5.44

For Per Visit Deductibles use the corresponding dollar amount to determine the Deductible Disincentive factor.

$5 Per Visit use $15 Calendar Year--Not Waived For Type 1
$10 Per Visit use $25 Calendar Year--Not Waived For Type 1
$15 Per Visit use $35 Calendar Year--Not Waived For Type 1
$20 Per Visit use $50 Calendar Year--Not Waived For Type 1
$25 Per Visit use $60 Calendar Year--Not Waived For Type 1

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 1

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.22	0.22	0.23	0.06	0.06	0.06	0.06	0.06
10	0.44	0.44	0.45	0.11	0.12	0.12	0.11	0.12
15	0.66	0.66	0.68	0.17	0.18	0.18	0.17	0.18
20	0.87	0.87	0.91	0.23	0.24	0.25	0.23	0.25
25	1.09	1.09	1.13	0.28	0.29	0.31	0.28	0.31
30	1.31	1.31	1.36	0.34	0.35	0.37	0.34	0.37
35	1.53	1.53	1.58	0.40	0.41	0.43	0.40	0.43
40	1.75	1.75	1.82	0.46	0.47	0.49	0.46	0.49
45	1.97	1.97	2.04	0.51	0.53	0.55	0.51	0.55
50	2.18	2.18	2.27	0.57	0.59	0.61	0.57	0.61
55	2.40	2.40	2.49	0.62	0.65	0.67	0.62	0.67
60	2.62	2.62	2.73	0.68	0.71	0.74	0.68	0.74
65	2.84	2.84	2.95	0.74	0.77	0.80	0.74	0.80
70	3.06	3.06	3.18	0.80	0.83	0.86	0.80	0.86
75	3.28	3.28	3.40	0.85	0.88	0.92	0.85	0.92
80	3.49	3.49	3.63	0.91	0.94	0.98	0.91	0.98
85	3.71	3.71	3.86	0.97	1.00	1.04	0.97	1.04
90	3.93	3.93	4.09	1.02	1.06	1.10	1.02	1.10
95	4.15	4.15	4.31	1.08	1.12	1.16	1.08	1.16
100	4.37	4.37	4.54	1.14	1.18	1.23	1.14	1.23
105	4.59	4.59	4.76	1.19	1.24	1.29	1.19	1.29
110	4.80	4.80	5.00	1.25	1.30	1.35	1.25	1.35
115	5.02	5.02	5.22	1.31	1.36	1.41	1.31	1.41
120	5.24	5.24	5.45	1.36	1.42	1.47	1.36	1.47
125	5.46	5.46	5.67	1.42	1.47	1.53	1.42	1.53
130	5.68	5.68	5.90	1.48	1.53	1.59	1.48	1.59
135	5.90	5.90	6.13	1.53	1.59	1.66	1.53	1.66
140	6.11	6.11	6.35	1.59	1.65	1.71	1.59	1.71
145	6.33	6.33	6.58	1.65	1.71	1.78	1.65	1.78
150	6.55	6.55	6.80	1.70	1.77	1.84	1.70	1.84
160	6.99	6.99	7.26	1.82	1.89	1.96	1.82	1.96
170	7.42	7.42	7.71	1.93	2.00	2.08	1.93	2.08
175	7.64	7.64	7.94	1.99	2.06	2.14	1.99	2.14
180	7.86	7.86	8.17	2.04	2.12	2.21	2.04	2.21
190	8.30	8.30	8.62	2.16	2.24	2.33	2.16	2.33
200	8.73	8.73	9.07	2.27	2.36	2.45	2.27	2.45
210	9.17	9.17	9.53	2.38	2.48	2.57	2.38	2.57
220	9.61	9.61	9.98	2.50	2.59	2.69	2.50	2.69
225	9.83	9.83	10.21	2.55	2.65	2.76	2.55	2.76
230	10.04	10.04	10.44	2.61	2.71	2.82	2.61	2.82
240	10.48	10.48	10.89	2.72	2.83	2.94	2.72	2.94
250	10.92	10.92	11.34	2.84	2.95	3.06	2.84	3.06

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 2

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.22	0.22	0.25	0.06	0.07	0.07	0.06	0.07
10	0.44	0.44	0.50	0.13	0.13	0.14	0.13	0.14
15	0.66	0.66	0.76	0.19	0.20	0.21	0.19	0.21
20	0.87	0.87	1.01	0.25	0.26	0.27	0.25	0.27
25	1.09	1.09	1.26	0.32	0.33	0.34	0.32	0.34
30	1.31	1.31	1.51	0.38	0.39	0.41	0.38	0.41
35	1.53	1.53	1.76	0.44	0.46	0.48	0.44	0.48
40	1.75	1.75	2.02	0.51	0.53	0.55	0.51	0.55
45	1.97	1.97	2.27	0.57	0.59	0.61	0.57	0.61
50	2.18	2.18	2.52	0.63	0.66	0.68	0.63	0.68
55	2.40	2.40	2.77	0.69	0.72	0.75	0.69	0.75
60	2.62	2.62	3.03	0.76	0.79	0.82	0.76	0.82
65	2.84	2.84	3.28	0.82	0.85	0.89	0.82	0.89
70	3.06	3.06	3.53	0.88	0.92	0.95	0.88	0.95
75	3.28	3.28	3.78	0.95	0.98	1.02	0.95	1.02
80	3.49	3.49	4.03	1.01	1.05	1.09	1.01	1.09
85	3.71	3.71	4.29	1.07	1.12	1.16	1.07	1.16
90	3.93	3.93	4.54	1.14	1.18	1.23	1.14	1.23
95	4.15	4.15	4.79	1.20	1.25	1.29	1.20	1.29
100	4.37	4.37	5.04	1.26	1.31	1.36	1.26	1.36
105	4.59	4.59	5.29	1.32	1.38	1.43	1.32	1.43
110	4.80	4.80	5.55	1.39	1.44	1.50	1.39	1.50
115	5.02	5.02	5.80	1.45	1.51	1.57	1.45	1.57
120	5.24	5.24	6.05	1.51	1.57	1.63	1.51	1.63
125	5.46	5.46	6.30	1.58	1.64	1.70	1.58	1.70
130	5.68	5.68	6.55	1.64	1.70	1.77	1.64	1.77
135	5.90	5.90	6.81	1.70	1.77	1.84	1.70	1.84
140	6.11	6.11	7.06	1.77	1.84	1.91	1.77	1.91
145	6.33	6.33	7.31	1.83	1.90	1.97	1.83	1.97
150	6.55	6.55	7.56	1.89	1.97	2.04	1.89	2.04
160	6.99	6.99	8.07	2.02	2.10	2.18	2.02	2.18
170	7.42	7.42	8.57	2.14	2.23	2.31	2.14	2.31
175	7.64	7.64	8.82	2.21	2.29	2.38	2.21	2.38
180	7.86	7.86	9.08	2.27	2.36	2.45	2.27	2.45
190	8.30	8.30	9.58	2.40	2.49	2.59	2.40	2.59
200	8.73	8.73	10.08	2.52	2.62	2.72	2.52	2.72
210	9.17	9.17	10.59	2.65	2.75	2.86	2.65	2.86
220	9.61	9.61	11.09	2.77	2.88	2.99	2.77	2.99
225	9.83	9.83	11.34	2.84	2.95	3.06	2.84	3.06
230	10.04	10.04	11.60	2.90	3.02	3.13	2.90	3.13
240	10.48	10.48	12.10	3.03	3.15	3.27	3.03	3.27
250	10.92	10.92	12.60	3.15	3.28	3.40	3.15	3.40

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 1

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.23	0.23	0.26	0.07	0.07	0.07	0.07	0.07
10	0.47	0.47	0.52	0.13	0.14	0.14	0.13	0.14
15	0.70	0.70	0.78	0.20	0.20	0.21	0.20	0.21
20	0.92	0.92	1.04	0.26	0.27	0.28	0.26	0.28
25	1.16	1.16	1.30	0.33	0.34	0.35	0.33	0.35
30	1.39	1.39	1.56	0.39	0.41	0.42	0.39	0.42
35	1.62	1.62	1.81	0.45	0.47	0.49	0.45	0.49
40	1.86	1.86	2.08	0.52	0.54	0.56	0.52	0.56
45	2.09	2.09	2.34	0.59	0.61	0.63	0.59	0.63
50	2.31	2.31	2.60	0.65	0.68	0.70	0.65	0.70
55	2.54	2.54	2.85	0.71	0.74	0.77	0.71	0.77
60	2.78	2.78	3.12	0.78	0.81	0.84	0.78	0.84
65	3.01	3.01	3.38	0.85	0.88	0.91	0.85	0.91
70	3.24	3.24	3.64	0.91	0.95	0.98	0.91	0.98
75	3.48	3.48	3.89	0.97	1.01	1.05	0.97	1.05
80	3.70	3.70	4.15	1.04	1.08	1.12	1.04	1.12
85	3.93	3.93	4.42	1.11	1.15	1.19	1.11	1.19
90	4.17	4.17	4.68	1.17	1.22	1.26	1.17	1.26
95	4.40	4.40	4.93	1.23	1.28	1.33	1.23	1.33
100	4.63	4.63	5.19	1.30	1.35	1.40	1.30	1.40
105	4.87	4.87	5.45	1.36	1.42	1.47	1.36	1.47
110	5.09	5.09	5.72	1.43	1.49	1.54	1.43	1.54
115	5.32	5.32	5.97	1.49	1.55	1.61	1.49	1.61
120	5.55	5.55	6.23	1.56	1.62	1.68	1.56	1.68
125	5.79	5.79	6.49	1.62	1.69	1.75	1.62	1.75
130	6.02	6.02	6.75	1.69	1.76	1.82	1.69	1.82
135	6.25	6.25	7.01	1.75	1.82	1.89	1.75	1.89
140	6.48	6.48	7.27	1.82	1.89	1.96	1.82	1.96
145	6.71	6.71	7.53	1.88	1.96	2.03	1.88	2.03
150	6.94	6.94	7.79	1.95	2.03	2.10	1.95	2.10
160	7.41	7.41	8.31	2.08	2.16	2.24	2.08	2.24
170	7.87	7.87	8.83	2.21	2.30	2.38	2.21	2.38
175	8.10	8.10	9.08	2.27	2.36	2.45	2.27	2.45
180	8.33	8.33	9.35	2.34	2.43	2.52	2.34	2.52
190	8.80	8.80	9.87	2.47	2.57	2.66	2.47	2.66
200	9.25	9.25	10.38	2.60	2.70	2.80	2.60	2.80
210	9.72	9.72	10.91	2.73	2.84	2.95	2.73	2.95
220	10.19	10.19	11.42	2.86	2.97	3.08	2.86	3.08
225	10.42	10.42	11.68	2.92	3.04	3.15	2.92	3.15
230	10.64	10.64	11.95	2.99	3.11	3.23	2.99	3.23
240	11.11	11.11	12.46	3.12	3.24	3.36	3.12	3.36
250	11.58	11.58	12.98	3.25	3.37	3.50	3.25	3.50

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 2

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.23	0.23	0.26	0.07	0.07	0.07	0.07	0.07
10	0.47	0.47	0.52	0.13	0.14	0.14	0.13	0.14
15	0.70	0.70	0.78	0.20	0.20	0.21	0.20	0.21
20	0.92	0.92	1.04	0.26	0.27	0.28	0.26	0.28
25	1.16	1.16	1.30	0.33	0.34	0.35	0.33	0.35
30	1.39	1.39	1.56	0.39	0.41	0.42	0.39	0.42
35	1.62	1.62	1.81	0.45	0.47	0.49	0.45	0.49
40	1.86	1.86	2.08	0.52	0.54	0.56	0.52	0.56
45	2.09	2.09	2.34	0.59	0.61	0.63	0.59	0.63
50	2.31	2.31	2.60	0.65	0.68	0.70	0.65	0.70
55	2.54	2.54	2.85	0.71	0.74	0.77	0.71	0.77
60	2.78	2.78	3.12	0.78	0.81	0.84	0.78	0.84
65	3.01	3.01	3.38	0.85	0.88	0.91	0.85	0.91
70	3.24	3.24	3.64	0.91	0.95	0.98	0.91	0.98
75	3.48	3.48	3.89	0.97	1.01	1.05	0.97	1.05
80	3.70	3.70	4.15	1.04	1.08	1.12	1.04	1.12
85	3.93	3.93	4.42	1.11	1.15	1.19	1.11	1.19
90	4.17	4.17	4.68	1.17	1.22	1.26	1.17	1.26
95	4.40	4.40	4.93	1.23	1.28	1.33	1.23	1.33
100	4.63	4.63	5.19	1.30	1.35	1.40	1.30	1.40
105	4.87	4.87	5.45	1.36	1.42	1.47	1.36	1.47
110	5.09	5.09	5.72	1.43	1.49	1.54	1.43	1.54
115	5.32	5.32	5.97	1.49	1.55	1.61	1.49	1.61
120	5.55	5.55	6.23	1.56	1.62	1.68	1.56	1.68
125	5.79	5.79	6.49	1.62	1.69	1.75	1.62	1.75
130	6.02	6.02	6.75	1.69	1.76	1.82	1.69	1.82
135	6.25	6.25	7.01	1.75	1.82	1.89	1.75	1.89
140	6.48	6.48	7.27	1.82	1.89	1.96	1.82	1.96
145	6.71	6.71	7.53	1.88	1.96	2.03	1.88	2.03
150	6.94	6.94	7.79	1.95	2.03	2.10	1.95	2.10
160	7.41	7.41	8.31	2.08	2.16	2.24	2.08	2.24
170	7.87	7.87	8.83	2.21	2.30	2.38	2.21	2.38
175	8.10	8.10	9.08	2.27	2.36	2.45	2.27	2.45
180	8.33	8.33	9.35	2.34	2.43	2.52	2.34	2.52
190	8.80	8.80	9.87	2.47	2.57	2.66	2.47	2.66
200	9.25	9.25	10.38	2.60	2.70	2.80	2.60	2.80
210	9.72	9.72	10.91	2.73	2.84	2.95	2.73	2.95
220	10.19	10.19	11.42	2.86	2.97	3.08	2.86	3.08
225	10.42	10.42	11.68	2.92	3.04	3.15	2.92	3.15
230	10.64	10.64	11.95	2.99	3.11	3.23	2.99	3.23
240	11.11	11.11	12.46	3.12	3.24	3.36	3.12	3.36
250	11.58	11.58	12.98	3.25	3.37	3.50	3.25	3.50

ALLOCATION OF DEDUCTIBLE CREDITS BETWEEN TYPE 1, 2, 3, AND 4

LIFETIME DEDUCTIBLE--NOT WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
10	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
15	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
20	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
25	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
30	99.5%	0.5%	0.0%	99.6%	0.4%	0.0%
35	99.1%	0.9%	0.0%	99.2%	0.8%	0.0%
40	98.6%	1.4%	0.0%	98.8%	1.2%	0.0%
45	98.2%	1.8%	0.0%	98.4%	1.6%	0.0%
50	97.7%	2.3%	0.0%	98.0%	2.0%	0.0%
55	95.6%	4.4%	0.0%	96.2%	3.8%	0.0%
60	93.5%	6.5%	0.0%	94.4%	5.6%	0.0%
65	91.4%	8.6%	0.0%	92.7%	7.3%	0.0%
70	89.3%	10.7%	0.0%	90.9%	9.1%	0.0%
75	87.2%	12.8%	0.0%	89.1%	10.9%	0.0%
80	85.2%	14.8%	0.0%	87.3%	12.7%	0.0%
85	83.1%	16.9%	0.0%	85.5%	14.5%	0.0%
90	81.0%	19.0%	0.0%	83.8%	16.2%	0.0%
95	78.9%	21.1%	0.0%	82.0%	18.0%	0.0%
100	76.8%	23.2%	0.0%	80.2%	19.8%	0.0%
105	75.3%	24.7%	0.0%	79.1%	20.9%	0.0%
110	73.7%	26.3%	0.0%	78.0%	22.0%	0.0%
115	72.2%	27.8%	0.0%	76.8%	23.2%	0.0%
120	70.6%	29.4%	0.0%	75.7%	24.3%	0.0%
125	69.1%	30.9%	0.0%	74.6%	25.4%	0.0%
130	67.6%	32.4%	0.0%	73.5%	26.5%	0.0%
135	66.0%	34.0%	0.0%	72.4%	27.6%	0.0%
140	64.5%	35.5%	0.0%	71.2%	28.8%	0.0%
145	62.9%	37.1%	0.0%	70.1%	29.9%	0.0%
150	61.4%	38.6%	0.0%	69.0%	31.0%	0.0%
160	59.0%	41.0%	0.0%	67.2%	32.8%	0.0%
170	56.7%	43.3%	0.0%	65.5%	34.5%	0.0%
175	55.5%	44.5%	0.0%	64.6%	35.4%	0.0%
180	54.3%	45.7%	0.0%	63.7%	36.3%	0.0%
190	52.0%	48.0%	0.0%	62.0%	38.0%	0.0%
200	49.6%	50.4%	0.0%	60.2%	39.8%	0.0%
210	48.2%	51.8%	0.0%	59.1%	40.9%	0.0%
220	46.8%	53.2%	0.0%	58.0%	42.0%	0.0%
225	46.1%	53.9%	0.0%	57.4%	42.6%	0.0%
230	45.4%	54.6%	0.0%	56.8%	43.2%	0.0%
240	44.0%	56.0%	0.0%	55.7%	44.3%	0.0%
250	42.6%	57.4%	0.0%	54.6%	45.4%	0.0%

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1

For all Deductible Amounts: Type 1 = 0.0%, Type 2 = 100.%, Type 3/Type 4 = 0.0%

ALLOCATION OF DEDUCTIBLE CREDITS BETWEEN TYPE 1, 2, 3, AND 4 (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
5	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
10	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
15	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
20	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
25	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
30	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
35	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
40	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
45	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
50	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
55	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
60	0.0%	99.9%	0.1%	0.0%	100.0%	0.0%
65	0.0%	99.9%	0.1%	0.0%	100.0%	0.0%
70	0.0%	99.9%	0.1%	0.0%	100.0%	0.0%
75	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
80	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
85	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
90	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
95	0.0%	99.7%	0.3%	0.0%	100.0%	0.0%
100	0.0%	99.7%	0.3%	0.0%	100.0%	0.0%
105	0.0%	99.6%	0.4%	0.0%	100.0%	0.0%
110	0.0%	99.4%	0.6%	0.0%	100.0%	0.0%
115	0.0%	99.3%	0.7%	0.0%	100.0%	0.0%
120	0.0%	99.1%	0.9%	0.0%	100.0%	0.0%
125	0.0%	99.0%	1.0%	0.0%	100.0%	0.0%
130	0.0%	98.9%	1.1%	0.0%	100.0%	0.0%
135	0.0%	98.7%	1.3%	0.0%	100.0%	0.0%
140	0.0%	98.6%	1.4%	0.0%	100.0%	0.0%
145	0.0%	98.4%	1.6%	0.0%	100.0%	0.0%
150	0.0%	98.3%	1.7%	0.0%	100.0%	0.0%
160	0.0%	97.8%	2.2%	0.0%	100.0%	0.0%
170	0.0%	97.3%	2.7%	0.0%	100.0%	0.0%
175	0.0%	97.0%	3.0%	0.0%	100.0%	0.0%
180	0.0%	96.7%	3.3%	0.0%	100.0%	0.0%
190	0.0%	96.2%	3.8%	0.0%	100.0%	0.0%
200	0.0%	95.7%	4.3%	0.0%	100.0%	0.0%
210	0.0%	94.9%	5.1%	0.0%	100.0%	0.0%
220	0.0%	94.1%	5.9%	0.0%	100.0%	0.0%
225	0.0%	93.7%	6.3%	0.0%	100.0%	0.0%
230	0.0%	93.2%	6.8%	0.0%	100.0%	0.0%
240	0.0%	92.4%	7.6%	0.0%	100.0%	0.0%
250	0.0%	91.6%	8.4%	0.0%	100.0%	0.0%

CALENDAR YEAR DEDUCTIBLE ON TYPE 3/TYPE 4 PROCEDURES ONLY

For all Deductible Amounts: Type 1 = 0.0%, Type 2 = 0.0%, Type 3/Type 4 = 100.0%

CALENDAR YEAR--NOT WAIVED FOR TYPE 1

Use same allocations as for Lifetime Deductible -- Not Waived For Type 1

COINSURANCE FACTOR

For LEVEL COINSURANCE, use the actual coinsurance percentage (i.e. 100/80/50 percent plans).

For OTHER PLANS, use the following percentages:

	Employee			Spouse			Child		
Incentive Mechanisms	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
INCENTIVE INITIALS AT 80%									
Policy Years 1 and 2	85%	85%	50%	85%	85%	50%	85%	85%	50%
Policy Years 3 plus	90%	90%	50%	90%	90%	50%	90%	90%	50%
TAKEOVER - INITIALS BY D.O.H. (DATE OF HIRE)									
Policy Years 1 and 2	95%	93%	50%	95%	93%	50%	95%	93%	50%
Policy Years 3 plus	90%	90%	50%	90%	90%	50%	90%	90%	50%
INCENTIVE INITIALS AT 70%									
Policy Years 1 and 2	80%	80%	50%	80%	80%	50%	80%	80%	50%
Policy Years 3 plus	90%	90%	50%	90%	90%	50%	90%	90%	50%
100% TYPE 1, 80-90-100 INCENTIVE									
Policy Years 1 and 2	100%	85%	50%	100%	85%	50%	100%	85%	50%
Policy Years 3 plus	100%	93%	50%	100%	93%	50%	100%	93%	50%
100% TYPE 1, 70-80-90-100 INCENTIVE									
Policy Years 1 and 2	100%	80%	50%	100%	80%	50%	100%	80%	50%
Policy Years 3 plus	100%	90%	50%	100%	90%	50%	100%	90%	50%
3-STEP INCENTIVE WITH 50% ON TYPE 3									
Policy Years 1 and 2	85%	85%	50%	85%	85%	50%	85%	85%	50%
Policy Years 3 plus	93%	93%	50%	93%	93%	50%	93%	93%	50%
100% TYPE 1, 60-70-80 INCENTIVE									
Policy Years 1 and 2	100%	65%	50%	100%	65%	50%	100%	65%	50%
Policy Years 3 plus	100%	72%	50%	100%	72%	50%	100%	72%	50%

UTILIZATION FACTOR

Use same factors for Employee, Spouse and Child.

U&C, MEDIAN AND PPO MAX

Coinsurance Range	Type 1	Type 2	Type 3/4
100%	1.000	1.000	1.000
95%	0.946	0.946	0.946
90%	0.915	0.915	0.915
85%	0.886	0.886	0.886
80%	0.855	0.855	0.855
75%	0.824	0.824	0.824
70%	0.806	0.806	0.806
65%	0.785	0.785	0.785
60%	0.733	0.733	0.733
55%	0.711	0.711	0.711
50%	0.659	0.659	0.659
45%	0.645	0.645	0.645
40%	0.635	0.635	0.635
35%	0.632	0.632	0.632
30%	0.629	0.629	0.629
25%	0.626	0.626	0.626
Less Than 25%	0.626	0.626	0.626

DOLLAR REIMBURSEMENT WITH U&C, MEDIAN AND PPO MAX*

				When Quoted With A Type 1 Level		
Coinsurance Range	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
100%	1.000	1.000	1.000	1.000	1.000	1.000
95%	0.946	0.946	0.946	0.946	0.941	0.941
90%	0.915	0.915	0.915	0.915	0.907	0.907
85%	0.886	0.886	0.886	0.886	0.876	0.876
80%	0.855	0.855	0.855	0.855	0.843	0.843
75%	0.824	0.824	0.824	0.824	0.809	0.809
70%	0.806	0.806	0.806	0.806	0.790	0.790
65%	0.785	0.785	0.785	0.785	0.768	0.768
60%	0.733	0.733	0.733	0.733	0.713	0.713
55%	0.711	0.711	0.711	0.711	0.690	0.690
50%	0.659	0.659	0.659	0.659	0.637	0.637
45%	0.645	0.645	0.645	0.645	0.622	0.622
40%	0.635	0.635	0.635	0.635	0.612	0.612
35%	0.632	0.632	0.632	0.632	0.609	0.609
30%	0.629	0.629	0.629	0.629	0.606	0.606
25%	0.626	0.626	0.626	0.626	0.603	0.603
Less Than 25%	0.626	0.626	0.626	0.626	0.603	0.603

* Dollar Reimbursement is not available in the state of Washington.

DOLLAR VALUE SCHEDULE

The selected dollar multipliers are variable inputs. To determine the coinsurance percentages of the schedule
The coinsurance multipliers are found in the Dollar Value Schedule Table.

Type 1 % = (Type 1 selected dollar multiplier) ÷ (Type 1 coinsurance multiplier)
Type 2 % = (Type 2 selected dollar multiplier) ÷ (Type 2 coinsurance multiplier)
Type 3/Type 4 % = (Type 3/Type 4 selected dollar multiplier) ÷ (Type 3/Type 4 coinsurance multiplier)

MAB ALLOWANCE OUT OF PANEL

To determine the coinsurance percentages

Type 1 % = (Type 1 Ratio) * (Type 1 coinsurance)
Type 2 % = (Type 2 Ratio) * (Type 2 coinsurance)
Type 3% = (Type 3 Ratio) * (Type 3 coinsurance)

PRIOR EXTRACTION COVERAGE

NEW BUSINESS FACTORS	FACTOR
1) Full Coverage	1.250
a) (Available only to groups of 35 or more insured employees - new or takeover groups.)	
b) Waives the requirement that extraction(s) must have occurred while insured under the new policy to have coverage for the initial placement of a prosthetic	
2) Limited Takeover Coverage	1.000
a) (Provided automatically on all Takeovers if the new plan includes Type 3 coverage and the prior plan included coverage for what we consider as Type 3 procedures, unless Full Coverage is provided. Not available to non-takeover	
b) Initial placement of a prosthetic appliance or fixed bridge is covered if the extraction(s) occurred while insured under prior plan and no longer than 12 months between time of extraction and placement of appliance or bridge.	
3) No Coverage	1.000
a) The extraction(s) must have occurred while insured under the new policy to have coverage for the initial placement of a prosthetic appliance or fixed bridge.	

CHILD DEFINITION FACTORS

	Student Age								
Child Age	19	20	21	22	23	24	25	26	27
19	0.793	0.801	0.809	0.818	0.826	0.834	0.843	0.851	0.859
20	-	0.820	0.830	0.840	0.845	0.850	0.855	0.860	0.865
21	-	-	0.851	0.855	0.860	0.865	0.870	0.875	0.880
22	-	-	-	0.859	0.865	0.870	0.875	0.880	0.885
23	-	-	-	-	0.870	0.875	0.880	0.885	0.890
24	-	-	-	-	-	0.880	0.885	0.890	0.895
25	-	-	-	-	-	-	0.902	0.910	0.915
26	-	-	-	-	-	-	-	0.920	0.925
27	-	-	-	-	-	-	-	-	0.930

Dependent children will be considered covered up to age 19 if not a full-time student and up to age 24 if full-time student. Exceptions can be requested utilizing the factors listed above. The system will default to age 19 for non-student and to age 24 for full-time student except in the following states as they have passed legislation.

South Dakota

To age 19 for non-student; Age 25 if full-time student (Use 19/25).

Georgia

To age 19 for non-student; Age 26 if full-time student (Use 19/26).

Louisiana

To age 21 for non-student; Age 24 if full-time student (Use 21/24).

North Dakota

To age 22 for non-student; Age 26 if full-time student (Use 22/26).

Indiana, Tennessee

To age 24 regardless of student status. (Use 24/24).

Idaho, Iowa, Maine, Montana, Minnesota, Missouri, New Mexico, Texas, Washington, West Virginia

To age 25 regardless of student status. (Use 25/25).

Illinois, Massachusetts, New Hampshire, Utah, Wisconsin

To age 26 regardless of student status. (Use 26/26).

Florida

To the end of the Calendar Year in which the dependent child reaches age 30 regardless of student-status. (Use 27/27).

PLAN LOAD

A Plan Load will be provided for unique plan options. Contact the Home Office Underwriting Department for plan options other than those shown below.

Balanced Care Dental or All Perio/Endo in Type 3	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

All Other Section 125 Plans	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

Dual Choice Plans	Type 1	Type 2	Type 3/4
Employee	1.020	1.020	1.020
Spouse	1.020	1.020	1.020
Children	1.020	1.020	1.020

PLAN LOAD (continued)

Hi Plans	Type 1	Type 2	Type 3/4
Employee	1.060	1.060	1.060
Spouse	1.060	1.060	1.060
Children	1.060	1.060	1.060

Low Plans	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

Buy-Up Plans	Type 1	Type 2	Type 3/4
Employee	1.030	1.030	1.030
Spouse	1.030	1.030	1.030
Children	1.030	1.030	1.030

Core Plans	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

MISCELLANEOUS ADJUSTMENT FACTOR

The Miscellaneous Adjustment Factor will be provided for unique plan options. Contact the Home Office Underwriting Department for plan options other than those shown below.

12 MONTH ELIMINATION PERIOD FOR TYPE 3/TYPE 4 PROCEDURES

An option is available for non-takeover groups to increase the elimination period on Type 3/Type 4 procedures to 12 months. If this option is chosen, apply the following miscellaneous adjustment factors to Type 3/Type 4 only.

Case Size	Factor
Less than 35 lives	0.900
35 or more lives	0.850

RETIREE CONTENT

For all cases, if the percentage of insureds who are retirees is greater than 5%, then the following load applies. This load only applies to Employee and Spouse rates and only applies to Major services.

Retiree load = 1 + 75% * (Retiree% - 5%)

ANNUAL MAX FACTOR

Annual Max Factor = MaxShift + BRISlope * (BRIShift - BRI)

BRI (Benefit Richness Index) Logic

BRI will be split into 4 components: Type 1 BRI, Type 2 BRI, Type 3 BRI, & Type 4 BRI

BRI is calculated from the appropriate Employee, Spouse and Child column by the following:

(Net Rate Before Deductible - Vision Eye Exam) * Preliminary Plan Adjusted Rate / Net Rate after Deductible

Aggregate BRI = Type 1 BRI + Type 2 BRI + Type 3 BRI + Type 4 BRI

Obatin MaxShift, BRISlope, and BRIShift from the appropriate Annual Max Factor table.

To determine the appropriate factors, first find the correct range for the BRI. Locate this BRI range in the correct table (Adult Annual Max Factor table or Child Annual Max Factor table), using the factors for the appropriate Max.

If Type 1 does not contribute to the Annual Max, then Max = Max + (Preliminary Plan Adj Rate for Type 1 * 12 * 0.9)

	Adult Annual Max Factor								
	BRI Less than 18			BRI 18 to 48			BRI Greater than 48		
Max	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope
400	0.6309	18	0.01592	0.5536	28	0.00913	0.3729	48	0.00942
500	0.6560	18	0.01720	0.5700	28	0.00860	0.3980	48	0.00946
750	0.8950	18	0.01700	0.8100	28	0.00850	0.6400	48	0.00935
1000	1.0050	18	0.01540	0.9280	28	0.00770	0.7740	48	0.00847
1250	1.0700	18	0.01400	1.0000	28	0.00700	0.8600	48	0.00770
1500	1.1000	18	0.01200	1.0400	28	0.00600	0.9200	48	0.00660
1750	1.1250	18	0.00900	1.0800	28	0.00450	0.9900	48	0.00495
2000	1.1450	18	0.00660	1.1120	28	0.00330	1.0460	48	0.00363
2500	1.2100	18	0.00600	1.1800	28	0.00300	1.1200	48	0.00330
3000	1.2450	18	0.00500	1.2200	28	0.00250	1.1700	48	0.00275

	Child Annual Max Factor								
	BRI Less than 18			BRI 18 to 48			BRI Greater than 48		
Max	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope
400	0.7009	18	0.01592	0.6536	28	0.00913	0.5329	48	0.01067
500	0.7260	18	0.01720	0.6700	28	0.00860	0.5580	48	0.00946
750	0.9550	18	0.01100	0.9000	28	0.00550	0.7900	48	0.00605
1000	1.0650	18	0.00940	1.0180	28	0.00470	0.9240	48	0.00517
1250	1.1150	18	0.00800	1.0750	28	0.00400	0.9950	48	0.00440
1500	1.1400	18	0.00600	1.1100	28	0.00300	1.0500	48	0.00330
1750	1.1650	18	0.00300	1.1500	28	0.00150	1.1200	48	0.00165
2000	1.1850	18	0.00060	1.1820	28	0.00030	1.1760	48	0.00033
2500	1.2210	18	0.00020	1.2200	28	0.00010	1.2180	48	0.00011
3000	1.2700	18	0.00000	1.2700	28	0.00000	1.2700	48	0.00000

Internal Max

If there is Internal Max on Type 3 only then

Type 3 column Annual Max Factor = formula using Aggregate BRI and Internal Max

Type 1, Type 2, Type 4 columns Annual Max Factor = formula using Aggregate BRI and Annual Max

If there is Internal Max on Type 4 only then

Type 4 column Annual Max Factor = formula using Aggregate BRI and Internal Max

Type 1, Type 2, Type 3 columns Annual Max Factor = formula using Aggregate BRI and Annual Max

If there is Internal Max on Type 3 and Type 4 then

Type 3 and Type 4 columns Annual Max Factor = formula using Aggregate BRI and Internal Max

Type 1 and Type 2 columns Annual Max Factor = formula using Aggregate BRI and Annual Max

ANNUAL MAXIMUM UTILIZATION FACTOR

Maximum	Factor	Dollar Reim. Factor*
Less than 1000	1.000	1.050
1000	1.000	1.050
1200	1.000	1.050
1250	1.000	1.050
1500	1.000	1.060
1750	1.000	1.060
2000	1.000	1.060
2500	1.000	1.050
3000 or More	1.000	1.050

* Dollar Reimbursement is not available in the state of Washington.

ENHANCED MAXIMUM

The Enhanced Maximum (Increased Maximum Benefit) Option offers an annual maximum that varies by insured. An individual's *Annual Maximum* will increase for a benefit period by the *Carry Over Amount* up to the *Maximum Carry Over Amount* given that:

1) The insured's annual claims do not exceed the *Benefit Threshold* in the prior year
2) The insured has submitted at least one claim for dental expenses (incurred during each of the current and prior benefit periods).

The *Carry Over Amount* can be accumulated from one benefit period to the next up to the *Maximum Carry Over Amount* unless:

1) Dental benefits for the prior year exceed the *Benefit Threshold* , in this situation no additional *Carry Over Amount* will be accumulated for that benefit period
2) No dental expenses are incurred for an insured during a benefit period, in this situation no *Carry Over Amount* will be accumulated and any *Carry Over Amount* from previous benefit periods would be forfeited.

The *PPO Bonus Carry Over Amount* is added to *Carry Over Amount* up to the *Maximum Carry Over Amount* if:

1) At least one visit is made to a Panel Provider during a benefit period (PPO Bonus not available in Washington).

<u>Factor Calculation</u>

f(x) = MaxShift(x) + BRISlope(x) * (BRIShift(x) - BRI)

A = Annual Maximum

If Type 1 does not contribute to the Annual Max, then A = A + (Preliminary Plan Adj Rate for Type 1 * 12 * 0.9)

B = Benefit Threshold

C = Carry Over Amount

D = PPO Bonus Carry Over Amount

E = Two times Passive PPO Factor (from the Dental Area Classification Tables) to a maximum of 1

F = Percentage of insureds with one or more claims

G = Insured Persistency Factor

H = Prior Carrier Rollover Factor (from Prior Carrier Rollover Factors Table)

I = A + 2 * (C + D * E)

Maximum Adjustment = [[f(I) / f(A) - 1] * f(B) * F * G * H] + 1

PRIOR CARRIER ROLLOVER FACTORS		First 3 Years	4th Year and Later
None		1.000	1.000
Option 1	Individual EOBs	1.150	1.000
Option 2	Prior Carrier Provides Rollover Amounts	1.500	1.000
Option 3A	$250 Credit for All Initial Employees	1.400	1.000
Option 3B	$500 Credit for All Initial Employees	1.700	1.000

PPO TWO-TIER UTILIZATION FACTOR

Theory

If the Ratio of In Panel Employee Net Claims to Out of Panel Employee Net Claims is less than PPO MAX Factor, then use Passive Utilization factor.

If the Ratio of In Panel Employee Net Claims to Out of Panel Net Claims is between the PPO MAX Factor and 2.0, then Linear Interpolation between Passive and 95%.

If the Ratio of In Panel Employee Net Claims to Out of Panel Employee Net Claims is greater than 2.0, assume 95% In Panel utilization.

Calculation Formulas

A = In Panel Employee Net Claims Costs
B = Out of Panel Employee Net Claims Costs
C = Passive PPO Utilization
D = PPO MAX Claim Factor

If A/B <= D then

In Panel Utilization	C
Out of Panel Utilization	1 - C
*Blended Net Rate =	(C*Net In Panel Rate) + ((1-C)*Net Out of Panel Rate)

If D < A/B < 2.0 then

In - Panel Utilization	C + ((95%-C)*(A/B-D)/(2.0-D))
Out Panel Utilization	1-(C + ((95%-C)*(A/B-D)/(2.0-D)))
*Blended Net Rate =	(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D)))*Net In Panel Rate+ (1-(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D))))*Net Out of Panel Rate

If A/B >= 2.0 then

In Panel Utilization	95%
Out Panel Utilization	5%
*Blended Net Rate =	Net In Panel Rate

*Once the utilization is calculated using the Employee rate, apply the same utilization for In Panel and Out of Panel rates to calculate the Dependent blended net rates.

Example of Two-Tier Plan: 100-80-50 In-Panel, Schedule Out-of-Panel

A	=	24.38
B	=	17.84
C	=	0.26
D	=	0.75
A/B	=	136.66%

Net In Panel Rate/Net Out of Panel Rate	=	24.38 / 17.84
	=	1.367, so D < A/B < 2.0, therefore
In-Panel Utilization	=	0.26 + ((0.95 - 0.26) * (1.367 - 0.75)/(2.0 - 0.75)
	=	60.1%
Out-Panel	=	39.9%
Blended Net Employee Rate	=	(24.38 * 0.601)+(17.84 * 0.399)
	=	21.77

CASE SIZE FACTORS

Employee	Factor
Under 10	1.045
10 to 14	1.025
15 to 19	1.014
20 to 24	0.980
25 to 34	0.960
35 to 49	0.955
50 to 69	0.955
70 to 99	0.955
100 to 249	0.955
250 to 499	0.955
500 to 999	0.955
1000 or more	0.955

Cases with 500+ employees--refer to Home Office for approval.

If a case is Flex X, use a factor of 1.000 instead of the values above.

If dental is quoted on a voluntary (contributory) basis for employees, the minimum participation allowed is 60 percent. Since actual participation varies, a realistic estimate of the case size must be made based on our over-all experience. On Non-Section 125 business, it is common that greater than 60 percent participation is achieved, while on Section 125 business, we typically achieve far less. The following case size assumptions will be used:

Voluntary (Contributory)	Section 125 Plans
Use 85% of those eligible	Use 50% of those eligible

Also, it is important to know how many employees have coverage elsewhere before quoting to assure the correct case size is reflected in the proposal rates. When establishing the case size factor, the number of employees covered elsewhere is subtracted from the total number eligible. If the exact number covered elsewhere is not known, a reasonable estimate must be made.

If a lengthy waiting period is requested by the policyholder, the case size factor used should be the factor for the number of employees who have completed the waiting period, not the factor for the entire group.

If the participation requirement for employees is Non Contributory except for Covered Elsewhere, the case size factor should be the factor for 94 percent of the group size that would otherwise apply.

INDUSTRY/OCCUPATION FACTORS

Use factor from Dental Industry Factors Table (Section Three) whenever possible.

Otherwise, use factors below. Each insured employee is coded as "Unskilled", "Skilled", "Teaching". "Sales" or "Professional". A calculation is then completed on the Rate Worksheet to determine a weighted-average occupation factor.

Unskilled		0.86
Skilled	(Apprenticeship Post-Secondary Education)	1.07
Teaching	(Secondary or Elementary only)	1.25
Sales	(Any compensation comprised of base salary plus commissions but excluding retail sales	1.29
Professiona	(College degree, Management)	1.33

The following are guidelines to help determine occupation classes. Remember that these explanations are not intended to be complete, comprehensive or absolute. Rather they are an attempt to classify employees in a general manner, and care should be taken to adjust your thinking on a case-by-case basis. See Section Two for a more detailed explanation of Occupational classifications.

The Unskilled (U) class, in general, includes those occupations characterized by manual labor and generally moderate income. Wages are almost exclusively earned hourly. Qualifications or requirements for employment are minimal. Some Common occupations considered unskilled are: Janitorial, maintenance, warehouse workers, truck drivers, retail sales clerks, production or assembly line workers, entry-level or routine clerical workers.

The Skilled (K) class includes occupations that require skills not normally associated with an entry-level position. Often training past the secondary level (perhaps graduation from a trade school or a community college) or a period of apprenticeship is required. Earnings can be hourly or monthly. In general, foremen or supervisors are considered skilled. Some common occupations considered skilled are: secretarial, plumbing, electrical, drafting, appliance repair, machinists, heavy equipment operators and bookkeepers.

The Teaching (T) class includes certificated elementary and secondary teachers. It does not include college professors (Professional), nor does it include ancillary personnel such as teacher's aides (Unskilled), or administrative staff (Unskilled, Professional or Skilled).

The Sales (S) class relates to those people who receive compensation based on commissions. Their livelihood depends on personal contacts and, to an extent on personal appearance. Included in this class are individuals involved in the sale of automobiles, insurance and real estate. These employees must qualify as actual employees and not independent contractors. Retail sales clerks, such as department store employees are not considered "Sales", but are classified as "Unskilled". Other inside sales employees are usually classified as "Skilled".

The Professional (P) class includes professionals and managerial positions. Earnings are primarily monthly salaries. Included in this class are: corporate officers, lawyers, accountants, professors, architects and actuaries. This also includes sales managers if their primary responsibility is overseeing a field force rather than obtaining business themselves.

INDUSTRY/OCCUPATION FACTORS

When using "Occupation" based industry factors use the table below to calculate the female percent factor. These factors are applied to the Employee rate only. The Female Percentage factor for dependents is always 1.00.

Female Percentage	Factor
0%	0.95
5%	0.96
10%	0.97
15%	0.98
20%	0.99
25%	1.00
30%	1.01
35%	1.02
40%	1.03
45%	1.04
50%	1.05
55%	1.06
60%	1.07
65%	1.08
70%	1.09
75%	1.10
80%	1.11
85%	1.12
90%	1.13
95%	1.14

PARTICIPATION FACTORS

Description	Employee	Dependent
Non Contributory Except for those Covered Elsewhere for both*	0.940	0.940
Non Contributory--Not Dual Choice--No Waivers Allowed	0.920	0.920
Non Contributory Except for those Covered Elsewhere for Employee, Contributory for Dependents	0.940	1.020
Contributory for both Employee and Dependents		
No Section 125, not Dual Choice	1.020	1.020
Dual Choice		
- 60% or more participating in the indemnity plan	1.030	1.030
- With 50% but less then 60% participating in the indemnity plan	1.040	1.040
- With 40% but less then 50% participating in the indemnity plan	1.080	1.080
- With less then 40% participating in the indemnity plan	1.120	1.120
Section 125 other than Flex 1 or Flex 6	1.020	1.020
Section 125 - Flex 1 or Flex 6		
- 60% or more participating in the benefit plan	1.020	1.020
- With 50% but less then 60% participating in the benefit plan	1.030	1.030
- With 40% but less then 50% participating in the benefit plan	1.070	1.070
- With less then 40% participating in the benefit plan	1.110	1.110
Section 125 Administered Only		
Contributory for both Employee and Dependents	1.020	1.020
Non Contributory for Employee, Contributory for Dependents	0.920	1.020
Non Contributory Except for those Covered Elsewhere for employee, Contributory for Dependents	0.940	1.020
Non Contributory for Employee, Non Contributory Except Covered Elsewhere for Dependents	0.920	0.940
Non Contributory for Employee, Contributory for Dependents	0.920	1.020
Plans where participation is Tied to Medical plan for both Employee and Dependents	0.950	0.950
Plans where participation is Tied to Medical plan for Employee, but participation for Dependents is Contributory	0.950	1.020

* With this participation requirement, the policy will be administered as non contributory (non-contributory) for employees or dependents not covered elsewhere for dental benefits, and contributory for employees or dependents who are covered elsewhere for dental benefits. That is, all eligible employees or dependents must be enrolled except those who have completed a Waiver Card Which permits them to decline participation in our plan due to other dental coverage.

It is not necessary to use the same participation category for dependents as for employees. Specifically, if employee participation is totally non contributory (no waivers allowed), any of the above forms of dependent participation may be used. If employee participation is Non Contributory Except for those Covered Elsewhere, dependent participation may be either Non Contributory except Covered Elsewhere or Contributory. If employee participation is Contributory, dependent participation should be contributory also.

A Grand Composite rating basis (all premiums are expressed on a per employee basis) cannot be used unless participation is totally Non Contributory for both employees and dependents.

When Open Enrollment is requested, multiply the Employee and Dependent Participation Factors by 1.020.

ORTHO BASE RATE

	Employee	Spouse	Child
Ortho Net Starting Rate	0.90	0.92	3.40
Dental Add-On Factor	0.30	0.28	1.15

ORTHO PLAN FACTOR

Plan	Adult	Child
Takeover 12 month insured Waived for Initials	0.900	0.950
Takeover 12 month insured Waived for All	1.100	1.120
NonTakeover 12 month insured Not Waived	0.550	0.550
NonTakeover 12 month insured Waived for All	0.900	0.950

ORTHO COINSURANCE FACTORS

Coinsurance	Adult Factor	Child Factor
50%	0.950	0.950
60%	1.140	1.140
65%	1.200	1.200

ORTHO CASE SIZE FACTORS

Employee	Factor
Under 10	1.500
10 to 14	1.220
15 to 19	1.180
20 to 24	1.120
25 to 34	1.040
35 to 49	0.940
50 to 69	0.920
70 to 99	0.860
100 to 249	0.820
250 to 499	0.700
500 to 999	0.680
1000 or more	0.680

ORTHO MAXIMUM FACTORS

Maximum	Adult Factor	Child Factor	Maximum	Adult Factor	Child Factor
250	0.350	0.360	900	0.350	0.360
350	0.360	0.370	1000	0.360	0.370
400	0.370	0.380	1200	0.370	0.380
500	0.380	0.390	1250	0.380	0.390
550	0.430	0.440	1300	0.430	0.440
600	0.470	0.480	1500	0.470	0.480
750	0.550	0.570	1750	0.550	0.570
800	0.600	0.610	2000	0.600	0.610
850	0.650	0.660	2500	0.650	0.660

ORTHO MAXIMUM AGE FACTORS

Child Only Coverage

Max Age	Term Age	Adult Factor	Child Factor
17	19	1.000	0.980
19	19	1.000	1.000

Adult Coverage Included

Student Age	Adult Factor	Child Factor
24	1.000	1.130
25	1.000	1.190
26	1.000	1.280
27	1.000	1.330

ORTHO UP FRONT FACTORS

Up Front Percent	Adult Factor	Child Factor
Less than 25%	0.900	0.900
25%	1.000	1.000
35% or More	1.100	1.100

Orthodontia Coverage Provisions:

At least ten "child", "two or more", or "composite" dependent units must be insured to provide the Orthodontics Supplement.

Adult Orthodontia(providing coverage for Employee, Spouse and Children) waives the special age 17 limit for Orthodontia, but children must still meet normal dependency tests. At least 35 employees and ten "child", "two or more", or "composite" dependent units must be insured.

When quoting Adult Orthodontia, use Employee, Spouse and Child rates shown above. When quoting Orthodontia with special age 17 limit, use the Child rate only.

All Orthodontia Takeovers must include coverage and rates for Employee, Spouse and Child(ren), regardless of the size of the group or age limits in the prior carrier's plan. This waives the special age 17 limit for Orthodontia, but children must still meet normal dependency tests. Use the Employee, Spouse and Child rates shown below.

Orthodontia coverage with 12 month insured limitation waived for all insureds is only available for plans with at least 35 "child", "two or more", or "composite" dependent units.

DENTAL AREA CLASSIFICATION TABLE

Dental costs and utilization vary by geographic area. Area loads act as a fine-tuning mechanism for prices, and also indicate variations in expenses and utilization. All pricing is based on the area's ZIP Code.

For Scheduled plans, the base rate multiplier determines the range of multiples available.

For U&C, MEDIAN and PPO MAX plans, the ZIP Code determines the Net Starting Rates to use.

A ZIP Code may be obtained by calling any Post Office and providing the street address of the Policyholder.

If a group is located in more than one ZIP Code, a weighted average should be used (covered elsewhere in this Section). However, if less than 10 percent of the eligible employees are in a separate ZIP Code, a weighted average is not necessary--use the ZIP Code of the main location.

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
5	NY	1.027	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
6	PR	1.002	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
7	PR	1.002	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
9	PR	1.002	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
10	MA	0.947	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
11	MA	0.947	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
12	MA	0.950	1.031	0.987	1.032	1.120	1.742	1.812	0.290	0.210
13	MA	0.942	1.000	1.156	1.142	1.222	1.742	1.812	0.330	0.380
14	MA	0.955	1.010	1.152	1.200	1.253	1.742	1.812	0.350	0.410
15	MA	0.886	1.027	1.156	1.177	1.252	1.742	1.812	0.160	0.250
16	MA	0.984	0.964	1.250	1.249	1.347	1.742	1.812	0.390	0.350
17	MA	1.021	0.995	1.247	1.241	1.351	1.746	1.816	0.310	0.380
18	MA	0.973	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
19	MA	0.998	1.006	1.191	1.260	1.298	1.746	1.816	0.300	0.250
20	MA	0.999	0.987	1.195	1.232	1.294	1.746	1.816	0.400	0.300
21	MA	0.990	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
22	MA	0.990	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
23	MA	0.953	1.044	1.152	1.148	1.248	1.742	1.812	0.510	0.330
24	MA	0.990	0.952	1.304	1.275	1.468	1.742	1.812	0.400	0.320
25	MA	0.946	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
26	MA	0.946	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
27	MA	0.908	0.992	1.147	1.116	1.241	1.742	1.812	0.500	0.230
28	RI	0.928	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
29	RI	0.928	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
30	NH	0.984	1.007	1.164	1.151	1.227	1.694	1.762	0.150	0.330
31	NH	1.030	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
32	NH	0.914	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
33	NH	1.030	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
34	NH	0.938	1.000	1.101	1.112	1.154	1.694	1.762	0.080	0.330
35	NH	0.951	1.008	1.072	1.083	1.177	1.694	1.762	0.050	0.340
36	NH	0.914	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
37	NH	0.950	0.972	1.135	1.173	1.200	1.694	1.762	0.090	0.340
38	NH	0.927	1.006	1.130	1.139	1.216	1.694	1.762	0.130	0.140
39	ME	0.901	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
40	ME	0.901	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
41	ME	0.958	0.992	1.124	1.183	1.271	1.672	1.739	0.220	0.160
42	ME	0.893	1.013	1.036	1.076	1.156	1.672	1.739	0.090	0.190
43	ME	0.880	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
44	ME	0.953	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
45	ME	0.953	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
46	ME	0.784	1.007	0.961	1.025	1.109	1.672	1.739	0.150	0.180
47	ME	0.801	1.029	0.883	0.936	0.974	1.672	1.739	0.100	0.070
48	ME	0.936	0.996	1.048	1.096	1.136	1.672	1.739	0.050	0.260
49	ME	0.880	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
50	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
51	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
52	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
53	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
54	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
55	MA	0.973	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
56	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
57	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
58	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
59	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
60	CT	1.011	1.004	1.189	1.185	1.192	1.675	1.742	0.390	0.180
61	CT	1.036	0.998	1.205	1.188	1.191	1.675	1.742	0.380	0.160
62	CT	0.988	1.000	1.181	1.168	1.165	1.675	1.742	0.150	0.150
63	CT	1.012	0.998	1.186	1.163	1.148	1.675	1.742	0.260	0.250
64	CT	0.973	1.001	1.217	1.193	1.221	1.675	1.742	0.360	0.210
65	CT	1.024	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
66	CT	1.024	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
67	CT	1.004	1.009	1.157	1.170	1.186	1.675	1.742	0.400	0.250
68	CT	1.079	0.997	1.276	1.281	1.381	1.675	1.742	0.290	0.230
69	CT	1.062	0.987	1.294	1.295	1.373	1.675	1.742	0.290	0.290
70	NJ	1.039	1.021	1.228	1.147	1.171	1.663	1.729	0.500	0.300

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
5	NY	1.176	0.962	0.830	0.620	0.530	0.970	0.970	1.000	1.000	K
6	PR	0.941	0.976	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
7	PR	0.941	0.976	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
9	PR	0.961	0.976	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
10	MA	1.176	0.977	0.840	0.640	0.620	0.970	0.970	1.000	1.000	E
11	MA	1.176	0.977	0.840	0.640	0.620	0.970	0.970	1.000	1.000	E
12	MA	1.137	0.977	0.840	0.690	0.610	0.970	0.970	1.000	1.000	C
13	MA	1.137	0.977	0.830	0.560	0.560	0.970	0.970	1.000	1.000	F
14	MA	1.176	0.977	0.850	0.530	0.540	0.970	0.970	1.000	1.000	G
15	MA	1.176	1.254	0.840	0.670	0.580	0.970	0.970	1.000	1.000	B
16	MA	1.216	1.254	0.830	0.590	0.580	0.970	0.970	1.000	1.000	G
17	MA	1.216	1.254	0.820	0.560	0.540	0.970	0.970	1.000	1.000	F
18	MA	1.176	0.977	0.830	0.610	0.560	0.970	0.970	1.000	1.000	F
19	MA	1.176	0.977	0.840	0.670	0.580	0.970	0.970	1.000	1.000	E
20	MA	1.216	0.977	0.840	0.630	0.590	0.970	0.970	1.000	1.000	G
21	MA	1.275	1.254	0.820	0.610	0.560	0.970	0.970	1.000	1.000	G
22	MA	1.275	1.254	0.820	0.610	0.560	0.970	0.970	1.000	1.000	G
23	MA	1.176	0.977	0.840	0.600	0.590	0.970	0.970	1.000	1.000	H
24	MA	1.176	1.254	0.820	0.610	0.560	0.970	0.970	1.000	1.000	G
25	MA	1.176	0.977	0.840	0.630	0.590	0.970	0.970	1.000	1.000	C
26	MA	1.176	0.977	0.840	0.630	0.590	0.970	0.970	1.000	1.000	C
27	MA	1.176	0.977	0.830	0.700	0.590	0.970	0.970	1.000	1.000	F
28	RI	1.176	0.950	0.850	0.650	0.650	0.970	0.970	1.000	1.000	
29	RI	1.176	0.950	0.830	0.650	0.650	0.970	0.970	1.000	1.000	
30	NH	1.137	1.076	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
31	NH	1.176	1.076	0.840	0.680	0.590	0.970	0.970	1.000	1.000	A
32	NH	1.137	1.076	0.830	0.650	0.650	0.970	0.970	1.000	1.000	
33	NH	1.176	1.076	0.840	0.680	0.590	0.970	0.970	1.000	1.000	A
34	NH	1.137	1.076	0.840	0.610	0.610	0.970	0.970	1.000	1.000	A
35	NH	0.980	1.076	0.850	0.680	0.600	0.970	0.970	1.000	1.000	N
36	NH	1.137	1.076	0.830	0.650	0.650	0.970	0.970	1.000	1.000	
37	NH	1.137	1.076	0.830	0.630	0.600	0.970	0.970	1.000	1.000	A
38	NH	1.137	1.076	0.830	0.780	0.610	0.970	0.970	1.000	1.000	A
39	ME	1.137	1.076	0.850	0.760	0.750	0.970	0.970	1.000	1.000	A
40	ME	1.137	1.076	0.850	0.760	0.750	0.970	0.970	1.000	1.000	A
41	ME	1.176	1.076	0.830	0.760	0.750	0.970	0.970	1.000	1.000	B
42	ME	0.980	0.819	0.840	0.740	0.740	0.970	0.970	1.000	1.000	N
43	ME	0.980	0.819	0.840	0.750	0.700	0.970	0.970	1.000	1.000	B
44	ME	0.980	0.819	0.840	0.820	0.730	0.970	0.970	1.000	1.000	N
45	ME	0.980	0.819	0.840	0.820	0.730	0.970	0.970	1.000	1.000	N
46	ME	0.980	0.819	0.850	0.750	0.700	0.970	0.970	1.000	1.000	
47	ME	0.980	0.819	0.850	0.750	0.710	0.970	0.970	1.000	1.000	N
48	ME	0.980	0.819	0.840	0.710	0.680	0.970	0.970	1.000	1.000	
49	ME	0.980	0.819	0.860	0.750	0.700	0.970	0.970	1.000	1.000	B
50	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
51	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
52	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
53	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	A
54	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	E
55	MA	1.176	0.977	0.830	0.610	0.560	0.970	0.970	1.000	1.000	F
56	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
57	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	N
58	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
59	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
60	CT	1.216	1.268	0.820	0.740	0.650	0.970	0.970	1.000	1.000	E
61	CT	1.275	1.268	0.830	0.750	0.680	0.970	0.970	1.000	1.000	D
62	CT	1.176	1.268	0.840	0.770	0.590	0.970	0.970	1.000	1.000	A
63	CT	1.176	1.268	0.840	0.680	0.590	0.970	0.970	1.000	1.000	C
64	CT	1.216	1.268	0.820	0.710	0.640	0.970	0.970	1.000	1.000	D
65	CT	1.275	1.268	0.830	0.690	0.650	0.970	0.970	1.000	1.000	F
66	CT	1.216	1.268	0.830	0.690	0.650	0.970	0.970	1.000	1.000	F
67	CT	1.176	1.268	0.830	0.670	0.630	0.970	0.970	1.000	1.000	F
68	CT	1.275	1.268	0.820	0.690	0.620	0.970	0.970	1.000	1.000	D
69	CT	1.275	1.268	0.820	0.640	0.620	0.970	0.970	1.000	1.000	E
70	NJ	1.275	0.962	0.830	0.630	0.600	0.970	0.970	1.000	1.000	H

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
71	NJ	0.975	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
72	NJ	0.975	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
73	NJ	0.975	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
74	NJ	1.024	0.991	1.211	1.237	1.226	1.663	1.729	0.380	0.330
75	NJ	0.962	1.000	1.142	1.165	1.190	1.663	1.729	0.690	0.220
76	NJ	1.044	0.995	1.249	1.212	1.249	1.663	1.729	0.500	0.330
77	NJ	1.000	1.030	1.178	1.172	1.177	1.663	1.729	0.570	0.290
78	NJ	1.040	0.993	1.196	1.193	1.177	1.663	1.729	0.470	0.350
79	NJ	1.046	0.911	1.289	1.344	1.328	1.663	1.729	0.300	0.310
80	NJ	0.995	1.017	1.082	1.070	1.084	1.663	1.729	0.600	0.310
81	NJ	0.959	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
82	NJ	0.983	1.001	1.076	1.053	1.083	1.663	1.729	0.290	0.220
83	NJ	0.959	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
84	NJ	0.989	0.960	1.132	1.106	1.111	1.663	1.729	0.360	0.300
85	NJ	0.987	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
86	NJ	0.987	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
87	NJ	0.985	1.000	1.116	1.078	1.080	1.663	1.729	0.410	0.280
88	NJ	1.017	0.999	1.224	1.185	1.169	1.663	1.729	0.530	0.270
89	NJ	1.015	0.944	1.279	1.278	1.220	1.663	1.729	0.460	0.280
100	NY	0.976	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
101	NY	0.976	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
102	NY	0.976	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
103	NY	1.007	0.990	1.346	1.115	1.150	1.673	1.740	0.660	0.340
104	NY	0.986	1.050	1.302	0.989	1.046	1.673	1.740	0.740	0.150
104.54	NY	0.986	1.050	1.302	0.989	1.046	1.673	1.740	0.540	0.340
104.63	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
104.71	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
105	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
106	NY	1.011	0.988	1.351	1.398	1.382	1.673	1.740	0.320	0.450
107	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
108	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
109	NY	1.062	0.985	1.205	1.156	1.164	1.673	1.740	0.440	0.320
110	NY	1.061	0.975	1.329	1.210	1.284	1.673	1.740	0.500	0.350
111	NY	1.000	1.050	1.458	1.075	1.162	1.673	1.740	0.770	0.390
112	NY	1.004	0.993	1.526	1.172	1.217	1.673	1.740	0.560	0.310
112.22	NY	1.000	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
113	NY	0.995	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
114	NY	0.995	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
115	NY	1.086	0.978	1.382	1.183	1.233	1.673	1.740	0.520	0.340
116	NY	0.973	0.982	1.391	1.161	1.222	1.673	1.740	0.660	0.400
117	NY	1.027	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
118	NY	1.064	0.924	1.384	1.194	1.260	1.673	1.740	0.640	0.400
119	NY	1.012	1.050	1.113	1.005	1.073	1.673	1.740	0.700	0.380
120	NY	0.954	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
121	NY	0.954	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
122	NY	0.954	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
123	NY	0.975	1.032	0.955	0.955	1.037	1.834	1.907	0.390	0.130
124	NY	0.943	0.987	1.045	1.030	1.077	1.834	1.907	0.480	0.270
125	NY	0.954	1.027	1.030	0.979	1.034	1.834	1.907	0.570	0.340
126	NY	0.950	1.000	1.102	0.997	1.072	1.834	1.907	0.630	0.270
127	NY	0.886	1.050	1.016	0.968	1.017	1.834	1.907	0.360	0.360
128	NY	0.933	1.000	1.025	0.968	1.000	1.834	1.907	0.440	0.370
129	NY	0.896	1.000	0.919	0.891	0.916	1.834	1.907	0.060	0.320
130	NY	0.900	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
131	NY	0.900	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
132	NY	0.955	0.996	0.986	1.027	1.011	1.834	1.907	0.230	0.280
133	NY	0.862	1.041	0.880	0.895	0.948	1.834	1.907	0.050	0.250
134	NY	0.883	1.000	0.916	0.942	0.945	1.834	1.907	0.180	0.230
135	NY	0.936	0.966	0.944	0.975	1.005	1.834	1.907	0.230	0.280
136	NY	0.898	1.000	0.901	0.902	0.934	1.834	1.907	0.190	0.270
137	NY	0.909	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
138	NY	0.909	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
139	NY	0.909	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
140	NY	0.923	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
141	NY	0.923	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
71	NJ	1.216	0.962	0.840	0.640	0.580	0.970	0.970	1.000	1.000	K
72	NJ	1.216	0.962	0.840	0.640	0.580	0.970	0.970	1.000	1.000	K
73	NJ	1.216	0.962	0.840	0.640	0.580	0.970	0.970	1.000	1.000	K
74	NJ	1.275	0.962	0.830	0.610	0.550	0.970	0.970	1.000	1.000	G
75	NJ	1.275	0.962	0.830	0.660	0.590	0.970	0.970	1.000	1.000	I
76	NJ	1.275	0.962	0.830	0.610	0.560	0.970	0.970	1.000	1.000	I
77	NJ	1.176	0.962	0.830	0.640	0.580	0.970	0.970	1.000	1.000	I
78	NJ	1.216	0.962	0.830	0.590	0.530	0.970	0.970	1.000	1.000	I
79	NJ	1.275	0.962	0.830	0.620	0.610	0.970	0.970	1.000	1.000	E
80	NJ	1.176	0.967	0.830	0.630	0.600	0.970	0.970	1.000	1.000	I
81	NJ	1.176	0.967	0.830	0.630	0.610	0.970	0.970	1.000	1.000	H
82	NJ	1.176	0.967	0.830	0.690	0.610	0.970	0.970	1.000	1.000	C
83	NJ	1.176	0.967	0.830	0.630	0.610	0.970	0.970	1.000	1.000	H
84	NJ	1.176	0.967	0.830	0.640	0.640	0.970	0.970	1.000	1.000	E
85	NJ	1.216	1.263	0.830	0.700	0.600	0.970	0.970	1.000	1.000	F
86	NJ	1.216	1.263	0.830	0.700	0.600	0.970	0.970	1.000	1.000	F
87	NJ	1.176	1.263	0.830	0.660	0.600	0.970	0.970	1.000	1.000	F
88	NJ	1.275	0.962	0.830	0.660	0.600	0.970	0.970	1.000	1.000	H
89	NJ	1.275	0.962	0.830	0.660	0.540	0.970	0.970	1.000	1.000	G
100	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	I
101	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	J
102	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	
103	NY	1.216	0.962	0.830	0.600	0.550	0.970	0.970	1.000	1.000	K
104	NY	1.176	0.962	0.840	0.690	0.540	0.970	0.970	1.000	1.000	I
104.54	NY	1.176	0.962	0.840	0.600	0.540	0.970	0.970	1.000	1.000	J
104.63	NY	1.275	0.962	0.810	0.690	0.540	0.970	0.970	1.000	1.000	J
104.71	NY	1.275	0.962	0.810	0.690	0.540	0.970	0.970	1.000	1.000	J
105	NY	1.275	0.962	0.810	0.600	0.540	0.970	0.970	1.000	1.000	J
106	NY	1.275	0.962	0.810	0.510	0.460	0.970	0.970	1.000	1.000	H
107	NY	1.275	0.962	0.810	0.600	0.540	0.970	0.970	1.000	1.000	J
108	NY	1.275	0.962	0.810	0.600	0.540	0.970	0.970	1.000	1.000	J
109	NY	1.176	0.962	0.830	0.620	0.530	0.970	0.970	1.000	1.000	H
110	NY	1.275	0.962	0.830	0.590	0.560	0.970	0.970	1.000	1.000	J
111	NY	1.275	0.962	0.830	0.560	0.520	0.970	0.970	1.000	1.000	K
112	NY	1.275	0.962	0.800	0.630	0.530	0.970	0.970	1.000	1.000	J
112.22	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	J
113	NY	1.275	0.962	0.790	0.600	0.550	0.970	0.970	1.000	1.000	K
114	NY	1.275	0.962	0.820	0.600	0.550	0.970	0.970	1.000	1.000	K
115	NY	1.216	0.962	0.830	0.600	0.510	0.970	0.970	1.000	1.000	J
116	NY	1.216	0.962	0.820	0.540	0.500	0.970	0.970	1.000	1.000	K
117	NY	1.176	0.962	0.830	0.620	0.530	0.970	0.970	1.000	1.000	K
118	NY	1.216	0.962	0.830	0.550	0.480	0.970	0.970	1.000	1.000	K
119	NY	1.137	0.962	0.840	0.570	0.550	0.970	0.970	1.000	1.000	K
120	NY	1.078	1.175	0.850	0.720	0.610	0.970	0.970	1.000	1.000	C
121	NY	1.078	1.175	0.850	0.720	0.610	0.970	0.970	1.000	1.000	C
122	NY	1.078	1.175	0.850	0.720	0.610	0.970	0.970	1.000	1.000	C
123	NY	1.078	1.175	0.830	0.680	0.580	0.970	0.970	1.000	1.000	E
124	NY	1.039	1.175	0.830	0.670	0.640	0.970	0.970	1.000	1.000	F
125	NY	1.039	1.175	0.830	0.610	0.570	0.970	0.970	1.000	1.000	H
126	NY	1.039	1.175	0.830	0.660	0.550	0.970	0.970	1.000	1.000	H
127	NY	1.039	0.875	0.830	0.590	0.590	0.970	0.970	1.000	1.000	E
128	NY	1.039	0.875	0.830	0.580	0.590	0.970	0.970	1.000	1.000	G
129	NY	0.961	0.875	0.840	0.620	0.670	0.970	0.970	1.000	1.000	N
130	NY	0.980	0.875	0.840	0.610	0.590	0.970	0.970	1.000	1.000	C
131	NY	0.980	0.875	0.840	0.610	0.590	0.970	0.970	1.000	1.000	C
132	NY	0.980	0.875	0.840	0.660	0.580	0.970	0.970	1.000	1.000	C
133	NY	0.961	0.875	0.850	0.670	0.670	0.970	0.970	1.000	1.000	N
134	NY	0.961	0.875	0.850	0.700	0.600	0.970	0.970	1.000	1.000	A
135	NY	1.039	0.875	0.850	0.680	0.580	0.970	0.970	1.000	1.000	B
136	NY	0.961	0.875	0.850	0.670	0.560	0.970	0.970	1.000	1.000	B
137	NY	0.980	0.875	0.850	0.770	0.630	0.970	0.970	1.000	1.000	A
138	NY	0.980	0.875	0.850	0.770	0.630	0.970	0.970	1.000	1.000	A
139	NY	0.980	0.875	0.850	0.770	0.630	0.970	0.970	1.000	1.000	A
140	NY	0.980	0.875	0.850	0.600	0.560	0.970	0.970	1.000	1.000	F
141	NY	0.980	0.875	0.850	0.600	0.560	0.970	0.970	1.000	1.000	F

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
142	NY	0.933	0.993	0.900	0.909	0.932	1.834	1.907	0.560	0.340
143	NY	0.923	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
144	NY	0.939	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
145	NY	0.939	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
146	NY	0.939	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
147	NY	0.864	1.030	0.802	0.762	0.861	1.834	1.907	0.320	0.260
148	NY	0.867	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
149	NY	0.867	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
150	PA	0.923	1.005	0.857	0.837	0.888	1.729	1.798	0.700	0.230
151	PA	0.932	0.996	0.864	0.854	0.926	1.729	1.798	0.780	0.310
152	PA	0.951	0.994	0.880	0.863	0.906	1.729	1.798	0.690	0.300
153	PA	0.913	1.000	0.826	0.832	0.898	1.729	1.798	0.720	0.310
154	PA	0.891	1.000	0.842	0.808	0.907	1.729	1.798	0.520	0.020
155	PA	0.900	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
156	PA	0.922	1.024	0.823	0.763	0.829	1.729	1.798	0.490	0.160
157	PA	0.873	1.007	0.797	0.755	0.854	1.729	1.798	0.510	0.120
158	PA	0.880	1.000	0.704	0.656	0.740	1.689	1.757	0.200	0.370
159	PA	0.900	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
160	PA	0.941	0.995	0.871	0.868	0.885	1.729	1.798	0.580	0.220
161	PA	0.900	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
162	PA	0.900	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
163	PA	0.872	1.000	0.785	0.745	0.842	1.729	1.798	0.150	0.050
164	PA	0.901	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
165	PA	0.901	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
166	PA	0.905	1.029	0.812	0.787	0.858	1.689	1.757	0.380	0.250
167	PA	0.872	1.000	0.785	0.745	0.842	1.689	1.757	0.150	0.050
168	PA	0.948	1.000	0.840	0.807	0.906	1.689	1.757	0.120	0.260
169	PA	0.907	1.000	0.803	0.802	0.913	1.689	1.757	0.050	0.370
170	PA	0.965	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
171	PA	0.965	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
172	PA	0.909	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
173	PA	0.909	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
174	PA	0.955	1.005	0.914	0.889	0.940	1.689	1.757	0.230	0.270
175	PA	0.943	1.005	0.943	0.955	0.965	1.689	1.757	0.250	0.180
176	PA	0.982	0.979	0.979	0.984	0.969	1.689	1.757	0.350	0.240
177	PA	0.915	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
178	PA	0.915	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
179	PA	0.907	1.000	0.791	0.789	0.873	1.689	1.757	0.250	0.320
180	PA	0.959	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
181	PA	0.959	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
182	PA	0.962	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
183	PA	0.924	0.958	1.017	0.963	1.025	1.689	1.757	0.370	0.390
184	PA	0.947	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
185	PA	0.947	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
186	PA	0.913	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
187	PA	0.962	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
188	PA	0.913	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
189	PA	0.977	0.995	1.131	1.068	1.116	1.689	1.757	0.520	0.270
190	PA	0.945	0.998	1.090	1.029	1.113	1.689	1.757	0.580	0.280
191	PA	0.904	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
192	PA	0.904	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
193	PA	1.007	1.001	1.107	1.049	1.118	1.689	1.757	0.550	0.170
194	PA	0.963	0.995	1.093	1.010	1.106	1.689	1.757	0.570	0.250
195	PA	0.914	0.993	0.922	0.878	0.971	1.689	1.757	0.460	0.360
196	PA	0.943	1.024	0.935	0.898	0.960	1.689	1.757	0.390	0.260
197	DE	0.859	0.973	1.274	1.240	1.261	1.682	1.749	0.300	0.230
198	DE	0.921	0.947	1.293	1.264	1.297	1.682	1.749	0.120	0.100
199	DE	0.810	0.994	1.144	1.149	1.182	1.682	1.749	0.110	0.290
200	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
201	VA	1.007	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
202	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
203	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
204	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
205	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
206	MD	0.902	1.003	1.103	1.054	1.136	1.682	1.749	0.450	0.360

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
142	NY	1.039	0.875	0.850	0.620	0.580	0.970	0.970	1.000	1.000	G
143	NY	0.980	0.875	0.850	0.600	0.560	0.970	0.970	1.000	1.000	F
144	NY	0.980	0.875	0.850	0.690	0.630	0.970	0.970	1.000	1.000	B
145	NY	0.980	0.875	0.850	0.690	0.630	0.970	0.970	1.000	1.000	B
146	NY	0.980	0.875	0.850	0.690	0.630	0.970	0.970	1.000	1.000	B
147	NY	0.961	0.875	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
148	NY	0.961	0.875	0.850	0.690	0.670	0.970	0.970	1.000	1.000	D
149	NY	0.961	0.875	0.850	0.690	0.670	0.970	0.970	1.000	1.000	D
150	PA	0.980	0.830	0.840	0.700	0.550	0.970	0.970	1.000	1.000	H
151	PA	1.039	0.830	0.840	0.640	0.560	0.970	0.970	1.000	1.000	H
152	PA	1.039	0.830	0.850	0.650	0.570	0.970	0.970	1.000	1.000	G
153	PA	0.961	0.830	0.840	0.630	0.560	0.970	0.970	1.000	1.000	G
154	PA	0.961	0.830	0.850	0.750	0.580	0.970	0.970	1.000	1.000	C
155	PA	0.961	0.830	0.850	0.770	0.590	0.970	0.970	1.000	1.000	C
156	PA	0.961	0.830	0.850	0.760	0.570	0.970	0.970	1.000	1.000	C
157	PA	0.961	0.830	0.850	0.740	0.560	0.970	0.970	1.000	1.000	C
158	PA	0.941	0.830	0.850	0.730	0.570	0.970	0.970	1.000	1.000	A
159	PA	0.941	0.830	0.850	0.770	0.590	0.970	0.970	1.000	1.000	C
160	PA	0.961	0.830	0.830	0.700	0.630	0.970	0.970	1.000	1.000	E
161	PA	0.961	0.830	0.830	0.640	0.580	0.970	0.970	1.000	1.000	F
162	PA	0.961	0.830	0.830	0.640	0.580	0.970	0.970	1.000	1.000	F
163	PA	0.961	0.830	0.830	0.750	0.640	0.970	0.970	1.000	1.000	B
164	PA	0.980	0.830	0.840	0.700	0.630	0.970	0.970	1.000	1.000	C
165	PA	0.980	0.830	0.840	0.700	0.630	0.970	0.970	1.000	1.000	C
166	PA	0.961	0.830	0.850	0.670	0.620	0.970	0.970	1.000	1.000	C
167	PA	0.941	0.830	0.850	0.750	0.640	0.970	0.970	1.000	1.000	B
168	PA	0.980	0.830	0.850	0.670	0.670	0.970	0.970	1.000	1.000	A
169	PA	0.941	0.830	0.850	0.560	0.560	0.970	0.970	1.000	1.000	
170	PA	0.980	1.074	0.850	0.690	0.520	0.970	0.970	1.000	1.000	C
171	PA	0.980	1.074	0.840	0.690	0.520	0.970	0.970	1.000	1.000	C
172	PA	0.961	1.074	0.840	0.680	0.560	0.970	0.970	1.000	1.000	A
173	PA	0.961	1.074	0.840	0.680	0.560	0.970	0.970	1.000	1.000	A
174	PA	0.980	1.074	0.850	0.680	0.570	0.970	0.970	1.000	1.000	B
175	PA	0.980	1.074	0.850	0.730	0.610	0.970	0.970	1.000	1.000	B
176	PA	1.039	1.074	0.850	0.700	0.580	0.970	0.970	1.000	1.000	D
177	PA	0.961	0.830	0.850	0.730	0.590	0.970	0.970	1.000	1.000	A
178	PA	0.961	0.830	0.850	0.730	0.590	0.970	0.970	1.000	1.000	A
179	PA	0.961	1.074	0.850	0.710	0.620	0.970	0.970	1.000	1.000	B
180	PA	1.078	1.074	0.840	0.650	0.560	0.970	0.970	1.000	1.000	F
181	PA	1.078	1.074	0.840	0.650	0.560	0.970	0.970	1.000	1.000	F
182	PA	0.980	0.830	0.850	0.680	0.530	0.970	0.970	1.000	1.000	D
183	PA	0.980	0.830	0.850	0.650	0.560	0.970	0.970	1.000	1.000	D
184	PA	0.980	0.830	0.850	0.700	0.570	0.970	0.970	1.000	1.000	C
185	PA	0.980	0.830	0.850	0.700	0.570	0.970	0.970	1.000	1.000	C
186	PA	0.961	0.830	0.830	0.600	0.580	0.970	0.970	1.000	1.000	D
187	PA	0.980	0.830	0.850	0.680	0.530	0.970	0.970	1.000	1.000	D
188	PA	0.961	0.830	0.830	0.600	0.580	0.970	0.970	1.000	1.000	
189	PA	1.176	1.074	0.830	0.670	0.580	0.970	0.970	1.000	1.000	G
190	PA	1.176	1.074	0.830	0.660	0.560	0.970	0.970	1.000	1.000	G
191	PA	1.176	1.074	0.840	0.630	0.560	0.970	0.970	1.000	1.000	I
192	PA	1.176	1.074	0.830	0.630	0.560	0.970	0.970	1.000	1.000	I
193	PA	1.176	1.074	0.830	0.760	0.590	0.970	0.970	1.000	1.000	E
194	PA	1.176	1.074	0.830	0.680	0.580	0.970	0.970	1.000	1.000	G
195	PA	0.980	1.074	0.850	0.590	0.530	0.970	0.970	1.000	1.000	F
196	PA	1.039	1.074	0.850	0.670	0.520	0.970	0.970	1.000	1.000	D
197	DE	1.216	0.921	0.830	0.700	0.680	0.970	0.970	1.000	1.000	C
198	DE	1.216	0.921	0.830	0.820	0.690	0.970	0.970	1.000	1.000	E
199	DE	1.039	0.921	0.850	0.690	0.640	0.970	0.970	1.000	1.000	A
200	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
201	VA	1.176	1.268	0.830	0.610	0.560	0.970	0.970	1.000	1.000	J
202	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
203	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
204	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
205	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
206	MD	1.176	0.866	0.830	0.590	0.530	0.970	0.970	1.000	1.000	G

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
207	MD	0.902	0.992	1.176	1.125	1.150	1.682	1.749	0.700	0.340
208	MD	0.926	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
209	MD	0.926	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
210	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
211	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
212	MD	0.891	1.042	1.077	1.017	1.060	1.682	1.749	0.690	0.340
214	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
215	MD	0.902	1.000	0.877	0.911	0.921	1.682	1.749	0.410	0.130
216	MD	0.878	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
217	MD	0.939	1.003	1.096	1.063	1.120	1.682	1.749	0.520	0.270
218	MD	0.878	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
219	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
220	VA	1.007	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
221	VA	1.007	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
222	VA	0.901	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
223	VA	0.901	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
224	VA	0.840	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
225	VA	0.840	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
226	VA	0.864	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
227	VA	0.864	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
228	VA	0.953	0.993	0.998	1.003	1.033	1.618	1.683	0.200	0.160
229	VA	0.880	0.989	0.994	1.034	1.051	1.618	1.683	0.140	0.260
230	VA	0.929	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
231	VA	0.929	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
232	VA	0.954	1.019	0.989	0.939	1.015	1.618	1.683	0.510	0.250
233	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
234	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
235	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
236	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
237	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
238	VA	0.854	1.001	0.987	0.963	1.013	1.618	1.683	0.410	0.180
239	VA	0.873	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
240	VA	0.812	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
241	VA	0.812	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
242	VA	0.829	0.996	0.854	0.874	0.878	1.618	1.683	0.050	0.250
243	VA	0.802	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
244	VA	0.872	1.017	0.924	0.913	0.993	1.618	1.683	0.110	0.250
245	VA	0.873	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
246	VA	0.802	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
247	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
248	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
249	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
250	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
251	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
252	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
253	WV	0.877	0.984	0.894	0.835	0.888	1.645	1.711	0.190	0.150
254	WV	0.803	1.048	0.916	0.894	0.965	1.645	1.711	0.050	0.260
255	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
256	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
257	WV	0.841	1.000	0.830	0.809	0.858	1.645	1.711	0.130	0.010
258	WV	0.829	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
259	WV	0.829	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
260	WV	0.852	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
261	WV	0.813	0.994	0.867	0.838	0.888	1.645	1.711	0.050	0.270
262	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
263	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
264	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
265	WV	0.852	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
266	WV	0.771	1.046	0.729	0.769	0.827	1.645	1.711	0.050	0.180
267	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
268	WV	0.842	1.080	0.649	0.668	0.736	1.645	1.711	0.180	0.250
270	NC	0.879	1.012	0.917	0.974	0.996	1.648	1.714	0.080	0.020
271	NC	0.903	0.972	1.047	1.085	1.039	1.648	1.714	0.190	0.130
272	NC	0.912	1.014	0.978	1.014	0.997	1.648	1.714	0.220	0.180
273	NC	0.912	1.014	0.978	1.014	0.997	1.648	1.714	0.220	0.180

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
207	MD	1.176	0.866	0.840	0.600	0.530	0.970	0.970	1.000	1.000	J
208	MD	1.216	1.268	0.820	0.610	0.560	0.970	0.970	1.000	1.000	H
209	MD	1.176	1.268	0.840	0.610	0.560	0.970	0.970	1.000	1.000	H
210	MD	1.137	1.165	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
211	MD	1.137	1.165	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
212	MD	1.137	1.165	0.840	0.610	0.560	0.970	0.970	1.000	1.000	I
214	MD	1.137	1.165	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
215	MD	0.980	0.866	0.850	0.670	0.590	0.970	0.970	1.000	1.000	D
216	MD	1.039	0.858	0.850	0.690	0.590	0.970	0.970	1.000	1.000	C
217	MD	1.078	0.866	0.850	0.660	0.570	0.970	0.970	1.000	1.000	F
218	MD	1.039	0.866	0.850	0.690	0.590	0.970	0.970	1.000	1.000	C
219	MD	1.137	0.866	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
220	VA	1.176	1.268	0.830	0.610	0.560	0.970	0.970	1.000	1.000	J
221	VA	1.176	1.268	0.830	0.610	0.560	0.970	0.970	1.000	1.000	J
222	VA	1.176	1.268	0.830	0.640	0.530	0.970	0.970	1.000	1.000	H
223	VA	1.176	1.268	0.830	0.640	0.530	0.970	0.970	1.000	1.000	H
224	VA	0.980	1.075	0.830	0.640	0.520	0.970	0.970	1.000	1.000	D
225	VA	0.980	1.075	0.830	0.640	0.520	0.970	0.970	1.000	1.000	D
226	VA	0.980	1.075	0.830	0.610	0.680	0.970	0.970	1.000	1.000	A
227	VA	0.961	1.075	0.850	0.610	0.680	0.970	0.970	1.000	1.000	A
228	VA	0.961	0.851	0.850	0.770	0.680	0.970	0.970	1.000	1.000	A
229	VA	0.980	1.075	0.850	0.670	0.680	0.970	0.970	1.000	1.000	A
230	VA	0.980	1.075	0.840	0.730	0.550	0.970	0.970	1.000	1.000	E
231	VA	0.980	1.075	0.840	0.730	0.550	0.970	0.970	1.000	1.000	E
232	VA	1.039	1.075	0.850	0.690	0.570	0.970	0.970	1.000	1.000	E
233	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
234	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
235	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
236	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
237	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
238	VA	0.980	0.851	0.850	0.740	0.550	0.970	0.970	1.000	1.000	C
239	VA	0.961	0.851	0.840	0.670	0.660	0.970	0.970	1.000	1.000	A
240	VA	0.961	0.851	0.850	0.690	0.640	0.970	0.970	1.000	1.000	A
241	VA	0.961	0.851	0.850	0.690	0.640	0.970	0.970	1.000	1.000	
242	VA	0.941	0.851	0.850	0.700	0.680	0.970	0.970	1.000	1.000	N
243	VA	0.941	0.851	0.850	0.780	0.650	0.970	0.970	1.000	1.000	N
244	VA	0.961	0.851	0.850	0.830	0.690	0.970	0.970	1.000	1.000	N
245	VA	0.961	0.851	0.840	0.670	0.660	0.970	0.970	1.000	1.000	A
246	VA	0.941	0.851	0.850	0.780	0.650	0.970	0.970	1.000	1.000	N
247	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
248	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
249	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
250	WV	0.961	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	A
251	WV	0.961	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
252	WV	0.961	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
253	WV	0.980	0.755	0.850	0.710	0.600	0.970	0.970	1.000	1.000	A
254	WV	0.980	0.755	0.850	0.730	0.690	0.970	0.970	1.000	1.000	
255	WV	0.961	0.755	0.830	0.720	0.660	0.970	0.970	1.000	1.000	N
256	WV	0.961	0.755	0.830	0.720	0.660	0.970	0.970	1.000	1.000	N
257	WV	0.961	0.755	0.830	0.750	0.700	0.970	0.970	1.000	1.000	N
258	WV	0.941	0.755	0.840	0.660	0.580	0.970	0.970	1.000	1.000	N
259	WV	0.941	0.755	0.840	0.660	0.580	0.970	0.970	1.000	1.000	N
260	WV	0.961	0.755	0.830	0.800	0.730	0.970	0.970	1.000	1.000	N
261	WV	0.941	0.755	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
262	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
263	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
264	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
265	WV	0.961	0.755	0.850	0.800	0.730	0.970	0.970	1.000	1.000	N
266	WV	0.941	0.755	0.850	0.720	0.720	0.970	0.970	1.000	1.000	
267	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
268	WV	0.941	0.755	0.850	0.770	0.670	0.970	0.970	1.000	1.000	N
270	NC	0.980	0.886	0.850	0.830	0.660	0.970	0.970	1.000	1.000	N
271	NC	1.039	0.886	0.850	0.770	0.720	0.970	0.970	1.000	1.000	A
272	NC	0.980	0.886	0.850	0.760	0.710	0.970	0.970	1.000	1.000	A
273	NC	0.980	0.886	0.850	0.760	0.710	0.970	0.970	1.000	1.000	A

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
274	NC	0.917	0.982	1.032	1.079	1.052	1.648	1.714	0.200	0.130
275	NC	0.910	0.996	1.077	1.097	1.086	1.648	1.714	0.350	0.210
276	NC	0.910	0.985	1.107	1.129	1.105	1.648	1.714	0.330	0.210
277	NC	0.893	0.993	1.083	1.129	1.086	1.648	1.714	0.320	0.120
278	NC	0.807	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
279	NC	0.807	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
280	NC	0.854	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
281	NC	0.854	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
282	NC	0.953	0.956	1.098	1.111	1.107	1.648	1.714	0.370	0.220
283	NC	0.807	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
284	NC	0.908	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
285	NC	0.908	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
286	NC	0.856	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
287	NC	0.856	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
288	NC	0.873	0.975	1.031	1.077	1.056	1.648	1.714	0.100	0.200
289	NC	0.856	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
290	SC	0.824	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
291	SC	0.824	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
292	SC	0.892	0.968	0.952	0.987	1.050	1.690	1.758	0.200	0.210
293	SC	0.808	1.039	0.897	0.877	0.946	1.690	1.758	0.200	0.220
294	SC	0.869	0.994	0.966	0.954	1.016	1.690	1.758	0.370	0.220
295	SC	0.784	1.030	0.907	0.902	0.956	1.690	1.758	0.150	0.110
296	SC	0.805	0.999	0.954	0.958	0.997	1.690	1.758	0.130	0.240
297	SC	0.849	0.994	0.953	0.968	1.002	1.690	1.758	0.300	0.220
298	SC	0.803	1.006	0.900	0.946	0.982	1.690	1.758	0.220	0.180
299	SC	0.879	1.000	0.929	0.985	1.013	1.690	1.758	0.310	0.230
300	GA	1.018	0.985	1.011	1.042	1.052	1.692	1.760	0.530	0.240
301	GA	0.888	1.009	0.969	0.977	0.992	1.692	1.760	0.460	0.210
302	GA	0.887	1.002	0.996	1.006	1.020	1.692	1.760	0.560	0.260
303	GA	0.951	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
304	GA	0.800	1.002	0.880	0.955	1.000	1.692	1.760	0.100	0.220
305	GA	0.886	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
306	GA	0.886	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
307	GA	0.846	0.983	0.940	0.951	0.973	1.692	1.760	0.260	0.280
308	GA	0.843	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
309	GA	0.843	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
310	GA	0.728	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
311	GA	0.951	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
312	GA	0.728	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
313	GA	0.839	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
314	GA	0.839	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
315	GA	0.807	0.996	0.914	0.972	0.993	1.692	1.760	0.180	0.320
316	GA	0.886	0.999	0.877	0.930	0.971	1.692	1.760	0.470	0.090
317	GA	0.830	0.999	0.861	0.913	0.990	1.692	1.760	0.100	0.240
318	GA	0.811	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
319	GA	0.811	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
320	FL	0.839	1.000	0.971	0.982	1.048	1.639	1.705	0.500	0.330
321	FL	0.860	1.015	0.878	0.911	0.904	1.639	1.705	0.550	0.290
322	FL	0.924	1.001	0.983	0.984	1.010	1.639	1.705	0.640	0.350
323	FL	0.829	1.011	0.880	0.947	0.983	1.639	1.705	0.470	0.270
324	FL	0.775	0.993	0.892	0.889	0.940	1.639	1.705	0.430	0.300
325	FL	0.788	0.997	0.913	0.951	0.967	1.639	1.705	0.330	0.220
326	FL	0.890	0.992	0.962	1.013	1.006	1.639	1.705	0.450	0.220
327	FL	0.903	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
328	FL	0.980	1.000	0.925	0.942	0.966	1.651	1.717	0.720	0.320
329	FL	0.966	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
330	FL	1.020	1.014	1.063	1.039	1.023	1.730	1.799	0.650	0.320
330.02	FL	1.020	1.014	1.063	1.039	1.023	1.730	1.799	0.600	0.380
331	FL	1.035	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
332	FL	1.035	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
333	FL	1.035	0.986	1.075	1.116	1.064	1.730	1.799	0.630	0.340
334	FL	1.088	1.027	0.988	1.017	1.009	1.730	1.799	0.700	0.320
335	FL	0.888	1.007	0.899	0.950	0.972	1.651	1.717	0.730	0.310
336	FL	0.968	0.988	0.936	0.958	0.948	1.651	1.717	0.720	0.370
337	FL	0.888	1.007	0.899	0.950	0.972	1.651	1.717	0.730	0.310

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
274	NC	1.039	0.886	0.850	0.790	0.770	0.970	0.970	1.000	1.000	A
275	NC	0.980	1.211	0.840	0.720	0.650	0.970	0.970	1.000	1.000	C
276	NC	1.039	1.211	0.840	0.720	0.710	0.970	0.970	1.000	1.000	C
277	NC	1.039	1.211	0.850	0.800	0.750	0.970	0.970	1.000	1.000	B
278	NC	0.980	0.886	0.850	0.750	0.710	0.970	0.970	1.000	1.000	A
279	NC	0.980	0.886	0.850	0.750	0.710	0.970	0.970	1.000	1.000	A
280	NC	0.980	1.211	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
281	NC	0.980	1.211	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
282	NC	1.078	1.211	0.840	0.710	0.710	0.970	0.970	1.000	1.000	D
283	NC	0.980	0.886	0.850	0.750	0.710	0.970	0.970	1.000	1.000	A
284	NC	0.980	0.886	0.850	0.750	0.760	0.970	0.970	1.000	1.000	B
285	NC	0.980	0.886	0.850	0.750	0.760	0.970	0.970	1.000	1.000	B
286	NC	0.961	0.886	0.870	0.780	0.770	0.970	0.970	1.000	1.000	N
287	NC	0.961	0.886	0.870	0.780	0.770	0.970	0.970	1.000	1.000	N
288	NC	0.980	0.886	0.850	0.740	0.740	0.970	0.970	1.000	1.000	N
289	NC	0.961	0.886	0.870	0.780	0.770	0.970	0.970	1.000	1.000	
290	SC	0.961	0.940	0.850	0.690	0.690	0.970	0.970	1.000	1.000	A
291	SC	0.961	0.940	0.850	0.690	0.690	0.970	0.970	1.000	1.000	A
292	SC	0.980	0.940	0.850	0.730	0.670	0.970	0.970	1.000	1.000	A
293	SC	0.961	0.940	0.850	0.730	0.670	0.970	0.970	1.000	1.000	A
294	SC	0.980	0.940	0.840	0.720	0.680	0.970	0.970	1.000	1.000	C
295	SC	0.961	0.940	0.850	0.820	0.660	0.970	0.970	1.000	1.000	N
296	SC	0.980	0.940	0.850	0.710	0.660	0.970	0.970	1.000	1.000	A
297	SC	0.961	0.940	0.850	0.720	0.650	0.970	0.970	1.000	1.000	B
298	SC	0.980	0.940	0.850	0.730	0.710	0.970	0.970	1.000	1.000	A
299	SC	0.980	0.940	0.840	0.720	0.690	0.970	0.970	1.000	1.000	C
300	GA	1.137	1.249	0.830	0.700	0.620	0.970	0.970	1.000	1.000	F
301	GA	1.039	1.249	0.840	0.730	0.620	0.970	0.970	1.000	1.000	D
302	GA	1.078	1.249	0.840	0.680	0.610	0.970	0.970	1.000	1.000	F
303	GA	1.176	1.249	0.830	0.640	0.560	0.970	0.970	1.000	1.000	G
304	GA	0.961	0.922	0.850	0.690	0.650	0.970	0.970	1.000	1.000	N
305	GA	0.980	1.249	0.840	0.670	0.630	0.970	0.970	1.000	1.000	B
306	GA	0.980	0.922	0.840	0.670	0.630	0.970	0.970	1.000	1.000	B
307	GA	0.961	0.922	0.850	0.670	0.670	0.970	0.970	1.000	1.000	B
308	GA	0.980	0.922	0.850	0.660	0.640	0.970	0.970	1.000	1.000	E
309	GA	0.980	0.922	0.850	0.660	0.640	0.970	0.970	1.000	1.000	E
310	GA	0.961	0.922	0.850	0.700	0.700	0.970	0.970	1.000	1.000	A
311	GA	1.176	0.922	0.830	0.640	0.560	0.970	0.970	1.000	1.000	G
312	GA	0.980	0.922	0.850	0.700	0.700	0.970	0.970	1.000	1.000	A
313	GA	0.980	0.922	0.850	0.660	0.630	0.970	0.970	1.000	1.000	F
314	GA	0.980	0.922	0.840	0.660	0.630	0.970	0.970	1.000	1.000	F
315	GA	0.961	0.922	0.850	0.630	0.610	0.970	0.970	1.000	1.000	A
316	GA	0.980	0.922	0.850	0.830	0.730	0.970	0.970	1.000	1.000	B
317	GA	0.961	0.922	0.850	0.700	0.690	0.970	0.970	1.000	1.000	N
318	GA	0.980	0.922	0.850	0.690	0.610	0.970	0.970	1.000	1.000	E
319	GA	0.980	0.922	0.850	0.690	0.610	0.970	0.970	1.000	1.000	E
320	FL	0.980	1.049	0.850	0.610	0.550	0.970	0.970	1.000	1.000	F
321	FL	0.980	0.789	0.850	0.640	0.580	0.970	0.970	1.000	1.000	F
322	FL	1.078	1.049	0.830	0.590	0.580	0.970	0.970	1.000	1.000	H
323	FL	0.980	0.930	0.850	0.670	0.660	0.970	0.970	1.000	1.000	D
324	FL	0.980	0.930	0.850	0.640	0.620	0.970	0.970	1.000	1.000	D
325	FL	0.980	0.930	0.850	0.710	0.690	0.970	0.970	1.000	1.000	C
326	FL	1.039	0.930	0.850	0.720	0.550	0.970	0.970	1.000	1.000	D
327	FL	1.039	0.930	0.850	0.660	0.600	0.970	0.970	1.000	1.000	G
328	FL	1.039	0.930	0.850	0.610	0.580	0.970	0.970	1.000	1.000	I
329	FL	1.078	0.930	0.850	0.600	0.510	0.970	0.970	1.000	1.000	G
330	FL	1.216	0.789	0.830	0.620	0.540	0.970	0.970	1.000	1.000	J
330.02	FL	1.216	0.789	0.830	0.560	0.550	0.970	0.970	1.000	1.000	K
331	FL	1.373	0.789	0.820	0.560	0.550	0.970	0.970	1.000	1.000	K
332	FL	1.373	0.789	0.820	0.560	0.550	0.970	0.970	1.000	1.000	K
333	FL	1.176	0.789	0.840	0.600	0.530	0.970	0.970	1.000	1.000	J
334	FL	1.176	0.930	0.830	0.620	0.560	0.970	0.970	1.000	1.000	J
335	FL	1.078	0.789	0.850	0.630	0.540	0.970	0.970	1.000	1.000	G
336	FL	1.078	0.789	0.830	0.610	0.520	0.970	0.970	1.000	1.000	I
337	FL	1.039	0.789	0.850	0.630	0.540	0.970	0.970	1.000	1.000	G

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
338	FL	0.830	1.003	0.905	0.930	0.920	1.651	1.717	0.470	0.290
339	FL	0.957	1.011	0.968	0.998	0.996	1.651	1.717	0.630	0.280
341	FL	0.983	0.996	1.035	1.085	1.044	1.651	1.717	0.470	0.330
342	FL	0.916	0.992	0.978	1.028	1.047	1.651	1.717	0.550	0.280
344	FL	0.827	0.998	0.891	0.971	0.932	1.639	1.705	0.530	0.230
346	FL	0.992	1.012	0.881	0.924	0.922	1.651	1.717	0.730	0.300
347	FL	0.903	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
349	FL	0.938	1.001	0.957	1.002	0.993	1.651	1.717	0.590	0.340
350	AL	0.853	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
351	AL	0.853	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
352	AL	0.888	0.984	0.819	0.809	0.819	1.643	1.709	0.410	0.190
354	AL	0.837	1.030	0.780	0.811	0.812	1.643	1.709	0.220	0.280
355	AL	0.823	1.035	0.739	0.732	0.777	1.643	1.709	0.340	0.230
356	AL	0.851	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
357	AL	0.851	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
358	AL	0.920	0.982	0.878	0.875	0.877	1.643	1.709	0.470	0.260
359	AL	0.823	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
360	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
361	AL	0.802	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
362	AL	0.823	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
363	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
364	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
365	AL	0.837	0.960	0.832	0.847	0.878	1.643	1.709	0.280	0.350
366	AL	0.896	0.999	0.817	0.858	0.874	1.643	1.709	0.420	0.310
367	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
368	AL	0.802	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
369	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
370	TN	0.839	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371	TN	0.839	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371.3	TN	0.968	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
372	TN	0.865	0.947	0.996	1.034	1.066	1.568	1.631	0.470	0.330
373	TN	0.837	0.992	0.866	0.903	0.921	1.568	1.631	0.240	0.270
374	TN	0.824	0.995	0.893	0.911	0.953	1.568	1.631	0.230	0.290
375	TN	0.880	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
376	TN	0.865	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
377	TN	0.865	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
378	TN	0.865	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
379	TN	0.877	0.969	0.935	0.972	0.963	1.568	1.631	0.420	0.320
380	TN	0.866	1.006	0.872	0.847	0.866	1.568	1.631	0.480	0.290
381	TN	0.880	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
382	TN	0.808	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
383	TN	0.808	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
384	TN	0.808	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
385	TN	0.849	1.022	0.782	0.789	0.816	1.568	1.631	0.270	0.260
386	MS	0.797	1.001	0.847	0.862	0.858	1.643	1.709	0.420	0.310
387	MS	0.758	1.000	0.881	0.874	0.885	1.643	1.709	0.100	0.350
388	MS	0.773	0.982	0.904	0.903	0.874	1.643	1.709	0.070	0.310
389	MS	0.713	1.010	0.847	0.860	0.835	1.643	1.709	0.050	0.270
390	MS	0.774	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
391	MS	0.774	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
392	MS	0.821	0.990	0.884	0.904	0.906	1.643	1.709	0.340	0.330
393	MS	0.774	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
394	MS	0.818	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
395	MS	0.818	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
396	MS	0.748	1.005	0.859	0.839	0.881	1.643	1.709	0.060	0.010
397	MS	0.773	0.982	0.904	0.903	0.874	1.643	1.709	0.070	0.310
398	GA	0.830	0.999	0.861	0.913	0.990	1.659	1.725	0.100	0.240
399	GA	0.951	0.944	1.070	1.103	1.176	1.659	1.725	0.500	0.300
400	KY	0.844	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
401	KY	0.844	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
402	KY	0.836	1.013	0.889	0.888	0.919	1.593	1.657	0.820	0.240
403	KY	0.862	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
404	KY	0.862	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
405	KY	0.896	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
406	KY	0.896	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
338	FL	0.980	0.789	0.850	0.640	0.520	0.970	0.970	1.000	1.000	E
339	FL	1.039	0.930	0.830	0.660	0.520	0.970	0.970	1.000	1.000	G
341	FL	1.176	0.930	0.840	0.610	0.500	0.970	0.970	1.000	1.000	G
342	FL	1.039	0.930	0.830	0.650	0.540	0.970	0.970	1.000	1.000	F
344	FL	0.980	0.789	0.850	0.630	0.530	0.970	0.970	1.000	1.000	F
346	FL	1.078	0.789	0.850	0.640	0.530	0.970	0.970	1.000	1.000	H
347	FL	0.980	0.930	0.830	0.660	0.600	0.970	0.970	1.000	1.000	G
349	FL	1.078	0.930	0.850	0.610	0.510	0.970	0.970	1.000	1.000	G
350	AL	0.961	1.010	0.860	0.730	0.690	0.970	0.970	1.000	1.000	D
351	AL	0.961	1.010	0.860	0.730	0.690	0.970	0.970	1.000	1.000	D
352	AL	0.980	1.010	0.850	0.730	0.680	0.970	0.970	1.000	1.000	C
354	AL	0.961	0.819	0.850	0.670	0.670	0.970	0.970	1.000	1.000	A
355	AL	0.941	0.819	0.850	0.700	0.680	0.970	0.970	1.000	1.000	B
356	AL	0.961	0.819	0.840	0.750	0.740	0.970	0.970	1.000	1.000	C
357	AL	0.961	1.010	0.840	0.750	0.740	0.970	0.970	1.000	1.000	C
358	AL	0.980	1.010	0.850	0.670	0.670	0.970	0.970	1.000	1.000	E
359	AL	0.961	1.010	0.850	0.730	0.700	0.970	0.970	1.000	1.000	N
360	AL	0.941	1.010	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
361	AL	0.980	1.010	0.860	0.780	0.730	0.970	0.970	1.000	1.000	B
362	AL	0.941	0.819	0.850	0.730	0.700	0.970	0.970	1.000	1.000	N
363	AL	0.980	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
364	AL	0.941	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
365	AL	0.961	0.819	0.850	0.600	0.610	0.970	0.970	1.000	1.000	C
366	AL	0.980	0.819	0.850	0.630	0.610	0.970	0.970	1.000	1.000	D
367	AL	0.941	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
368	AL	0.980	0.819	0.860	0.780	0.730	0.970	0.970	1.000	1.000	B
369	AL	0.961	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
370	TN	0.980	1.095	0.850	0.700	0.620	0.970	0.970	1.000	1.000	E
371	TN	0.980	1.095	0.850	0.700	0.620	0.970	0.970	1.000	1.000	E
371.3	TN	1.078	1.095	0.850	0.600	0.510	0.970	0.970	1.000	1.000	G
372	TN	1.039	1.095	0.830	0.610	0.580	0.970	0.970	1.000	1.000	E
373	TN	0.961	0.916	0.850	0.680	0.620	0.970	0.970	1.000	1.000	B
374	TN	0.980	0.916	0.850	0.660	0.600	0.970	0.970	1.000	1.000	B
375	TN	0.980	0.916	0.850	0.710	0.680	0.970	0.970	1.000	1.000	D
376	TN	0.961	0.755	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
377	TN	0.961	0.916	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
378	TN	0.961	0.916	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
379	TN	0.980	0.916	0.850	0.620	0.590	0.970	0.970	1.000	1.000	E
380	TN	0.961	0.916	0.850	0.650	0.590	0.970	0.970	1.000	1.000	E
381	TN	0.980	0.916	0.850	0.710	0.680	0.970	0.970	1.000	1.000	D
382	TN	0.961	0.755	0.850	0.660	0.600	0.970	0.970	1.000	1.000	C
383	TN	0.961	0.916	0.850	0.660	0.600	0.970	0.970	1.000	1.000	C
384	TN	0.961	0.755	0.850	0.660	0.600	0.970	0.970	1.000	1.000	C
385	TN	0.961	0.755	0.840	0.660	0.690	0.970	0.970	1.000	1.000	B
386	MS	0.941	0.755	0.850	0.630	0.610	0.970	0.970	1.000	1.000	D
387	MS	0.941	0.923	0.850	0.760	0.600	0.970	0.970	1.000	1.000	N
388	MS	0.941	0.923	0.850	0.710	0.630	0.970	0.970	1.000	1.000	N
389	MS	0.941	0.923	0.850	0.680	0.660	0.970	0.970	1.000	1.000	N
390	MS	0.941	0.923	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
391	MS	0.941	0.923	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
392	MS	0.980	0.923	0.850	0.620	0.550	0.970	0.970	1.000	1.000	C
393	MS	0.961	0.923	0.840	0.730	0.660	0.970	0.970	1.000	1.000	B
394	MS	0.961	0.923	0.840	0.660	0.560	0.970	0.970	1.000	1.000	B
395	MS	0.961	0.923	0.840	0.660	0.560	0.970	0.970	1.000	1.000	B
396	MS	0.941	0.923	0.850	0.770	0.700	0.970	0.970	1.000	1.000	N
397	MS	0.961	0.923	0.840	0.710	0.630	0.970	0.970	1.000	1.000	N
398	GA	0.961	1.249	0.850	0.700	0.690	0.970	0.970	1.000	1.000	N
399	GA	1.176	1.249	0.830	0.640	0.560	0.970	0.970	1.000	1.000	G
400	KY	0.941	0.950	0.850	0.700	0.490	0.970	0.970	1.000	1.000	E
401	KY	0.941	0.950	0.850	0.700	0.490	0.970	0.970	1.000	1.000	E
402	KY	0.961	0.950	0.840	0.690	0.560	0.970	0.970	1.000	1.000	F
403	KY	0.941	0.950	0.850	0.740	0.560	0.970	0.970	1.000	1.000	C
404	KY	0.941	0.950	0.850	0.740	0.560	0.970	0.970	1.000	1.000	C
405	KY	0.980	0.950	0.840	0.670	0.500	0.970	0.970	1.000	1.000	F
406	KY	0.980	0.950	0.840	0.670	0.500	0.970	0.970	1.000	1.000	F

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
407	KY	0.829	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
408	KY	0.829	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
409	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
410	KY	0.854	1.000	0.948	0.898	0.962	1.593	1.657	0.540	0.290
411	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
412	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
413	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
414	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
415	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
416	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
417	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
418	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
419	KY	0.896	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
420	KY	0.836	1.000	0.851	0.834	0.940	1.593	1.657	0.250	0.380
421	KY	0.869	1.000	0.884	0.841	0.945	1.593	1.657	0.340	0.400
422	KY	0.820	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
423	KY	0.820	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
424	KY	0.820	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
425	KY	0.829	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
426	KY	0.832	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
427	KY	0.832	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
430	OH	0.896	0.988	0.986	1.005	1.013	1.722	1.791	0.460	0.260
431	OH	0.885	1.020	0.951	0.961	0.942	1.722	1.791	0.500	0.240
432	OH	0.969	0.988	0.986	0.983	1.009	1.722	1.791	0.530	0.290
433	OH	0.881	1.042	0.820	0.858	0.841	1.722	1.791	0.270	0.240
434	OH	0.905	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
435	OH	0.905	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
436	OH	0.917	1.002	0.936	0.952	1.016	1.722	1.791	0.590	0.330
437	OH	0.862	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
438	OH	0.840	1.031	0.803	0.834	0.887	1.722	1.791	0.320	0.180
439	OH	0.862	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
440	OH	0.909	0.998	0.950	0.959	1.001	1.742	1.812	0.550	0.230
441	OH	0.926	1.001	0.951	0.952	1.008	1.742	1.812	0.690	0.320
442	OH	0.804	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
443	OH	0.804	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
444	OH	0.851	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
445	OH	0.851	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
446	OH	0.837	1.017	0.877	0.904	0.926	1.742	1.812	0.340	0.260
447	OH	0.860	0.989	0.940	0.927	0.968	1.742	1.812	0.480	0.260
448	OH	0.876	1.016	0.856	0.879	0.945	1.722	1.791	0.430	0.200
449	OH	0.845	1.005	0.886	0.914	0.983	1.742	1.812	0.290	0.300
450	OH	0.910	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
451	OH	0.910	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
452	OH	0.927	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
453	OH	0.817	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
454	OH	0.895	1.000	0.957	0.939	0.978	1.722	1.791	0.520	0.350
455	OH	0.817	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
456	OH	0.871	0.979	0.863	0.895	0.923	1.722	1.791	0.370	0.410
457	OH	0.862	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
458	OH	0.865	1.003	0.840	0.891	0.936	1.722	1.791	0.090	0.310
459	OH	0.927	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
460	IN	0.952	0.992	0.968	0.998	1.002	1.767	1.838	0.370	0.310
461	IN	0.918	0.996	0.964	0.971	0.982	1.767	1.838	0.460	0.300
462	IN	0.891	0.997	0.975	0.995	0.993	1.767	1.838	0.500	0.220
463	IN	0.912	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
464	IN	0.912	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
465	IN	0.903	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
466	IN	0.903	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
467	IN	0.883	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
468	IN	0.883	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
469	IN	0.899	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
470	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
471	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
472	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
473	IN	0.866	1.000	0.916	0.952	0.957	1.767	1.838	0.200	0.140

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
407	KY	0.961	0.950	0.850	0.710	0.550	0.970	0.970	1.000	1.000	B
408	KY	0.961	0.950	0.850	0.710	0.550	0.970	0.970	1.000	1.000	B
409	KY	0.961	0.950	0.850	0.690	0.580	0.970	0.970	1.000	1.000	D
410	KY	0.961	1.084	0.850	0.650	0.520	0.970	0.970	1.000	1.000	E
411	KY	0.941	0.950	0.850	0.690	0.580	0.970	0.970	1.000	1.000	D
412	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
413	KY	0.941	0.950	0.850	0.690	0.580	0.970	0.970	1.000	1.000	D
414	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
415	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
416	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
417	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
418	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
419	KY	0.980	0.950	0.840	0.670	0.500	0.970	0.970	1.000	1.000	F
420	KY	0.961	0.950	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
421	KY	0.961	0.950	0.850	0.560	0.510	0.970	0.970	1.000	1.000	D
422	KY	0.961	0.950	0.850	0.710	0.610	0.970	0.970	1.000	1.000	D
423	KY	0.961	0.950	0.850	0.710	0.610	0.970	0.970	1.000	1.000	D
424	KY	0.961	0.950	0.850	0.710	0.610	0.970	0.970	1.000	1.000	D
425	KY	0.961	0.950	0.850	0.710	0.550	0.970	0.970	1.000	1.000	B
426	KY	0.961	0.950	0.850	0.600	0.560	0.970	0.970	1.000	1.000	D
427	KY	0.941	0.950	0.850	0.600	0.560	0.970	0.970	1.000	1.000	D
430	OH	0.980	1.084	0.850	0.680	0.570	0.970	0.970	1.000	1.000	E
431	OH	0.961	1.084	0.850	0.690	0.570	0.970	0.970	1.000	1.000	E
432	OH	1.039	1.084	0.840	0.650	0.600	0.970	0.970	1.000	1.000	G
433	OH	0.961	0.899	0.850	0.620	0.570	0.970	0.970	1.000	1.000	C
434	OH	0.980	0.899	0.850	0.700	0.630	0.970	0.970	1.000	1.000	C
435	OH	0.980	0.899	0.850	0.700	0.630	0.970	0.970	1.000	1.000	C
436	OH	0.980	0.899	0.840	0.630	0.560	0.970	0.970	1.000	1.000	F
437	OH	0.941	0.899	0.850	0.670	0.570	0.970	0.970	1.000	1.000	C
438	OH	0.961	0.899	0.840	0.740	0.600	0.970	0.970	1.000	1.000	B
439	OH	0.961	0.899	0.840	0.670	0.570	0.970	0.970	1.000	1.000	C
440	OH	0.980	0.899	0.840	0.700	0.620	0.970	0.970	1.000	1.000	E
441	OH	1.039	0.899	0.830	0.620	0.580	0.970	0.970	1.000	1.000	I
442	OH	0.980	0.899	0.840	0.680	0.600	0.970	0.970	1.000	1.000	D
443	OH	0.980	0.899	0.840	0.680	0.600	0.970	0.970	1.000	1.000	D
444	OH	0.980	0.899	0.840	0.650	0.600	0.970	0.970	1.000	1.000	E
445	OH	0.980	0.899	0.840	0.650	0.600	0.970	0.970	1.000	1.000	E
446	OH	0.961	0.899	0.850	0.660	0.550	0.970	0.970	1.000	1.000	C
447	OH	0.980	0.899	0.850	0.680	0.570	0.970	0.970	1.000	1.000	E
448	OH	0.961	0.899	0.850	0.730	0.490	0.970	0.970	1.000	1.000	C
449	OH	0.961	0.899	0.850	0.650	0.510	0.970	0.970	1.000	1.000	C
450	OH	0.980	1.084	0.850	0.720	0.650	0.970	0.970	1.000	1.000	D
451	OH	0.961	1.084	0.850	0.720	0.650	0.970	0.970	1.000	1.000	D
452	OH	0.980	1.084	0.840	0.650	0.580	0.970	0.970	1.000	1.000	E
453	OH	0.961	0.899	0.840	0.590	0.560	0.970	0.970	1.000	1.000	E
454	OH	0.980	0.899	0.850	0.600	0.570	0.970	0.970	1.000	1.000	G
455	OH	0.980	0.899	0.840	0.590	0.560	0.970	0.970	1.000	1.000	E
456	OH	0.941	0.899	0.850	0.670	0.510	0.970	0.970	1.000	1.000	C
457	OH	0.941	0.899	0.850	0.670	0.570	0.970	0.970	1.000	1.000	C
458	OH	0.961	0.899	0.860	0.630	0.590	0.970	0.970	1.000	1.000	N
459	OH	0.980	0.899	0.840	0.650	0.580	0.970	0.970	1.000	1.000	E
460	IN	0.980	1.128	0.850	0.640	0.560	0.970	0.970	1.000	1.000	E
461	IN	0.961	1.128	0.850	0.650	0.560	0.970	0.970	1.000	1.000	E
462	IN	0.980	1.128	0.850	0.720	0.550	0.970	0.970	1.000	1.000	D
463	IN	0.980	1.084	0.850	0.640	0.580	0.970	0.970	1.000	1.000	C
464	IN	0.980	1.084	0.850	0.640	0.580	0.970	0.970	1.000	1.000	C
465	IN	0.961	0.933	0.850	0.730	0.620	0.970	0.970	1.000	1.000	B
466	IN	0.961	0.933	0.850	0.730	0.620	0.970	0.970	1.000	1.000	B
467	IN	0.961	0.933	0.840	0.670	0.590	0.970	0.970	1.000	1.000	B
468	IN	0.961	0.933	0.850	0.670	0.590	0.970	0.970	1.000	1.000	B
469	IN	0.980	0.933	0.850	0.750	0.610	0.970	0.970	1.000	1.000	A
470	IN	0.961	0.933	0.850	0.630	0.570	0.970	0.970	1.000	1.000	D
471	IN	0.961	0.933	0.860	0.630	0.570	0.970	0.970	1.000	1.000	D
472	IN	0.961	0.933	0.850	0.630	0.570	0.970	0.970	1.000	1.000	D
473	IN	0.961	0.933	0.860	0.770	0.560	0.970	0.970	1.000	1.000	A

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
474	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
475	IN	0.899	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
476	IN	0.899	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
477	IN	0.899	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
478	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
479	IN	0.899	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
480	MI	0.999	1.008	1.037	0.980	0.974	1.768	1.839	0.560	0.270
481	MI	1.008	0.985	1.063	1.005	1.002	1.768	1.839	0.500	0.300
482	MI	0.970	1.025	1.027	0.946	0.985	1.768	1.839	0.570	0.330
483	MI	1.030	0.986	1.061	0.998	0.995	1.768	1.839	0.490	0.270
484	MI	0.960	1.012	0.996	0.925	0.935	1.777	1.848	0.440	0.260
485	MI	1.007	1.010	1.024	0.935	0.948	1.777	1.848	0.450	0.320
486	MI	0.951	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
487	MI	0.951	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
488	MI	0.955	1.009	0.983	0.927	0.930	1.777	1.848	0.250	0.250
489	MI	1.006	0.994	1.000	0.920	0.959	1.777	1.848	0.210	0.260
490	MI	0.891	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
491	MI	0.891	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
492	MI	0.891	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
493	MI	0.996	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
494	MI	0.996	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
495	MI	1.030	0.989	0.984	0.987	0.987	1.777	1.848	0.350	0.180
496	MI	0.968	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
497	MI	0.968	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
498	MI	0.991	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
499	MI	0.991	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
500	IA	0.884	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
501	IA	0.884	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
502	IA	0.884	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
503	IA	0.991	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
504	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
505	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
506	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
507	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
508	IA	0.925	1.030	0.799	0.796	0.857	1.813	1.885	0.330	0.230
509	IA	0.991	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
510	IA	0.951	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
511	IA	1.011	1.000	0.950	0.953	0.917	1.813	1.885	0.220	0.300
512	IA	0.951	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
513	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
514	IA	0.951	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
515	IA	0.967	1.003	0.875	0.887	0.877	1.813	1.885	0.700	0.370
516	IA	0.973	0.994	0.915	0.881	0.898	1.813	1.885	0.100	0.330
520	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
521	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
522	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
523	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
524	IA	1.002	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
525	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
526	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
527	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
528	IA	1.002	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
530	WI	0.948	0.998	1.015	1.048	1.039	1.798	1.870	0.350	0.200
531	WI	0.967	0.990	1.054	1.078	1.056	1.798	1.870	0.500	0.220
532	WI	0.936	1.027	1.043	1.025	1.000	1.798	1.870	0.530	0.290
534	WI	0.977	1.000	1.080	1.049	1.071	1.798	1.870	0.310	0.130
535	WI	1.007	1.017	1.025	1.042	0.987	1.798	1.870	0.510	0.240
537	WI	1.040	0.940	1.164	1.181	1.131	1.798	1.870	0.880	0.150
538	WI	0.967	1.011	0.880	0.923	0.899	1.798	1.870	0.320	0.210
539	WI	0.935	1.011	1.020	1.045	1.029	1.798	1.870	0.170	0.180
540	WI	0.959	0.999	1.008	1.042	0.983	1.798	1.870	0.440	0.190
541	WI	0.926	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
542	WI	0.926	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
543	WI	0.954	0.978	1.085	1.116	1.103	1.798	1.870	0.390	0.120
544	WI	0.991	1.026	1.021	1.062	1.024	1.798	1.870	0.290	0.210

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
474	IN	0.961	0.933	0.850	0.630	0.570	0.970	0.970	1.000	1.000	D
475	IN	0.961	0.933	0.860	0.690	0.550	0.970	0.970	1.000	1.000	A
476	IN	0.961	0.933	0.860	0.690	0.550	0.970	0.970	1.000	1.000	A
477	IN	0.961	0.933	0.860	0.690	0.550	0.970	0.970	1.000	1.000	A
478	IN	0.961	0.933	0.860	0.630	0.570	0.970	0.970	1.000	1.000	D
479	IN	0.961	0.933	0.850	0.750	0.610	0.970	0.970	1.000	1.000	A
480	MI	1.137	1.152	0.830	0.670	0.600	0.970	0.970	1.000	1.000	G
481	MI	1.137	1.152	0.850	0.650	0.560	0.970	0.970	1.000	1.000	G
482	MI	1.137	1.152	0.850	0.670	0.590	0.970	0.970	1.000	1.000	G
483	MI	1.137	1.152	0.840	0.670	0.550	0.970	0.970	1.000	1.000	F
484	MI	1.078	0.884	0.840	0.730	0.590	0.970	0.970	1.000	1.000	D
485	MI	1.137	0.884	0.850	0.620	0.550	0.970	0.970	1.000	1.000	F
486	MI	1.039	0.884	0.850	0.680	0.620	0.970	0.970	1.000	1.000	B
487	MI	1.039	0.884	0.850	0.680	0.620	0.970	0.970	1.000	1.000	B
488	MI	1.039	0.884	0.850	0.690	0.620	0.970	0.970	1.000	1.000	C
489	MI	1.078	0.884	0.850	0.610	0.570	0.970	0.970	1.000	1.000	C
490	MI	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	B
491	MI	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	B
492	MI	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	B
493	MI	0.980	0.884	0.850	0.670	0.590	0.970	0.970	1.000	1.000	D
494	MI	0.980	0.884	0.850	0.670	0.590	0.970	0.970	1.000	1.000	D
495	MI	0.980	0.884	0.850	0.750	0.600	0.970	0.970	1.000	1.000	C
496	MI	0.980	0.884	0.850	0.720	0.650	0.970	0.970	1.000	1.000	B
497	MI	0.980	0.884	0.850	0.720	0.650	0.970	0.970	1.000	1.000	B
498	MI	0.980	0.884	0.850	0.680	0.600	0.970	0.970	1.000	1.000	A
499	MI	0.980	0.884	0.850	0.680	0.600	0.970	0.970	1.000	1.000	A
500	IA	0.961	1.163	0.850	0.690	0.590	0.970	0.970	1.000	1.000	E
501	IA	0.961	1.163	0.850	0.690	0.590	0.970	0.970	1.000	1.000	E
502	IA	0.961	1.163	0.850	0.690	0.590	0.970	0.970	1.000	1.000	E
503	IA	0.980	1.163	0.850	0.710	0.600	0.970	0.970	1.000	1.000	E
504	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	B
505	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	A
506	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	B
507	IA	0.961	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	B
508	IA	0.941	0.957	0.850	0.690	0.590	0.970	0.970	1.000	1.000	C
509	IA	0.980	1.163	0.850	0.710	0.600	0.970	0.970	1.000	1.000	
510	IA	0.941	0.957	0.850	0.700	0.560	0.970	0.970	1.000	1.000	A
511	IA	0.980	0.957	0.840	0.630	0.630	0.970	0.970	1.000	1.000	C
512	IA	0.941	0.957	0.850	0.700	0.560	0.970	0.970	1.000	1.000	A
513	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	
514	IA	0.941	0.957	0.850	0.700	0.560	0.970	0.970	1.000	1.000	A
515	IA	0.941	0.957	0.850	0.580	0.550	0.970	0.970	1.000	1.000	I
516	IA	0.941	0.957	0.860	0.610	0.610	0.970	0.970	1.000	1.000	A
520	IA	0.941	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
521	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	A
522	IA	0.961	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
523	IA	0.961	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
524	IA	0.961	0.957	0.830	0.750	0.590	0.970	0.970	1.000	1.000	A
525	IA	0.961	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
526	IA	0.980	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
527	IA	0.980	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
528	IA	0.980	0.957	0.830	0.750	0.590	0.970	0.970	1.000	1.000	A
530	WI	0.980	0.969	0.840	0.730	0.560	0.970	0.970	1.000	1.000	C
531	WI	0.980	0.969	0.850	0.710	0.580	0.970	0.970	1.000	1.000	F
532	WI	1.039	0.969	0.850	0.650	0.570	0.970	0.970	1.000	1.000	G
534	WI	1.039	1.119	0.840	0.770	0.630	0.970	0.970	1.000	1.000	C
535	WI	0.961	1.119	0.850	0.700	0.580	0.970	0.970	1.000	1.000	F
537	WI	1.039	1.119	0.840	0.770	0.730	0.970	0.970	1.000	1.000	I
538	WI	0.961	0.969	0.850	0.750	0.650	0.970	0.970	1.000	1.000	C
539	WI	0.961	0.969	0.850	0.760	0.680	0.970	0.970	1.000	1.000	A
540	WI	0.961	0.969	0.850	0.770	0.640	0.970	0.970	1.000	1.000	D
541	WI	0.961	1.119	0.850	0.730	0.660	0.970	0.970	1.000	1.000	A
542	WI	0.961	1.119	0.850	0.730	0.660	0.970	0.970	1.000	1.000	A
543	WI	1.039	1.119	0.870	0.830	0.710	0.970	0.970	1.000	1.000	B
544	WI	0.961	0.969	0.850	0.720	0.670	0.970	0.970	1.000	1.000	C

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
545	WI	0.950	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
546	WI	0.946	1.002	0.981	1.000	0.989	1.798	1.870	0.220	0.060
547	WI	0.985	1.000	0.993	1.033	1.021	1.798	1.870	0.370	0.130
548	WI	0.950	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
549	WI	0.975	1.003	1.030	1.063	1.033	1.798	1.870	0.320	0.180
550	MN	0.971	0.983	1.070	1.111	1.039	1.798	1.870	0.520	0.180
551	MN	0.920	0.971	1.138	1.172	1.130	1.798	1.870	0.480	0.150
553	MN	0.983	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
554	MN	0.877	0.976	1.155	1.186	1.104	1.798	1.870	0.550	0.140
555	MN	0.983	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
556	MN	0.892	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
557	MN	0.929	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
558	MN	0.969	0.985	0.977	0.991	1.004	1.798	1.870	0.190	0.350
559	MN	0.968	1.001	1.004	1.012	1.026	1.798	1.870	0.140	0.150
560	MN	0.897	1.012	0.957	0.990	0.969	1.798	1.870	0.120	0.300
561	MN	0.943	1.000	0.863	0.883	0.858	1.798	1.870	0.250	0.320
562	MN	0.951	0.998	0.904	0.945	0.884	1.798	1.870	0.090	0.420
563	MN	0.920	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
564	MN	0.920	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
565	MN	0.929	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
566	MN	0.892	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
567	MN	0.929	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
569	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
570	SD	0.857	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
571	SD	0.951	0.985	0.986	1.027	0.929	1.693	1.761	0.140	0.010
572	SD	0.904	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
573	SD	0.857	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
574	SD	0.904	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
575	SD	0.857	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
576	SD	0.904	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
577	SD	0.942	0.985	1.002	0.958	0.927	1.693	1.761	0.060	0.220
580	ND	0.884	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
581	ND	0.962	0.960	1.093	1.081	1.039	1.693	1.761	0.050	0.170
582	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
583	ND	0.884	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
584	ND	0.884	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
585	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
586	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
587	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
588	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
590	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
591	MT	1.018	1.000	1.031	1.072	1.059	1.923	2.000	0.070	0.300
592	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
593	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
594	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
595	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
596	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
597	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
598	MT	0.951	0.994	1.001	1.003	0.951	1.923	2.000	0.050	0.260
599	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
600	IL	1.078	0.987	1.120	1.137	1.134	1.835	1.908	0.290	0.310
601	IL	1.050	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
602	IL	0.968	0.995	1.123	1.115	1.124	1.835	1.908	0.190	0.340
603	IL	1.050	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
604	IL	0.891	1.010	1.051	1.055	1.051	1.835	1.908	0.420	0.310
605	IL	0.895	0.995	1.090	1.103	1.089	1.835	1.908	0.410	0.320
606	IL	0.964	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
607	IL	0.964	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
608	IL	0.964	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
609	IL	0.834	1.001	0.965	0.981	0.984	1.691	1.759	0.360	0.280
610	IL	0.851	1.007	0.922	0.972	0.981	1.691	1.759	0.330	0.110
611	IL	0.910	0.995	1.008	1.003	1.009	1.691	1.759	0.310	0.200
612	IL	0.854	1.017	0.895	0.908	0.952	1.691	1.759	0.140	0.260
613	IL	0.836	1.027	0.860	0.912	0.913	1.691	1.759	0.190	0.370
614	IL	0.809	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
545	WI	0.961	0.969	0.850	0.740	0.630	0.970	0.970	1.000	1.000	A
546	WI	0.961	0.969	0.880	0.850	0.740	0.970	0.970	1.000	1.000	A
547	WI	0.961	0.969	0.880	0.800	0.720	0.970	0.970	1.000	1.000	C
548	WI	0.961	0.969	0.850	0.740	0.630	0.970	0.970	1.000	1.000	A
549	WI	0.980	1.119	0.860	0.750	0.660	0.970	0.970	1.000	1.000	C
550	MN	1.039	1.262	0.850	0.750	0.630	0.970	0.970	1.000	1.000	E
551	MN	1.137	1.262	0.850	0.770	0.630	0.970	0.970	1.000	1.000	D
553	MN	1.039	1.262	0.830	0.750	0.630	0.970	0.970	1.000	1.000	F
554	MN	1.137	1.262	0.840	0.780	0.630	0.970	0.970	1.000	1.000	E
555	MN	1.137	1.262	0.840	0.750	0.630	0.970	0.970	1.000	1.000	F
556	MN	0.961	0.833	0.840	0.760	0.690	0.970	0.970	1.000	1.000	
557	MN	0.980	0.833	0.850	0.750	0.680	0.970	0.970	1.000	1.000	
558	MN	0.980	0.833	0.850	0.710	0.600	0.970	0.970	1.000	1.000	B
559	MN	0.980	1.262	0.880	0.780	0.630	0.970	0.970	1.000	1.000	A
560	MN	0.961	0.833	0.850	0.670	0.620	0.970	0.970	1.000	1.000	A
561	MN	0.941	0.833	0.850	0.730	0.610	0.970	0.970	1.000	1.000	B
562	MN	0.961	0.833	0.850	0.610	0.540	0.970	0.970	1.000	1.000	A
563	MN	0.980	1.026	0.850	0.710	0.640	0.970	0.970	1.000	1.000	F
564	MN	0.980	0.833	0.850	0.710	0.640	0.970	0.970	1.000	1.000	F
565	MN	0.961	0.833	0.840	0.750	0.680	0.970	0.970	1.000	1.000	A
566	MN	0.961	0.833	0.840	0.760	0.690	0.970	0.970	1.000	1.000	N
567	MN	0.961	0.833	0.840	0.750	0.680	0.970	0.970	1.000	1.000	N
569	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
570	SD	0.941	1.028	0.860	0.710	0.670	0.970	0.970	1.000	1.000	B
571	SD	0.980	1.028	0.850	0.790	0.630	0.970	0.970	1.000	1.000	A
572	SD	0.941	1.028	0.850	0.700	0.670	0.970	0.970	1.000	1.000	B
573	SD	0.941	1.028	0.850	0.710	0.670	0.970	0.970	1.000	1.000	
574	SD	0.941	1.028	0.850	0.700	0.670	0.970	0.970	1.000	1.000	
575	SD	0.941	1.028	0.850	0.710	0.670	0.970	0.970	1.000	1.000	A
576	SD	0.941	1.028	0.850	0.700	0.670	0.970	0.970	1.000	1.000	
577	SD	0.980	1.028	0.850	0.700	0.700	0.970	0.970	1.000	1.000	N
580	ND	0.941	0.924	0.850	0.600	0.590	0.970	0.970	1.000	1.000	
581	ND	0.961	0.924	0.850	0.730	0.630	0.970	0.970	1.000	1.000	N
582	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	D
583	ND	0.941	0.924	0.850	0.600	0.590	0.970	0.970	1.000	1.000	
584	ND	0.941	0.924	0.850	0.600	0.590	0.970	0.970	1.000	1.000	
585	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	B
586	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	
587	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	B
588	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	B
590	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
591	MT	0.980	0.869	0.850	0.730	0.650	0.970	0.970	1.000	1.000	N
592	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
593	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
594	MT	1.039	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
595	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
596	MT	0.980	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
597	MT	1.039	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
598	MT	1.039	0.869	0.850	0.720	0.680	0.970	0.970	1.000	1.000	N
599	MT	1.039	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
600	IL	1.137	1.084	0.840	0.620	0.540	0.970	0.970	1.000	1.000	E
601	IL	1.137	1.084	0.830	0.630	0.570	0.970	0.970	1.000	1.000	F
602	IL	1.176	1.084	0.840	0.600	0.530	0.970	0.970	1.000	1.000	C
603	IL	1.137	1.084	0.840	0.630	0.570	0.970	0.970	1.000	1.000	F
604	IL	1.078	1.084	0.850	0.630	0.560	0.970	0.970	1.000	1.000	F
605	IL	1.078	1.084	0.830	0.610	0.540	0.970	0.970	1.000	1.000	F
606	IL	1.176	1.084	0.830	0.590	0.540	0.970	0.970	1.000	1.000	H
607	IL	1.176	1.084	0.840	0.590	0.540	0.970	0.970	1.000	1.000	H
608	IL	1.176	1.084	0.840	0.590	0.540	0.970	0.970	1.000	1.000	H
609	IL	0.980	1.084	0.840	0.650	0.490	0.970	0.970	1.000	1.000	D
610	IL	0.980	0.996	0.880	0.810	0.580	0.970	0.970	1.000	1.000	B
611	IL	0.980	0.996	0.840	0.730	0.630	0.970	0.970	1.000	1.000	C
612	IL	0.980	0.996	0.860	0.690	0.560	0.970	0.970	1.000	1.000	A
613	IL	0.980	0.996	0.840	0.580	0.580	0.970	0.970	1.000	1.000	B
614	IL	0.961	0.996	0.840	0.590	0.570	0.970	0.970	1.000	1.000	A

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
615	IL	0.809	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
616	IL	0.886	0.963	0.980	1.056	0.969	1.691	1.759	0.290	0.200
617	IL	0.845	0.956	0.975	1.014	1.021	1.691	1.759	0.190	0.160
618	IL	0.848	0.984	0.973	1.021	1.069	1.691	1.759	0.200	0.370
619	IL	0.850	0.989	0.904	0.981	0.982	1.691	1.759	0.250	0.400
620	IL	0.877	1.000	0.930	0.965	0.886	1.691	1.759	0.600	0.130
622	IL	0.849	1.008	0.911	0.926	0.940	1.691	1.759	0.540	0.260
623	IL	0.809	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
624	IL	0.799	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
625	IL	0.839	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
626	IL	0.839	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
627	IL	0.904	0.988	1.037	1.049	1.031	1.691	1.759	0.230	0.180
628	IL	0.799	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
629	IL	0.823	0.981	0.927	0.942	1.007	1.691	1.759	0.220	0.380
630	MO	0.894	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
631	MO	0.874	0.998	1.023	1.013	1.038	1.700	1.768	0.440	0.240
633	MO	0.894	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
634	MO	0.779	1.028	0.826	0.853	0.953	1.700	1.768	0.140	0.250
635	MO	0.818	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
636	MO	0.811	0.984	0.888	0.867	0.863	1.700	1.768	0.200	0.250
637	MO	0.843	0.998	0.834	0.835	0.845	1.700	1.768	0.260	0.330
638	MO	0.786	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
639	MO	0.786	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
640	MO	1.059	1.005	0.949	0.917	0.954	1.753	1.823	0.740	0.300
641	MO	0.999	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
644	MO	0.818	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
645	MO	0.797	1.010	0.857	0.854	0.855	1.700	1.768	0.530	0.210
646	MO	0.818	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
647	MO	0.827	1.045	0.827	0.835	0.882	1.700	1.768	0.270	0.380
648	MO	0.800	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
649	MO	0.999	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
650	MO	0.796	1.002	0.901	0.898	0.912	1.700	1.768	0.070	0.050
651	MO	0.846	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
652	MO	0.846	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
653	MO	0.795	1.027	0.796	0.780	0.839	1.700	1.768	0.440	0.140
654	MO	0.783	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
655	MO	0.783	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
656	MO	0.800	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
657	MO	0.800	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
658	MO	0.901	0.990	0.929	0.912	0.962	1.700	1.768	0.430	0.150
660	KS	0.986	1.038	0.944	0.920	0.945	1.753	1.823	0.570	0.250
660.02	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.16	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.2	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.23	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.24	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.41	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.43	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.48	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.54	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.58	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.6	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.7	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.87	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.88	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.9	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.97	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
661	KS	0.978	1.030	0.926	0.918	0.870	1.753	1.823	0.890	0.320
662	KS	1.032	0.972	1.025	1.022	1.046	1.753	1.823	0.680	0.200
664	KS	0.839	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
665	KS	0.839	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
666	KS	0.858	1.010	0.925	0.882	0.892	1.691	1.759	0.200	0.270
667	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
668	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
669	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
615	IL	0.961	0.996	0.840	0.590	0.570	0.970	0.970	1.000	1.000	A
616	IL	0.980	0.996	0.850	0.710	0.570	0.970	0.970	1.000	1.000	C
617	IL	0.980	0.996	0.870	0.750	0.570	0.970	0.970	1.000	1.000	A
618	IL	0.980	0.996	0.850	0.680	0.570	0.970	0.970	1.000	1.000	B
619	IL	0.961	0.996	0.850	0.590	0.550	0.970	0.970	1.000	1.000	C
620	IL	0.961	1.055	0.840	0.790	0.570	0.970	0.970	1.000	1.000	D
622	IL	0.961	1.055	0.840	0.680	0.520	0.970	0.970	1.000	1.000	E
623	IL	0.941	0.996	0.850	0.590	0.570	0.970	0.970	1.000	1.000	A
624	IL	0.941	0.996	0.870	0.660	0.550	0.970	0.970	1.000	1.000	C
625	IL	0.961	0.996	0.850	0.720	0.590	0.970	0.970	1.000	1.000	C
626	IL	0.941	0.996	0.850	0.720	0.590	0.970	0.970	1.000	1.000	C
627	IL	1.078	0.996	0.850	0.730	0.640	0.970	0.970	1.000	1.000	B
628	IL	0.941	0.996	0.870	0.660	0.550	0.970	0.970	1.000	1.000	C
629	IL	0.961	0.996	0.850	0.690	0.570	0.970	0.970	1.000	1.000	B
630	MO	1.039	1.055	0.830	0.680	0.580	0.970	0.970	1.000	1.000	F
631	MO	1.039	1.055	0.830	0.690	0.600	0.970	0.970	1.000	1.000	D
633	MO	0.980	0.851	0.830	0.680	0.580	0.970	0.970	1.000	1.000	F
634	MO	0.941	0.851	0.850	0.680	0.670	0.970	0.970	1.000	1.000	A
635	MO	0.941	0.851	0.850	0.640	0.590	0.970	0.970	1.000	1.000	
636	MO	0.941	0.851	0.830	0.560	0.660	0.970	0.970	1.000	1.000	B
637	MO	0.941	0.851	0.830	0.700	0.610	0.970	0.970	1.000	1.000	B
638	MO	0.941	0.851	0.850	0.710	0.600	0.970	0.970	1.000	1.000	N
639	MO	0.941	0.851	0.850	0.710	0.600	0.970	0.970	1.000	1.000	N
640	MO	0.980	1.055	0.850	0.640	0.590	0.970	0.970	1.000	1.000	I
641	MO	1.039	1.055	0.830	0.640	0.600	0.970	0.970	1.000	1.000	I
644	MO	0.941	0.851	0.850	0.640	0.590	0.970	0.970	1.000	1.000	E
645	MO	0.941	0.851	0.850	0.720	0.620	0.970	0.970	1.000	1.000	D
646	MO	0.941	0.851	0.850	0.640	0.590	0.970	0.970	1.000	1.000	E
647	MO	0.941	0.851	0.850	0.700	0.560	0.970	0.970	1.000	1.000	B
648	MO	0.961	0.851	0.850	0.770	0.660	0.970	0.970	1.000	1.000	B
649	MO	1.039	0.851	0.830	0.640	0.600	0.970	0.970	1.000	1.000	
650	MO	0.941	0.851	0.850	0.840	0.750	0.970	0.970	1.000	1.000	I
651	MO	0.941	0.851	0.830	0.720	0.600	0.970	0.970	1.000	1.000	
652	MO	0.980	0.851	0.850	0.720	0.600	0.970	0.970	1.000	1.000	F
653	MO	0.941	0.851	0.850	0.770	0.590	0.970	0.970	1.000	1.000	B
654	MO	0.941	0.851	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
655	MO	0.941	0.851	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
656	MO	0.941	0.851	0.850	0.770	0.660	0.970	0.970	1.000	1.000	B
657	MO	0.941	0.851	0.850	0.770	0.660	0.970	0.970	1.000	1.000	B
658	MO	0.961	0.851	0.850	0.770	0.650	0.970	0.970	1.000	1.000	C
660	KS	0.980	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.02	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.16	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.2	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.23	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.24	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.41	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.43	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.48	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.54	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.58	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.6	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.7	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.87	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.88	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.9	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.97	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
661	KS	0.980	1.055	0.850	0.630	0.600	0.970	0.970	1.000	1.000	J
662	KS	1.039	1.055	0.840	0.730	0.620	0.970	0.970	1.000	1.000	G
664	KS	0.961	0.995	0.840	0.750	0.670	0.970	0.970	1.000	1.000	N
665	KS	0.961	0.995	0.840	0.750	0.670	0.970	0.970	1.000	1.000	N
666	KS	0.980	0.995	0.850	0.750	0.680	0.970	0.970	1.000	1.000	A
667	KS	0.941	0.995	0.850	0.600	0.610	0.970	0.970	1.000	1.000	C
668	KS	0.941	0.995	0.850	0.600	0.610	0.970	0.970	1.000	1.000	C
669	KS	0.941	0.995	0.850	0.740	0.670	0.970	0.970	1.000	1.000	

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
670	KS	0.833	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
671	KS	0.833	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
672	KS	0.838	0.978	0.936	0.924	0.954	1.691	1.759	0.330	0.220
673	KS	0.797	1.031	0.886	0.861	0.868	1.691	1.759	0.080	0.370
674	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
675	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
676	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
677	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
678	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
679	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
680	NE	0.987	1.029	0.814	0.836	0.827	1.892	1.968	0.850	0.260
681	NE	0.919	0.983	0.904	0.925	0.897	1.755	1.825	0.860	0.200
683	NE	0.911	1.040	0.697	0.719	0.734	1.892	1.968	0.500	0.100
684	NE	0.975	1.026	0.768	0.803	0.811	1.892	1.968	0.530	0.210
685	NE	1.111	0.994	0.821	0.851	0.890	1.813	1.886	0.740	0.190
686	NE	0.964	1.016	0.781	0.807	0.832	1.892	1.968	0.810	0.230
687	NE	1.007	1.003	0.845	0.864	0.830	1.892	1.968	0.590	0.220
688	NE	1.052	0.999	0.814	0.844	0.834	1.892	1.968	0.680	0.220
689	NE	0.932	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
690	NE	0.932	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
691	NE	0.943	1.003	0.833	0.849	0.856	1.892	1.968	0.160	0.250
692	NE	0.975	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
693	NE	0.975	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
700	LA	0.784	1.006	0.859	0.914	0.916	1.688	1.755	0.460	0.200
701	LA	0.750	0.977	0.937	0.925	0.965	1.688	1.755	0.490	0.240
703	LA	0.723	1.010	0.873	0.909	0.942	1.688	1.755	0.130	0.190
704	LA	0.773	1.007	0.882	0.922	0.903	1.688	1.755	0.470	0.190
705	LA	0.723	1.010	0.873	0.909	0.942	1.688	1.755	0.130	0.190
706	LA	0.732	1.001	0.870	0.882	0.940	1.688	1.755	0.150	0.210
707	LA	0.791	1.022	0.871	0.885	0.891	1.688	1.755	0.580	0.210
708	LA	0.827	0.968	0.901	0.959	0.955	1.688	1.755	0.550	0.240
710	LA	0.737	1.011	0.886	0.849	0.888	1.688	1.755	0.340	0.260
711	LA	0.771	0.998	0.915	0.920	0.932	1.688	1.755	0.320	0.250
712	LA	0.792	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
713	LA	0.792	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
714	LA	0.724	1.008	0.880	0.837	0.889	1.688	1.755	0.050	0.010
716	AR	0.787	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
717	AR	0.787	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
718	AR	0.787	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
719	AR	0.833	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
720	AR	0.821	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
721	AR	0.821	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
722	AR	0.873	0.978	0.882	0.908	0.890	1.655	1.721	0.220	0.150
723	AR	0.813	1.000	0.797	0.774	0.853	1.655	1.721	0.440	0.170
724	AR	0.832	1.014	0.831	0.820	0.891	1.655	1.721	0.190	0.180
725	AR	0.819	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
726	AR	0.819	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
727	AR	0.865	0.974	0.906	0.914	0.925	1.655	1.721	0.300	0.200
728	AR	0.833	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
729	AR	0.832	0.999	0.870	0.843	0.855	1.655	1.721	0.580	0.230
730	OK	0.776	1.000	0.974	0.971	0.960	1.691	1.759	0.510	0.340
731	OK	0.846	1.000	0.961	0.974	0.947	1.691	1.759	0.630	0.350
733	TX	0.824	1.050	0.858	0.873	0.936	1.687	1.754	0.530	0.150
734	OK	0.778	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
735	OK	0.778	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
736	OK	0.785	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
737	OK	0.785	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
738	OK	0.785	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
739	OK	0.738	1.022	0.901	0.921	0.910	1.691	1.759	0.050	0.330
740	OK	0.758	1.000	0.966	0.915	0.931	1.691	1.759	0.490	0.250
741	OK	0.815	1.005	0.925	0.910	0.936	1.691	1.759	0.590	0.230
743	OK	0.774	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
744	OK	0.774	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
745	OK	0.745	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
746	OK	0.760	1.000	0.911	0.921	0.930	1.691	1.759	0.060	0.260

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
670	KS	0.961	0.995	0.840	0.690	0.640	0.970	0.970	1.000	1.000	N
671	KS	0.961	0.995	0.840	0.690	0.640	0.970	0.970	1.000	1.000	N
672	KS	0.980	0.995	0.850	0.720	0.650	0.970	0.970	1.000	1.000	C
673	KS	0.961	0.995	0.830	0.750	0.580	0.970	0.970	1.000	1.000	N
674	KS	0.961	0.995	0.850	0.740	0.670	0.970	0.970	1.000	1.000	N
675	KS	0.961	0.995	0.840	0.740	0.670	0.970	0.970	1.000	1.000	
676	KS	0.941	0.995	0.830	0.740	0.670	0.970	0.970	1.000	1.000	E
677	KS	0.941	0.995	0.850	0.740	0.670	0.970	0.970	1.000	1.000	N
678	KS	0.961	0.995	0.830	0.740	0.670	0.970	0.970	1.000	1.000	N
679	KS	0.961	0.995	0.830	0.740	0.670	0.970	0.970	1.000	1.000	
680	NE	0.941	1.030	0.850	0.680	0.640	0.970	0.970	1.000	1.000	H
681	NE	0.961	1.030	0.840	0.720	0.700	0.970	0.970	1.000	1.000	G
683	NE	0.941	1.030	0.860	0.810	0.690	0.970	0.970	1.000	1.000	B
684	NE	0.941	1.030	0.850	0.710	0.650	0.970	0.970	1.000	1.000	E
685	NE	0.941	1.030	0.830	0.740	0.700	0.970	0.970	1.000	1.000	G
686	NE	0.941	1.030	0.850	0.690	0.700	0.970	0.970	1.000	1.000	G
687	NE	0.941	1.030	0.850	0.740	0.730	0.970	0.970	1.000	1.000	E
688	NE	0.941	1.030	0.850	0.700	0.690	0.970	0.970	1.000	1.000	G
689	NE	0.941	1.030	0.850	0.640	0.660	0.970	0.970	1.000	1.000	D
690	NE	0.941	1.030	0.850	0.640	0.660	0.970	0.970	1.000	1.000	D
691	NE	0.961	1.030	0.850	0.690	0.650	0.970	0.970	1.000	1.000	A
692	NE	0.941	1.030	0.850	0.670	0.670	0.970	0.970	1.000	1.000	F
693	NE	0.941	1.030	0.850	0.670	0.670	0.970	0.970	1.000	1.000	F
700	LA	0.980	0.830	0.850	0.740	0.650	0.970	0.970	1.000	1.000	C
701	LA	0.980	0.830	0.850	0.690	0.650	0.970	0.970	1.000	1.000	D
703	LA	0.961	0.830	0.850	0.740	0.570	0.970	0.970	1.000	1.000	C
704	LA	0.980	0.830	0.850	0.750	0.570	0.970	0.970	1.000	1.000	C
705	LA	0.961	0.830	0.840	0.740	0.570	0.970	0.970	1.000	1.000	C
706	LA	0.961	0.830	0.850	0.720	0.600	0.970	0.970	1.000	1.000	A
707	LA	0.961	0.830	0.840	0.730	0.640	0.970	0.970	1.000	1.000	D
708	LA	0.980	0.830	0.850	0.700	0.650	0.970	0.970	1.000	1.000	E
710	LA	0.961	0.830	0.850	0.710	0.650	0.970	0.970	1.000	1.000	B
711	LA	0.980	0.830	0.850	0.660	0.630	0.970	0.970	1.000	1.000	C
712	LA	0.961	0.830	0.850	0.690	0.610	0.970	0.970	1.000	1.000	B
713	LA	0.961	0.830	0.850	0.690	0.610	0.970	0.970	1.000	1.000	B
714	LA	0.961	0.830	0.850	0.730	0.600	0.970	0.970	1.000	1.000	N
716	AR	0.941	0.749	0.850	0.760	0.710	0.970	0.970	1.000	1.000	B
717	AR	0.941	0.749	0.850	0.760	0.710	0.970	0.970	1.000	1.000	A
718	AR	0.941	0.749	0.850	0.760	0.710	0.970	0.970	1.000	1.000	
719	AR	0.961	0.749	0.840	0.820	0.720	0.970	0.970	1.000	1.000	E
720	AR	0.961	0.927	0.840	0.800	0.770	0.970	0.970	1.000	1.000	A
721	AR	0.961	0.927	0.840	0.800	0.770	0.970	0.970	1.000	1.000	A
722	AR	0.980	0.927	0.850	0.780	0.730	0.970	0.970	1.000	1.000	A
723	AR	0.961	0.749	0.850	0.740	0.740	0.970	0.970	1.000	1.000	C
724	AR	0.961	0.749	0.850	0.740	0.740	0.970	0.970	1.000	1.000	A
725	AR	0.941	0.749	0.850	0.740	0.720	0.970	0.970	1.000	1.000	N
726	AR	0.941	0.749	0.850	0.740	0.720	0.970	0.970	1.000	1.000	
727	AR	0.961	0.927	0.850	0.740	0.700	0.970	0.970	1.000	1.000	B
728	AR	0.941	0.749	0.850	0.820	0.720	0.970	0.970	1.000	1.000	E
729	AR	0.961	0.749	0.850	0.710	0.710	0.970	0.970	1.000	1.000	D
730	OK	0.980	0.927	0.850	0.650	0.570	0.970	0.970	1.000	1.000	E
731	OK	0.980	0.927	0.850	0.600	0.580	0.970	0.970	1.000	1.000	G
733	TX	1.078	1.102	0.840	0.750	0.620	0.970	0.970	1.000	1.000	D
734	OK	0.980	0.927	0.840	0.680	0.600	0.970	0.970	1.000	1.000	B
735	OK	0.980	0.927	0.840	0.680	0.600	0.970	0.970	1.000	1.000	B
736	OK	0.961	0.927	0.850	0.660	0.610	0.970	0.970	1.000	1.000	
737	OK	0.961	0.927	0.850	0.660	0.610	0.970	0.970	1.000	1.000	B
738	OK	0.961	0.927	0.850	0.660	0.610	0.970	0.970	1.000	1.000	A
739	OK	0.961	0.927	0.850	0.610	0.610	0.970	0.970	1.000	1.000	
740	OK	0.980	0.927	0.850	0.670	0.580	0.970	0.970	1.000	1.000	D
741	OK	0.980	0.927	0.850	0.700	0.660	0.970	0.970	1.000	1.000	E
743	OK	0.961	0.927	0.850	0.720	0.580	0.970	0.970	1.000	1.000	D
744	OK	0.961	0.927	0.850	0.720	0.580	0.970	0.970	1.000	1.000	D
745	OK	0.980	0.927	0.850	0.590	0.600	0.970	0.970	1.000	1.000	B
746	OK	0.980	0.927	0.850	0.750	0.680	0.970	0.970	1.000	1.000	N

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
747	OK	0.745	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
748	OK	0.745	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
749	OK	0.742	1.000	0.792	0.752	0.860	1.691	1.759	0.350	0.140
750	TX	1.027	0.987	1.029	1.038	1.044	1.683	1.750	0.500	0.280
750.2	TX	0.865	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.21	TX	0.865	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.9	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.91	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.92	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
751	TX	0.865	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
752	TX	0.967	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
753	TX	0.967	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
754	TX	0.816	1.040	0.847	0.869	0.907	1.702	1.770	0.250	0.320
755	TX	0.820	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
756	TX	0.820	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
757	TX	0.840	1.000	0.868	0.891	0.951	1.702	1.770	0.300	0.270
758	TX	0.820	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
759	TX	0.787	1.010	0.869	0.898	0.976	1.702	1.770	0.130	0.320
760	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
761	TX	0.881	1.018	0.946	0.968	0.990	1.654	1.720	0.600	0.340
762	TX	0.828	1.006	0.963	0.967	0.989	1.702	1.770	0.480	0.340
763	TX	0.839	0.998	0.926	0.938	0.970	1.702	1.770	0.130	0.170
764	TX	0.771	1.020	0.900	0.933	0.986	1.702	1.770	0.140	0.130
765	TX	0.805	1.008	0.919	0.945	0.966	1.702	1.770	0.410	0.290
766	TX	0.752	1.005	0.893	0.945	0.968	1.702	1.770	0.380	0.280
767	TX	0.822	1.004	0.886	0.918	0.980	1.702	1.770	0.580	0.360
768	TX	0.675	1.030	0.831	0.831	0.840	1.721	1.790	0.490	0.060
769	TX	0.679	1.000	0.916	0.926	0.956	1.721	1.790	0.250	0.350
770	TX	0.937	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
772	TX	0.937	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
773	TX	0.837	0.990	0.992	0.994	1.060	1.721	1.790	0.480	0.330
774	TX	0.882	1.002	0.954	0.965	0.972	1.721	1.790	0.500	0.250
775	TX	0.821	1.038	0.908	0.915	0.930	1.721	1.790	0.480	0.210
776	TX	0.794	1.007	0.868	0.863	0.948	1.721	1.790	0.310	0.010
777	TX	0.863	0.989	0.912	0.907	0.941	1.721	1.790	0.270	0.290
778	TX	0.805	1.008	0.919	0.945	0.966	1.702	1.770	0.410	0.290
779	TX	0.692	0.997	0.879	0.904	0.956	1.721	1.790	0.240	0.190
780	TX	0.677	1.000	0.897	0.910	0.898	1.721	1.790	0.440	0.220
781	TX	0.729	1.026	0.845	0.873	0.853	1.721	1.790	0.470	0.200
782	TX	0.771	1.004	0.882	0.888	0.893	1.721	1.790	0.650	0.310
783	TX	0.642	1.012	0.819	0.840	0.872	1.721	1.790	0.360	0.200
784	TX	0.742	0.998	0.848	0.881	0.880	1.721	1.790	0.480	0.190
785	TX	0.703	1.000	0.827	0.807	0.881	1.721	1.790	0.710	0.260
786	TX	0.808	1.008	0.990	1.029	1.054	1.721	1.790	0.630	0.220
787	TX	0.960	0.950	1.077	1.093	1.091	1.721	1.790	0.550	0.340
788	TX	0.644	0.999	0.904	0.874	0.932	1.721	1.790	0.360	0.180
789	TX	0.824	1.050	0.858	0.873	0.936	1.721	1.790	0.530	0.150
790	TX	0.741	1.006	0.923	0.964	0.979	1.721	1.790	0.100	0.180
791	TX	0.789	0.997	0.954	0.979	0.963	1.721	1.790	0.290	0.260
792	TX	0.685	1.006	0.892	0.964	0.965	1.721	1.790	0.050	0.370
793	TX	0.664	1.033	0.876	0.916	0.898	1.721	1.790	0.170	0.350
794	TX	0.782	0.996	0.927	0.962	0.941	1.721	1.790	0.370	0.250
795	TX	0.680	1.027	0.864	0.889	0.920	1.721	1.790	0.240	0.340
796	TX	0.752	1.005	0.893	0.945	0.968	1.702	1.770	0.380	0.280
797	TX	0.659	0.999	0.937	0.965	1.014	1.721	1.790	0.280	0.400
798	TX	0.704	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
799	TX	0.704	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
800	CO	0.948	1.008	1.064	1.030	1.059	1.710	1.778	0.720	0.250
801	CO	1.015	0.984	1.097	1.080	1.069	1.710	1.778	0.620	0.260
802	CO	0.963	0.983	1.074	1.015	1.072	1.710	1.778	0.650	0.310
803	CO	1.032	0.907	1.153	1.151	1.190	1.710	1.778	0.290	0.170
804	CO	0.943	1.026	1.041	0.982	1.033	1.710	1.778	0.480	0.250
805	CO	1.019	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
806	CO	1.019	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
807	CO	0.928	1.049	0.934	0.911	0.940	1.710	1.778	0.200	0.410

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
747	OK	0.961	0.927	0.840	0.590	0.600	0.970	0.970	1.000	1.000	B
748	OK	0.961	0.927	0.850	0.590	0.600	0.970	0.970	1.000	1.000	B
749	OK	0.961	0.927	0.840	0.800	0.760	0.970	0.970	1.000	1.000	A
750	TX	1.078	1.102	0.830	0.650	0.560	0.970	0.970	1.000	1.000	G
750.2	TX	1.039	1.102	0.830	0.660	0.570	0.970	0.970	1.000	1.000	F
750.21	TX	1.039	1.102	0.830	0.660	0.570	0.970	0.970	1.000	1.000	F
750.9	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
750.91	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
750.92	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
751	TX	1.039	1.102	0.830	0.660	0.570	0.970	0.970	1.000	1.000	F
752	TX	1.137	1.102	0.830	0.600	0.580	0.970	0.970	1.000	1.000	G
753	TX	1.137	0.884	0.830	0.600	0.580	0.970	0.970	1.000	1.000	G
754	TX	0.980	0.884	0.850	0.630	0.590	0.970	0.970	1.000	1.000	B
755	TX	0.961	0.706	0.850	0.740	0.680	0.970	0.970	1.000	1.000	B
756	TX	0.961	0.706	0.850	0.740	0.680	0.970	0.970	1.000	1.000	B
757	TX	0.961	0.884	0.840	0.680	0.590	0.970	0.970	1.000	1.000	C
758	TX	0.961	0.884	0.850	0.740	0.680	0.970	0.970	1.000	1.000	B
759	TX	0.961	0.884	0.850	0.630	0.550	0.970	0.970	1.000	1.000	A
760	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
761	TX	0.980	1.102	0.830	0.610	0.520	0.970	0.970	1.000	1.000	G
762	TX	0.980	0.884	0.850	0.600	0.560	0.970	0.970	1.000	1.000	E
763	TX	0.980	0.884	0.850	0.700	0.610	0.970	0.970	1.000	1.000	A
764	TX	0.961	0.884	0.850	0.800	0.590	0.970	0.970	1.000	1.000	N
765	TX	0.980	0.884	0.850	0.650	0.590	0.970	0.970	1.000	1.000	D
766	TX	0.961	0.884	0.850	0.780	0.630	0.970	0.970	1.000	1.000	B
767	TX	0.961	0.884	0.850	0.600	0.580	0.970	0.970	1.000	1.000	F
768	TX	0.961	0.706	0.870	0.820	0.660	0.970	0.970	1.000	1.000	B
769	TX	0.961	0.706	0.850	0.600	0.620	0.970	0.970	1.000	1.000	B
770	TX	1.176	1.102	0.840	0.620	0.580	0.970	0.970	1.000	1.000	G
772	TX	1.176	1.102	0.840	0.620	0.580	0.970	0.970	1.000	1.000	G
773	TX	1.137	1.102	0.850	0.610	0.560	0.970	0.970	1.000	1.000	F
774	TX	1.137	1.102	0.850	0.690	0.620	0.970	0.970	1.000	1.000	E
775	TX	1.039	1.102	0.850	0.720	0.610	0.970	0.970	1.000	1.000	D
776	TX	0.980	0.884	0.840	0.670	0.650	0.970	0.970	1.000	1.000	B
777	TX	0.980	0.884	0.850	0.660	0.620	0.970	0.970	1.000	1.000	C
778	TX	0.980	0.884	0.850	0.650	0.590	0.970	0.970	1.000	1.000	D
779	TX	0.961	0.884	0.850	0.740	0.560	0.970	0.970	1.000	1.000	A
780	TX	0.980	0.884	0.850	0.630	0.560	0.970	0.970	1.000	1.000	C
781	TX	0.961	0.884	0.850	0.680	0.570	0.970	0.970	1.000	1.000	C
782	TX	0.980	0.884	0.850	0.640	0.600	0.970	0.970	1.000	1.000	F
783	TX	0.980	0.884	0.840	0.770	0.620	0.970	0.970	1.000	1.000	A
784	TX	0.980	0.884	0.840	0.750	0.650	0.970	0.970	1.000	1.000	C
785	TX	0.980	0.706	0.840	0.750	0.670	0.970	0.970	1.000	1.000	D
786	TX	0.980	1.102	0.850	0.690	0.640	0.970	0.970	1.000	1.000	F
787	TX	1.078	1.102	0.840	0.600	0.560	0.970	0.970	1.000	1.000	H
788	TX	0.961	0.884	0.850	0.740	0.580	0.970	0.970	1.000	1.000	B
789	TX	0.980	0.884	0.850	0.750	0.620	0.970	0.970	1.000	1.000	D
790	TX	0.961	0.884	0.850	0.730	0.600	0.970	0.970	1.000	1.000	G
791	TX	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	C
792	TX	0.961	0.884	0.850	0.570	0.570	0.970	0.970	1.000	1.000	
793	TX	0.961	0.706	0.850	0.590	0.580	0.970	0.970	1.000	1.000	A
794	TX	0.980	0.706	0.850	0.690	0.610	0.970	0.970	1.000	1.000	C
795	TX	0.961	0.706	0.850	0.640	0.590	0.970	0.970	1.000	1.000	B
796	TX	0.961	0.706	0.850	0.780	0.630	0.970	0.970	1.000	1.000	B
797	TX	0.980	0.884	0.850	0.560	0.550	0.970	0.970	1.000	1.000	C
798	TX	0.980	0.706	0.850	0.630	0.610	0.970	0.970	1.000	1.000	E
799	TX	0.980	0.706	0.850	0.630	0.610	0.970	0.970	1.000	1.000	E
800	CO	1.176	1.222	0.830	0.690	0.610	0.970	0.970	1.000	1.000	H
801	CO	1.176	1.222	0.830	0.670	0.590	0.970	0.970	1.000	1.000	H
802	CO	1.176	1.222	0.830	0.640	0.570	0.970	0.970	1.000	1.000	I
803	CO	1.176	1.222	0.830	0.740	0.620	0.970	0.970	1.000	1.000	C
804	CO	1.078	1.222	0.840	0.690	0.580	0.970	0.970	1.000	1.000	F
805	CO	1.078	1.222	0.840	0.680	0.620	0.970	0.970	1.000	1.000	G
806	CO	1.039	1.222	0.850	0.680	0.620	0.970	0.970	1.000	1.000	G
807	CO	0.961	0.856	0.850	0.720	0.540	0.970	0.970	1.000	1.000	B

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
808	CO	0.935	0.992	1.036	1.014	1.024	1.710	1.778	0.590	0.320
809	CO	1.039	0.987	1.031	1.041	1.064	1.710	1.778	0.680	0.280
810	CO	0.977	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
811	CO	0.965	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
812	CO	0.977	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
813	CO	0.977	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
814	CO	0.965	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
815	CO	0.978	1.000	0.958	0.961	0.965	1.710	1.778	0.300	0.220
816	CO	1.018	0.997	1.109	1.120	1.141	1.710	1.778	0.080	0.290
820	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
821	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
822	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
823	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
824	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
825	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
826	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
827	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
828	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
829	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
830	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
831	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
832	ID	1.051	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
833	ID	1.069	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
834	ID	1.051	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
835	ID	1.069	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
836	ID	1.069	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
837	ID	1.089	0.958	0.978	0.946	0.946	1.923	2.000	0.410	0.230
838	ID	1.027	1.008	0.961	0.955	0.916	1.923	2.000	0.260	0.290
840	UT	1.305	1.000	0.821	0.787	0.804	1.730	1.800	0.790	0.300
841	UT	1.353	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
842	UT	1.353	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
843	UT	1.318	1.000	0.802	0.785	0.787	1.970	2.050	0.690	0.070
844	UT	1.315	1.002	0.811	0.788	0.798	1.730	1.800	0.850	0.230
845	UT	1.245	1.000	0.790	0.751	0.753	1.970	2.050	0.740	0.250
846	UT	1.299	1.029	0.776	0.770	0.750	1.970	2.050	0.800	0.270
847	UT	1.245	1.000	0.790	0.751	0.753	1.730	1.800	0.740	0.250
850	AZ	1.026	1.003	0.995	0.970	0.976	1.667	1.734	0.740	0.370
852	AZ	1.131	1.000	1.002	0.983	0.956	1.667	1.734	0.770	0.290
853	AZ	0.968	0.995	0.999	0.953	0.978	1.667	1.734	0.800	0.320
855	AZ	0.939	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
856	AZ	0.864	1.009	0.957	0.952	0.935	1.628	1.693	0.660	0.170
857	AZ	0.987	0.998	0.995	1.004	0.998	1.628	1.693	0.610	0.360
859	AZ	0.939	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
860	AZ	0.809	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
863	AZ	0.951	1.002	0.915	0.919	0.912	1.628	1.693	0.470	0.270
864	AZ	0.890	1.000	0.936	0.909	0.944	1.628	1.693	0.610	0.350
865	AZ	0.809	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
870	NM	0.764	1.007	0.981	0.968	1.032	1.693	1.761	0.250	0.310
871	NM	0.850	0.986	1.042	0.978	1.020	1.693	1.761	0.530	0.220
873	NM	0.825	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
874	NM	0.825	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
875	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.01	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.02	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.03	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.04	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.05	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.06	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.07	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.08	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.09	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.4	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.92	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.93	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.94	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
808	CO	1.078	1.222	0.850	0.720	0.600	0.970	0.970	1.000	1.000	F
809	CO	1.137	1.222	0.840	0.650	0.590	0.970	0.970	1.000	1.000	I
810	CO	1.078	0.856	0.830	0.700	0.650	0.970	0.970	1.000	1.000	F
811	CO	0.961	0.856	0.850	0.710	0.640	0.970	0.970	1.000	1.000	D
812	CO	0.961	0.856	0.850	0.700	0.650	0.970	0.970	1.000	1.000	F
813	CO	0.980	0.856	0.850	0.700	0.650	0.970	0.970	1.000	1.000	F
814	CO	0.961	0.856	0.850	0.710	0.640	0.970	0.970	1.000	1.000	D
815	CO	1.078	0.856	0.850	0.730	0.690	0.970	0.970	1.000	1.000	C
816	CO	1.137	0.856	0.840	0.650	0.600	0.970	0.970	1.000	1.000	A
820	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	B
821	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
822	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
823	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
824	WY	0.961	0.960	0.860	0.680	0.650	0.970	0.970	1.000	1.000	
825	WY	0.961	0.960	0.860	0.680	0.650	0.970	0.970	1.000	1.000	
826	WY	0.961	0.960	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
827	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
828	WY	0.961	0.960	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
829	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
830	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
831	WY	0.961	0.960	0.860	0.680	0.650	0.970	0.970	1.000	1.000	F
832	ID	0.980	0.996	0.840	0.710	0.690	0.970	0.970	1.000	1.000	G
833	ID	0.980	0.996	0.840	0.750	0.690	0.970	0.970	1.000	1.000	E
834	ID	0.980	0.996	0.840	0.710	0.690	0.970	0.970	1.000	1.000	G
835	ID	0.980	0.996	0.840	0.750	0.690	0.970	0.970	1.000	1.000	E
836	ID	0.980	0.996	0.840	0.750	0.690	0.970	0.970	1.000	1.000	E
837	ID	1.078	0.996	0.830	0.710	0.650	0.970	0.970	1.000	1.000	E
838	ID	1.078	0.996	0.830	0.710	0.680	0.970	0.970	1.000	1.000	C
840	UT	0.961	1.061	0.850	0.630	0.550	0.970	0.970	1.000	1.000	J
841	UT	0.980	1.061	0.840	0.690	0.630	0.970	0.970	1.000	1.000	I
842	UT	0.980	1.061	0.840	0.690	0.630	0.970	0.970	1.000	1.000	
843	UT	0.941	1.252	0.850	0.790	0.680	0.970	0.970	1.000	1.000	F
844	UT	0.961	1.252	0.860	0.670	0.620	0.970	0.970	1.000	1.000	J
845	UT	0.961	1.061	0.850	0.680	0.610	0.970	0.970	1.000	1.000	H
846	UT	0.961	1.252	0.850	0.660	0.590	0.970	0.970	1.000	1.000	J
847	UT	0.941	1.252	0.850	0.680	0.610	0.970	0.970	1.000	1.000	H
850	AZ	1.078	0.991	0.830	0.620	0.540	0.970	0.970	1.000	1.000	J
852	AZ	1.078	0.991	0.830	0.610	0.550	0.970	0.970	1.000	1.000	J
853	AZ	1.078	0.784	0.830	0.620	0.570	0.970	0.970	1.000	1.000	I
855	AZ	0.961	0.784	0.850	0.740	0.680	0.970	0.970	1.000	1.000	F
856	AZ	1.039	0.784	0.850	0.750	0.590	0.970	0.970	1.000	1.000	E
857	AZ	1.078	0.784	0.840	0.590	0.570	0.970	0.970	1.000	1.000	I
859	AZ	0.961	0.784	0.850	0.740	0.680	0.970	0.970	1.000	1.000	F
860	AZ	1.039	0.784	0.850	0.680	0.560	0.970	0.970	1.000	1.000	A
863	AZ	1.039	0.784	0.850	0.680	0.620	0.970	0.970	1.000	1.000	E
864	AZ	1.039	0.784	0.850	0.600	0.590	0.970	0.970	1.000	1.000	F
865	AZ	1.039	0.784	0.850	0.680	0.560	0.970	0.970	1.000	1.000	
870	NM	1.078	0.817	0.850	0.670	0.690	0.970	0.970	1.000	1.000	B
871	NM	1.078	0.817	0.850	0.710	0.700	0.970	0.970	1.000	1.000	E
873	NM	0.980	0.817	0.850	0.640	0.650	0.970	0.970	1.000	1.000	C
874	NM	0.980	0.817	0.840	0.640	0.650	0.970	0.970	1.000	1.000	C
875	NM	0.980	0.817	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.01	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.02	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.03	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.04	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.05	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.06	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.07	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.08	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.09	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.4	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.92	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.93	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.94	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
877	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
878	NM	0.801	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
879	NM	0.801	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
880	NM	0.801	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
881	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
882	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
883	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
884	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
885	TX	0.724	1.000	0.923	0.829	0.878	1.687	1.754	0.050	0.360
889	NV	1.028	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890	NV	1.028	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890.3	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.31	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.32	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.33	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.36	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
891	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
893	NV	1.117	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
894	NV	1.080	1.000	1.053	1.081	1.014	1.642	1.708	0.930	0.040
895	NV	1.105	0.987	1.122	1.138	1.059	1.642	1.708	0.900	0.170
897	NV	1.156	0.988	1.117	1.169	1.009	1.642	1.708	0.960	0.010
898	NV	1.117	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
900	CA	1.081	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
901	CA	1.081	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
902	CA	1.208	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
903	CA	1.208	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
904	CA	1.208	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
905	CA	1.176	0.977	1.282	1.145	1.103	1.672	1.739	0.570	0.290
906	CA	1.242	1.023	1.218	1.044	1.065	1.672	1.739	0.610	0.300
907	CA	1.232	1.028	1.218	1.065	1.029	1.672	1.739	0.610	0.340
908	CA	1.226	1.030	1.152	1.042	1.037	1.672	1.739	0.620	0.290
910	CA	1.214	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
911	CA	1.186	1.010	1.184	1.071	1.073	1.646	1.712	0.600	0.270
912	CA	1.214	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
913	CA	1.462	1.013	1.207	1.095	1.062	1.646	1.712	0.570	0.280
914	CA	1.423	0.981	1.279	1.111	1.040	1.646	1.712	0.660	0.350
915	CA	1.432	1.019	1.188	1.137	1.047	1.646	1.712	0.620	0.280
916	CA	1.420	1.007	1.259	1.075	1.050	1.646	1.712	0.730	0.310
917	CA	1.350	1.004	1.244	1.056	1.048	1.705	1.773	0.680	0.310
917.18	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.19	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.2	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
918	CA	1.350	1.004	1.244	1.056	1.048	1.646	1.712	0.680	0.310
919	CA	1.064	1.033	1.095	1.020	1.014	1.663	1.729	0.620	0.290
920	CA	1.077	0.995	1.167	1.115	1.078	1.663	1.729	0.680	0.260
921	CA	0.989	0.984	1.174	1.126	1.087	1.663	1.729	0.640	0.280
922	CA	1.000	1.027	1.129	0.999	1.006	1.702	1.770	0.690	0.290
923	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
924	CA	1.108	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
925	CA	1.108	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
926	CA	1.290	0.981	1.264	1.165	1.135	1.616	1.681	0.630	0.360
927	CA	1.289	0.984	1.290	1.125	1.065	1.616	1.681	0.610	0.290
928	CA	1.288	1.015	1.234	1.102	1.071	1.616	1.681	0.640	0.310
928.11	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.21	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.22	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.23	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.31	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.32	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.33	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.34	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.35	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.36	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.37	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.38	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
877	NM	0.980	0.817	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
878	NM	0.980	0.817	0.850	0.620	0.570	0.970	0.970	1.000	1.000	D
879	NM	0.980	0.817	0.850	0.620	0.570	0.970	0.970	1.000	1.000	D
880	NM	0.980	0.817	0.850	0.620	0.570	0.970	0.970	1.000	1.000	D
881	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
882	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
883	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
884	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
885	TX	0.980	0.706	0.850	0.610	0.610	0.970	0.970	1.000	1.000	
889	NV	1.137	0.917	0.840	0.720	0.630	0.970	0.970	1.000	1.000	I
890	NV	1.137	0.917	0.840	0.720	0.630	0.970	0.970	1.000	1.000	I
890.3	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.31	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.32	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.33	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.36	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
891	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
893	NV	1.137	0.917	0.840	0.690	0.540	0.970	0.970	1.000	1.000	J
894	NV	1.216	1.087	0.830	0.820	0.710	0.970	0.970	1.000	1.000	G
895	NV	1.216	1.087	0.830	0.750	0.710	0.970	0.970	1.000	1.000	J
897	NV	1.216	1.087	0.830	0.820	0.640	0.970	0.970	1.000	1.000	H
898	NV	1.137	0.917	0.840	0.690	0.540	0.970	0.970	1.000	1.000	J
900	CA	1.373	1.041	0.830	0.660	0.550	0.970	0.970	1.000	1.000	J
901	CA	1.373	1.041	0.830	0.660	0.550	0.970	0.970	1.000	1.000	J
902	CA	1.373	1.041	0.830	0.620	0.550	0.970	0.970	1.000	1.000	K
903	CA	1.275	1.041	0.830	0.620	0.550	0.970	0.970	1.000	1.000	K
904	CA	1.373	1.041	0.830	0.620	0.550	0.970	0.970	1.000	1.000	K
905	CA	1.275	1.041	0.830	0.620	0.530	0.970	0.970	1.000	1.000	K
906	CA	1.275	1.041	0.830	0.630	0.560	0.970	0.970	1.000	1.000	K
907	CA	1.275	1.041	0.830	0.600	0.530	0.970	0.970	1.000	1.000	K
908	CA	1.275	1.041	0.830	0.640	0.550	0.970	0.970	1.000	1.000	K
910	CA	1.275	1.041	0.830	0.660	0.560	0.970	0.970	1.000	1.000	J
911	CA	1.275	1.041	0.830	0.660	0.540	0.970	0.970	1.000	1.000	J
912	CA	1.275	1.041	0.820	0.660	0.560	0.970	0.970	1.000	1.000	J
913	CA	1.275	1.041	0.830	0.650	0.570	0.970	0.970	1.000	1.000	K
914	CA	1.373	1.041	0.830	0.600	0.540	0.970	0.970	1.000	1.000	K
915	CA	1.275	1.041	0.830	0.650	0.570	0.970	0.970	1.000	1.000	K
916	CA	1.275	1.041	0.830	0.620	0.560	0.970	0.970	1.000	1.000	K
917	CA	1.275	1.041	0.820	0.630	0.550	0.970	0.970	1.000	1.000	K
917.18	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
917.19	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
917.2	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
918	CA	1.275	1.041	0.820	0.630	0.550	0.970	0.970	1.000	1.000	K
919	CA	1.275	1.041	0.820	0.650	0.590	0.970	0.970	1.000	1.000	I
920	CA	1.275	1.041	0.830	0.670	0.600	0.970	0.970	1.000	1.000	J
921	CA	1.275	1.041	0.830	0.650	0.600	0.970	0.970	1.000	1.000	I
922	CA	1.275	1.041	0.840	0.650	0.590	0.970	0.970	1.000	1.000	I
923	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
924	CA	1.176	1.041	0.840	0.630	0.560	0.970	0.970	1.000	1.000	K
925	CA	1.176	1.041	0.840	0.630	0.560	0.970	0.970	1.000	1.000	K
926	CA	1.275	1.041	0.820	0.580	0.520	0.970	0.970	1.000	1.000	K
927	CA	1.275	1.041	0.820	0.640	0.580	0.970	0.970	1.000	1.000	K
928	CA	1.275	1.041	0.820	0.620	0.570	0.970	0.970	1.000	1.000	K
928.11	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.21	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.22	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.23	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.31	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.32	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.33	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.34	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.35	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.36	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.37	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.38	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
928.4	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.41	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.42	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.43	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.44	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.45	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.46	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.56	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.57	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.59	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.6	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
928.61	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.62	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.63	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.64	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.65	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.66	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.67	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.68	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.69	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.7	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.71	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.77	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.78	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.79	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.8	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.81	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.82	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.83	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.85	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.86	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.87	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
930	CA	1.386	1.022	1.175	1.085	1.050	1.660	1.726	0.690	0.310
931	CA	1.417	0.986	1.268	1.221	1.198	1.660	1.726	0.460	0.330
932	CA	1.026	1.004	1.109	1.034	0.985	1.628	1.693	0.610	0.390
933	CA	1.031	1.003	1.109	1.030	0.982	1.613	1.677	0.760	0.330
934	CA	0.995	0.996	1.142	1.112	1.026	1.613	1.677	0.500	0.190
935	CA	1.026	1.004	1.109	1.034	0.985	1.613	1.677	0.610	0.390
936	CA	1.052	1.022	1.049	1.010	0.978	1.628	1.693	0.670	0.260
937	CA	1.040	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
938	CA	1.040	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
939	CA	1.097	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
940	CA	1.315	1.005	1.332	1.228	1.149	1.638	1.703	0.420	0.240
941	CA	1.242	0.958	1.400	1.317	1.246	1.638	1.703	0.400	0.270
942	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
943	CA	1.319	0.892	1.418	1.447	1.350	1.638	1.703	0.330	0.350
944	CA	1.300	0.953	1.391	1.351	1.233	1.638	1.703	0.340	0.290
945	CA	1.239	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
945.33	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.34	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.71	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.85	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
946	CA	1.174	0.987	1.291	1.180	1.103	1.638	1.703	0.440	0.290
947	CA	1.248	0.983	1.304	1.254	1.137	1.638	1.703	0.390	0.270
948	CA	1.239	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
949	CA	1.091	0.974	1.292	1.222	1.149	1.638	1.703	0.370	0.210
950	CA	1.291	0.991	1.314	1.233	1.129	1.718	1.787	0.410	0.240
950.76	CA	1.097	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
951	CA	1.409	0.992	1.342	1.232	1.145	1.718	1.787	0.440	0.240
952	CA	1.243	1.007	1.134	1.092	1.000	1.626	1.691	0.490	0.320
953	CA	1.240	0.999	1.134	1.084	1.001	1.626	1.691	0.500	0.270
954	CA	1.121	1.012	1.183	1.193	1.077	1.626	1.691	0.270	0.290
955	CA	1.032	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
956	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
957	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
928.4	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.41	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.42	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.43	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.44	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.45	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.46	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.56	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.57	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.59	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.6	CA	1.275	1.041	0.840	0.630	0.560	0.970	0.970	1.000	1.000	K
928.61	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.62	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.63	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.64	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.65	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.66	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.67	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.68	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.69	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.7	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.71	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.77	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.78	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.79	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.8	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.81	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.82	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.83	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.85	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.86	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.87	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
930	CA	1.275	1.268	0.830	0.630	0.560	0.970	0.970	1.000	1.000	K
931	CA	1.373	1.041	0.800	0.610	0.620	0.970	0.970	1.000	1.000	K
932	CA	1.176	1.041	0.840	0.550	0.530	0.970	0.970	1.000	1.000	J
933	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
934	CA	1.275	1.041	0.830	0.740	0.610	0.970	0.970	1.000	1.000	F
935	CA	1.275	1.041	0.840	0.550	0.530	0.970	0.970	1.000	1.000	J
936	CA	1.176	1.041	0.850	0.670	0.590	0.970	0.970	1.000	1.000	I
937	CA	1.216	1.041	0.840	0.670	0.590	0.970	0.970	1.000	1.000	J
938	CA	1.216	1.041	0.840	0.670	0.590	0.970	0.970	1.000	1.000	J
939	CA	1.275	1.268	0.830	0.710	0.600	0.970	0.970	1.000	1.000	G
940	CA	1.373	1.268	0.830	0.670	0.600	0.970	0.970	1.000	1.000	I
941	CA	1.373	1.268	0.790	0.650	0.570	0.970	0.970	1.000	1.000	H
942	CA	1.275	1.041	0.830	0.650	0.600	0.970	0.970	1.000	1.000	
943	CA	1.373	1.268	0.800	0.600	0.480	0.970	0.970	1.000	1.000	H
944	CA	1.373	1.268	0.800	0.630	0.610	0.970	0.970	1.000	1.000	H
945	CA	1.275	1.268	0.820	0.670	0.570	0.970	0.970	1.000	1.000	H
945.33	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
945.34	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
945.71	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
945.85	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
946	CA	1.275	1.268	0.820	0.640	0.580	0.970	0.970	1.000	1.000	H
947	CA	1.373	1.268	0.820	0.660	0.570	0.970	0.970	1.000	1.000	H
948	CA	1.373	1.268	0.830	0.670	0.570	0.970	0.970	1.000	1.000	H
949	CA	1.373	1.268	0.830	0.700	0.630	0.970	0.970	1.000	1.000	E
950	CA	1.373	1.268	0.820	0.690	0.610	0.970	0.970	1.000	1.000	H
950.76	CA	1.275	1.268	0.830	0.710	0.600	0.970	0.970	1.000	1.000	G
951	CA	1.373	1.268	0.820	0.680	0.620	0.970	0.970	1.000	1.000	I
952	CA	1.275	1.041	0.840	0.620	0.620	0.970	0.970	1.000	1.000	I
953	CA	1.216	1.041	0.840	0.660	0.650	0.970	0.970	1.000	1.000	I
954	CA	1.275	1.268	0.830	0.650	0.600	0.970	0.970	1.000	1.000	E
955	CA	1.216	0.811	0.840	0.740	0.640	0.970	0.970	1.000	1.000	B
956	CA	1.275	1.041	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
957	CA	1.275	1.041	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
958	CA	1.237	0.999	1.170	1.106	1.021	1.644	1.710	0.560	0.310
959	CA	1.134	1.005	1.088	1.095	1.021	1.626	1.691	0.480	0.310
960	CA	1.032	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
961	CA	1.144	0.992	1.150	1.143	1.086	1.626	1.691	0.400	0.170
967	HI	1.002	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
968	HI	1.002	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
970	OR	1.087	0.997	1.186	1.097	1.025	1.717	1.786	0.450	0.210
971	OR	1.011	1.002	1.167	1.102	1.001	1.717	1.786	0.320	0.210
972	OR	1.086	1.002	1.193	1.097	1.013	1.717	1.786	0.470	0.240
973	OR	0.990	0.999	1.193	1.099	1.008	1.717	1.786	0.260	0.210
974	OR	1.005	1.000	1.179	1.080	1.013	1.717	1.786	0.220	0.240
975	OR	0.999	1.008	1.143	1.056	0.985	1.717	1.786	0.260	0.210
976	OR	0.994	1.000	1.122	1.028	1.000	1.717	1.786	0.160	0.290
977	OR	1.039	1.001	1.164	1.094	0.995	1.717	1.786	0.340	0.270
978	OR	0.968	1.046	1.093	1.012	0.977	1.717	1.786	0.190	0.080
979	OR	1.005	0.975	1.017	0.924	0.893	1.717	1.786	0.170	0.160
980	WA	1.048	0.990	1.316	1.218	1.143	1.737	1.806	0.420	0.220
981	WA	0.995	0.993	1.308	1.202	1.185	1.737	1.806	0.420	0.210
981.1	WA	1.014	1.007	1.221	1.136	1.086	1.737	1.806	0.420	0.210
982	WA	1.047	1.019	1.222	1.118	1.094	1.737	1.806	0.350	0.200
983	WA	1.014	1.007	1.221	1.136	1.086	1.737	1.806	0.480	0.220
984	WA	1.015	0.991	1.245	1.156	1.120	1.737	1.806	0.480	0.200
985	WA	1.022	1.001	1.199	1.110	1.057	1.737	1.806	0.310	0.160
986	WA	1.113	1.005	1.157	1.064	1.016	1.737	1.806	0.610	0.150
988	WA	1.021	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
989	WA	1.021	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
990	WA	1.052	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
991	WA	0.991	1.000	1.085	1.040	1.019	1.737	1.806	0.300	0.200
992	WA	1.052	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
993	WA	1.002	1.003	1.174	1.109	1.035	1.737	1.806	0.410	0.050
994	WA	0.982	1.000	1.115	1.043	0.970	1.737	1.806	0.060	0.170
995	AK	1.006	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
996	AK	0.976	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
997	AK	1.006	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
998	AK	0.976	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
999	AK	0.952	1.000	1.362	1.251	1.250	1.693	1.761	0.050	0.220

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
958	CA	1.275	1.041	0.830	0.630	0.600	0.970	0.970	1.000	1.000	J
959	CA	1.216	0.811	0.840	0.630	0.590	0.970	0.970	1.000	1.000	H
960	CA	1.216	1.087	0.840	0.740	0.640	0.970	0.970	1.000	1.000	B
961	CA	1.275	1.087	0.830	0.750	0.770	0.970	0.970	1.000	1.000	E
967	HI	1.275	1.080	0.840	0.740	0.730	0.970	0.970	1.000	1.000	A
968	HI	1.275	1.080	0.840	0.740	0.730	0.970	0.970	1.000	1.000	A
970	OR	1.176	1.023	0.840	0.710	0.660	0.970	0.970	1.000	1.000	F
971	OR	1.176	1.023	0.850	0.720	0.670	0.970	0.970	1.000	1.000	D
972	OR	1.176	1.023	0.840	0.690	0.660	0.970	0.970	1.000	1.000	G
973	OR	1.176	1.023	0.850	0.670	0.620	0.970	0.970	1.000	1.000	C
974	OR	1.176	0.847	0.850	0.690	0.660	0.970	0.970	1.000	1.000	C
975	OR	1.137	0.847	0.840	0.720	0.660	0.970	0.970	1.000	1.000	C
976	OR	1.039	0.847	0.840	0.650	0.650	0.970	0.970	1.000	1.000	B
977	OR	1.137	1.023	0.830	0.660	0.650	0.970	0.970	1.000	1.000	E
978	OR	1.039	0.847	0.840	0.830	0.660	0.970	0.970	1.000	1.000	A
979	OR	1.039	0.847	0.840	0.770	0.660	0.970	0.970	1.000	1.000	A
980	WA	1.373	1.157	0.830	0.700	0.690	0.970	0.970	1.000	1.000	F
981	WA	1.373	1.157	0.820	0.720	0.690	0.970	0.970	1.000	1.000	F
981.1	WA	1.373	1.157	0.830	0.720	0.690	0.970	0.970	1.000	1.000	F
982	WA	1.275	1.157	0.830	0.730	0.690	0.970	0.970	1.000	1.000	E
983	WA	1.373	1.157	0.830	0.710	0.710	0.970	0.970	1.000	1.000	G
984	WA	1.373	1.157	0.830	0.730	0.710	0.970	0.970	1.000	1.000	F
985	WA	1.275	1.157	0.830	0.750	0.760	0.970	0.970	1.000	1.000	C
986	WA	1.275	1.023	0.840	0.760	0.680	0.970	0.970	1.000	1.000	G
988	WA	1.275	0.916	0.830	0.770	0.760	0.970	0.970	1.000	1.000	C
989	WA	1.275	0.916	0.830	0.770	0.760	0.970	0.970	1.000	1.000	C
990	WA	1.216	0.916	0.820	0.770	0.740	0.970	0.970	1.000	1.000	G
991	WA	1.216	0.916	0.840	0.770	0.730	0.970	0.970	1.000	1.000	C
992	WA	1.216	0.916	0.820	0.770	0.740	0.970	0.970	1.000	1.000	G
993	WA	1.216	0.916	0.830	0.820	0.760	0.970	0.970	1.000	1.000	C
994	WA	1.216	0.916	0.820	0.800	0.750	0.970	0.970	1.000	1.000	
995	AK	1.765	1.268	0.860	0.740	0.690	0.970	0.970	1.000	1.000	B
996	AK	1.765	1.268	0.860	0.710	0.710	0.970	0.970	1.000	1.000	A
997	AK	1.765	1.268	0.860	0.740	0.690	0.970	0.970	1.000	1.000	
998	AK	1.765	1.268	0.790	0.710	0.710	0.970	0.970	1.000	1.000	
999	AK	1.078	1.268	0.830	0.650	0.670	0.970	0.970	1.000	1.000	

DOLLAR VALUE SCHEDULE TABLE

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
5	NY	101	122	1244	55	58	621	0.54460	0.47540	0.49920
6	PR	49	62	601	41	46	472	0.83670	0.74190	0.78540
7	PR	49	62	601	41	46	472	0.83670	0.74190	0.78540
9	PR	49	62	601	41	46	472	0.83670	0.74190	0.78540
10	MA	88	120	1108	63	77	724	0.71590	0.64170	0.65340
11	MA	86	117	1107	64	78	727	0.74420	0.66670	0.65670
12	MA	78	112	969	56	72	696	0.71790	0.64290	0.71830
13	MA	90	117	1060	60	72	681	0.66670	0.61540	0.64250
14	MA	90	117	1065	61	75	733	0.67780	0.64100	0.68830
15	MA	91	116	1237	63	78	815	0.69230	0.67240	0.65890
16	MA	100	120	1321	72	77	801	0.72000	0.64170	0.60640
17	MA	101	122	1242	67	78	877	0.66340	0.63930	0.70610
18	MA	98	136	1226	69	76	838	0.70410	0.55880	0.68350
19	MA	91	115	1211	66	75	895	0.72530	0.65220	0.73910
20	MA	93	112	1196	69	76	803	0.74190	0.67860	0.67140
21	MA	105	133	1291	74	82	851	0.70480	0.61650	0.65920
22	MA	105	133	1291	73	83	824	0.69520	0.62410	0.63830
23	MA	90	113	1138	65	75	765	0.72220	0.66370	0.67220
24	MA	107	134	1248	71	80	789	0.66360	0.59700	0.63220
25	MA	101	126	1220	72	83	736	0.71290	0.65870	0.60330
26	MA	99	117	1194	72	83	736	0.72730	0.70940	0.61640
27	MA	89	113	1090	59	72	724	0.66290	0.63720	0.66420
28	RI	84	101	1015	72	86	773	0.85710	0.85150	0.76160
29	RI	84	105	1059	74	89	784	0.88100	0.84760	0.74030
30	NH	91	132	1095	64	78	789	0.70330	0.59090	0.72050
31	NH	91	132	1100	66	82	740	0.72530	0.62120	0.67270
32	NH	87	132	935	73	90	772	0.83910	0.68180	0.82570
33	NH	91	132	1100	61	75	684	0.67030	0.56820	0.62180
34	NH	85	126	1054	60	78	702	0.70590	0.61900	0.66600
35	NH	85	126	1037	64	83	725	0.75290	0.65870	0.69910
36	NH	87	132	935	69	86	745	0.79310	0.65150	0.79680
37	NH	94	127	983	67	84	761	0.71280	0.66140	0.77420
38	NH	88	135	1133	65	85	769	0.73860	0.62960	0.67870
39	ME	88	136	1052	73	99	890	0.82950	0.72790	0.84600
40	ME	88	136	1052	73	108	892	0.82950	0.79410	0.84790
41	ME	88	128	1256	73	103	873	0.82950	0.80470	0.69510
42	ME	82	132	906	69	94	833	0.84150	0.71210	0.91940
43	ME	80	123	1026	64	86	796	0.80000	0.69920	0.77580
44	ME	80	121	972	68	98	796	0.85000	0.80990	0.81890
45	ME	81	119	1026	66	89	801	0.81480	0.74790	0.78070
46	ME	78	121	978	64	95	817	0.82050	0.78510	0.83540
47	ME	74	112	965	72	81	733	0.97300	0.72320	0.75960
48	ME	81	122	924	67	97	867	0.82720	0.79510	0.93830
49	ME	80	123	1026	64	86	781	0.80000	0.69920	0.76120
50	VT	82	115	1023	62	80	701	0.75610	0.69570	0.68520
51	VT	82	115	1023	62	80	701	0.75610	0.69570	0.68520
52	VT	82	115	1023	62	80	701	0.75610	0.69570	0.68520
53	VT	82	115	1023	64	83	730	0.78050	0.72170	0.71360
54	VT	84	123	941	65	84	774	0.77380	0.68290	0.82250
55	MA	82	114	1021	60	80	715	0.73170	0.70180	0.70030
56	VT	82	115	1023	64	80	713	0.78050	0.69570	0.69700
57	VT	82	115	1023	65	84	737	0.79270	0.73040	0.72040
58	VT	82	115	1023	64	83	713	0.78050	0.72170	0.69700
59	VT	82	115	1023	64	83	714	0.78050	0.72170	0.69790
60	CT	89	115	1128	67	85	753	0.75280	0.73910	0.66760
61	CT	91	118	1081	79	97	826	0.86810	0.82200	0.76410
62	CT	90	117	1072	64	76	682	0.71110	0.64960	0.63620
63	CT	90	117	1072	65	77	686	0.72220	0.65810	0.63990
64	CT	91	120	1097	70	86	803	0.76920	0.71670	0.73200
65	CT	95	135	1179	73	83	870	0.76840	0.61480	0.73790
66	CT	96	133	1224	76	85	898	0.79170	0.63910	0.73370
67	CT	90	118	1077	73	83	799	0.81110	0.70340	0.74190
68	CT	104	138	1305	77	85	933	0.74040	0.61590	0.71490
69	CT	104	138	1305	77	88	883	0.74040	0.63770	0.67660
70	NJ	97	133	1061	67	75	757	0.69070	0.56390	0.71350

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
71	NJ	91	110	1043	64	75	689	0.70330	0.68180	0.66060
72	NJ	94	119	1069	64	78	696	0.68090	0.65550	0.65110
73	NJ	91	110	1043	64	75	689	0.70330	0.68180	0.66060
74	NJ	99	121	1086	67	80	680	0.67680	0.66120	0.62620
75	NJ	93	119	1086	68	76	745	0.73120	0.63870	0.68600
76	NJ	102	120	1091	69	76	749	0.67650	0.63330	0.68650
77	NJ	96	133	945	63	71	704	0.65630	0.53380	0.74500
78	NJ	97	137	1091	64	77	754	0.65980	0.56200	0.69110
79	NJ	104	142	1212	74	83	808	0.71150	0.58450	0.66670
80	NJ	86	120	1033	61	72	698	0.70930	0.60000	0.67570
81	NJ	84	113	1016	60	84	690	0.71430	0.74340	0.67910
82	NJ	84	116	962	56	78	668	0.66670	0.67240	0.69440
83	NJ	84	113	1016	56	77	661	0.66670	0.68140	0.65060
84	NJ	86	120	968	64	81	671	0.74420	0.67500	0.69320
85	NJ	95	132	1024	64	78	686	0.67370	0.59090	0.66990
86	NJ	95	129	1021	62	77	718	0.65260	0.59690	0.70320
87	NJ	87	127	1045	61	78	682	0.70110	0.61420	0.65260
88	NJ	96	133	1052	63	78	712	0.65630	0.58650	0.67680
89	NJ	103	119	1092	63	72	676	0.61170	0.60500	0.61900
100	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
101	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
102	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
103	NY	97	128	1053	58	59	601	0.59790	0.46090	0.57080
104	NY	97	109	1035	54	57	636	0.55670	0.52290	0.61450
104.54	NY	104	124	1235	62	65	731	0.59620	0.52420	0.59190
104.63	NY	97	109	1035	54	57	636	0.55670	0.52290	0.61450
104.71	NY	97	109	1035	54	57	636	0.55670	0.52290	0.61450
105	NY	104	124	1235	62	65	731	0.59620	0.52420	0.59190
106	NY	118	148	1378	66	65	753	0.55930	0.43920	0.54640
107	NY	105	107	1118	62	65	731	0.59050	0.60750	0.65380
108	NY	105	107	1118	62	65	731	0.59050	0.60750	0.65380
109	NY	93	116	1070	54	62	655	0.58060	0.53450	0.61210
110	NY	103	121	1172	65	65	723	0.63110	0.53720	0.61690
111	NY	115	124	926	63	63	702	0.54780	0.50810	0.75810
112	NY	115	124	1035	64	63	686	0.55650	0.50810	0.66280
112.22	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
113	NY	111	122	1032	63	61	740	0.56760	0.50000	0.71710
114	NY	111	122	1032	63	61	695	0.56760	0.50000	0.67340
115	NY	106	113	1030	59	58	677	0.55660	0.51330	0.65730
116	NY	109	125	1030	58	56	633	0.53210	0.44800	0.61460
117	NY	95	113	927	55	58	621	0.57890	0.51330	0.66990
118	NY	110	119	1040	57	61	648	0.51820	0.51260	0.62310
119	NY	93	117	1028	56	62	666	0.60220	0.52990	0.64790
120	NY	78	106	954	56	75	683	0.71790	0.70750	0.71590
121	NY	78	106	954	53	71	657	0.67950	0.66980	0.68870
122	NY	78	109	961	53	71	659	0.67950	0.65140	0.68570
123	NY	76	104	931	48	65	607	0.63160	0.62500	0.65200
124	NY	83	113	979	63	82	693	0.75900	0.72570	0.70790
125	NY	81	112	988	55	70	645	0.67900	0.62500	0.65280
126	NY	82	113	907	54	74	616	0.65850	0.65490	0.67920
127	NY	81	112	965	58	74	701	0.71600	0.66070	0.72640
128	NY	77	110	971	55	73	671	0.71430	0.66360	0.69100
129	NY	71	97	884	55	71	646	0.77460	0.73200	0.73080
130	NY	76	114	947	54	73	683	0.71050	0.64040	0.72120
131	NY	76	114	947	54	73	683	0.71050	0.64040	0.72120
132	NY	79	106	959	50	70	636	0.63290	0.66040	0.66320
133	NY	68	93	782	50	64	578	0.73530	0.68820	0.73910
134	NY	70	92	872	47	66	606	0.67140	0.71740	0.69500
135	NY	74	99	905	49	66	644	0.66220	0.66670	0.71160
136	NY	70	96	892	48	68	607	0.68570	0.70830	0.68050
137	NY	71	102	876	48	66	629	0.67610	0.64710	0.71800
138	NY	71	102	876	47	66	629	0.66200	0.64710	0.71800
139	NY	71	102	876	48	66	629	0.67610	0.64710	0.71800
140	NY	71	100	904	47	71	641	0.66200	0.71000	0.70910
141	NY	71	100	904	49	73	661	0.69010	0.73000	0.73120

DOLLAR VALUE SCHEDULE TABLE (continued)

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
142	NY	69	97	888	48	71	645	0.69570	0.73200	0.72640
143	NY	71	100	904	46	69	623	0.64790	0.69000	0.68920
144	NY	70	96	932	48	65	688	0.68570	0.67710	0.73820
145	NY	70	96	932	48	65	688	0.68570	0.67710	0.73820
146	NY	71	95	936	48	63	692	0.67610	0.66320	0.73930
147	NY	61	86	784	47	65	617	0.77050	0.75580	0.78700
148	NY	74	95	963	58	74	764	0.78380	0.77890	0.79340
149	NY	74	95	963	47	61	624	0.63510	0.64210	0.64800
150	PA	65	89	827	40	53	513	0.61540	0.59550	0.62030
151	PA	66	93	827	43	57	515	0.65150	0.61290	0.62270
152	PA	66	94	855	42	55	576	0.63640	0.58510	0.67370
153	PA	65	87	777	40	52	534	0.61540	0.59770	0.68730
154	PA	61	81	795	38	50	501	0.62300	0.61730	0.63020
155	PA	57	76	726	38	53	545	0.66670	0.69740	0.75070
156	PA	60	80	712	38	52	475	0.63330	0.65000	0.66710
157	PA	60	80	754	38	51	516	0.63330	0.63750	0.68440
158	PA	54	76	681	36	48	511	0.66670	0.63160	0.75040
159	PA	57	76	726	38	52	530	0.66670	0.68420	0.73000
160	PA	67	91	759	47	65	585	0.70150	0.71430	0.77080
161	PA	65	88	866	44	62	573	0.67690	0.70450	0.66170
162	PA	60	86	815	46	65	605	0.76670	0.75580	0.74230
163	PA	59	80	739	46	63	602	0.77970	0.78750	0.81460
164	PA	59	84	825	49	67	596	0.83050	0.79760	0.72240
165	PA	59	84	825	49	67	596	0.83050	0.79760	0.72240
166	PA	58	83	772	43	60	598	0.74140	0.72290	0.77460
167	PA	59	80	712	42	56	585	0.71190	0.70000	0.82160
168	PA	58	86	792	47	65	645	0.81030	0.75580	0.81440
169	PA	59	83	833	41	52	547	0.69490	0.62650	0.65670
170	PA	70	98	911	46	61	542	0.65710	0.62240	0.59500
171	PA	70	98	911	47	62	556	0.67140	0.63270	0.61030
172	PA	74	106	907	51	68	627	0.68920	0.64150	0.69130
173	PA	70	97	902	46	63	613	0.65710	0.64950	0.67960
174	PA	69	96	878	49	66	608	0.71010	0.68750	0.69250
175	PA	72	102	905	48	68	600	0.66670	0.66670	0.66300
176	PA	76	116	925	52	71	618	0.68420	0.61210	0.66810
177	PA	61	84	872	47	63	601	0.77050	0.75000	0.68920
178	PA	61	84	872	45	56	555	0.73770	0.66670	0.63650
179	PA	59	78	735	43	57	558	0.72880	0.73080	0.75920
180	PA	76	104	963	48	64	593	0.63160	0.61540	0.61580
181	PA	76	104	963	48	64	593	0.63160	0.61540	0.61580
182	PA	62	84	832	43	56	567	0.69350	0.66670	0.68150
183	PA	75	103	937	51	69	603	0.68000	0.66990	0.64350
184	PA	64	92	822	42	58	561	0.65630	0.63040	0.68250
185	PA	64	92	822	40	53	545	0.62500	0.57610	0.66300
186	PA	63	87	786	40	55	526	0.63490	0.63220	0.66920
187	PA	63	87	860	40	53	545	0.63490	0.60920	0.63370
188	PA	68	97	823	40	55	526	0.58820	0.56700	0.63910
189	PA	85	123	935	53	69	655	0.62350	0.56100	0.70050
190	PA	84	110	1026	53	66	673	0.63100	0.60000	0.65590
191	PA	84	107	982	50	63	650	0.59520	0.58880	0.66190
192	PA	78	100	932	48	62	573	0.61540	0.62000	0.61480
193	PA	83	114	1039	53	70	664	0.63860	0.61400	0.63910
194	PA	84	110	1035	53	69	655	0.63100	0.62730	0.63290
195	PA	70	98	893	44	58	547	0.62860	0.59180	0.61250
196	PA	69	98	907	43	58	571	0.62320	0.59180	0.62950
197	DE	99	123	1210	76	95	848	0.76770	0.77240	0.70080
198	DE	99	123	1210	77	93	781	0.77780	0.75610	0.64550
199	DE	85	115	1033	60	78	712	0.70590	0.67830	0.68930
200	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
201	VA	92	129	1103	58	75	656	0.63040	0.58140	0.59470
202	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
203	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
204	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
205	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
206	MD	86	118	1064	54	74	637	0.62790	0.62710	0.59870

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
207	MD	89	128	1057	56	69	667	0.62920	0.53910	0.63100
208	MD	90	123	1058	60	75	707	0.66670	0.60980	0.66820
209	MD	90	123	1058	56	73	631	0.62220	0.59350	0.59640
210	MD	87	126	1055	52	72	653	0.59770	0.57140	0.61900
211	MD	87	126	1055	52	72	653	0.59770	0.57140	0.61900
212	MD	81	111	968	49	65	598	0.60490	0.58560	0.61780
214	MD	88	133	1117	53	72	636	0.60230	0.54140	0.56940
215	MD	77	112	955	53	71	618	0.68830	0.63390	0.64710
216	MD	77	117	942	55	72	645	0.71430	0.61540	0.68470
217	MD	81	116	984	53	71	659	0.65430	0.61210	0.66970
218	MD	77	117	942	56	77	636	0.72730	0.65810	0.67520
219	MD	87	126	1055	59	77	686	0.67820	0.61110	0.65020
220	VA	92	130	1093	60	77	670	0.65220	0.59230	0.61300
221	VA	91	127	1081	58	75	653	0.63740	0.59060	0.60410
222	VA	94	128	1190	58	74	688	0.61700	0.57810	0.57820
223	VA	94	128	1190	58	74	688	0.61700	0.57810	0.57820
224	VA	84	118	1041	48	71	594	0.57140	0.60170	0.57060
225	VA	84	118	1041	48	72	601	0.57140	0.61020	0.57730
226	VA	78	112	966	65	89	704	0.83330	0.79460	0.72880
227	VA	78	112	966	65	89	734	0.83330	0.79460	0.75980
228	VA	78	112	966	65	89	734	0.83330	0.79460	0.75980
229	VA	78	112	966	65	89	684	0.83330	0.79460	0.70810
230	VA	78	113	926	50	68	574	0.64100	0.60180	0.61990
231	VA	78	113	926	50	68	574	0.64100	0.60180	0.61990
232	VA	76	105	951	51	71	634	0.67110	0.67620	0.66670
233	VA	77	117	956	54	76	670	0.70130	0.64960	0.70080
234	VA	77	117	956	54	76	670	0.70130	0.64960	0.70080
235	VA	77	117	956	54	76	670	0.70130	0.64960	0.70080
236	VA	77	117	956	52	74	657	0.67530	0.63250	0.68720
237	VA	77	117	956	52	74	657	0.67530	0.63250	0.68720
238	VA	74	99	933	44	59	527	0.59460	0.59600	0.56480
239	VA	69	98	906	59	79	690	0.85510	0.80610	0.76160
240	VA	75	105	942	62	88	680	0.82670	0.83810	0.72190
241	VA	75	105	942	62	84	680	0.82670	0.80000	0.72190
242	VA	65	97	836	52	72	601	0.80000	0.74230	0.71890
243	VA	60	87	742	53	73	603	0.88330	0.83910	0.81270
244	VA	70	101	926	61	82	696	0.87140	0.81190	0.75160
245	VA	69	98	906	59	82	690	0.85510	0.83670	0.76160
246	VA	60	87	742	49	71	583	0.81670	0.81610	0.78570
247	WV	65	103	855	54	74	633	0.83080	0.71840	0.74040
248	WV	65	103	855	54	74	633	0.83080	0.71840	0.74040
249	WV	65	103	855	55	75	658	0.84620	0.72820	0.76960
250	WV	66	96	893	54	74	639	0.81820	0.77080	0.71560
251	WV	66	96	893	54	74	639	0.81820	0.77080	0.71560
252	WV	66	96	893	54	74	639	0.81820	0.77080	0.71560
253	WV	67	96	882	52	73	669	0.77610	0.76040	0.75850
254	WV	68	100	853	58	82	704	0.85290	0.82000	0.82530
255	WV	66	96	893	54	74	638	0.81820	0.77080	0.71440
256	WV	66	96	893	54	74	638	0.81820	0.77080	0.71440
257	WV	62	87	792	49	68	656	0.79030	0.78160	0.82830
258	WV	67	103	855	48	67	594	0.71640	0.65050	0.69470
259	WV	67	103	855	57	78	699	0.85070	0.75730	0.81750
260	WV	59	82	745	51	76	663	0.86440	0.92680	0.88990
261	WV	61	86	757	53	70	646	0.86890	0.81400	0.85340
262	WV	61	86	760	51	69	616	0.83610	0.80230	0.81050
263	WV	61	86	760	51	69	634	0.83610	0.80230	0.83420
264	WV	61	86	760	51	69	634	0.83610	0.80230	0.83420
265	WV	59	82	745	51	69	627	0.86440	0.84150	0.84160
266	WV	59	90	769	49	69	645	0.83050	0.76670	0.83880
267	WV	61	86	760	51	69	616	0.83610	0.80230	0.81050
268	WV	60	83	705	49	68	617	0.81670	0.81930	0.87520
270	NC	71	104	940	58	84	711	0.81690	0.80770	0.75640
271	NC	80	124	989	64	93	745	0.80000	0.75000	0.75330
272	NC	77	116	960	62	87	716	0.80520	0.75000	0.74580
273	NC	75	112	940	57	80	667	0.76000	0.71430	0.70960

DOLLAR VALUE SCHEDULE TABLE (continued)

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
274	NC	81	110	971	64	89	782	0.79010	0.80910	0.80540
275	NC	82	116	964	59	82	764	0.71950	0.70690	0.79250
276	NC	86	132	1049	71	92	776	0.82560	0.69700	0.73980
277	NC	82	118	990	72	99	831	0.87800	0.83900	0.83940
278	NC	75	113	943	64	89	735	0.85330	0.78760	0.77940
279	NC	75	113	943	63	88	734	0.84000	0.77880	0.77840
280	NC	78	114	921	64	85	705	0.82050	0.74560	0.76550
281	NC	78	114	921	64	85	705	0.82050	0.74560	0.76550
282	NC	87	125	1034	74	97	859	0.85060	0.77600	0.83080
283	NC	77	115	949	64	91	740	0.83120	0.79130	0.77980
284	NC	77	115	949	71	92	739	0.92210	0.80000	0.77870
285	NC	75	113	943	68	89	724	0.90670	0.78760	0.76780
286	NC	74	111	935	64	97	754	0.86490	0.87390	0.80640
287	NC	77	113	979	63	85	746	0.81820	0.75220	0.76200
288	NC	78	114	982	66	90	771	0.84620	0.78950	0.78510
289	NC	77	113	979	63	85	746	0.81820	0.75220	0.76200
290	SC	70	96	965	55	81	750	0.78570	0.84380	0.77720
291	SC	70	96	965	56	84	771	0.80000	0.87500	0.79900
292	SC	75	118	948	58	92	774	0.77330	0.77970	0.81650
293	SC	70	106	893	54	75	708	0.77140	0.70750	0.79280
294	SC	76	106	953	63	84	770	0.82890	0.79250	0.80800
295	SC	70	101	945	62	82	757	0.88570	0.81190	0.80110
296	SC	72	103	908	58	85	741	0.80560	0.82520	0.81610
297	SC	72	105	987	60	81	743	0.83330	0.77140	0.75280
298	SC	72	104	931	64	78	728	0.88890	0.75000	0.78200
299	SC	75	108	934	65	86	754	0.86670	0.79630	0.80730
300	GA	81	116	962	56	75	734	0.69140	0.64660	0.76300
301	GA	79	119	994	52	75	652	0.65820	0.63030	0.65590
302	GA	80	115	997	54	75	658	0.67500	0.65220	0.66000
303	GA	86	131	1056	59	74	759	0.68600	0.56490	0.71880
304	GA	70	102	974	48	68	641	0.68570	0.66670	0.65810
305	GA	76	117	937	51	78	646	0.67110	0.66670	0.68940
306	GA	75	115	909	57	84	736	0.76000	0.73040	0.80970
307	GA	73	101	958	62	84	696	0.84930	0.83170	0.72650
308	GA	73	105	934	58	84	690	0.79450	0.80000	0.73880
309	GA	73	105	934	55	80	663	0.75340	0.76190	0.70990
310	GA	70	107	921	63	93	804	0.90000	0.86920	0.87300
311	GA	86	131	1056	59	74	759	0.68600	0.56490	0.71880
312	GA	69	101	868	56	83	718	0.81160	0.82180	0.82720
313	GA	76	110	992	58	85	738	0.76320	0.77270	0.74400
314	GA	76	110	992	56	83	773	0.73680	0.75450	0.77920
315	GA	72	102	979	53	78	698	0.73610	0.76470	0.71300
316	GA	69	100	931	59	82	741	0.85510	0.82000	0.79590
317	GA	70	104	928	57	85	766	0.81430	0.81730	0.82540
318	GA	69	97	895	53	79	715	0.76810	0.81440	0.79890
319	GA	69	97	895	53	76	678	0.76810	0.78350	0.75750
320	FL	75	107	974	50	70	582	0.66670	0.65420	0.59750
321	FL	69	97	845	48	67	575	0.69570	0.69070	0.68050
322	FL	77	102	905	51	70	589	0.66230	0.68630	0.65080
323	FL	71	103	944	59	79	710	0.83100	0.76700	0.75210
324	FL	71	103	891	54	75	627	0.76060	0.72820	0.70370
325	FL	71	101	924	60	77	667	0.84510	0.76240	0.72190
326	FL	78	122	980	49	69	582	0.62820	0.56560	0.59390
327	FL	75	109	881	49	65	593	0.65330	0.59630	0.67310
328	FL	72	102	919	50	64	596	0.69440	0.62750	0.64850
329	FL	79	118	944	47	63	546	0.59490	0.53390	0.57840
330	FL	86	132	920	57	68	647	0.66280	0.51520	0.70330
330.02	FL	98	122	1091	71	85	714	0.72450	0.69670	0.65440
331	FL	98	122	1091	71	85	714	0.72450	0.69670	0.65440
332	FL	88	125	941	66	86	687	0.75000	0.68800	0.73010
333	FL	85	131	992	57	67	612	0.67060	0.51150	0.61690
334	FL	83	118	937	53	67	673	0.63860	0.56780	0.71820
335	FL	72	102	924	45	62	554	0.62500	0.60780	0.59960
336	FL	75	113	850	49	65	598	0.65330	0.57520	0.70350
337	FL	73	101	922	46	63	564	0.63010	0.62380	0.61170

DOLLAR VALUE SCHEDULE TABLE (continued)

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
338	FL	71	98	875	43	58	516	0.60560	0.59180	0.58970
339	FL	82	115	949	52	67	598	0.63410	0.58260	0.63010
341	FL	86	123	1016	52	67	586	0.60470	0.54470	0.57680
342	FL	80	122	967	47	65	566	0.58750	0.53280	0.58530
344	FL	71	102	884	42	59	528	0.59150	0.57840	0.59730
346	FL	69	94	834	44	61	538	0.63770	0.64890	0.64510
347	FL	74	103	881	52	64	581	0.70270	0.62140	0.65950
349	FL	78	119	972	47	64	542	0.60260	0.53780	0.55760
350	AL	58	80	701	47	65	526	0.81030	0.81250	0.75040
351	AL	58	80	701	47	65	525	0.81030	0.81250	0.74890
352	AL	59	84	720	52	74	614	0.88140	0.88100	0.85280
354	AL	56	82	675	46	67	552	0.82140	0.81710	0.81780
355	AL	55	76	675	45	63	567	0.81820	0.82890	0.84000
356	AL	62	89	682	54	73	584	0.87100	0.82020	0.85630
357	AL	68	102	692	53	71	570	0.77940	0.69610	0.82370
358	AL	71	105	799	55	80	619	0.77460	0.76190	0.77470
359	AL	53	72	668	46	62	562	0.86790	0.86110	0.84130
360	AL	55	74	662	46	62	569	0.83640	0.83780	0.85950
361	AL	57	79	669	46	65	561	0.80700	0.82280	0.83860
362	AL	53	72	668	45	60	550	0.84910	0.83330	0.82340
363	AL	53	73	671	47	65	595	0.88680	0.89040	0.88670
364	AL	55	74	662	45	62	566	0.81820	0.83780	0.85500
365	AL	63	95	741	52	75	623	0.82540	0.78950	0.84080
366	AL	59	88	836	50	72	654	0.84750	0.81820	0.78230
367	AL	55	74	662	46	62	569	0.83640	0.83780	0.85950
368	AL	55	77	678	47	66	581	0.85450	0.85710	0.85690
369	AL	58	84	701	48	67	606	0.82760	0.79760	0.86450
370	TN	71	104	907	49	66	613	0.69010	0.63460	0.67590
371	TN	71	104	907	49	66	613	0.69010	0.63460	0.67590
371.3	TN	79	118	944	47	63	546	0.59490	0.53390	0.57840
372	TN	77	116	983	51	71	633	0.66230	0.61210	0.64390
373	TN	66	99	823	49	70	606	0.74240	0.70710	0.73630
374	TN	68	95	883	53	71	631	0.77940	0.74740	0.71460
375	TN	64	91	783	56	71	652	0.87500	0.78020	0.83270
376	TN	66	93	804	51	72	604	0.77270	0.77420	0.75120
377	TN	65	95	864	48	69	590	0.73850	0.72630	0.68290
378	TN	65	95	864	48	68	581	0.73850	0.71580	0.67250
379	TN	72	108	925	55	73	641	0.76390	0.67590	0.69300
380	TN	68	98	909	47	67	589	0.69120	0.68370	0.64800
381	TN	70	97	877	53	67	630	0.75710	0.69070	0.71840
382	TN	56	81	805	49	68	600	0.87500	0.83950	0.74530
383	TN	56	81	805	48	66	597	0.85710	0.81480	0.74160
384	TN	58	88	868	44	61	545	0.75860	0.69320	0.62790
385	TN	62	90	758	52	70	604	0.83870	0.77780	0.79680
386	MS	65	95	822	47	69	576	0.72310	0.72630	0.70070
387	MS	68	98	833	55	75	611	0.80880	0.76530	0.73350
388	MS	69	99	779	53	74	605	0.76810	0.74750	0.77660
389	MS	66	99	834	52	73	642	0.78790	0.73740	0.76980
390	MS	68	100	746	52	73	622	0.76470	0.73000	0.83380
391	MS	68	100	746	55	78	660	0.80880	0.78000	0.88470
392	MS	68	100	808	50	67	534	0.73530	0.67000	0.66090
393	MS	68	100	746	47	67	569	0.69120	0.67000	0.76270
394	MS	67	98	746	49	67	552	0.73130	0.68370	0.73990
395	MS	67	98	746	48	66	542	0.71640	0.67350	0.72650
396	MS	66	98	822	54	73	657	0.81820	0.74490	0.79930
397	MS	69	99	779	58	80	630	0.84060	0.80810	0.80870
398	GA	70	104	928	56	79	683	0.80000	0.75960	0.73600
399	GA	80	116	945	64	76	773	0.80000	0.65520	0.81800
400	KY	64	95	844	37	53	498	0.57810	0.55790	0.59000
401	KY	64	95	844	37	53	498	0.57810	0.55790	0.59000
402	KY	66	95	856	40	58	540	0.60610	0.61050	0.63080
403	KY	59	83	749	37	51	499	0.62710	0.61450	0.66620
404	KY	59	83	749	38	53	514	0.64410	0.63860	0.68620
405	KY	68	102	873	38	57	538	0.55880	0.55880	0.61630
406	KY	68	102	873	39	59	554	0.57350	0.57840	0.63460

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
407	KY	62	85	821	39	56	478	0.62900	0.65880	0.58220
408	KY	62	85	821	42	58	492	0.67740	0.68240	0.59930
409	KY	62	85	749	43	60	540	0.69350	0.70590	0.72100
410	KY	71	99	878	41	57	524	0.57750	0.57580	0.59680
411	KY	59	80	759	37	51	487	0.62710	0.63750	0.64160
412	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
413	KY	59	80	759	43	58	540	0.72880	0.72500	0.71150
414	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
415	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
416	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
417	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
418	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
419	KY	0	0	0	0	0	0	0.00000	0.00000	0.00000
420	KY	65	93	852	42	59	548	0.64620	0.63440	0.64320
421	KY	65	97	859	43	60	517	0.66150	0.61860	0.60190
422	KY	65	97	852	45	63	592	0.69230	0.64950	0.69480
423	KY	65	97	852	45	63	592	0.69230	0.64950	0.69480
424	KY	65	97	852	45	63	592	0.69230	0.64950	0.69480
425	KY	62	85	821	42	58	493	0.67740	0.68240	0.60050
426	KY	62	85	733	39	57	493	0.62900	0.67060	0.67260
427	KY	62	85	733	39	58	458	0.62900	0.68240	0.62480
430	OH	77	113	937	50	68	637	0.64940	0.60180	0.67980
431	OH	74	101	944	47	66	609	0.63510	0.65350	0.64510
432	OH	77	114	949	54	74	658	0.70130	0.64910	0.69340
433	OH	64	90	749	43	60	571	0.67190	0.66670	0.76230
434	OH	69	100	957	49	69	593	0.71010	0.69000	0.61960
435	OH	69	100	957	49	68	608	0.71010	0.68000	0.63530
436	OH	72	104	923	47	67	618	0.65280	0.64420	0.66960
437	OH	64	90	761	48	68	625	0.75000	0.75560	0.82130
438	OH	60	83	836	43	60	567	0.71670	0.72290	0.67820
439	OH	64	90	761	43	61	564	0.67190	0.67780	0.74110
440	OH	71	99	929	50	68	612	0.70420	0.68690	0.65880
441	OH	75	106	943	50	69	710	0.66670	0.65090	0.75290
442	OH	73	101	937	48	68	627	0.65750	0.67330	0.66920
443	OH	73	101	937	46	66	606	0.63010	0.65350	0.64670
444	OH	65	95	891	46	65	602	0.70770	0.68420	0.67560
445	OH	65	95	891	45	65	597	0.69230	0.68420	0.67000
446	OH	69	103	875	43	60	545	0.62320	0.58250	0.62290
447	OH	69	101	894	48	71	630	0.69570	0.70300	0.70470
448	OH	66	94	862	42	57	540	0.63640	0.60640	0.62650
449	OH	66	100	870	41	57	549	0.62120	0.57000	0.63100
450	OH	72	96	964	53	70	669	0.73610	0.72920	0.69400
451	OH	70	100	928	51	71	662	0.72860	0.71000	0.71340
452	OH	77	117	961	50	68	634	0.64940	0.58120	0.65970
453	OH	69	101	867	48	66	647	0.69570	0.65350	0.74630
454	OH	72	102	924	53	69	641	0.73610	0.67650	0.69370
455	OH	69	101	867	49	66	665	0.71010	0.65350	0.76700
456	OH	67	97	885	44	61	559	0.65670	0.62890	0.63160
457	OH	64	90	761	43	60	558	0.67190	0.66670	0.73320
458	OH	67	101	880	49	70	616	0.73130	0.69310	0.70000
459	OH	70	99	841	56	75	604	0.80000	0.75760	0.71820
460	IN	75	106	929	47	66	582	0.62670	0.62260	0.62650
461	IN	75	106	908	47	67	581	0.62670	0.63210	0.63990
462	IN	78	116	951	46	61	569	0.58970	0.52590	0.59830
463	IN	78	113	959	51	70	634	0.65380	0.61950	0.66110
464	IN	78	113	959	51	64	622	0.65380	0.56640	0.64860
465	IN	72	104	928	51	67	590	0.70830	0.64420	0.63580
466	IN	72	104	928	48	66	590	0.66670	0.63460	0.63580
467	IN	70	101	859	48	67	582	0.68570	0.66340	0.67750
468	IN	70	101	859	49	68	579	0.70000	0.67330	0.67400
469	IN	70	98	874	49	66	622	0.70000	0.67350	0.71170
470	IN	69	102	852	53	72	625	0.76810	0.70590	0.73360
471	IN	69	102	852	42	58	517	0.60870	0.56860	0.60680
472	IN	69	102	852	52	70	608	0.75360	0.68630	0.71360
473	IN	72	102	895	42	58	539	0.58330	0.56860	0.60220

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
474	IN	69	102	852	52	70	608	0.75360	0.68630	0.71360
475	IN	67	98	832	41	57	536	0.61190	0.58160	0.64420
476	IN	67	98	832	42	59	551	0.62690	0.60200	0.66230
477	IN	67	98	832	41	57	536	0.61190	0.58160	0.64420
478	IN	69	102	852	42	58	517	0.60870	0.56860	0.60680
479	IN	70	98	874	48	67	623	0.68570	0.68370	0.71280
480	MI	80	106	907	55	68	602	0.68750	0.64150	0.66370
481	MI	81	106	903	54	71	601	0.66670	0.66980	0.66560
482	MI	80	105	919	52	68	571	0.65000	0.64760	0.62130
483	MI	81	106	940	57	66	594	0.70370	0.62260	0.63190
484	MI	75	102	822	49	68	546	0.65330	0.66670	0.66420
485	MI	76	106	871	50	65	531	0.65790	0.61320	0.60960
486	MI	71	98	884	58	71	613	0.81690	0.72450	0.69340
487	MI	71	98	884	58	71	613	0.81690	0.72450	0.69340
488	MI	73	96	861	55	71	633	0.75340	0.73960	0.73520
489	MI	76	106	894	53	69	581	0.69740	0.65090	0.64990
490	MI	75	103	926	49	67	583	0.65330	0.65050	0.62960
491	MI	75	103	926	50	67	593	0.66670	0.65050	0.64040
492	MI	75	103	926	49	66	564	0.65330	0.64080	0.60910
493	MI	73	100	881	52	71	626	0.71230	0.71000	0.71060
494	MI	73	100	881	52	70	621	0.71230	0.70000	0.70490
495	MI	76	113	914	52	69	602	0.68420	0.61060	0.65860
496	MI	77	108	904	62	77	622	0.80520	0.71300	0.68810
497	MI	77	108	904	67	81	657	0.87010	0.75000	0.72680
498	MI	74	100	909	58	75	636	0.78380	0.75000	0.69970
499	MI	74	100	909	58	74	633	0.78380	0.74000	0.69640
500	IA	74	98	871	55	70	566	0.74320	0.71430	0.64980
501	IA	74	98	871	55	70	566	0.74320	0.71430	0.64980
502	IA	74	98	871	55	70	566	0.74320	0.71430	0.64980
503	IA	74	98	884	51	68	586	0.68920	0.69390	0.66290
504	IA	67	98	762	47	64	518	0.70150	0.65310	0.67980
505	IA	67	98	762	44	60	478	0.65670	0.61220	0.62730
506	IA	66	96	739	47	65	520	0.71210	0.67710	0.70370
507	IA	66	96	739	47	64	507	0.71210	0.66670	0.68610
508	IA	61	91	821	42	57	486	0.68850	0.62640	0.59200
509	IA	72	103	832	53	67	595	0.73610	0.65050	0.71510
510	IA	65	97	821	44	60	506	0.67690	0.61860	0.61630
511	IA	72	103	867	52	68	604	0.72220	0.66020	0.69670
512	IA	65	97	821	44	60	482	0.67690	0.61860	0.58710
513	IA	67	98	762	44	61	487	0.65670	0.62240	0.63910
514	IA	65	97	821	45	62	482	0.69230	0.63920	0.58710
515	IA	67	100	727	46	63	533	0.68660	0.63000	0.73310
516	IA	67	100	836	45	61	489	0.67160	0.61000	0.58490
520	IA	69	102	853	46	64	540	0.66670	0.62750	0.63310
521	IA	66	96	739	47	64	524	0.71210	0.66670	0.70910
522	IA	70	102	812	52	71	614	0.74290	0.69610	0.75620
523	IA	70	102	812	51	71	613	0.72860	0.69610	0.75490
524	IA	70	97	846	50	69	556	0.71430	0.71130	0.65720
525	IA	70	102	812	48	66	563	0.68570	0.64710	0.69330
526	IA	70	102	812	48	66	567	0.68570	0.64710	0.69830
527	IA	70	102	836	50	69	595	0.71430	0.67650	0.71170
528	IA	69	98	840	51	69	562	0.73910	0.70410	0.66900
530	WI	78	118	948	47	67	591	0.60260	0.56780	0.62340
531	WI	81	118	987	50	70	624	0.61730	0.59320	0.63220
532	WI	80	114	975	52	72	606	0.65000	0.63160	0.62150
534	WI	83	116	977	55	72	648	0.66270	0.62070	0.66330
535	WI	77	109	919	56	77	660	0.72730	0.70640	0.71820
537	WI	89	131	1007	74	113	766	0.83150	0.86260	0.76070
538	WI	73	100	781	57	75	661	0.78080	0.75000	0.84640
539	WI	80	116	958	62	84	701	0.77500	0.72410	0.73170
540	WI	76	98	898	56	70	616	0.73680	0.71430	0.68600
541	WI	75	113	928	59	80	679	0.78670	0.70800	0.73170
542	WI	75	113	928	59	80	710	0.78670	0.70800	0.76510
543	WI	83	126	1047	67	94	791	0.80720	0.74600	0.75550
544	WI	78	121	955	61	86	701	0.78210	0.71070	0.73400

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
545	WI	73	100	892	57	74	667	0.78080	0.74000	0.74780
546	WI	75	103	930	61	80	752	0.81330	0.77670	0.80860
547	WI	79	114	973	64	91	744	0.81010	0.79820	0.76460
548	WI	73	100	892	51	67	600	0.69860	0.67000	0.67260
549	WI	79	122	968	61	85	664	0.77220	0.69670	0.68600
550	MN	85	111	992	55	72	670	0.64710	0.64860	0.67540
551	MN	89	113	1056	63	77	751	0.70790	0.68140	0.71120
553	MN	89	121	976	60	78	719	0.67420	0.64460	0.73670
554	MN	93	116	1071	64	78	755	0.68820	0.67240	0.70490
555	MN	87	110	960	63	75	701	0.72410	0.68180	0.73020
556	MN	75	100	902	56	72	609	0.74670	0.72000	0.67520
557	MN	76	98	902	55	70	614	0.72370	0.71430	0.68070
558	MN	78	100	895	59	74	590	0.75640	0.74000	0.65920
559	MN	79	106	958	61	78	705	0.77220	0.73580	0.73590
560	MN	77	104	906	54	68	599	0.70130	0.65380	0.66110
561	MN	71	98	844	51	66	576	0.71830	0.67350	0.68250
562	MN	72	97	843	54	70	590	0.75000	0.72160	0.69990
563	MN	75	96	887	62	76	651	0.82670	0.79170	0.73390
564	MN	75	96	887	58	72	643	0.77330	0.75000	0.72490
565	MN	72	96	846	58	73	644	0.80560	0.76040	0.76120
566	MN	71	98	846	57	77	639	0.80280	0.78570	0.75530
567	MN	72	96	846	58	73	644	0.80560	0.76040	0.76120
569	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
570	SD	74	105	744	58	80	645	0.78380	0.76190	0.86690
571	SD	76	105	891	67	91	684	0.88160	0.86670	0.76770
572	SD	74	104	836	64	87	714	0.86490	0.83650	0.85410
573	SD	74	105	744	58	80	661	0.78380	0.76190	0.88840
574	SD	74	104	836	64	87	714	0.86490	0.83650	0.85410
575	SD	74	105	744	58	80	661	0.78380	0.76190	0.88840
576	SD	74	104	836	64	87	714	0.86490	0.83650	0.85410
577	SD	74	103	835	62	81	691	0.83780	0.78640	0.82750
580	ND	72	100	823	55	72	603	0.76390	0.72000	0.73270
581	ND	82	119	943	68	85	688	0.82930	0.71430	0.72960
582	ND	72	101	831	56	75	641	0.77780	0.74260	0.77140
583	ND	72	100	823	55	72	603	0.76390	0.72000	0.73270
584	ND	69	94	840	55	71	596	0.79710	0.75530	0.70950
585	ND	76	100	870	56	75	640	0.73680	0.75000	0.73560
586	ND	76	100	870	56	75	640	0.73680	0.75000	0.73560
587	ND	69	92	848	56	75	639	0.81160	0.81520	0.75350
588	ND	69	92	848	56	75	639	0.81160	0.81520	0.75350
590	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
591	MT	82	110	993	70	90	715	0.85370	0.81820	0.72000
592	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
593	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
594	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
595	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
596	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
597	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
598	MT	81	116	873	69	87	693	0.85190	0.75000	0.79380
599	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
600	IL	87	127	1065	55	74	615	0.63220	0.58270	0.57750
601	IL	84	120	997	52	70	639	0.61900	0.58330	0.64090
602	IL	91	123	1040	55	71	643	0.60440	0.57720	0.61830
603	IL	88	129	991	54	71	643	0.61360	0.55040	0.64880
604	IL	82	111	990	50	66	614	0.60980	0.59460	0.62020
605	IL	85	119	973	50	68	623	0.58820	0.57140	0.64030
606	IL	90	115	1034	54	66	623	0.60000	0.57390	0.60250
607	IL	90	115	1034	53	65	631	0.58890	0.56520	0.61030
608	IL	90	115	1034	57	70	676	0.63330	0.60870	0.65380
609	IL	76	107	802	40	57	496	0.52630	0.53270	0.61850
610	IL	73	104	896	46	65	621	0.63010	0.62500	0.69310
611	IL	80	119	960	54	79	658	0.67500	0.66390	0.68540
612	IL	69	97	863	47	68	549	0.68120	0.70100	0.63620
613	IL	69	98	860	46	69	559	0.66670	0.70410	0.65000
614	IL	69	96	829	49	69	591	0.71010	0.71880	0.71290

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
615	IL	69	96	829	46	65	559	0.66670	0.67710	0.67430
616	IL	71	111	890	45	61	511	0.63380	0.54950	0.57420
617	IL	74	107	939	46	62	512	0.62160	0.57940	0.54530
618	IL	73	100	913	48	70	610	0.65750	0.70000	0.66810
619	IL	71	110	793	46	74	557	0.64790	0.67270	0.70240
620	IL	70	96	870	46	65	532	0.65710	0.67710	0.61150
622	IL	69	93	855	42	59	552	0.60870	0.63440	0.64560
623	IL	68	93	901	46	64	512	0.67650	0.68820	0.56830
624	IL	64	93	721	41	59	501	0.64060	0.63440	0.69490
625	IL	66	97	835	42	59	555	0.63640	0.60820	0.66470
626	IL	66	97	835	43	59	557	0.65150	0.60820	0.66710
627	IL	76	97	894	52	67	644	0.68420	0.69070	0.72040
628	IL	64	93	721	42	59	504	0.65630	0.63440	0.69900
629	IL	70	98	882	51	68	572	0.72860	0.69390	0.64850
630	MO	80	119	985	53	74	627	0.66250	0.62180	0.63650
631	MO	80	114	990	55	76	639	0.68750	0.66670	0.64550
633	MO	82	120	998	50	64	571	0.60980	0.53330	0.57210
634	MO	64	88	754	52	68	556	0.81250	0.77270	0.73740
635	MO	60	85	709	43	59	492	0.71670	0.69410	0.69390
636	MO	67	94	735	50	67	578	0.74630	0.71280	0.78640
637	MO	62	84	696	48	63	543	0.77420	0.75000	0.78020
638	MO	55	74	659	41	55	498	0.74550	0.74320	0.75570
639	MO	55	74	659	41	55	498	0.74550	0.74320	0.75570
640	MO	72	106	903	50	68	611	0.69440	0.64150	0.67660
641	MO	77	106	916	54	70	619	0.70130	0.66040	0.67580
644	MO	60	85	709	39	55	425	0.65000	0.64710	0.59940
645	MO	63	94	788	47	67	513	0.74600	0.71280	0.65100
646	MO	60	85	709	38	52	448	0.63330	0.61180	0.63190
647	MO	60	85	734	42	58	483	0.70000	0.68240	0.65800
648	MO	71	107	828	59	85	648	0.83100	0.79440	0.78260
649	MO	71	101	843	52	71	584	0.73240	0.70300	0.69280
650	MO	71	107	788	64	92	707	0.90140	0.85980	0.89720
651	MO	73	105	835	53	72	592	0.72600	0.68570	0.70900
652	MO	73	102	967	53	68	620	0.72600	0.66670	0.64120
653	MO	62	86	742	42	57	505	0.67740	0.66280	0.68060
654	MO	60	81	668	42	58	494	0.70000	0.71600	0.73950
655	MO	60	81	668	42	58	493	0.70000	0.71600	0.73800
656	MO	71	107	828	48	67	521	0.67610	0.62620	0.62920
657	MO	71	107	828	47	65	506	0.66200	0.60750	0.61110
658	MO	74	102	852	52	70	663	0.70270	0.68630	0.77820
660	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.02	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.16	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.2	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.23	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.24	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.41	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.43	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.48	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.54	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.58	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.6	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.7	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.87	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.88	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.9	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.97	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
661	KS	73	105	856	47	63	570	0.64380	0.60000	0.66590
662	KS	81	114	972	53	79	642	0.65430	0.69300	0.66050
664	KS	71	101	790	57	79	602	0.80280	0.78220	0.76200
665	KS	71	101	790	57	79	602	0.80280	0.78220	0.76200
666	KS	69	104	815	61	81	680	0.88410	0.77880	0.83440
667	KS	68	98	767	57	75	628	0.83820	0.76530	0.81880
668	KS	68	98	850	55	74	637	0.80880	0.75510	0.74940
669	KS	71	100	884	61	80	649	0.85920	0.80000	0.73420

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
670	KS	70	100	783	61	80	625	0.87140	0.80000	0.79820
671	KS	70	100	783	54	73	564	0.77140	0.73000	0.72030
672	KS	72	99	849	59	78	607	0.81940	0.78790	0.71500
673	KS	70	101	850	57	75	622	0.81430	0.74260	0.73180
674	KS	71	100	884	61	80	649	0.85920	0.80000	0.73420
675	KS	71	100	886	59	81	676	0.83100	0.81000	0.76300
676	KS	71	100	884	59	81	678	0.83100	0.81000	0.76700
677	KS	71	100	884	61	80	648	0.85920	0.80000	0.73300
678	KS	71	100	884	61	80	646	0.85920	0.80000	0.73080
679	KS	71	100	884	61	80	645	0.85920	0.80000	0.72960
680	NE	59	86	725	49	69	546	0.83050	0.80230	0.75310
681	NE	69	97	741	57	73	624	0.82610	0.75260	0.84210
683	NE	58	80	665	48	66	536	0.82760	0.82500	0.80600
684	NE	61	84	665	46	63	513	0.75410	0.75000	0.77140
685	NE	62	90	782	54	74	612	0.87100	0.82220	0.78260
686	NE	58	80	665	48	67	579	0.82760	0.83750	0.87070
687	NE	63	92	725	55	79	595	0.87300	0.85870	0.82070
688	NE	59	83	685	52	70	528	0.88140	0.84340	0.77080
689	NE	61	84	673	47	64	492	0.77050	0.76190	0.73110
690	NE	61	84	673	48	67	513	0.78690	0.79760	0.76230
691	NE	64	90	785	49	69	587	0.76560	0.76670	0.74780
692	NE	59	83	685	49	67	591	0.83050	0.80720	0.86280
693	NE	59	83	685	52	70	570	0.88140	0.84340	0.83210
700	LA	67	103	845	50	72	648	0.74630	0.69900	0.76690
701	LA	73	102	833	52	70	665	0.71230	0.68630	0.79830
703	LA	68	99	821	46	66	583	0.67650	0.66670	0.71010
704	LA	68	100	826	46	69	571	0.67650	0.69000	0.69130
705	LA	68	99	821	45	64	570	0.66180	0.64650	0.69430
706	LA	67	96	813	43	63	588	0.64180	0.65630	0.72320
707	LA	68	98	886	51	73	640	0.75000	0.74490	0.72230
708	LA	71	105	901	53	80	643	0.74650	0.76190	0.71370
710	LA	68	96	876	56	75	614	0.82350	0.78130	0.70090
711	LA	68	96	904	53	76	647	0.77940	0.79170	0.71570
712	LA	67	100	875	53	74	644	0.79100	0.74000	0.73600
713	LA	67	100	875	46	65	561	0.68660	0.65000	0.64110
714	LA	66	93	875	44	63	522	0.66670	0.67740	0.59660
716	AR	54	76	661	49	66	561	0.90740	0.86840	0.84870
717	AR	54	76	661	48	65	548	0.88890	0.85530	0.82900
718	AR	54	76	661	48	65	548	0.88890	0.85530	0.82900
719	AR	57	81	771	49	66	561	0.85960	0.81480	0.72760
720	AR	62	87	725	54	74	615	0.87100	0.85060	0.84830
721	AR	62	87	725	54	74	615	0.87100	0.85060	0.84830
722	AR	68	96	846	54	74	615	0.79410	0.77080	0.72700
723	AR	59	81	696	49	66	561	0.83050	0.81480	0.80600
724	AR	57	83	712	53	72	596	0.92980	0.86750	0.83710
725	AR	57	80	722	52	68	570	0.91230	0.85000	0.78950
726	AR	57	80	722	52	68	570	0.91230	0.85000	0.78950
727	AR	67	94	825	54	74	615	0.80600	0.78720	0.74550
728	AR	57	81	771	52	71	583	0.91230	0.87650	0.75620
729	AR	66	95	843	54	74	615	0.81820	0.77890	0.72950
730	OK	77	111	926	53	73	627	0.68830	0.65770	0.67710
731	OK	76	113	866	52	70	611	0.68420	0.61950	0.70550
733	TX	73	100	874	64	76	614	0.87670	0.76000	0.70250
734	OK	69	100	774	56	75	631	0.81160	0.75000	0.81520
735	OK	69	100	774	56	75	631	0.81160	0.75000	0.81520
736	OK	72	102	842	57	78	636	0.79170	0.76470	0.75530
737	OK	72	106	896	46	65	522	0.63890	0.61320	0.58260
738	OK	72	106	896	56	76	623	0.77780	0.71700	0.69530
739	OK	71	102	773	53	75	643	0.74650	0.73530	0.83180
740	OK	74	100	913	51	69	555	0.68920	0.69000	0.60790
741	OK	72	99	883	54	72	634	0.75000	0.72730	0.71800
743	OK	63	88	741	47	64	543	0.74600	0.72730	0.73280
744	OK	63	88	741	47	64	543	0.74600	0.72730	0.73280
745	OK	71	101	751	59	79	640	0.83100	0.78220	0.85220
746	OK	72	105	918	61	84	685	0.84720	0.80000	0.74620

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
747	OK	71	101	751	59	79	640	0.83100	0.78220	0.85220
748	OK	69	99	776	49	67	565	0.71010	0.67680	0.72810
749	OK	65	91	842	54	74	615	0.83080	0.81320	0.73040
750	TX	84	115	985	53	69	612	0.63100	0.60000	0.62130
750.2	TX	74	106	910	48	69	582	0.64860	0.65090	0.63960
750.21	TX	74	106	910	48	69	582	0.64860	0.65090	0.63960
750.9	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
750.91	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
750.92	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
751	TX	74	106	910	48	69	582	0.64860	0.65090	0.63960
752	TX	86	109	1093	55	72	682	0.63950	0.66060	0.62400
753	TX	86	109	1093	56	72	717	0.65120	0.66060	0.65600
754	TX	68	99	888	51	70	597	0.75000	0.70710	0.67230
755	TX	68	101	893	49	72	606	0.72060	0.71290	0.67860
756	TX	67	98	867	62	77	597	0.92540	0.78570	0.68860
757	TX	71	100	888	51	73	642	0.71830	0.73000	0.72300
758	TX	68	99	908	52	75	625	0.76470	0.75760	0.68830
759	TX	69	98	907	49	67	578	0.71010	0.68370	0.63730
760	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
761	TX	76	107	941	51	69	599	0.67110	0.64490	0.63660
762	TX	76	110	918	53	74	598	0.69740	0.67270	0.65140
763	TX	74	103	918	53	73	632	0.71620	0.70870	0.68850
764	TX	70	98	887	55	72	638	0.78570	0.73470	0.71930
765	TX	72	100	892	53	72	591	0.73610	0.72000	0.66260
766	TX	69	93	842	65	88	682	0.94200	0.94620	0.81000
767	TX	69	96	842	49	67	587	0.71010	0.69790	0.69710
768	TX	66	92	859	49	68	583	0.74240	0.73910	0.67870
769	TX	73	100	859	55	74	638	0.75340	0.74000	0.74270
770	TX	82	114	974	50	70	653	0.60980	0.61400	0.67040
772	TX	82	114	974	51	72	673	0.62200	0.63160	0.69100
773	TX	83	121	1045	55	75	635	0.66270	0.61980	0.60770
774	TX	78	114	931	58	80	667	0.74360	0.70180	0.71640
775	TX	71	101	837	49	69	573	0.69010	0.68320	0.68460
776	TX	70	99	828	54	74	615	0.77140	0.74750	0.74280
777	TX	70	99	836	55	73	624	0.78570	0.73740	0.74640
778	TX	72	100	892	53	72	591	0.73610	0.72000	0.66260
779	TX	69	94	877	45	62	552	0.65220	0.65960	0.62940
780	TX	71	98	778	44	61	551	0.61970	0.62240	0.70820
781	TX	70	105	830	42	59	548	0.60000	0.56190	0.66020
782	TX	70	102	865	47	64	573	0.67140	0.62750	0.66240
783	TX	67	93	758	54	73	587	0.80600	0.78490	0.77440
784	TX	67	98	758	54	73	585	0.80600	0.74490	0.77180
785	TX	67	99	714	54	73	623	0.80600	0.73740	0.87250
786	TX	78	109	967	54	77	629	0.69230	0.70640	0.65050
787	TX	85	126	977	62	83	704	0.72940	0.65870	0.72060
788	TX	73	101	859	49	69	582	0.67120	0.68320	0.67750
789	TX	69	96	906	51	74	592	0.73910	0.77080	0.65340
790	TX	74	103	940	49	69	595	0.66220	0.66990	0.63300
791	TX	77	111	940	55	78	615	0.71430	0.70270	0.65430
792	TX	72	104	940	55	77	597	0.76390	0.74040	0.63510
793	TX	70	101	821	53	75	592	0.75710	0.74260	0.72110
794	TX	72	104	850	54	75	614	0.75000	0.72120	0.72240
795	TX	70	101	885	48	70	598	0.68570	0.69310	0.67570
796	TX	70	101	874	53	72	598	0.75710	0.71290	0.68420
797	TX	74	104	887	54	71	582	0.72970	0.68270	0.65610
798	TX	69	95	849	48	68	541	0.69570	0.71580	0.63720
799	TX	69	97	849	51	70	587	0.73910	0.72160	0.69140
800	CO	84	119	984	61	73	681	0.72620	0.61340	0.69210
801	CO	87	123	975	60	72	698	0.68970	0.58540	0.71590
802	CO	86	116	1054	60	73	673	0.69770	0.62930	0.63850
803	CO	90	113	1003	63	77	679	0.70000	0.68140	0.67700
804	CO	84	118	984	61	74	625	0.72620	0.62710	0.63520
805	CO	83	112	972	57	74	654	0.68670	0.66070	0.67280
806	CO	80	108	942	53	71	607	0.66250	0.65740	0.64440
807	CO	75	104	902	52	71	583	0.69330	0.68270	0.64630

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
808	CO	85	117	980	66	84	682	0.77650	0.71790	0.69590
809	CO	84	115	968	64	78	693	0.76190	0.67830	0.71590
810	CO	75	101	910	59	79	668	0.78670	0.78220	0.73410
811	CO	75	102	897	62	84	700	0.82670	0.82350	0.78040
812	CO	75	101	910	55	74	597	0.73330	0.73270	0.65600
813	CO	75	101	910	63	84	640	0.84000	0.83170	0.70330
814	CO	75	102	897	62	84	700	0.82670	0.82350	0.78040
815	CO	77	108	897	64	85	741	0.83120	0.78700	0.82610
816	CO	91	122	959	64	84	678	0.70330	0.68850	0.70700
820	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
821	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
822	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
823	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
824	WY	72	98	897	63	82	660	0.87500	0.83670	0.73580
825	WY	72	98	897	63	82	660	0.87500	0.83670	0.73580
826	WY	72	98	897	63	82	679	0.87500	0.83670	0.75700
827	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
828	WY	72	98	897	63	82	679	0.87500	0.83670	0.75700
829	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
830	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
831	WY	72	98	897	63	82	660	0.87500	0.83670	0.73580
832	ID	68	95	816	60	77	624	0.88240	0.81050	0.76470
833	ID	73	96	767	63	78	653	0.86300	0.81250	0.85140
834	ID	68	95	816	60	77	624	0.88240	0.81050	0.76470
835	ID	73	96	767	63	78	654	0.86300	0.81250	0.85270
836	ID	73	96	767	58	73	617	0.79450	0.76040	0.80440
837	ID	78	113	863	62	87	657	0.79490	0.76990	0.76130
838	ID	77	107	880	66	88	664	0.85710	0.82240	0.75450
840	UT	61	86	697	42	61	491	0.68850	0.70930	0.70440
841	UT	61	93	737	47	68	532	0.77050	0.73120	0.72180
842	UT	70	100	808	52	70	579	0.74290	0.70000	0.71660
843	UT	62	87	677	49	68	516	0.79030	0.78160	0.76220
844	UT	62	87	762	45	63	496	0.72580	0.72410	0.65090
845	UT	57	80	697	47	66	506	0.82460	0.82500	0.72600
846	UT	57	85	698	43	61	471	0.75440	0.71760	0.67480
847	UT	57	80	697	43	58	464	0.75440	0.72500	0.66570
850	AZ	80	113	944	55	70	600	0.68750	0.61950	0.63560
852	AZ	81	116	951	51	65	640	0.62960	0.56030	0.67300
853	AZ	79	111	935	53	68	585	0.67090	0.61260	0.62570
855	AZ	73	99	849	47	64	514	0.64380	0.64650	0.60540
856	AZ	79	109	928	54	74	571	0.68350	0.67890	0.61530
857	AZ	80	109	951	61	73	604	0.76250	0.66970	0.63510
859	AZ	73	99	849	58	84	642	0.79450	0.84850	0.75620
860	AZ	84	122	964	56	69	635	0.66670	0.56560	0.65870
863	AZ	73	105	849	57	77	609	0.78080	0.73330	0.71730
864	AZ	74	105	817	58	74	629	0.78380	0.70480	0.76990
865	AZ	84	117	970	63	77	693	0.75000	0.65810	0.71440
870	NM	85	117	1008	72	86	784	0.84710	0.73500	0.77780
871	NM	82	106	971	66	83	820	0.80490	0.78300	0.84450
873	NM	87	113	1016	67	78	767	0.77010	0.69030	0.75490
874	NM	87	113	1016	67	78	767	0.77010	0.69030	0.75490
875	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.01	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.02	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.03	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.04	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.05	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.06	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.07	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.08	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.09	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.4	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.92	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.93	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.94	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
877	NM	87	113	1016	67	85	677	0.77010	0.75220	0.66630
878	NM	75	109	924	59	75	647	0.78670	0.68810	0.70020
879	NM	75	109	924	59	76	648	0.78670	0.69720	0.70130
880	NM	76	105	950	58	78	637	0.76320	0.74290	0.67050
881	NM	78	114	950	59	78	662	0.75640	0.68420	0.69680
882	NM	75	109	924	59	75	647	0.78670	0.68810	0.70020
883	NM	78	114	950	59	78	661	0.75640	0.68420	0.69580
884	NM	82	109	1013	62	80	709	0.75610	0.73390	0.69990
885	TX	63	88	750	46	64	533	0.73020	0.72730	0.71070
889	NV	76	107	883	55	69	582	0.72370	0.64490	0.65910
890	NV	77	103	831	57	72	613	0.74030	0.69900	0.73770
890.3	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.31	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.32	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.33	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.36	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
891	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
893	NV	87	129	922	55	75	570	0.63220	0.58140	0.61820
894	NV	89	132	916	75	104	754	0.84270	0.78790	0.82310
895	NV	89	132	916	75	104	754	0.84270	0.78790	0.82310
897	NV	89	132	916	67	93	670	0.75280	0.70450	0.73140
898	NV	87	129	922	53	73	558	0.60920	0.56590	0.60520
900	CA	100	111	1039	63	69	610	0.63000	0.62160	0.58710
901	CA	100	111	1039	63	69	610	0.63000	0.62160	0.58710
902	CA	102	118	906	60	64	617	0.58820	0.54240	0.68100
903	CA	102	118	906	57	65	596	0.55880	0.55080	0.65780
904	CA	103	135	947	63	70	626	0.61170	0.51850	0.66100
905	CA	99	153	978	56	66	606	0.56570	0.43140	0.61960
906	CA	89	113	932	56	66	610	0.62920	0.58410	0.65450
907	CA	93	113	927	55	64	595	0.59140	0.56640	0.64190
908	CA	90	112	940	56	66	570	0.62220	0.58930	0.60640
910	CA	90	115	940	56	66	601	0.62220	0.57390	0.63940
911	CA	91	115	946	54	61	591	0.59340	0.53040	0.62470
912	CA	90	115	940	57	64	577	0.63330	0.55650	0.61380
913	CA	94	136	926	59	70	616	0.62770	0.51470	0.66520
914	CA	96	130	1040	61	65	637	0.63540	0.50000	0.61250
915	CA	91	111	1005	57	63	606	0.62640	0.56760	0.60300
916	CA	91	111	953	58	62	606	0.63740	0.55860	0.63590
917	CA	90	113	940	55	62	589	0.61110	0.54870	0.62660
917.18	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
917.19	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
917.2	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
918	CA	91	112	959	56	63	589	0.61540	0.56250	0.61420
919	CA	88	119	1006	59	75	603	0.67050	0.63030	0.59940
920	CA	92	126	1016	61	77	674	0.66300	0.61110	0.66340
921	CA	92	119	991	62	74	620	0.67390	0.62180	0.62560
922	CA	85	108	912	61	74	631	0.71760	0.68520	0.69190
923	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
924	CA	88	106	912	60	71	597	0.68180	0.66980	0.65460
925	CA	90	113	960	59	68	589	0.65560	0.60180	0.61350
926	CA	96	137	910	62	71	633	0.64580	0.51820	0.69560
927	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.11	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.21	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.22	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.23	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.31	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.32	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.33	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.34	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.35	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.36	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.37	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.38	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
928.4	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.41	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.42	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.43	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.44	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.45	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.46	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.56	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.57	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.59	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.6	CA	88	106	912	60	71	597	0.68180	0.66980	0.65460
928.61	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.62	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.63	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.64	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.65	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.66	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.67	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.68	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.69	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.7	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.71	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.77	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.78	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.79	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.8	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.81	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.82	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.83	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.85	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.86	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.87	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
930	CA	91	128	928	62	76	597	0.68130	0.59380	0.64330
931	CA	101	121	1114	77	88	761	0.76240	0.72730	0.68310
932	CA	88	115	919	60	71	574	0.68180	0.61740	0.62460
933	CA	88	115	919	66	77	644	0.75000	0.66960	0.70080
934	CA	91	114	978	63	78	608	0.69230	0.68420	0.62170
935	CA	88	115	919	63	74	604	0.71590	0.64350	0.65720
936	CA	84	104	898	58	67	576	0.69050	0.64420	0.64140
937	CA	84	108	917	58	72	586	0.69050	0.66670	0.63900
938	CA	78	100	820	54	69	590	0.69230	0.69000	0.71950
939	CA	95	134	1011	64	79	652	0.67370	0.58960	0.64490
940	CA	102	121	947	70	79	686	0.68630	0.65290	0.72440
941	CA	107	141	1114	71	81	711	0.66360	0.57450	0.63820
942	CA	84	116	926	66	82	629	0.78570	0.70690	0.67930
943	CA	115	153	1165	74	81	694	0.64350	0.52940	0.59570
944	CA	106	139	1061	79	92	734	0.74530	0.66190	0.69180
945	CA	101	125	1006	65	76	659	0.64360	0.60800	0.65510
945.33	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
945.34	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
945.71	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
945.85	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
946	CA	101	125	906	68	82	685	0.67330	0.65600	0.75610
947	CA	105	137	906	72	81	700	0.68570	0.59120	0.77260
948	CA	101	125	1006	69	78	721	0.68320	0.62400	0.71670
949	CA	101	125	906	77	84	742	0.76240	0.67200	0.81900
950	CA	101	123	1014	70	82	676	0.69310	0.66670	0.66670
950.76	CA	95	134	1011	64	79	652	0.67370	0.58960	0.64490
951	CA	104	135	909	71	83	675	0.68270	0.61480	0.74260
952	CA	90	116	937	65	76	602	0.72220	0.65520	0.64250
953	CA	90	116	937	66	83	635	0.73330	0.71550	0.67770
954	CA	93	139	1011	65	83	658	0.69890	0.59710	0.65080
955	CA	89	124	966	64	82	653	0.71910	0.66130	0.67600
956	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
957	CA	93	119	955	69	86	657	0.74190	0.72270	0.68800

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
958	CA	93	123	960	71	85	649	0.76340	0.69110	0.67600
959	CA	88	129	966	63	79	611	0.71590	0.61240	0.63250
960	CA	89	124	966	69	86	687	0.77530	0.69350	0.71120
961	CA	89	119	1011	82	104	820	0.92130	0.87390	0.81110
967	HI	79	101	902	79	90	749	1.00000	0.89110	0.83040
968	HI	79	101	902	79	90	749	1.00000	0.89110	0.83040
970	OR	92	119	953	70	80	703	0.76090	0.67230	0.73770
971	OR	92	119	953	70	80	703	0.76090	0.67230	0.73770
972	OR	92	120	956	70	80	703	0.76090	0.66670	0.73540
973	OR	89	121	941	72	85	702	0.80900	0.70250	0.74600
974	OR	88	120	944	71	83	695	0.80680	0.69170	0.73620
975	OR	88	120	941	72	86	705	0.81820	0.71670	0.74920
976	OR	86	115	941	69	84	678	0.80230	0.73040	0.72050
977	OR	88	120	941	70	84	694	0.79550	0.70000	0.73750
978	OR	85	107	858	64	76	652	0.75290	0.71030	0.75990
979	OR	82	110	793	63	79	656	0.76830	0.71820	0.82720
980	WA	110	131	1083	89	98	814	0.80910	0.74810	0.75160
981	WA	110	131	1082	89	98	814	0.80910	0.74810	0.75230
981.1	WA	110	131	1082	89	98	814	0.80910	0.74810	0.75230
982	WA	100	134	1011	81	95	814	0.81000	0.70900	0.80510
983	WA	102	134	1034	88	100	787	0.86270	0.74630	0.76110
984	WA	105	121	917	89	101	830	0.84760	0.83470	0.90510
985	WA	96	109	918	84	92	814	0.87500	0.84400	0.88670
986	WA	91	118	945	70	80	703	0.76920	0.67800	0.74390
988	WA	98	132	940	82	103	811	0.83670	0.78030	0.86280
989	WA	98	132	940	84	105	829	0.85710	0.79550	0.88190
990	WA	91	118	971	80	95	750	0.87910	0.80510	0.77240
991	WA	88	119	957	80	102	781	0.90910	0.85710	0.81610
992	WA	91	118	971	77	89	787	0.84620	0.75420	0.81050
993	WA	94	125	940	84	105	776	0.89360	0.84000	0.82550
994	WA	93	125	946	82	105	773	0.88170	0.84000	0.81710
995	AK	119	183	1233	109	154	953	0.91600	0.84150	0.77290
996	AK	120	177	1152	108	153	888	0.90000	0.86440	0.77080
997	AK	119	183	1233	109	154	953	0.91600	0.84150	0.77290
998	AK	120	177	1152	109	153	895	0.90830	0.86440	0.77690
999	AK	113	173	976	101	119	755	0.89380	0.68790	0.77360

INSTRUCTIONS FOR DENTAL INDUSTRY FACTORS TABLE

Whenever possible, factors from this Table should be used. If a group cannot be classified under this Table, occupational classifications must be made for each employee.

Examples of when factors from the Dental Industry Factors Table may not be used are:

a. When union, hourly or other lower-level employees are excluded from eligibility, unless there is a specific listing for that exclusion.

   Even when there is a listing, the make-up of the remaining group must be looked at for reasonableness. The listings in this Table assume that the group to be insured includes an "average" mix of non-union or salaried employees. If we are insuring mostly Officers of a company or Sales personnel, it is obvious that the factors in the Table are not adequate. To use the factors from the Table, there must be a fair mix of supervisory and/or office personnel, as well as Professional and Sales personnel.

   If in doubt, contact Group Underwriting for guidance.

b. When management, salaried, or other higher-level employees are excluded from eligibility, unless there is a specific listing for that exclusion.

c. When there is reason to believe that the group in question is not a "typical" group in that industry, refer to Group Underwriting. This occurs when certain "types" of employees normally expected in such a group are excluded because they are part-time, seasonal, etc.

   For example, all full-time employees of a restaurant may be eligible for coverage. However, the waiters, waitresses, bartenders, and dishwashers are routinely hired on a part-time basis, and are not eligible for coverage. This eliminates the unskilled class of employees who usually exhibit low utilization. Because of their higher level in the organization, the remaining employees who are eligible for coverage tend to exhibit higher utilization. The result is the potential for lower premium income with higher utilization.

   Another example is a company in the garment industry which states that they are a garment manufacturer. However, the actual production of the garment is sub-contracted to another firm. The unskilled class, which is usually prevalent in such cases is eliminated. The remaining eligible Insureds such as the designer, bookkeepers, sewers, cutters, etc., are all included in the other classes. This results in the potential for fewer insured persons and higher utilization.

d. "OCC" in the Table means that these are groups in which the occupational distribution and/or female percentages are so diverse that standardized factors have been impossible to determine or for which we do not yet have any experience to base a standardized factor.

There will be many instances in which a group overlaps several industries, for example, a manufacturing group which does its own trucking, warehousing, and wholesale distribution, or a Policyholder who owns several diverse companies. Weighted averages should be considered. Determine the number of eligible employees in each industry, and consult Group Underwriting for assistance.

If a case is Flex X, use a factor of 1.21 for employees and dependents instead of the usual occupation or SIC rating factors.

CODING

In addition to the four digits shown in the main Standard Industry Factor Table, include two additional numbers (preceded by a decimal point, for clarity).

5th Digit - Eligibility

"1" All full-time employees are eligible.

"2" Eligibility limitations which result in a larger than normal proportion of management and professional workers for that industry. (Examples: Union employees excluded; hourly workers excluded; only management and supervisory workers eligible; etc.)

"3" Eligibility limitations which result in a smaller than normal proportion of management and professional workers. (Examples: Opposite of "2" above.)

"4" Eligibility limitations which do not bias the occupational distribution of the group. (Examples: Only participants in the group medical plan are eligible, provided that the group medical plan itself does not restrict eligibility; specified divisions are excluded; etc.)

Note: Eligibility limits that exclude less than 10 percent of the total full-time work force can be ignored; code the group "1".

6th Digit - Rating method used

"1" Standard Industry Factor.

"2" Occupational Factor based on actual census.

"3" Standard Industry Factor, rated by areas.

"4" Occupational Factor based on actual census, rated by areas.

"5" Non-standard Factor (special exceptions), rated by areas.

"9" Non-standard Factor (special exceptions).

NAICS QUESTIONS

On some industries, additional information is needed in order to properly classify the group for rating purposes. Following are questions which need to be asked to determine the correct rating factors for the stated NAICS codes.

QUESTION #1--For NAICS 1311-1389

Are the occupations of the group:

a. Primarily blue-collar occupations, such as drillers, pumpers, roughnecks, roustabouts, etc.
b. Primarily white-collar and technical occupations, such as geologists, engineers, surveyors, loggers, seismic analysts, clerical and managerial.

If "a", validate as 1310.
If "b", validate as 1380.

QUESTION #2--For NAICS 4512-4581

Is this business:

a. A regularly scheduled passenger airline.
b. A chartered airline, cargo flying, flight instructions, or aircraft sales, rental or service.
c. Airport authority operations.

If "a", validate as 4510.
If "b", validate as 4520.
If "c", validate as 4580.

QUESTION #3--For NAICS 4899

Is this group a cable television franchise with no on-camera or original programming?

a. Yes.
b. No.

If "a", validate as 4810.
If "b", validate as 4833.

QUESTION #4--For NAICS 5012-5023, 5031-5052, 5072-5078, 5082-5085, 5087-5088, 5091-5094, 5111-5182, 5191-5199

Is this group primarily sales type positions, such as wholesale commodity brokers or traders, that does not include warehousing and trucking positions?

a. Yes.
b. No.

If "a", validate as 5095.
If "b", validate as code shown in the listing.

QUESTION #6–For NAICS 5812-5813

Which best describes this business?

a. Combination restaurant and auto service, or truck stop.
b. Restaurant serving both food and liquor, but liquor is not the primary income.
c. Restaurant serving food, but no alcoholic beverages.
d. Bar, nightclub or lounge, where liquor is the primary income.

If "a", validate as 5810.
If "b", validate as 5811.
If "c", validate as 5812.
If "d", validate as 5813.

NAICS QUESTIONS (continued)

QUESTION #7--For NAICS 6510-6553

Which best describes this group?

a. Real estate management with at least 30 percent blue-collar occupations such as janitors, grounds keepers, maids and maintenance engineers.
b. Real estate management with less than 30 percent blue-collar occupations, real estate management and administration only, or real estate management groups with union employees excluded.
c. Real estate developers including construction planning, subdividers and land development. (If the group operates or manages existing properties, use "a" or "b" above.)
d. Real estate brokers and agents only.

If "a", validate as 6510.
If "b", validate as 6500-21.
If "c", validate as 6550.
If "d", validate as 6530.

QUESTION #8--For NAICS 6712-6719

Is this group the holding company central offices only? (Employees of subsidiaries are not included.)

a. Yes.
b. No.

If "a", validate as 6700.
If "b", use the appropriate code for the main subsidiary's business.

QUESTION #9--For NAICS 8011, 8041-8049

Are there at least 50 percent non-physicians (nurses, receptionists, medical technicians, etc.) in this group?
a. Yes.
b. No.

If "a", validate as 8010-11.
If "b", validate as 8010-21 (rate by occupation).

QUESTION #10–For NAICS 5944, 8021

Consult the Home Office for appropriate Employee and Dependent Industry Factor. This is not required in the states of Florida and New York. For Florida and New York, determine the Employee and Dependent Industry Factor by Occupation. Enter the female and occupation factors supplies by the Home Office.

QUESTION #11--For NAICS 8111

Is this group a governmentally subsidized legal services corporation for low income clients?

a. Yes.
b. No.

If "a", validate as 8120.
If "b", validate as 8110.

NAICS QUESTIONS (continued)

QUESTION #13–For NAICS 5063-5065, 5099, 5712-5719, does this group:

a. Consist of Manufacturing Reps, Brokers and Traders, where most occupations are sales?
b. Consist of Manufacturing Reps, Brokers and Traders, where Union is excluded or other code 2 carve-outs?
c. Consist primarily of interior decorators or designers?
d. Contain a normal wholesale/retail group occupational distribution?

If "a", validate as 5095-11.
If "b", validate as 5095-21.
If "c", validate as 7300.
If "d" and NAICS 5063, 5064, or 5065, validate as 5060.
If "d" and NAICS 5712, 5713, 5714, or 5719, validate as 5700.

QUESTION #15–For NAICS 92111-92812

Is this group:

a. Federal Government?
b. State Government?
c. Local Government?
d. Police and Firefighters Only?
e. Housing Authorities?
f. Parks and Recreation Districts?
g. Planning Councils, Planning Agencies?

If "a", validate as 9100.
If "b", validate as 9210.
If "c", validate as 9220.
If "d", validate as 9221.
If "e", validate as 9500.
If "f", validate as 9810.
If "g", validate as 9820.
If none are selected, validate as 9890.

QUESTION #17–For NAICS 7991, 7992, 7997, 7999, and 8641

Which of the following best describes this business?

a. Spa services(massages, manicures/pedicures, hair styling, facials) are the primary source of income for this business.
b. The majority of this company's business is in providing physical fitness facilities to customers or members.
c. This company is a members only country club and/or golf facility.
d. None of the above.

If "a", validate as 7230.
If "b", validate as 7991.
If "c", validate as 7970.
If "d", validate as 7990 (rate by occupation).

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	AGRICULTURAL, FORESTRY, FISHING, HUNTING, AND TRAPPING									
0100	Agricultural Production - Crops	0.99	1.16	OCC	OCC	OCC	OCC	0.99	1.16	
0200	Agricultural Production - Livestock	0.76	0.84	OCC	OCC	OCC	OCC	0.76	0.84	
0711	Soil Preparation and Crop Services	0.89	1.00	OCC	OCC	OCC	OCC	0.89	1.00	
0742	Veterinary Services	1.08	1.14	OCC	OCC	OCC	OCC	1.08	1.14	
0780	Landscape and Horticulture Services	0.96	1.00	OCC	OCC	OCC	OCC	0.96	1.00	
0790	Miscellaneous Agricultural Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
0800	Forestry	0.92	0.97	OCC	OCC	OCC	OCC	0.92	0.97	
0920	Fish Hatcheries and Preserves	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
0970	Commercial Fishing, Hunting, Trapping, and Game Propagation	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
	MINING									
1000	Metal Mining	0.88	0.95	OCC	OCC	OCC	OCC	0.88	0.95	
1100	Anthracite Mining	0.83	0.90	OCC	OCC	OCC	OCC	0.83	0.90	
1200	Bituminous Coal and Lignite (Surface) Mining	0.74	0.89	OCC	OCC	OCC	OCC	0.74	0.89	
1310	Oil and Gas Extraction, Primarily Blue-Collar Occupations	0.86	0.94	OCC	OCC	OCC	OCC	0.86	0.94	
1380	Oil and Gas Exploration, Primarily White-Collar and Technical Occupations	1.09	1.17	OCC	OCC	OCC	OCC	1.09	1.17	
1400	Non-Metallic Minerals, Except Fuels	0.93	1.03	OCC	OCC	OCC	OCC	0.93	1.03	
	CONTRACT CONSTRUCTION									
1500	Contract Construction (All Types)-Union Excluded or Other Code 2 Carve-Outs	OCC	OCC	1.02	1.15	OCC	OCC	OCC	OCC	
1510	General Building Contractors	0.99	1.07	OCC	OCC	OCC	OCC	0.99	1.07	
1600	Heavy Construction, Except Building	0.85	0.97	OCC	OCC	OCC	OCC	0.85	0.97	
1710	Plumbing, Heating, Air-Conditioning	0.86	0.98	OCC	OCC	0.84	0.95	0.86	0.98	
1720	Painting and Paper Hanging	0.86	0.98	OCC	OCC	0.84	0.95	0.86	0.98	
1730	Electrical Work	0.87	0.99	OCC	OCC	0.82	0.94	0.87	0.99	
1740	Masonry, Stonework, and Plastering	0.78	0.90	OCC	OCC	0.78	0.90	0.78	0.90	
1750	Carpentry and Floor Work	0.85	0.98	OCC	OCC	0.84	0.95	0.85	0.98	
1760	Roofing, Siding, and Sheet Metal Work	0.82	0.94	OCC	OCC	0.82	0.94	0.82	0.94	
1770	Concrete Work	0.82	0.95	OCC	OCC	0.82	0.95	0.82	0.95	
1793	Glass and Glazing Work	0.86	0.99	OCC	OCC	0.84	0.95	0.86	0.99	
1796	Installation or Erection of Building Equipment	0.86	0.97	OCC	OCC	0.84	0.95	0.86	0.97	
	MANUFACTURING									
2010	Meat Products	0.60	0.61	1.03	1.03	0.60	0.61	0.60	0.61	
2040	Grain Mill Products	0.86	0.95	1.09	1.09	0.84	0.86	0.86	0.95	
2090	Miscellaneous Food and Kindred Products	0.89	0.96	1.08	1.08	0.86	0.87	0.89	0.96	
2100	Tobacco Products	0.92	1.00	1.09	1.09	0.87	0.87	0.92	1.00	
2200	Textile Mill Products	0.94	0.89	1.09	1.09	0.86	0.81	0.94	0.89	
2300	Apparel and Other Textile Products	0.99	0.93	1.13	1.13	0.93	0.87	0.99	0.93	
2410	Lumber and Wood Products	0.87	0.93	1.10	1.10	0.84	0.87	0.87	0.93	
2490	Miscellaneous Wood Products, Except Furniture and Fixtures	0.83	0.86	1.09	1.09	0.78	0.81	0.83	0.86	
2500	Furniture and Fixtures, Cabinet Making	0.91	0.98	1.09	1.09	0.90	0.91	0.91	0.98	
2600	Paper and Allied Products	0.92	0.87	1.11	1.11	0.92	0.87	0.92	0.87	
2710	Newspapers, Books, and Periodicals Publishing	1.10	1.10	1.12	1.12	0.87	0.87	1.10	1.10	
2750	Printing, Lithography, Engraving Bookbinding, and Typesetting	0.99	1.06	1.09	1.09	0.87	0.87	0.99	1.06	
2830	Pharmaceutical Manufacturing, Soaps and Detergents, Cosmetics and Toiletries, Paints	1.03	1.04	1.09	1.09	0.86	0.87	1.03	1.04	
2870	Agricultural Chemicals	0.94	0.95	1.09	1.09	0.86	0.87	0.94	0.95	
2890	Miscellaneous Chemical Products	1.05	1.06	1.09	1.09	0.86	0.87	1.05	1.06	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	MANUFACTURING (Continued)									
2900	Petroleum and Coal Products	1.04	1.08	1.08	1.08	0.83	0.87	1.04	1.08	
3000	Rubber and Misc. Plastics Products	0.88	0.97	1.08	1.14	0.88	0.87	0.88	0.97	
3100	Leather and Leather Products	1.04	0.90	1.09	1.09	0.92	0.87	1.04	0.90	
3200	Stone, Clay, and Glass Products	0.90	0.88	1.08	1.08	0.82	0.80	0.90	0.88	
3300	Primary Metals Industries	0.84	0.87	1.11	1.04	0.81	0.85	0.84	0.87	
3400	Fabricated Metal Products	0.85	0.96	1.06	1.05	0.79	0.93	0.85	0.96	
3520	Farm and Garden Machinery	0.88	0.88	1.09	1.09	0.85	0.85	0.88	0.88	
3530	Construction and Related Machinery	1.02	1.03	1.09	1.09	0.85	0.87	1.02	1.03	
3540	Metalworking Machinery	1.02	1.02	1.11	1.11	0.85	0.87	1.02	1.02	
3570	Computer and Office Equipment	1.14	1.14	1.14	1.14	0.85	0.87	1.14	1.14	
3590	Miscellaneous Industrial Machinery, Except Electrical	0.97	1.02	1.09	1.09	0.85	0.87	0.97	1.02	
3600	Electronic and Other Electric Equipment	1.06	1.06	1.09	1.09	0.88	0.87	1.06	1.06	
3710	Motor Vehicles and Equipment	0.94	0.92	1.09	1.09	0.84	0.85	0.94	0.92	
3720	Aircraft and Parts	1.05	0.99	1.09	1.09	0.84	0.87	1.05	0.99	
3790	Miscellaneous Transportation - Ships, Boats, Railroads, Bicycles, Trailers	0.92	0.90	1.09	1.09	0.84	0.83	0.92	0.90	
3800	Engineering, Scientific, and Medical Instruments and Related Products	1.02	1.01	1.15	1.11	0.88	0.87	1.02	1.01	
3910	Jewelry, Silverware, and Plated Ware	1.16	1.10	1.24	1.10	0.88	0.87	1.16	1.10	
3920	Miscellaneous Manufacturing Industries	1.01	0.96	1.12	1.12	0.88	0.82	1.01	0.96	
	TRANSPORTATION, COMMUNICATION AND PUBLIC UTILITIES									
4000	Railroad Transportation	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4110	Local and Interurban Passenger Transit	0.98	0.96	OCC	OCC	OCC	OCC	0.98	0.96	
4180	Ambulance Service	0.96	0.92	OCC	OCC	OCC	OCC	0.96	0.92	
4200	Trucking and Warehousing	0.85	0.86	0.99	0.98	0.80	0.81	0.85	0.86	
4210	Truck Driver Training	0.97	0.96	OCC	OCC	OCC	OCC	0.97	0.96	
4300	U.S. Postal Service	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4400	Water Transportation	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4510	Regularly Scheduled Passenger Airlines	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4520	Charter Aircraft, Cargo Flying, Sales/Rental/Service of Aircraft, Private Terminals	1.10	1.12	OCC	OCC	OCC	OCC	1.10	1.12	
4580	Airport and Seaport Authorities	1.02	1.02	OCC	OCC	OCC	OCC	1.02	1.02	
4600	Pipelines, Except Natural Gas	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4722	Passenger Transportation Arrangement	1.16	1.09	OCC	OCC	OCC	OCC	1.16	1.09	
4723	Freight Transportation Arrangement	1.00	0.95	OCC	OCC	OCC	OCC	1.00	0.95	
4780	Freight and Cargo Handling - Packing, Weighing, Loading (primarily Blue-Collar Workers)	0.93	0.93	OCC	OCC	OCC	OCC	0.93	0.93	
4790	Other Transportation Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4810	Telephone, Telegraph, Cable TV Services	1.01	0.95	OCC	OCC	OCC	OCC	1.01	0.95	
4832	Radio Broadcasting Stations	1.08	1.04	OCC	OCC	OCC	OCC	1.08	1.04	
4833	Television Broadcasting Stations	1.08	1.03	OCC	OCC	OCC	OCC	1.08	1.03	
4910	Electric Services	1.10	1.14	OCC	OCC	OCC	OCC	1.10	1.14	
4920	Gas Production and Distribution	0.95	1.05	OCC	OCC	OCC	OCC	0.95	1.05	
4940	Water Supply	1.05	1.15	OCC	OCC	OCC	OCC	1.05	1.15	
4950	Sanitary Services	0.84	0.93	OCC	OCC	OCC	OCC	0.84	0.93	
4970	Irrigation Systems, Steam and Air-Conditioning Supply	0.86	0.91	OCC	OCC	OCC	OCC	0.86	0.91	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11		EXT .21		EXT .31		EXT .41		Q#
		EE	DEP	EE	DEP	EE	DEP	EE	DEP	
	WHOLESALE AND RETAIL TRADE									
5030	Wholesale and Retail Hardware and Building Supplies	0.95	1.04	1.11	1.12	OCC	OCC	0.95	1.04	
5060	Wholesale Electronic and Electrical Parts, Equipment and Supplies, Monitoring and Communications Systems	1.02	1.08	1.11	1.12	OCC	OCC	1.02	1.08	
5081	Business Office Equipment and Supplies, Not Primarily Computers	1.03	1.09	1.14	1.15	OCC	OCC	1.03	1.09	
5086	Medical, Dental, and Hospital Equipment and Supplies	1.00	1.07	1.11	1.12	OCC	OCC	1.00	1.07	
5089	Other Machinery and Equipment, Metal Products Industrial Supplies, Scrap Metal Recycling, Plumbing, Heating and Air Conditioning Supplies	0.95	1.03	1.08	1.09	OCC	OCC	0.95	1.03	
5095	Manufacturers Representatives, Lumber, Metal, Food and Other Wholesale Commodity Brokers/Traders (Occps. Should Be Mostly Sales and White Collar)	1.04	1.11	1.11	1.12	OCC	OCC	1.04	1.11	
5110	Paper and Paper Products	1.13	1.14	1.13	1.14	OCC	OCC	1.13	1.14	
5130	Apparel, Piece Goods, and Notions	0.93	0.96	1.14	1.15	OCC	OCC	0.93	0.96	
5140	Groceries and Related Products, Farm-Product Raw Materials, and Tobacco Products	0.95	0.98	1.14	1.15	OCC	OCC	0.95	0.98	
5160	Drugs, Proprietaries, and Sundries	1.04	1.07	1.14	1.15	OCC	OCC	1.04	1.07	
5180	Beer, Wine, and Distilled Spirits	0.85	0.86	1.15	1.16	OCC	OCC	0.85	0.86	
5190	Miscellaneous Wholesale Goods, Athletic Equipment, Toys and Hobby Goods, Ceramics, Art Supplies, Plastics and Giftware	0.95	0.97	1.14	1.15	OCC	OCC	0.95	0.97	
5260	Retail Nurseries and Garden Stores	0.92	0.98	OCC	OCC	OCC	OCC	0.92	0.98	
5300	General Merchandise Stores	0.92	0.87	OCC	OCC	OCC	OCC	0.92	0.87	
5400	Food Stores	0.86	0.96	1.04	1.08	OCC	OCC	0.86	0.96	
5500	Automotive Dealers	0.98	1.02	1.06	1.08	OCC	OCC	0.98	1.02	
5530	Auto and Home Supply Stores	0.91	0.94	OCC	OCC	OCC	OCC	0.91	0.94	
5540	Gasoline Service Stations	0.86	0.90	1.02	1.05	OCC	OCC	0.86	0.90	
5600	Apparel and Accessory Stores	1.05	1.10	1.22	1.28	OCC	OCC	1.05	1.10	
5700	Furniture and Homefurnishing Stores	0.93	1.08	OCC	OCC	OCC	OCC	0.93	1.08	
5810	Truck Stops, Other Combination Restaurant and Auto Service	0.95	0.91	1.03	0.99	OCC	OCC	0.95	0.91	6
5811	Restaurants, Eating Places, Liquor Service But Not Primary Income	1.00	0.93	1.03	0.99	OCC	OCC	1.00	0.93	6
5812	Eating Places, Liquor Not Served	0.88	0.87	0.91	0.91	OCC	OCC	0.88	0.87	6
5813	Drinking Places (Alcoholic Beverages), Bars, Nightclubs	0.99	0.94	1.06	1.01	OCC	OCC	0.99	0.94	6
5920	Liquor Stores	1.04	1.05	OCC	OCC	OCC	OCC	1.04	1.05	
5944	Jewelry Stores	1.18	1.20	OCC	OCC	OCC	OCC	1.18	1.20	10
5961	Catalog and Mail-Order Houses	0.94	0.97	OCC	OCC	OCC	OCC	0.94	0.97	
5962	Merchandising Machine Operators	0.90	0.93	OCC	OCC	OCC	OCC	0.90	0.93	
5980	Fuel Dealers	0.96	1.01	OCC	OCC	OCC	OCC	0.96	1.01	
5992	Florists	1.08	1.05	OCC	OCC	OCC	OCC	1.08	1.05	
5999	Miscellaneous Retail Stores	0.98	1.00	1.04	1.08	OCC	OCC	0.98	1.00	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	FINANCE, INSURANCE, AND REAL ESTATE									
6000	Banks	1.21	1.18	OCC	OCC	OCC	OCC	1.21	1.18	
6120	Savings and Loans, Credit Unions, Small Lenders, Other Credit Institutions	1.09	1.05	OCC	OCC	OCC	OCC	1.09	1.05	
6200	Security and Commodity Brokers	1.15	1.11	OCC	OCC	OCC	OCC	1.15	1.11	
6360	Title Insurance	1.17	1.13	OCC	OCC	OCC	OCC	1.17	1.13	
6390	Insurance Carriers - Life, Accident and Health, Fire and Casualty, and Pensions	1.19	1.14	OCC	OCC	OCC	OCC	1.19	1.14	
6400	Insurance Agents, Brokers, and Service	1.14	1.09	OCC	OCC	OCC	OCC	1.14	1.09	
6500	Real Estate - Union Excluded, Management Only or Less Than 30 Percent Blue Collar Occupations	OCC	OCC	1.10	1.00	OCC	OCC	OCC	OCC	
6510	Real Estate Operators and Lessors With at Least 30 Percent Blue Collar Employees	1.04	1.02	OCC	OCC	OCC	OCC	1.04	1.02	7
6530	Real Estate - Agents and Brokers Only	1.23	1.18	OCC	OCC	OCC	OCC	1.23	1.18	7
6550	Subdividers and Developers	1.15	1.07	OCC	OCC	OCC	OCC	1.15	1.07	7
6590	Real Estate Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
6700	Holding Offices	1.21	1.16	OCC	OCC	OCC	OCC	1.21	1.16	
	SERVICE									
7000	Hotels and Other Lodging Places	0.94	1.01	1.11	1.21	OCC	OCC	0.94	1.01	
7210	Laundry, Cleaning, and Garment Services	0.88	0.93	OCC	OCC	OCC	OCC	0.88	0.93	
7230	Beauty Shops	1.14	1.12	OCC	OCC	OCC	OCC	1.14	1.12	
7240	Barber shops	1.01	1.09	OCC	OCC	OCC	OCC	1.01	1.09	
7260	Funeral Service and Crematories	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7299	Miscellaneous Personal Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7300	Interior Decorating or Design, Designing Displays	1.21	1.25	OCC	OCC	OCC	OCC	1.21	1.25	
7310	Advertising	1.04	1.04	OCC	OCC	OCC	OCC	1.04	1.04	
7330	Miscellaneous Business Office Services	0.96	1.01	OCC	OCC	OCC	OCC	0.96	1.01	
7340	Services to Buildings	0.88	0.92	1.03	1.06	OCC	OCC	0.88	0.92	
7360	Personnel Supply Services	1.10	1.11	OCC	OCC	OCC	OCC	1.10	1.11	
7370	Computer and Data Processing Services	1.01	1.01	OCC	OCC	OCC	OCC	1.01	1.01	
7392	Business Management Consulting, Job Evaluation and Counseling	1.05	1.06	OCC	OCC	OCC	OCC	1.05	1.06	
7394	Equipment (Other Than Automobile) Rental and Leasing	0.95	0.99	OCC	OCC	OCC	OCC	0.95	0.99	
7395	Commercial Photography and Art, Photography Studios, and Film Processing	1.01	1.01	OCC	OCC	OCC	OCC	1.01	1.01	
7510	Automotive Rentals, No Drivers	0.97	1.02	OCC	OCC	OCC	OCC	0.97	1.02	
7520	Automobile Parking	0.95	1.06	OCC	OCC	OCC	OCC	0.95	1.06	
7530	Automobile Repair Shops	0.86	0.94	0.96	1.05	OCC	OCC	0.86	0.94	
7540	Car Washes	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7600	Miscellaneous Repair Services	1.00	1.07	OCC	OCC	OCC	OCC	1.00	1.07	
7810	Motion Picture Production, Distribution, and Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7830	Motion Picture Theaters	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7930	Casinos, Gambling Places	0.99	0.95	OCC	OCC	OCC	OCC	0.99	0.95	
7970	Golf and Country Clubs	0.95	1.00	OCC	OCC	OCC	OCC	0.95	1.00	
7990	Miscellaneous Amusement, Recreation Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7991	Physical Fitness Facilities	0.97	1.00	OCC	OCC	OCC	OCC	0.97	1.00	17
8010	Offices and Clinics of Physicians and Other Medical Practitioners At Least 50 Non-Physicians (Nurses, Receptionists, Med-tech, etc.). Otherwise Treat as a Carve-out.	1.13	1.09	OCC	OCC	OCC	OCC	1.13	1.09	
8020	Offices of Dentists	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	10
8040	Mental Health Centers or Clinics - Outpatient Only	1.02	1.02	OCC	OCC	OCC	OCC	1.02	1.02	
8050	Convalescent Hospitals, Nursing Homes (For Residential Retirement Communities Use 8300)	0.93	0.89	OCC	OCC	OCC	OCC	0.93	0.89	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	SERVICE (Continued)									
8060	Medical and Surgical Hospitals (Acute, Short-Term Care)	1.08	1.09	OCC	OCC	OCC	OCC	1.08	1.09	
8063	Psychiatric Hospitals, Hospitals for Mentally Disabled	1.00	0.96	OCC	OCC	OCC	OCC	1.00	0.96	
8070	Medical and Dental Laboratories	1.15	1.16	OCC	OCC	OCC	OCC	1.15	1.16	
8080	Outpatient Health Services - Counseling; Blood Banks; Private Nursing: Physical, Occupational or Speech Therapy; Dialysis, Hearing, Orthotic, and Prosthetic Centers	1.11	1.09	OCC	OCC	OCC	OCC	1.11	1.09	
8090	Other Health Services	0.98	0.94	OCC	OCC	OCC	OCC	0.98	0.94	
8110	Law Firms, Law Offices	1.12	1.18	OCC	OCC	OCC	OCC	1.12	1.18	
8120	Legal Service Corporations-Governmentally Subsidized Legal Services Low Income Clients	1.03	1.07	OCC	OCC	OCC	OCC	1.03	1.07	
8200	Schools, Colleges-This group should consist primarily of teachers but also include some blue-collar support personnel. If support personnel (bus drivers, custodians, cafeteria workers, etc.) are not included, use 8200.21	1.17	1.16	1.23	1.22	1.11	1.06	1.17	1.16	
8210	Educational Institutes and Foundations Libraries, Other Educational Service Groups That Do Not Consist Primarily of Teachers	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
8299	Schools and Educational Services	1.04	1.05	OCC	OCC	OCC	OCC	1.04	1.05	
8300	Social Services	0.99	0.91	OCC	OCC	OCC	OCC	0.99	0.91	
8410	Museums, Art Galleries, Botanical and Zoological Gardens	1.08	1.04	OCC	OCC	OCC	OCC	1.08	1.04	
8610	Membership Organizations	1.12	1.18	OCC	OCC	OCC	OCC	1.12	1.18	
8660	Religious Organizations	1.10	1.21	OCC	OCC	OCC	OCC	1.10	1.21	
8670	Other Religious, Charitable, Political, and Fund Raising Organizations' Administrative Staff	1.14	1.28	OCC	OCC	OCC	OCC	1.14	1.28	
8910	Engineering and Architectural Services, Design, Graphic Art	1.08	1.16	OCC	OCC	OCC	OCC	1.08	1.16	
8920	Scientific Research	1.12	1.14	OCC	OCC	OCC	OCC	1.12	1.14	
8930	Public Accounting, Auditing	1.07	1.13	OCC	OCC	OCC	OCC	1.07	1.13	
8940	Technical Field Services Such as Surveying, Environmental Testing, Inspecting, Hazardous Waste Management, Analytical Labs	0.97	1.03	OCC	OCC	OCC	OCC	0.97	1.03	
	PUBLIC ADMINISTRATION									
8990	Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
9100	Federal Government	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
9210	State Government	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
9220	Local Government (If Police and/or Fire Departments Are Excluded Use 9220.41)	0.99	1.06	OCC	OCC	OCC	OCC	0.99	1.06	
9221	Police and Firefighters Only	1.01	1.10	OCC	OCC	OCC	OCC	1.01	1.10	
9500	housing Authorities (At Least 30 Percent Blue-Collar Maintenance Type Occupations)	0.91	0.89	OCC	OCC	OCC	OCC	0.91	0.89	
9810	Parks and Recreation Districts	0.93	1.00	OCC	OCC	OCC	OCC	0.93	1.00	
9820	Planning Councils, Planning Agencies	1.09	1.16	OCC	OCC	OCC	OCC	1.09	1.16	

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
0100	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0200	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0711	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0742	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0780	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0790	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0800	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0920	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0970	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
1000	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1100	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1200	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1310	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1380	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1400	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1500	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1510	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1600	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1710	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1720	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1730	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1740	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1750	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1760	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1770	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1793	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1796	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
2010	0.956	1.328	0.700	0.996	1.244	0.789	0.965	1.054	0.756
2040	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2090	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2100	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2200	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2300	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2410	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2490	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2500	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2600	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2710	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2750	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2830	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2870	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2890	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2900	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
3000	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3100	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3200	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3300	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3400	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3520	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3530	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3540	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3570	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3590	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3600	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3710	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
3720	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3790	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3800	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3910	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3920	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
4000	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4110	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4180	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4200	0.764	1.195	0.964	0.867	1.129	0.968	0.927	1.046	1.222
4210	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4300	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4400	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4510	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4520	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4580	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4600	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4722	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4723	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4780	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4790	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4810	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4832	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4833	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4890	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4910	1.117	0.810	1.112	1.137	0.829	1.075	1.038	0.986	0.778
4920	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
4940	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
4950	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
4970	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
5030	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5060	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5081	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5086	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5089	0.890	0.998	1.076	0.950	1.034	1.002	0.956	1.016	1.289
5095	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5110	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5130	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5140	0.849	1.158	0.944	0.867	1.059	1.030	0.978	1.036	0.822
5160	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5180	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5190	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5260	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5300	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5400	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5500	0.880	1.076	1.005	0.975	1.028	0.993	0.973	1.042	0.800
5530	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5540	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5600	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5700	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5810	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5811	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5812	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5813	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5920	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5944	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
5961	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5962	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5980	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5992	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5999	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
6000	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
6120	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
6200	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
6360	1.055	0.884	1.079	1.041	0.949	1.022	1.035	0.954	1.156
6390	1.055	0.884	1.079	1.041	0.949	1.022	1.035	0.954	1.156
6400	1.055	0.884	1.079	1.041	0.949	1.022	1.035	0.954	1.156
6500	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6510	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6530	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6550	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6590	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6700	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
7000	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7210	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7230	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7240	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7260	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7299	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7300	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7310	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7330	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7340	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7360	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7370	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7392	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7394	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7395	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7510	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7520	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7530	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7540	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7600	0.936	0.898	1.146	1.075	1.177	0.803	0.949	1.054	0.933
7810	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7830	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7930	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7970	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7990	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7991	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
8010	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8020	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8040	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8050	0.833	1.112	1.000	0.830	1.129	0.990	0.902	1.067	1.222
8060	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8063	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8070	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8080	0.926	1.016	1.034	0.846	1.039	1.060	0.900	1.014	1.844
8090	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8110	1.079	0.891	1.056	1.079	0.885	1.055	1.064	0.956	0.822
8120	1.079	0.891	1.056	1.079	0.885	1.055	1.064	0.956	0.822
8200	1.123	0.909	1.008	1.075	0.961	0.995	1.029	0.978	0.956

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
8210	1.123	0.909	1.008	1.075	0.961	0.995	1.029	0.978	0.956
8299	1.123	0.909	1.008	1.075	0.961	0.995	1.029	0.978	0.956
8300	0.943	1.072	0.966	0.900	1.093	0.980	0.951	1.028	1.178
8410	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8610	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8660	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8670	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8910	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8920	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8930	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8940	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8990	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
9100	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9210	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9220	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9221	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9500	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9810	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9820	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9890	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
11-AGRICULTURAL, FORESTRY, FISHING AND HUNTING				
111-	Crop Production			
1111-	Oilseed and Grain Farming			
11111	Soybean Farming	0100	0100	
11112	Oilseed (except Soybean) Farming	0100	0100	
11113	Dry Pea and Bean Farming	0100	0100	
11114	Wheat Farming	0100	0100	
11115	Corn Farming	0100	0100	
11116	Rice Farming	0100	0100	
11119	Other Grain Farming	0100	0100	
111191	Oilseed and Grain Combination Farming	0100	0100	
111199	All Other Grain Farming	0100	0100	
1112-	Vegetable and Melon Farming			
11121	Vegetable and Melon Farming	0100	0100	
111211	Potato Farming	0100	0100	
111219	Other Vegetable (except Potato) and Melon Farming	0100	0100	
1113-	Fruit and Tree Nut Farming			
11131	Orange Groves	0100	0100	
11132	Citrus (except Orange) Groves	0100	0100	
11133	Noncitrus Fruit and Tree Nut Farming	0100	0100	
111331	Apple Orchards	0100	0100	
111332	Grape Vineyards	0100	0100	
111333	Strawberry Farming	0100	0100	
111334	Berry (except Strawberry) Farming	0100	0100	
111335	Tree Nut Farming	0100	0100	
111336	Fruit and Tree Nut Combination Farming	0100	0100	
111339	Other Noncitrus Fruit Farming	0100	0100	
1114-	Greenhouse, Nursery and Floriculture Production			
11141	Food Crops Grown Under Cover	0100	0100	
111411	Mushroom Production	0100	0100	
111419	Other Food Crops Grown Under Cover	0100	0100	
11142	Nursery and Floriculture Production	0100	0100	
111421	Nursery and Tree Production	0100	0100	
111422	Floriculture Production	0100	0100	
1119-	Other Crop Farming			
11191	Tobacco Farming	0100	0100	
11192	Cotton Farming	0100	0100	
11193	Sugarcane Farming	0100	0100	
11194	Hay Farming	0100	0100	
11199	All Other Crop Farming	0100	0100	
111991	Sugar Beet Farming	0100	0100	
111992	Peanut Farming	0100	0100	
111998	All Other Miscellaneous Crop Farming	0100	0100	
112-	Animal Production			
1121-	Cattle Ranching and Farming			
11211	Beef Cattle Ranching and Farming, including Feedlots	0200	0200	
112111	Beef Cattle Ranching and Farming	0200	0200	
112112	Cattle Feedlots	0200	0200	
11212	Dairy Cattle and Milk Production	0200	0200	
1122-	Hog and Pig Farming			
11221	Hog and Pig Farming	0200	0200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
1123-	Poultry and Egg Production			
11231	Chicken Egg Production	0200	0200	
11232	Broilers & Other Meat-Type Chicken Production	0200	0200	
11233	Turkey Production	0200	0200	
11234	Poultry Hatcheries	0200	0200	
11239	Other Poultry Production	0200	0200	
1124-	Sheep and Goat Farming			
11241	Sheep Farming	0200	0200	
11242	Goat Farming	0200	0200	
1125-	Animal Aquaculture			
11251	Animal Aquaculture	0200	0200	
112511	Finfish Farming and Fish Hatcheries	0920	0920	
112512	Shellfish Farming	0970	0970	
112519	Other Animal Aquaculture	0200	0200	
1129-	Other Animal Production			
11291	Apiculture	0200	0200	
11292	Horse and Other Equine Production	0200	0200	
11293	Fur-Bearing Animal and Rabbit Production	0200	0200	
11299	All Other Animal Production	0200	0200	
113-	Forestry and Logging			
1131-	Timber Tract Operations			
11311	Timber Tract Operations	0800	0800	
1132-	Forest Nurseries and Gathering of Forest Products			
11321	Forest Nurseries and Gathering of Forest Products	0800	0800	
1133-	Logging			
11331	Logging	2410	2410	
114-	Fishing, Hunting and Trapping			
1141-	Fishing			
11411	Fishing	0970	0970	
114111	Finfish Fishing	0970	0970	
114112	Shellfish Fishing	0970	0970	
114119	Other Marine Fishing	0970	0970	
1142-	Hunting and Trapping			
11421	Hunting and Trapping	0970	0970	
115-	Support Activities for Agriculture and Forestry			
1151-	Support Activities for Crop Production			
11511	Support Activities for Crop Production	0711	0711	
115111	Cotton Ginning	0711	0711	
115112	Soil Preparation, Planting and Cultivating	0711	0711	
115113	Crop Harvesting, Primarily by Machine	0711	0711	
115114	Postharvest Crop Activities (except Cotton Ginning)	0711	0711	
115115	Farm Labor Contractors and Crew Leaders	0790	0790	
115116	Farm Management Services	0790	0790	
1152-	Support Activities for Animal Production			
11521	Support Activities for Animal Production	0790	0790	
1153-	Support Activities for Forestry			
11531	Support Activities for Forestry	0800	0800	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
21-MINING				
211-	Oil and Gas Extraction			
2111-	Oil and Gas Extraction			
21111	Oil and Gas Extraction	*	*	Question 1
211111	Crude Petroleum and Natural Gas Extraction	*	*	Question 1
211112	Natural Gas Liquid Extraction	*	*	Question 1
212-	Mining (except Oil and Gas)			
2121-	Coal Mining			
21211	Coal Mining	1200	1200	
212111	Bituminous Coal and Lignite Surface Mining	1200	1200	
212112	Bituminous Coal Underground Mining	1100	1100	
212113	Anthracite Mining	1100	1100	
2122-	Metal Ore Mining			
21221	Iron Ore Mining	1000	1000	
21222	Gold Ore and Silver Mining	1000	1000	
212221	Gold Ore Mining	1000	1000	
212222	Silver Ore Mining	1000	1000	
21223	Copper, Nickel, Lead and Zinc Mining	1000	1000	
212231	Lead Ore and Zinc Ore Mining	1000	1000	
212234	Copper Ore and Nickel Ore Mining	1000	1000	
21229	Other Metal Ore Mining	1000	1000	
212291	Uranium-Radium-Vanadium Ore Mining	1000	1000	
212299	Other Metal Ore Mining	1000	1000	
2123-	Non-Metallic Mineral Mining and Quarrying			
21231	Stone Mining and Quarrying	1400	1400	
212311	Dimension Stone Mining and Quarry	1400	1400	
212312	Crushed and Broken Limestone Mining and Quarrying	1400	1400	
212313	Crushed and Broken Granite Mining and Quarrying	1400	1400	
212319	Other Crushed and Broken Stone Mining and Quarrying	1400	1400	
21232	Sand, Gravel, Clay and Ceramic and Refractory Minerals Mining and Quarrying	1400	1400	
212321	Construction Sand and Gravel Mining	1400	1400	
212322	Industrial Sand Mining	1400	1400	
212324	Kaolin and Ball Clay Mining	1400	1400	
212325	Clay and Ceramic and Refractory Minerals Mining	1400	1400	
21239	Other Non-Metallic Mineral Mining and Quarrying	1400	1400	
212391	Potash, Soda, and Borate Mineral Mining	1400	1400	
212392	Phosphate Rock Mining	1400	1400	
212393	Other Chemical and Fertilizer Mineral Mining	1400	1400	
212399	All Other Non-Metallic Mineral Mining	1400	1400	
213-	Support Activities for Mining			
2131-	Support Activities for Mining			
21311	Support Activities for Mining	1000	1000	
213111	Drilling Oil and Gas Wells	*	*	Question 1
213112	Support Activities for Oil and Gas Field Operations	*	*	Question 1
213113	Support Activities for Coal Mining	1200	1200	
213114	Support Activities for Metal Mining	1000	1000	
213115	Support Activities for Non-Metallic Minerals (except Fuels)	1400	1400	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
22-UTILITIES				
221-	Utilities			
2211-	Electric Power Generation, Transmission and Distribution			
22111	Electric Power Generation	4910	4910	
221111	Hydroelectric Power Generation	4910	4910	
221112	Fossil Fuel Electric Power Generation	4910	4910	
221113	Nuclear Electric Power Generation	4910	4910	
221119	Other Electric Power Generation	4910	4910	
22112	Electric Power Transmission, Control and Distribution	4910	4910	
221121	Electric Bulk Power Transmission and Control	4910	4910	
221122	Electric Power Distribution	4910	4910	
2212-	Natural Gas Distribution			
22121	Natural Gas Distribution	4920	4920	
2213-	Water, Sewage and Other Systems			
22131	Water Supply and Irrigation Systems	4940	4940	
22132	Sewage Treatment Facilities	4950	4950	
22133	Steam and Air-Conditioning Supply	4970	4970	
23-CONSTRUCTION				
233-	Building, Developing and General Contracting			
2331-	Land Subdivision and Land Development			
23311	Land Subdivision and Land Development	6550	6500	Question 7
2332-	Residential Building Construction			
23321	Single Family Housing Construction	1510	1500	
23322	Multifamily Housing Construction	1510	1500	
2333-	Nonresidential Building Construction			
23331	Manufacturing and Industrial Building Construction	1510	1500	
23332	Commercial and Institutional Building Construction	1510	1500	
234-	Heavy Construction			
2341-	Highway, Street, Bridge and Tunnel Construction			
23411	Highway and Street Construction	1600	1500	
23412	Bridge and Tunnel Construction	1600	1500	
2349-	Other Heavy Construction			
23491	Water, Sewer and Pipeline Construction	1600	1500	
23492	Power and Communication Transmission Line Construction	1600	1500	
23493	Industrial Nonbuilding Structure Construction	1600	1500	
23499	All Other Heavy Construction	1600	1500	
235-	Special Trade Contractors			
2351-	Plumbing, Heating and Air-Conditioning Contractors			
23511	Plumbing, Heating and Air-Conditioning Contractors	1710	1500	
2352-	Painting and Wall Covering Contractors			
23521	Painting and wall Covering Contractors	1720	1500	
2353-	Electrical Contractors			
23531	Electrical Contractors	1730	1500	
2354-	Masonry, Drywall, Insulation and Tile Contractors			
23541	Masonry and Stone Contractors	1740	1500	
23542	Drywall, Plastering, Acoustical and Insulation Contractors	1740	1500	
23543	Tile, Marble, Terrazzo and Mosaic Contractors	1740	1500	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
2355-	Carpentry and Floor Contractors			
23551	Carpentry Contractors	1750	1500	
23552	Floor Laying and Other Floor Contractors	1750	1500	
2356-	Roofing, Siding, and Sheet Metal Contractors			
23561	Roofing, Siding, and Sheet Metal Contractors	1760	1500	
2357-	Concrete Contractors			
23571	Concrete Contractors	1770	1500	
2358-	Water Well Drilling Contractors			
23581	Water Well Drilling Contractors	1796	1500	
2359-	Other Special Trade Contractors			
23591	Structural Steel Erection Contractors	1796	1500	
23592	Glass and Glazing Contractors	1793	1500	
23593	Excavation Contractors	1796	1500	
23594	Wrecking and Demolition Contractors	1796	1500	
23595	Building Equipment and Other Machinery Installation Contractors	1796	1500	
23599	All Other Special Trade Contractors	1796	1500	
31, 32, 33-MANUFACTURING				
311-	Food Manufacturing			
3111-	Animal Food Manufacturing			
31111	Animal Food Manufacturing	2040	2040	
311111	Dog and Cat Food Manufacturing	2040	2040	
311119	Other Animal Food Manufacturing	2040	2040	
3112-	Grain and Oil Seed Milling			
31121	Flour Milling and Malt Manufacturing	2040	2040	
311211	Flour Milling	2040	2040	
311212	Rice Milling	2040	2040	
311213	Malt Manufacturing	2090	2090	
31122	Starch and Vegetable Fats and Oils Manufacturing	2040	2040	
311221	Wet Corn Milling	2040	2040	
311222	Soybean Processing	2040	2040	
311223	Other Oilseed Processing	2040	2040	
311225	Fats and Oils Refining and Blending	2040	2040	
31123	Breakfast Cereal Manufacturing	2040	2040	
3113-	Sugar and Confectionery Product Manufacturing			
31131	Sugar Manufacturing	2040	2040	
311311	Sugarcane Mills	2040	2040	
311312	Cane Sugar Refining	2040	2040	
311313	Beet Sugar Manufacturing	2040	2040	
31132	Chocolate and Confectionery Manufacturing from Cacao Beans	2040	2040	
31133	Confectionery Manufacturing from Purchased Chocolate	2040	2040	
31134	Non-Chocolate Confectionery Manufacturing	2040	2040	
3114-	Fruit and Vegetable Preserving and Specialty Food Manufacturing			
31141	Frozen Food Manufacturing	2090	2090	
311411	Frozen Fruit, Juice, and Vegetable Processing	2090	2090	
311412	Frozen Specialty Food Manufacturing	2090	2090	
31142	Fruit and Vegetable Canning, Pickling and Drying	2090	2090	
311421	Fruit and Vegetable Canning	2090	2090	
311422	Specialty Canning	2090	2090	
311423	Dried and Dehydrated Food Manufacturing	2090	2090	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3115-	Dairy Product Manufacturing			
31151	Dairy Product (except Frozen) Manufacturing	2090	2090	
311511	Fluid Milk Manufacturing	2090	2090	
311512	Creamery Butter Manufacturing	2090	2090	
311513	Cheese Manufacturing	2090	2090	
311514	Dry, Condensed, and Evaporated Dairy Product Manufacturing	2090	2090	
31152	Ice Cream and Frozen Dessert Manufacturing	2090	2090	
3116-	Meat Product Manufacturing			
31161	Animal Slaughtering and Processing	2010	2010	
311611	Animal (except Poultry) Slaughtering	2010	2010	
311612	Meat Processed from Carcasses	2010	2010	
311613	Rendering and Meat By-product Processing	2010	2010	
311615	Poultry Processing	2010	2010	
3117-	Seafood Product Preparation and Packaging			
31171	Seafood Product Preparation and Packaging	2090	2090	
311711	Seafood Canning	2090	2090	
311712	Fresh and Frozen Seafood Processing	2090	2090	
3118-	Bakeries and Tortilla Manufacturing			
31181	Bread and Bakery Product Manufacturing	2090	2090	
311811	Retail Bakeries	5400	5400	
311812	Commercial Bakeries	2090	2090	
311813	Frozen Bakery Product Manufacturing	2090	2090	
31182	Cookie, Cracker and Pasta Manufacturing	2090	2090	
311821	Cookie and Cracker Manufacturing	2090	2090	
311822	Flour Mixes and Dough Manufacturing from Purchased Flour	2040	2040	
311823	Pasta Manufacturing	2090	2090	
31183	Tortilla Manufacturing	2090	2090	
3119-	Other Food Manufacturing			
31191	Snack Food Manufacturing	2090	2090	
311911	Roasted Nuts and Peanut Butter Manufacturing	2040	2040	
311919	Other Snack Food Manufacturing	2090	2090	
31192	Coffee and Tea Manufacturing	2090	2090	
31193	Flavoring Syrup and Concentrate Manufacturing	2090	2090	
31194	Seasoning and Dressing Manufacturing	2090	2090	
311941	Mayonnaise, Dressing, and Other Prepared Sauce Manufacturing	2090	2090	
311942	Spice and Extract Manufacturing	2090	2090	
31199	All Other Food Manufacturing	2090	2090	
311991	Perishable Prepared Food Manufacturing	2090	2090	
311999	All Other Miscellaneous Food Manufacturing	2090	2090	
312-	Beverage and Tobacco Product Manufacturing			
3121-	Beverage Manufacturing			
31211	Soft Drink and Ice Manufacturing	2090	2090	
312111	Soft Drink Manufacturing	2090	2090	
312112	Bottled Water Manufacturing	2090	2090	
312113	Ice Manufacturing	2090	2090	
31212	Breweries	2090	2090	
31213	Wineries	2090	2090	
31214	Distilleries	2090	2090	
3122-	Tobacco Manufacturing			
31221	Tobacco Stemming and Redrying	2100	2100	
31222	Tobacco Product Manufacturing	2100	2100	
312221	Cigarette Manufacturing	2100	2100	
312229	Other Tobacco Product Manufacturing	2100	2100	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
313-	Textile Mills			
3131-	Fiber, Yarn and Thread Mills			
31311	Fiber, Yarn and Thread Mills	2200	2200	
313111	Yarning Spinning Mills	2200	2200	
313112	Yarn Texturing, Throwing and Twisting Mills	2200	2200	
313113	Thread Mills	2200	2200	
3132-	Fabric Mills			
31321	Broadwoven Fabric Mills	2200	2200	
31322	Narrow Fabric Mills and Schiffli Machine Embroidery	2200	2200	
313221	Narrow Fabric Mills	2200	2200	
313222	Schiffli Machine Embroidery	2300	2300	
31323	Nonwoven Fabric Mils	2200	2200	
31324	Knit Fabric Mills	2200	2200	
313241	Weft Knit Fabric Mills	2200	2200	
313249	Other Knit Fabric and Lace Mills	2200	2200	
3133-	Textile and Fabric Finishing and Fabric Coating Mills			
31331	Textile and Fabric Finishing Mills	2200	2200	
313311	Broadwoven Fabric Finishing Mills	2200	2200	
313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills	2200	2200	
31332	Fabric Coating Mills	2200	2200	
314-	Textile Product Mills			
3141-	Textile Furnishings Mills			
31411	Carpet and Rug Mills	2200	2200	
31412	Curtain and Linen Mills	2300	2300	
314121	Curtain and Drapery Mills	2300	2300	
314129	Other Household Textile Product Mills	2300	2300	
3149-	Other Textile Product Mills			
31491	Textile Bag and Canvas Mills	2300	2300	
314911	Textile Bag Mills	2300	2300	
314912	Canvas and Related Product Mills	2300	2300	
31499	All Other Textile Product Mills	2300	2300	
314991	Rope, Cordage and Twine Mills	2200	2200	
314992	Tire Cord and Tire Fabric Mills	2200	2200	
314999	All Other Miscellaneous Textile Product Mills	2300	2300	
315-	Apparel Manufacturing			
3151-	Apparel Knitting Mills			
31511	Hosiery and Sock Mills	2200	2200	
315111	Sheer Hosiery Mills	2200	2200	
315119	Other Hosiery and Sock Mills	2200	2200	
31519	Other Apparel Knitting Mills	2200	2200	
315191	Outerwear Knitting Mills	2200	2200	
315192	Underwear and Nightwear Knitting Mills	2200	2200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3152-	Cut and Sew Apparel Manufacturing			
31521	Cut and Sew Apparel Contractors	2300	2300	
315211	Men's and Boys' Cut and Sew Apparel Contractors	2300	2300	
315212	Women's and Girls' Cut and Sew Apparel Contractors	2300	2300	
31522	Men's and Boys' Cut and Sew Apparel Manufacturing	2300	2300	
315221	Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing	2300	2300	
315222	Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing	2300	2300	
315223	Men's and Boys' Cut and Sew Shirt (except Work Shirt) Manufacturing	2300	2300	
315224	Men's and Boys' Cut and Sew Trouser, Slack, and Jean Manufacturing	2300	2300	
315225	Men's and Boys' Cut and Sew Work Clothing Manufacturing	2300	2300	
315228	Men's and Boys' Cut and Sew Other Outerwear Manufacturing	2300	2300	
31523	Women's and Girls' Cut and Sew Apparel Manufacturing	2300	2300	
315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufacturing	2300	2300	
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	2300	2300	
315233	Women's and Girls' Cut and Sew Dress Manufacturing	2300	2300	
315234	Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufacturing	2300	2300	
315239	Women's and Girls' Cut and Sew Other Outerwear Manufacturing	2300	2300	
31529	Other Cut and Sew Apparel Manufacturing	2300	2300	
315291	Infants' Cut and Sew Apparel Manufacturing	2300	2300	
315292	Fur and Leather Apparel Manufacturing	2300	2300	
315299	All Other Cut and Sew Apparel Manufacturing	2300	2300	
3159-	Apparel Accessories and Other Apparel Manufacturing			
31599	Apparel Accessories and Other Apparel Manufacturing	2300	2300	
315991	Hat, Cap, and Millinery Manufacturing	2300	2300	
315992	Glove and Mitten Manufacturing	2300	2300	
315993	Men's and Boys' Neckwear Manufacturing	2300	2300	
315999	Other Apparel Accessories and Other Apparel Manufacturing	2300	2300	
316-	Leather and Allied Product Manufacturing			
3161-	Leather and Hide Tanning and Finishing			
31611	Leather and Hide Tanning and Finishing	3100	3100	
3162-	Footwear Manufacturing			
31621	Footwear Manufacturing	3100	3100	
316211	Rubber and Plastics Footwear Manufacturing	3000	3000	
316212	House Slipper Manufacturing	3100	3100	
316213	Men's Footwear (except Athletic) Manufacturing	3100	3100	
316214	Women's Footwear (except Athletic) Manufacturing	3100	3100	
316219	Other Footwear Manufacturing	3100	3100	
3169-	Other Leather and Allied Product Manufacturing			
31699	Other Leather and Allied Product Manufacturing	3100	3100	
316991	Luggage Manufacturing	3100	3100	
316992	Women's Handbag and Purse Manufacturing	3100	3100	
316993	Personal Leather Good (except Women's Handbag and Purse) Manufacturing	3100	3100	
316999	All Other Leather Good Manufacturing	3100	3100	
321-	Wood Product Manufacturing			
3211-	Sawmills and Wood Preservation			
32111	Sawmills and Wood Preservation	2410	2410	
321113	Sawmills	2410	2410	
321114	Wood Preservation	2490	2490	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3212-	Veneer, Plywood and Engineered Wood Product Manufacturing			
32121	Veneer, Plywood and Engineered Wood Product Manufacturing	2410	2410	
321211	Hardwood Veneer and Plywood Manufacturing	2490	2490	
321212	Softwood Veneer and Plywood Manufacturing	2490	2490	
321213	Engineered Wood Member (except Truss) Manufacturing	2490	2490	
321214	Truss Manufacturing	2490	2490	
321219	Reconstituted Wood Product Manufacturing	2490	2490	
3219-	Other Wood Product Manufacturing			
32191	Millwork	2410	2410	
321911	Wood Window and Door Manufacturing	2410	2410	
321912	Cut Stock, Resawing Lumber, and Planing	2410	2410	
321918	Other Millwork (including Flooring)	2410	2410	
32192	Wood Container and Pallet Manufacturing	2490	2490	
32199	All Other Wood Product Manufacturing	2490	2490	
321991	Manufactured Home (Mobile Home) Manufacturing	2490	2490	
321992	Prefabricated Wood Building Manufacturing	2490	2490	
321999	All Other Miscellaneous Wood Product Manufacturing	2490	2490	
322-	Paper Manufacturing			
3221-	Pulp, Paper, and Paperboard Mills			
32211	Pulp Mills	2600	2600	
32212	Paper Mills	2600	2600	
322121	Paper (except Newsprint) Mills	2600	2600	
322122	Newsprint Mills	2600	2600	
32213	Paperboard Mills	2600	2600	
3222-	Converted Paper Product Manufacturing			
32221	Paperboard Container Manufacturing	2600	2600	
322211	Corrugated and Solid Fiber Box Manufacturing	2600	2600	
322212	Folding Paperboard Box Manufacturing	2600	2600	
322213	Setup Paperboard Box Manufacturing	2600	2600	
322214	Fiber Can, Tube, Drum, and Similar Products Manufacturing	2600	2600	
322215	Non-Folding Sanitary Food Container Manufacturing	2600	2600	
32222	Paper Bag and Coated and Treated Paper Manufacturing	2600	2600	
322221	Coated and Laminated Packaging Paper and Plastics Film Manufacturing	2600	2600	
322222	Coated and Laminated Paper Manufacturing	2600	2600	
322223	Plastics, Foil, and Coated Paper Bag Manufacturing	2600	2600	
322224	Uncoated Paper and Multiwall Bag Manufacturing	2600	2600	
322225	Laminated Aluminum Foil Manufacturing for Flexible Packaging Uses	3400	3400	
32223	Stationery Product Manufacturing	2600	2600	
322231	Die-Cut Paper and Paperboard Office Supplies Manufacturing	2600	2600	
322232	Envelope Manufacturing	2600	2600	
322233	Stationery, Tablet, and Related Product Manufacturing	2600	2600	
32229	Other Converted Paper Product Manufacturing	2600	2600	
322291	Sanitary Paper Product Manufacturing	2600	2600	
322292	Surface-Coated Paperboard Manufacturing	2600	2600	
322299	All Other Converted Paper Product Manufacturing	2600	2600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
323-	Printing and Related Support Activities			
3231-	Printing and Related Support Activities			
32311	Printing	2750	2750	
323110	Commercial Lithographic Printing	2750	2750	
323111	Commercial Gravure Printing	2750	2750	
323112	Commercial Flexographic Printing	2750	2750	
323113	Commercial Screen Printing	2750	2750	
323114	Quick Printing	2750	2750	
323115	Digital Printing	2750	2750	
323116	Manifold Business Form Printing	2750	2750	
323117	Book Printing	2750	2750	
323118	Blankbook, Loose-leaf Binder and Device Manufacturing	2750	2750	
323119	Other Commercial Printing	2750	2750	
32312	Support Activities for Printing	2750	2750	
323121	Tradebinding and Related Work	2750	2750	
323122	Prepress Services	2750	2750	
324-	Petroleum and Coal Products Manufacturing			
3241-	Petroleum and Coal Products Manufacturing			
32411	Petroleum Refineries	2900	2900	
32412	Asphalt Paving, Roofing and Saturated Materials Manufacturing	2900	2900	
324121	Asphalt Paving Mixture and Block Manufacturing	2900	2900	
324122	Asphalt Shingle and Coating Materials Manufacturing	2900	2900	
32419	Other Petroleum and Coal Products Manufacturing	2900	2900	
324191	Petroleum Lubricating Oil and Grease Manufacturing	2900	2900	
324199	All Other Petroleum and Coal Products Manufacturing	2900	2900	
325-	Chemical Manufacturing			
3251-	Basic Chemical Manufacturing			
32511	Petrochemical Manufacturing	2890	2890	
32512	Industrial Gas Manufacturing	2890	2890	
32513	Dye and Pigment Manufacturing	2890	2890	
325131	Inorganic Dye and Pigment Manufacturing	2890	2890	
325132	Organic Dye and Pigment Manufacturing	2890	2890	
32518	Other Basic Inorganic Chemical Manufacturing	2890	2890	
325181	Alkalies and Chlorine Manufacturing	2890	2890	
325182	Carbon Black Manufacturing	2890	2890	
325188	All Other Basic Inorganic Chemical Manufacturing	2890	2890	
32519	Other Basic Organic Chemical Manufacturing	2890	2890	
325191	Gum and Wood Chemical Manufacturing	2890	2890	
325192	Cyclic Crude and Intermediate Manufacturing	2890	2890	
325193	Ethyl Alcohol Manufacturing	2890	2890	
325199	All Other Basic Organic Chemical Manufacturing	2890	2890	
3252-	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing			
32521	Resin and Synthetic Rubber Manufacturing	2890	2890	
325211	Plastics Material and Resin Manufacturing	2890	2890	
325212	Synthetic Rubber Manufacturing	2890	2890	
32522	Artificial and Synthetic Fibers and Filaments Manufacturing	2890	2890	
325221	Cellulosic Organic Fiber Manufacturing	2890	2890	
325222	Noncellulosic Organic Fiber Manufacturing	2890	2890	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3253-	Pesticide, Fertilizer and Other Agricultural Chemical Manufacturing			
32531	Fertilizer Manufacturing	2870	2870	
325311	Nitrogenous Fertilizer Manufacturing	2870	2870	
325312	Phosphatic Fertilizer Manufacturing	2870	2870	
325314	Fertilizer (Mixing Only) Manufacturing	2870	2870	
32532	Pesticide and Other Agricultural Chemical Manufacturing	2870	2870	
3254-	Pharmaceutical and Medicine Manufacturing			
32541	Pharmaceutical and Medicine Manufacturing	2830	2830	
325411	Medicinal and Botanical Manufacturing	2830	2830	
325412	Pharmaceutical Preparation Manufacturing	2830	2830	
325413	In-Vitro Diagnostic Substance Manufacturing	2830	2830	
325414	Biological Product (except Diagnostic) Manufacturing	2830	2830	
3255-	Painting, Coating, Adhesive, and Sealant Manufacturing			
32551	Paint and Coating Manufacturing	2830	2830	
32552	Adhesive Manufacturing	2890	2890	
3256-	Soap, Cleaning Compound and Toilet Preparation Manufacturing			
32561	Soap and Cleaning Compound Manufacturing	2830	2830	
325611	Soap and Other Detergent Manufacturing	2830	2830	
325612	Polish and Other Sanitation Good Manufacturing	2830	2830	
325613	Surface Active Agent Manufacturing	2830	2830	
32562	Toilet Preparation Manufacturing	2830	2830	
3259-	Other Chemical Product Manufacturing			
32591	Printing Ink Manufacturing	2890	2890	
32592	Explosives Manufacturing	2890	2890	
32599	All Other Chemical Product Manufacturing	2890	2890	
325991	Custom Compounding of Purchased Resin	3000	3000	
325992	Photographic Film, Paper, Plate and Chemical Manufacturing	3800	3800	
325998	All Other Miscellaneous Chemical Product Manufacturing	2890	2890	
326-	Plastics and Rubber Products Manufacturing			
3261-	Plastics Product Manufacturing			
32611	Unsupported Plastics Film, Sheet and Bag Manufacturing	3000	3000	
326111	Unsupported Plastics Bag Manufacturing	3000	3000	
326112	Unsupported Plastics Packaging Film and Sheet Manufacturing	3000	3000	
326113	Unsupported Plastics Film and Sheet (except Packaging) Manufacturing	3000	3000	
32612	Plastic Pipe, Pipe Fitting, and Unsupported Profile Shape Manufacturing	3000	3000	
326121	Unsupported Plastics Profile Shape Manufacturing	3000	3000	
326122	Plastic Pipe and Pipe Fitting Manufacturing	3000	3000	
32613	Laminated Plastics Plate, Sheet, and Shape Manufacturing	3000	3000	
32614	Polystyrene Foam Product Manufacturing	3000	3000	
32615	Urethane and Other Foam Product (except Polystyrene) Manufacturing	3000	3000	
32616	Plastics Bottle Manufacturing	3000	3000	
32619	Other Plastics Product Manufacturing	3000	3000	
326191	Plastics Plumbing Fixtures Manufacturing	3000	3000	
326192	Resilient Floor Covering Manufacturing	3920	3920	
326199	All Other Plastics Product Manufacturing	3000	3000	
3262-	Rubber Product Manufacturing			
32621	Tire Manufacturing	3000	3000	
326211	Tire Manufacturing (except Retreading)	3000	3000	
326212	Tire Retreading	7530	7530	
32622	Rubber and Plastics Hoses and Belting Manufacturing	3000	3000	
32629	Other Rubber Product Manufacturing	3000	3000	
326291	Rubber Product Manufacturing for Mechanical Use	3000	3000	
326299	All Other Rubber Product Manufacturing	3000	3000	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
327-	Nonmetallic Mineral Product Manufacturing			
3271-	Clay Product and Refractory Manufacturing			
32711	Pottery, Ceramics, and Plumbing Fixture Manufacturing	3200	3200	
327111	Vitreous China Plumbing Fixture and China and Earthenware Fittings and Bathroom Accessories Manufacturing	3200	3200	
327112	Vitreous China, Fine Earthenware and Other Pottery Product Manufacturing	3200	3200	
327113	Porcelain Electrical Supply Manufacturing	3200	3200	
32712	Clay Building Material and Refractories Manufacturing	3200	3200	
327121	Brick and Structural Clay Tile Manufacturing	3200	3200	
327122	Ceramic Wall and Floor Tile Manufacturing	3200	3200	
327123	Other Structural Clay Product Manufacturing	3200	3200	
327124	Clay Refractory Manufacturing	3200	3200	
327125	Nonclay Refractory Manufacturing	3200	3200	
3272-	Glass and Glass Product Manufacturing			
32721	Glass and Glass Product Manufacturing	3200	3200	
327211	Flat Glass Manufacturing	3200	3200	
327212	Other Pressed and Blown Glass and Glassware Manufacturing	3200	3200	
327213	Glass Container Manufacturing	3200	3200	
327215	Glass Product Manufacturing Made of Purchased Glass	3200	3200	
3273-	Cement and Concrete Product Manufacturing			
32731	Cement Manufacturing	3200	3200	
32732	Ready-Mix Concrete Manufacturing	3200	3200	
32733	Concrete Pipe, Brick and Block Manufacturing	3200	3200	
327331	Concrete Block and Brick Manufacturing	3200	3200	
327332	Concrete Pipe Manufacturing	3200	3200	
32739	Other Concrete Product Manufacturing	3200	3200	
3274-	Lime, Gypsum and Gypsum Product Manufacturing			
32741	Lime Manufacturing	3200	3200	
32742	Gypsum and Gypsum Product Manufacturing	3200	3200	
3279-	Other Nonmetallic Mineral Product Manufacturing			
32791	Abrasive Product Manufacturing	3200	3200	
32799	All Other Nonmetallic Mineral Product Manufacturing	3200	3200	
327991	Cut Stone and Stone Product Manufacturing	3200	3200	
327992	Ground or Treated Mineral and Earth Manufacturing	3200	3200	
327993	Mineral Wool Manufacturing	3200	3200	
327999	All Other Miscellaneous Nonmetallic Mineral Product Manufacturing	3200	3200	
331-	Primary Metal Manufacturing			
3311-	Iron and Steel Mills and Ferroalloy Manufacturing			
33111	Iron and Steel Mills and Ferroalloy Manufacturing	3300	3300	
331111	Iron and Steel Mills	3300	3300	
331112	Electrometallurgical Ferroalloy Product Manufacturing	3300	3300	
3312-	Steel Product Manufacturing from Purchased Steel			
33121	Iron and Steel Pipes and Tubes Manufacturing from Purchased Steel	3300	3300	
33122	Rolling and Drawing of Purchased Steel	3300	3300	
331221	Cold-Rolled Steel Shape Manufacturing	3300	3300	
331222	Steel Wire Drawing	3300	3300	
3313-	Alumina and Aluminum Production and Processing			
33131	Alumina and Aluminum Production and Processing	3300	3300	
331311	Alumina Refining	3300	3300	
331312	Primary Aluminum Production	3300	3300	
331314	Secondary Smelting and Alloying of Aluminum	3300	3300	
331315	Aluminum Sheet, Plate, and Foil Manufacturing	3300	3300	
331316	Aluminum Extruded Product Manufacturing	3300	3300	
331319	Other Aluminum Rolling and Drawing	3300	3300	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3314-	Nonferrous Metal (except Aluminum) Production and Processing			
33141	Nonferrous Metal (except Aluminum) Smelting and Refining	3300	3300	
331411	Primary Smelting and Refining of Copper	3300	3300	
331419	Primary Smelting and Refining of Nonferrous Metals (except Copper and Aluminum)	3300	3300	
33142	Copper Rolling, Drawing, Extruding and Alloying	3300	3300	
331421	Copper Rolling, Drawing, and Extruding	3300	3300	
331422	Copper Wire (except Mechanical) Drawing	3300	3300	
331423	Secondary Smelting, Refining, and Alloying of Copper	3300	3300	
33149	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, Extruding and Alloying	3300	3300	
331491	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, and Extruding	3300	3300	
331492	Secondary Smelting, Refining, and Alloying of Nonferrous Metals (except Copper and Aluminum)	3300	3300	
3315-	Foundries			
33151	Ferrous Metal Foundries	3300	3300	
331511	Iron Foundries	3300	3300	
331512	Steel Investment Foundries	3300	3300	
331513	Steel Foudries (except Investment)	3300	3300	
33152	Nonferrous Metal Foundries	3300	3300	
331521	Aluminum Die-Castings	3300	3300	
331522	Nonferrous (except Aluminum) Die-Castings	3300	3300	
331524	Aluminum Foundries	3300	3300	
331525	Copper Foundries	3300	3300	
331528	Other Nonferrous Foundries	3300	3300	
332-	Fabricated Metal Product Manufacturing			
3321-	Forging and Stamping			
33211	Forging and Stamping	3400	3400	
332111	Iron and Steel Forging	3400	3400	
332112	Nonferrous Forging	3400	3400	
332114	Custom Roll Forming	3400	3400	
332115	Crown and Closure Manufacturing	3400	3400	
332116	Metal Stamping	3400	3400	
332117	Powder Metallurgy Part Manufacturing	3400	3400	
3322-	Cutlery and Hand Tool Manufacturing			
33221	Cutlery and Hand Tool Manufacturing	3400	3400	
332211	Cutlery and Flatware (except Precious) Manufacturing	3400	3400	
332212	Hand and Edge Tool Manufacturing	3400	3400	
332213	Saw Blade and Handsaw Manufacturing	3400	3400	
332214	Kitchen Utensil, Pot and Pan Manufacturing	3400	3400	
3323-	Architectural and Structural Metals Manufacturing			
33231	Plate Work and Fabricated Structural Product Manufacturing	3400	3400	
332311	Prefabricated Metal Building and Component Manufacturing	3400	3400	
332312	Fabricated Structural Metal Manufacturing	3400	3400	
332313	Plate Work Manufacturing	3400	3400	
33232	Ornamental and Architectural Metal Products Manufacturing	3400	3400	
332321	Metal Window and Door Manufacturing	3400	3400	
332322	Sheet Metal Work Manufacturing	3400	3400	
332323	Ornamental and Architectural Metal Work Manufacturing	3400	3400	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3324-	Boiler, Tank, and Shipping Container Manufacturing			
33241	Power Boiler and Heat Exchanger Manufacturing	3400	3400	
33242	Metal Tank (Heavy Gauge) Manufacturing	3400	3400	
33243	Metal Can, Box, and Other Metal Container (Light Gauge) Manufacturing	3400	3400	
332431	Metal Can Manufacturing	3400	3400	
332439	Other Metal Container Manufacturing	3400	3400	
3325-	Hardware Manufacturing			
33251	Hardware Manufacturing	3400	3400	
3326-	Spring and Wire Product Manufacturing			
33261	Spring and Wire Product Manufacturing	3400	3400	
332611	Steel Spring (except Wire) Manufacturing	3400	3400	
332612	Wire Spring Manufacturing	3400	3400	
332618	Other Fabricated Wire Product Manufacturing	3400	3400	
3327-	Machine Shops, Turned Product, and Screw, Nut and Bolt Manufacturing			
33271	Machine Shops	3590	3590	
33272	Turned Product and Screw, Nut and Bolt Manufacturing	3400	3400	
332721	Precision Turned Product Manufacturing	3400	3400	
332722	Bolt, Nut, Screw, Rivet, and Washer Manufacturing	3400	3400	
3328-	Coating, Engraving, Heat Treating and Allied Activities			
33281	Coating, Engraving, Heat Treating and Allied Activities	3300	3300	
332811	Metal Heat Treating	3300	3300	
332812	Metal Coating, Engraving (except Jewelry and Silverware), and Allied Services to Manufacturers	3400	3400	
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	3400	3400	
3329-	Other Fabricated Metal Product Manufacturing			
33291	Metal Valve Manufacturing	3400	3400	
332911	Industrial Valve Manufacturing	3400	3400	
332912	Fluid Power Valve and Hose Fitting Manufacturing	3400	3400	
332913	Plumbing Fixture Fitting and Trim Manufacturing	3400	3400	
332919	Other Metal Valve and Pipe Fitting Manufacturing	3400	3400	
33299	All Other Fabricated Metal Product Manufacturing	3400	3400	
332991	Ball and Roller Bearing Manufacturing	3590	3590	
332992	Small Arms Ammunition Manufacturing	3400	3400	
332993	Ammunition (except Small Arms) Manufacturing	3400	3400	
332994	Small Arms Manufacturing	3400	3400	
332995	Other Ordnance and Accessories Manufacturing	3400	3400	
332996	Fabricated Pipe and Pipe Fitting Manufacturing	3400	3400	
332997	Industrial Pattern Manufacturing	3540	3540	
332998	Enameled Iron and Metal Sanitary Ware Manufacturing	3400	3400	
332999	All Other Miscellaneous Fabricated Metal Product Manufacturing	3400	3400	
333-	Machinery Manufacturing			
3331-	Agriculture, Construction, and Mining Machinery Manufacturing			
33311	Agricultural Implement Manufacturing	3520	3520	
333111	Farm Machinery and Equipment Manufacturing	3520	3520	
333112	Lawn and Garden Tractor and Home Lawn and Garden Equipment Manufacturing	3520	3520	
33312	Construction Machinery Manufacturing	3530	3530	
33313	Mining and Oil and Gas Field Machinery Manufacturing	3530	3530	
333131	Mining Machinery and Equipment Manufacturing	3530	3530	
333132	Oil and Gas Field Machinery and Equipment Manufacturing	3530	3530	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3332-	Industrial Machinery Manufacturing			
33321	Sawmill and Woodworking Machinery Manufacturing	3590	3590	
33322	Rubber and Plastics Industry Machinery Manufacturing	3590	3590	
33329	Other Industrial Machinery Manufacturing	3590	3590	
333291	Paper Industry Machinery Manufacturing	3590	3590	
333292	Textile Machinery Manufacturing	3590	3590	
333293	Printing Machinery and Equipment Manufacturing	3590	3590	
333294	Food Product Machinery Manufacturing	3590	3590	
333295	Semiconductor Manufacturing Machinery	3590	3590	
333298	All Other Industrial Machinery Manufacturing	3590	3590	
3333-	Commercial and Service Industry Machinery Manufacturing			
33331	Commercial and Service Industry Machinery Manufacturing	3590	3590	
333311	Automatic Vending Machine Manufacturing	3590	3590	
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	3590	3590	
333313	Other Machinery Manufacturing	3570	3570	
333314	Optical Instrument and Lens Manufacturing	3800	3800	
333315	Photographic and Photocopying Equipment Manufacturing	3800	3800	
333319	Other Commercial and Service Industry Machinery Manufacturing	3590	3590	
3334-	Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing			
33341	Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing	3590	3590	
333411	Air Purification Equipment Manufacturing	3590	3590	
333412	Industrial and Commercial Fan and Blower Manufacturing	3590	3590	
333414	Heating Equipment Manufacturing (except Electric and Warm Air Furnaces)	3400	3400	
333415	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment Manufacturing	3590	3590	
3335-	Metalworking Machinery Manufacturing			
33351	Metalworking Machinery Manufacturing	3540	3540	
333511	Industrial Mold Manufacturing	3540	3540	
333512	Machine Tool (Metal Cutting Types) Manufacturing	3540	3540	
333513	Machine Tool (Metal Forming Types) Manufacturing	3540	3540	
333514	Special Die and Tool, Die Set, Jig, and Fixture Manufacturing	3540	3540	
333515	Cutting Tool and Machine Tool Accessory Manufacturing	3540	3540	
333516	Rolling Mill Machinery and Equipment Manufacturing	3540	3540	
333518	Other Metalworking Machinery Manufacturing	3540	3540	
3336-	Engine, Turbine, and Power Transmission Equipment Manufacturing			
33361	Engine, Turbine, and Power Transmission Equipment Manufacturing	3590	3590	
333611	Turbine and Turbine Generator Set Unit Manufacturing	3590	3590	
333612	Speed Changer, Industrial High-Speed Drive, and Gear Manufacturing	3590	3590	
333613	Mechanical Power Transmission Equipment Manufacturing	3590	3590	
333618	Other Engine Equipment Manufacturing	3590	3590	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3339-	Other General Purpose Machinery Manufacturing			
33391	Pump and Compressor Manufacturing	3590	3590	
333911	Pump and Pumping Equipment Manufacturing	3590	3590	
333912	Air and Gas Compressor Manufacturing	3590	3590	
333913	Measuring and Dispensing Pump Manufacturing	3590	3590	
33392	Material Handling Equipment Manufacturing	3590	3590	
333921	Elevator and Moving Stairway Manufacturing	3530	3530	
333922	Conveyor and Conveying Equipment Manufacturing	3530	3530	
333923	Overhead Traveling Crane, Hoist, and Monorail System Manufacturing	3530	3530	
333924	Industrial Truck, Tractor, Trailer, and Stacker Machinery Manufacturing	3530	3530	
33399	All Other General Purpose Machinery Manufacturing	3590	3590	
333991	Power-Driven Hand Tool Manufacturing	3540	3540	
333992	Welding and Soldering Equipment Manufacturing	3540	3540	
333993	Packaging Machinery Manufacturing	3590	3590	
333994	Industrial Process Furnace and Oven Manufacturing	3590	3590	
333995	Fluid Power Cylinder and Actuator Manufacturing	3590	3590	
333996	Fluid Power Pump and Motor Manufacturing	3590	3590	
333997	Scale and Balance (except Laboratory) Manufacturing	3590	3590	
333999	All Other General Purpose Machinery Manufacturing	3590	3590	
334-	Computer and Electronic Product Manufacturing			
3341-	Computer and Peripheral Equipment Manufacturing			
33411	Computer and Peripheral Equipment Manufacturing	3570	3570	
334111	Electronic Computer Manufacturing	3570	3570	
334112	Computer Storage Device Manufacturing	3570	3570	
334113	Computer Terminal Manufacturing	3570	3570	
334119	Other Computer Peripheral Equipment Manufacturing	3570	3570	
3342-	Communications Equipment Manufacturing			
33421	Telephone Apparatus Manufacturing	3600	3600	
33422	Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing	3600	3600	
33429	Other Communication Equipment Manufacturing	3600	3600	
3343-	Audio and Video Equipment Manufacturing			
33431	Audio and Video Equipment Manufacturing	3600	3600	
3344-	Semiconductor and Other Electronic Component Manufacturing			
33441	Semiconductor and Other Electronic Component Manufacturing	3600	3600	
334411	Electron Tube Manufacturing	3600	3600	
334412	Printed Circuit Board Manufacturing	3600	3600	
334413	Semiconductor and Related Device Manufacturing	3600	3600	
334414	Electronic Capacitor Manufacturing	3600	3600	
334415	Electronic Resistor Manufacturing	3600	3600	
334416	Electronic Coil, Transformer, and Other Inductor Manufacturing	3600	3600	
334417	Electronic Connector Manufacturing	3600	3600	
334418	Printed Circuit/Electronics Assembly Manufacturing	3600	3600	
334419	Other Electronic Component Manufacturing	3600	3600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3345-	Navigational, Measuring, Medical, and Control Instruments Manufacturing			
33451	Navigational, Measuring, Medical, and Control Instruments Manufacturing	3800	3800	
334510	Electromedical and Electrotherapeutic Apparatus Manufacturing	3800	3800	
334511	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System and Instrument Manufacturing	3800	3800	
334512	Automatic Environmental Control Manufacturing for Regulating Residential, Commercial, and Appliance Use	3800	3800	
334513	Instruments and Related Product Manufacturing for Measuring Displaying, and Controlling Industrial Process Variables	3800	3800	
334514	Totalizing Fluid Meter and Counting Device Manufacturing	3800	3800	
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	3800	3800	
334516	Analytical Laboratory Instrument Manufacturing	3800	3800	
334517	Irradiation Apparatus Manufacturing	3800	3800	
334518	Watch, Clock, and Part Manufacturing	3800	3800	
334519	Other Measuring and Controlling Device Manufacturing	3800	3800	
3346-	Manufacturing and Reproducing Magnetic and Optical Media			
33461	Manufacturing and Reproducing Magnetic and Optical Media	3600	3600	
334611	Software Reproducing	7370	7370	
334612	Prerecorded Compact Disc (except Software), Tape and Record Reproducing	3600	3600	
334613	Magnetic and Optical Recording Media Manufacturing	3600	3600	
335-	Electrical Equipment, Appliance and Component Manufacturing			
3351-	Electric Lighting Equipment Manufacturing			
33511	Electric Lamp Bulb and Part Manufacturing	3600	3600	
33512	Lighting Fixture Manufacturing	3600	3600	
335121	Residential Electric Lighting Fixture Manufacturing	3600	3600	
335122	Commercial, Industrial, and Institutional Electric Lighting Fixture Manufacturing	3600	3600	
335129	Other Lighting Equipment Manufacturing	3600	3600	
3352-	Household Appliance Manufacturing			
33521	Small Electrical Appliance Manufacturing	3600	3600	
335211	Electric Housewares and Household Fan Manufacturing	3600	3600	
335212	Household Vacuum Cleaner Manufacturing	3600	3600	
33522	Major Appliance Manufacturing	3600	3600	
335221	Household Cooking Appliance Manufacturing	3600	3600	
335222	Household Refrigerator and Home Freezer Manufacturing	3600	3600	
335224	Household Laundry Equipment Manufacturing	3600	3600	
335228	Other Major Household Appliance Manufacturing	3600	3600	
3353-	Electrical Equipment Manufacturing			
33531	Electrical Equipment Manufacturing	3600	3600	
335311	Power, Distribution, and Specialty Transformer Manufacturing	3600	3600	
335312	Motor and Generator Manufacturing	3600	3600	
335313	Switchgear and Switchboard Apparatus Manufacturing	3600	3600	
335314	Relay and Industrial Control Manufacturing	3600	3600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3359-	Other Electrical Equipment and Component Manufacturing			
33591	Battery Manufacturing	3600	3600	
335911	Storage Battery Manufacturing	3600	3600	
335912	Dry and Wet Primary Battery Manufacturing	3600	3600	
33592	Communication and Energy Wire and Cable Manufacturing	3600	3600	
335921	Fiber Optic Cable Manufacturing	3600	3600	
335929	Other Communication and Energy Wire Manufacturing	3600	3600	
33593	Wiring Device Manufacturing	3600	3600	
335931	Current-Carrying Wiring Device Manufacturing	3600	3600	
335932	Noncurrent-Carrying Wiring Device Manufacturing	3600	3600	
33599	All Other Electrical Equipment and Component Manufacturing	3600	3600	
335991	Carbon and Graphite Product Manufacturing	3600	3600	
335999	All Other Miscellaneous Electrical Equipment and Component Manufacturing	3600	3600	
336-	Transportation Equipment Manufacturing			
3361-	Motor Vehicle Manufacturing			
33611	Automobile and Light Duty Motor Vehicle Manufacturing	3710	3710	
336111	Automobile Manufacturing	3710	3710	
336112	Light Truck and Utility Vehicle Manufacturing	3710	3710	
33612	Heavy Duty Truck Manufacturing	3710	3710	
3362-	Motor Vehicle Body and Trailer Manufacturing			
33621	Motor Vehicle Body and Trailer Manufacturing	3710	3710	
336211	Motor Vehicle Body Manufacturing	3710	3710	
336212	Truck Trailer Manufacturing	3710	3710	
336213	Motor Home Manufacturing	3710	3710	
336214	Travel Trailer and Camper Manufacturing	3790	3790	
3363-	Motor Vehicle Parts Manufacturing			
33631	Motor Vehicle Gasoline Engine and Engine Parts Manufacturing	3710	3710	
336311	Carburetor, Piston, Piston Ring and Valve Manufacturing	3590	3590	
336312	Gasoline Engine and Engine Parts Manufacturing	3710	3710	
33632	Motor Vehicle Electrical and Electronic Equipment Manufacturing	3600	3600	
336321	Vehicular Lighting Equipment Manufacturing	3600	3600	
336322	Other Motor Vehicle Electrical and Electronic Equipment Manufacturing	3600	3600	
33633	Motor Vehicle Steering and Suspension Components (except Spring) Manufacturing	3710	3710	
33634	Motor Vehicle Brake System Manufacturing	3710	3710	
33635	Motor Vehicle Transmission and Power Train Parts Manufacturing	3710	3710	
33636	Motor Vehicle Fabric Accessories and Seat Manufacturing	3710	3710	
33637	Motor Vehicle Metal Stamping	3400	3400	
33639	Other Motor Vehicle Parts Manufacturing	3710	3710	
336391	Motor Vehicle Air Conditioning Manufacturing	3590	3590	
336399	All Other Motor Vehicle Parts Manufacturing	3710	3710	
3364-	Aerospace Product and Parts Manufacturing			
33641	Aerospace Product and Parts Manufacturing	3720	3720	
336411	Aircraft Manufacturing	3720	3720	
336412	Aircraft Engine and Engine Parts Manufacturing	3720	3720	
336413	Other Aircraft Part and Auxiliary Equipment Manufacturing	3720	3720	
336414	Guided Missile and Space Vehicle Manufacturing	3800	3800	
336415	Guided Missile and Space Vehicle Propulsion Unit and Propulsion Unit Parts Manufacturing	3800	3800	
336419	Other Guided Missile and Space Vehicle Parts and Auxiliary Equipment Manufacturing	3800	3800	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3365-	Railroad Rolling Stock Manufacturing			
33651	Railroad Rolling Stock Manufacturing	3790	3790	
3366-	Ship and Boat Building			
33661	Ship and Boat Building	3790	3790	
336611	Ship Building and Repairing	3790	3790	
336612	Boat Building	3790	3790	
3369-	Other Transportation Equipment Manufacturing			
33699	Other Transportation Equipment Manufacturing	3790	3790	
336991	Motorcycle, Bicycle, and Parts Manufacturing	3790	3790	
336992	Military Armored Vehicle, Tank, and Tank Component Manufacturing	3800	3800	
336999	All Other Transportation Equipment Manufacturing	3790	3790	
337-	Furniture and Related Product Manufacturing			
3371-	Household and Institutional Furniture and Kitchen Cabinet Manufacturing			
33711	Wood Kitchen Cabinet and Counter Top Manufacturing	2500	2500	
33712	Household and Institutional Furniture Manufacturing	2500	2500	
337121	Upholstered Household Furniture Manufacturing	2500	2500	
337122	Wood Household Furniture (except Upholstered) Manufacturing	2500	2500	
337124	Metal Household Furniture Manufacturing	2500	2500	
337125	Household Furniture (except Wood and Metal) Manufacturing	2500	2500	
337127	Institutional Furniture Manufacturing	2500	2500	
337129	Wood Television, Radio, and Sewing Machine Cabinet Manufacturing	2500	2500	
3372-	Office Furniture (including Fixtures) Manufacturing			
33721	Office Furniture (including Fixtures) Manufacturing	2500	2500	
337211	Wood Office Furniture Manufacturing	2500	2500	
337212	Custom Architectural Woodwork, and Millwork Manufacturing	2500	2500	
337214	Nonwood Office Furniture Manufacturing	2500	2500	
337215	Showcase, Partition, Shelving, and Locker Manufacturing	2500	2500	
3379-	Other Furniture Related Product Manufacturing			
33791	Mattress Manufacturing	2500	2500	
33792	Blind and Shade Manufacturing	2500	2500	
339-	Miscellaneous Manufacturing			
3391-	Medical Equipment and Supplies Manufacturing			
33911	Medical Equipment and Supplies Manufacturing	3800	3800	
339111	Laboratory Apparatus and Furniture Manufacturing	3800	3800	
339112	Surgical and Medical Instrument Manufacturing	3800	3800	
339113	Surgical Appliance and Supplies Manufacturing	3800	3800	
339114	Dental Equipment and Supplies Manufacturing	3800	3800	
339115	Ophthalmic Goods Manufacturing	3800	3800	
339116	Dental Laboratories	8070	8070	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3399-	Other Miscellaneous Manufacturing			
33991	Jewelry and Silverware Manufacturing	3910	3910	
339911	Jewelry (except Costume) Manufacturing	3910	3910	
339912	Silverware and Plated Ware Manufacturing	3910	3910	
339913	Jewelers' Material and Lapidary Work Manufacturing	3910	3910	
339914	Costume Jewelry and Novelty Manufacturing	3920	3920	
33992	Sporting and Athletic Good Manufacturing	3920	3920	
33993	Doll, Toy and Game Manufacturing	3920	3920	
339931	Doll and Stuffed Toy Manufacturing	3920	3920	
339932	Game, Toy, and Children's Vehicle Manufacturing	3920	3920	
33994	Office Supplies (except Paper) Manufacturing	3920	3920	
339941	Pen and Mechanical Pencil Manufacturing	3920	3920	
339942	Lead Pencil and Art Good Manufacturing	3920	3920	
339943	Marking Device Manufacturing	3920	3920	
339944	Carbon Paper and Inked Ribbon Manufacturing	3920	3920	
33995	Sign Manufacturing	3920	3920	
33999	All Other Miscellaneous Manufacturing	3920	3920	
339991	Gasket, Packing, and Sealing Device Manufacturing	3000	3000	
339992	Musical Instrument Manufacturing	3920	3920	
339993	Fastener, Button, Needle, and Pin Manufacturing	3920	3920	
339994	Broom, Brush and Mop Manufacturing	3920	3920	
339995	Burial Casket Manufacturing	3920	3920	
339999	All Other Miscellaneous Manufacturing	3920	3920	
42-WHOLESALE TRADE				
421-	Wholesale Trade, Durable Goods			
4211-	Motor Vehicle and Motor Vehicle Part and Supplies Wholesalers			
42111	Automobile and Other Motor Vehicle Wholesalers	5500	5500	Question 4
42112	Motor Vehicle Supplies and New Part Wholesalers	5530	5530	Question 4
42113	Tire and Tube Wholesalers	5530	5530	Question 4
42114	Motor Vehicle Part (Used) Wholesalers	5530	5530	Question 4
4212-	Furniture and Home Furnishing Wholesalers			
42121	Furniture Wholesalers	5700	5700	Question 4
42122	Home Furnishing Wholesalers	5700	5700	Question 4
4213-	Lumber and Other Construction Materials Wholesalers			
42131	Lumber, Plywood, Millwork, and Wood Panel Wholesalers	5030	5030	Question 4
42132	Brick, Stone and Related Construction Material Wholesalers	5030	5030	Question 4
42133	Roofing, Siding, and Insulation Material Wholesalers	5030	5030	Question 4
42139	Other Construction Material Wholesalers	5030	5030	Question 4
4214-	Professional and Commercial Equipment and Supplies Wholesalers			
42141	Photographic Equipment and Supplies Wholesalers	5190	5190	Question 4
42142	Office Equipment Wholesalers	5081	5081	Question 4
42143	Computer and Computer Peripheral Equipment and Software Wholesalers	7370	7370	Question 4
42144	Other Commercial Equipment Wholesalers	5089	5089	Question 4
42145	Medical, Dental and Hospital Equipment and Supplies Wholesalers	5086	5086	Question 4
42146	Ophthalmic Goods Wholesalers	5086	5086	Question 4
42149	Other Professional Equipment and Supplies Wholesalers	5086	5086	Question 4
4215-	Metal and Mineral (except Petroleum) Wholesalers			
42151	Metals Service Centers and Offices	5089	5089	Question 4
42152	Coal and Other Mineral and Ore Wholesalers	5089	5089	Question 4
4216-	Electrical Goods Wholesalers			
42161	Electrical Apparatus and Equipment, Wiring Supplies and Construction Material Wholesalers	*	*	Question 13
42162	Electrical Appliance, Television and Radio Set Wholesalers	*	*	Question 13
42169	Other Electronic Parts and Equipment Wholesalers	*	*	Question 13

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
4217-	Hardware, and Plumbing and Heating Equipment and Supplies Wholesalers			
42171	Hardware Wholesalers	5030	5030	Question 4
42172	Plumbing and Heating Equipment and Supplies (Hydronics) Wholesalers	5089	5089	Question 4
42173	Warm Air Heating and Air-Conditioning Equipment and Supplies Wholesalers	5089	5089	Question 4
42174	Refrigeration Equipment and Supplies Wholesalers	5089	5089	Question 4
4218-	Machinery, Equipment and Supplies Wholesalers			
42181	Construction and Mining (except Petroleum) Machinery and Equipment Who	5089	5089	Question 4
42182	Farm and Garden Machinery and Equipment Wholesalers	5089	5089	Question 4
42183	Industrial Machinery and Equipment Wholesalers	5089	5089	Question 4
42184	Industrial Supplies Wholesalers	5089	5089	Question 4
42185	Service Establishment Equipment and Supplies Wholesalers	5089	5089	Question 4
42186	Transportation Equipment and Supplies (except Motor Vehicles) Wholesalers	5089	5089	Question 4
4219-	Miscellaneous Durable Goods Wholesalers			
42191	Sporting and Recreational Goods and Supplies Wholesalers	5190	5190	Question 4
42192	Toy and Hobby Goods and Supplies Wholesalers	5190	5190	Question 4
42193	Recyclable Material Wholesalers	5089	5089	Question 4
42194	Jewelry, Watch, Precious Stone, and Precious Metal Wholesalers	5944 H.O.	5944	Question 4
42199	Other Miscellaneous Durable Goods Wholesalers	*	*	Question 13
422-	Wholesale Trade, Nondurable Goods			
4221-	Paper and Paper Product Wholesalers			
42211	Printing and Writing Paper Wholesalers	5110	5110	Question 4
42212	Stationery and Office Supplies Wholesalers	5110	5110	Question 4
42213	Industrial and Personal Service Paper Wholesalers	5110	5110	Question 4
4222-	Drug, Drug Proprietaries and Druggists' Sundries Wholesalers			
42221	Drugs, Drug Proprietaries, and Druggists' Sundries Wholesalers	5160	5160	Question 4
4223-	Apparel, Piece Goods, and Notions Wholesalers			
42231	Piece Goods, Notions, and Other Dry Goods Wholesalers	5130	5130	Question 4
42232	Men's and Boys' Clothing and Furnishings Wholesalers	5130	5130	Question 4
42233	Women's, Children's, and Infants' Clothing and Accessories Wholesalers	5130	5130	Question 4
42234	Footwear Wholesalers	5130	5130	Question 4
4224-	Grocery and Related Product Wholesalers			
42241	General Line Grocery Wholesalers	5140	5140	Question 4
42242	Packaged Frozen Food Wholesalers	5140	5140	Question 4
42243	Dairy Products (except Dried or Canned) Wholesalers	5140	5140	Question 4
42244	Poultry and Poultry Product Wholesalers	5140	5140	Question 4
42245	Confectionery Wholesalers	5140	5140	Question 4
42246	Fish and Seafood Wholesalers	5140	5140	Question 4
42247	Meat and Meat Product Wholesalers	5140	5140	Question 4
42248	Fresh Fruit and Vegetable Wholesalers	5140	5140	Question 4
42249	Other Grocery and Related Product Wholesalers	5140	5140	Question 4
4225-	Farm Product Raw Material Wholesalers			
42251	Grain and Field Bean Wholesalers	5140	5140	Question 4
42252	Livestock Wholesalers	5140	5140	Question 4
42259	Other Farm Product Raw Material Wholesalers	5140	5140	Question 4
4226-	Chemical and Allied Products Wholesalers			
42261	Plastics Materials and Basic Forms and Shapes Wholesalers	5160	5160	Question 4
42269	Other Chemical and Allied Products Wholesalers	5160	5160	Question 4
4227-	Petroleum and Petroleum Products Wholesalers			
42271	Petroleum Bulk Stations and Terminals	5980	5980	Question 4
42272	Petroleum and Petroleum Products (except Bulk Stations and Terminals) Wholesalers	5980	5980	Question 4

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
4228-	Beer, Wine, and Distilled Alcoholic Beverage Wholesalers			
42281	Beer and Ale Wholesalers	5180	5180	Question 4
42282	Wine and Distilled Alcoholic Beverage Wholesalers	5180	5180	Question 4
4229-	Miscellaneous Nondurable Goods Wholesalers			
42291	Farm Supplies Wholesalers	5190	5190	Question 4
42292	Book, Periodical and Newspaper Wholesalers	5190	5190	Question 4
42293	Flower, Nursery Stock and Florists' Supplies Wholesalers	5190	5190	Question 4
42294	Tobacco and Tobacco Product Wholesalers	5140	5140	Question 4
42295	Paint, Varnish and Supplies Wholesalers	5030	5030	Question 4
42299	Other Miscellaneous Nondurable Goods Wholesalers	5190	5190	Question 4
44-RETAIL TRADE				
441-	Motor Vehicle and Parts Dealers			
4411-	Automobile Dealers			
44111	New Car Dealers	5500	5500	
44112	Used Car Dealers	5500	5500	
4412-	Other Motor Vehicle Dealers			
44121	Recreational Vehicle Dealers	5500	5500	
44122	Motorcycle, Boat and Other Motor Vehicle Dealers	5500	5500	
441221	Motorcycle Dealers	5500	5500	
441222	Boat Dealers	5500	5500	
441229	All Other Motor Vehicle Dealers	5500	5500	
4413-	Automotive Parts, Accessories and Tire Stores			
44131	Automotive Parts and Accessories Stores - Retail	5530	5530	
44132	Tire Dealers - Retail	5530	5530	
442-	Furniture and Home Furnishings Stores			
4421-	Furniture Stores			
44211	Furniture Stores	*	*	Question 13
4422-	Home Furnishings Stores			
44221	Floor Covering Stores	*	*	Question 13
44229	Other Home Furnishings Stores	*	*	Question 13
442291	Window Treatment Stores	*	*	Question 13
442299	All Other Home Furnishings Stores	*	*	Question 13
443-	Electronics and Appliance Stores			
4431-	Electronics and Appliance Store			
44311	Appliance, Television and Other Electronics Stores	5700	5700	
443111	Household Appliance Stores	5700	5700	
443112	Radio, Television, and Other Electronics Stores	5700	5700	
44312	Computer and Software Stores - Retail	5700	5700	
44313	Camera and Photographic Supplies Stores	5999	5999	
444-	Building Material and Garden Equipment and Supplies Dealers			
4441-	Building Material and Supplies Dealers			
44411	Home Centers	5030	5030	
44412	Paint and Wallpaper Stores - (Retail)	5030	5030	
44413	Hardware Stores	5030	5030	
44419	Other Building Material Dealers	5030	5030	
4442-	Lawn and Garden Equipment and Supplies Stores			
44421	Outdoor Power Equipment Stores - Retail	5089	5089	
44422	Nursery and Garden Centers - Retail	5260	5260	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
445-	Food and Beverage Stores			
4451-	Grocery Stores			
44511	Supermarkets and Other Grocery (except Convenience) Stores	5400	5400	
44512	Convenience Stores	5400	5400	
4452-	Specialty Food Stores			
44521	Meat Markets	5400	5400	
44522	Fish and Seafood Markets	5400	5400	
44523	Fruit and Vegetable Markets	5400	5400	
44529	Other Specialty Food Stores	5400	5400	
445291	Baked Goods Stores	5400	5400	
445292	Confectionary and Nut Stores	5400	5400	
445299	All Other Specialty Food Stores	5400	5400	
4453-	Beer, Wine and Liquor Stores			
44531	Beer, Wine and Liquor Stores	5920	5920	
446-	Health and Personal Care Stores			
4461-	Health and Personal Care Stores			
44611	Pharmacies and Drug Stores	5999	5999	
44612	Cosmetics, Beauty Supplies, and Perfume Stores	5999	5999	
44613	Optical Goods Stores	5999	5999	
44619	Other Health and Personal Care Stores	5999	5999	
446191	Food (Health) Supplement Stores	5400	5400	
446199	All Other Health and Personal Care Stores - Retail	5999	5999	
447-	Gasoline Stations			
4471-	Gasoline Stations			
44711	Gasoline Stations with Convenience Stores	5540	5540	
44719	Other Gasoline Stations	5540	5540	
448-	Clothing and Clothing Accessories Stores			
4481	Clothing Stores			
44811	Men's Clothing Stores	5600	5600	
44812	Women's Clothing Stores	5600	5600	
44813	Children's and Infants' Clothing Stores	5600	5600	
44814	Family Clothing Stores	5600	5600	
44815	Clothing Accessories Stores	5600	5600	
44819	Other Clothing Stores	5600	5600	
4482	Shoe Stores			
44821	Shoe Stores	5600	5600	
4483	Jewelry, Luggage and Leather Goods Stores			
44831	Jewelry Stores	5944 H.O.	5944	Question 10
44832	Luggage and Leather Goods Stores	5999	5999	
451-	Sporting Goods, Hobby, Book and Music Stores			
4511-	Sporting Goods, Hobby and Musical Instrument Stores			
45111	Sporting Goods Stores	5999	5999	
45112	Hobby, Toy and Game Stores	5999	5999	
45113	Sewing, Needlework and Piece Goods Stores	5999	5999	
45114	Musical Instrument and Supplies Stores	5700	5700	
4512-	Book, Periodical and Music Stores			
45121	Book Stores and News Dealers	5999	5999	
451211	Book Stores	5999	5999	
451212	News Dealers and Newsstands	5999	5999	
45122	Prerecorded Tape, Compact Disc and Record Stores	5700	5700	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
452-	General Merchandise Stores			
4521-	Department Stores			
45211	Department Stores	5300	5300	
4529-	Other General Merchandise Stores			
45291	Warehouse Clubs and Superstores	5300	5300	
45299	All Other General Merchandise Stores	5300	5300	
453-	Miscellaneous Store Retailers			
4531-	Florists			
45311	Florists	5992	5992	
4532-	Office Supplies, Stationery and Gift Stores			
45321	Office Supplies and Stationery Stores - Retail	5999	5999	
45322	Gift, Novelty and Souvenir Stores	5999	5999	
4533-	Used Merchandise Stores			
45331	Used Merchandise Stores	5999	5999	
4539-	Other Miscellaneous Store Retailers			
45391	Pet and Pet Supplies Stores	5999	5999	
45392	Art Dealers	5999	5999	
45393	Manufactured (Mobile) Home Dealers	5500	5500	
45399	All Other Miscellaneous Store Retailers	5999	5999	
453991	Tobacco Stores	5999	5999	
453998	All Other Miscellaneous Store Retailers (except Tobacco Stores)	5999	5999	
454-	Nonstore Retailers			
4541-	Electronic Shopping and Mail-Order Houses			
45411	Electronic Shopping and Mail-Order Houses	5961	5961	
4542-	Vending Machine Operators			
45421	Vending Machine Operators	5962	5962	
4543-	Direct Selling Establishments			
45431	Fuel Dealers	5980	5980	
454311	Heating Oil Dealers	5980	5980	
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	5980	5980	
454319	Other Fuel Dealers	5980	5980	
45439	Other Direct Selling Establishments	5999	5999	
48, 49-TRANSPORTATION AND WAREHOUSING				
481-	Air Transportation			
4811-	Scheduled Air Transportation			
48111	Scheduled Air Transportation	*	*	Question 2
481111	Scheduled Passenger Air Transportation	*	*	Question 2
481112	Scheduled Freight Air Transportation	*	*	Question 2
4812-	Nonscheduled Air Transportation			
48121	Nonscheduled Air Transporation	*	*	Question 2
481211	Nonscheduled Chartered Passenger Air Transportation	*	*	Question 2
481212	Nonscheduled Chartered Freight Air Transportation	*	*	Question 2
481219	Other Nonscheduled Air Transportation	*	*	Question 2
482-	Rail Transportation			
4821-	Rail Transportation			
48211	Rail Transportation	4000	4000	
482111	Line-Haul Railroads	4000	4000	
482112	Short Line Railroads	4000	4000	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
483-	Water Transportation			
4831-	Deep Sea, Coastal and Great Lakes Water Transportation			
48311	Deep Sea, Coastal and Great Lakes Water Transportation	4400	4400	
483111	Deep Sea Freight Transportation	4400	4400	
483112	Deep Sea Passenger Transportation	4400	4400	
483113	Coastal and Great Lakes Freight Transportation	4400	4400	
483114	Coastal and Great Lakes Passenger Transportation	4400	4400	
4832-	Inland Water Transportation			
48321	Inland Water Transportation	4400	4400	
483211	Inland Water Freight Transportation	4400	4400	
483212	Inland Water Passenger Transportation	4400	4400	
484-	Truck Transportation			
4841-	General Freight Trucking			
48411	General Freight Trucking, Local	4200	4200	
48412	General Freight Trucking, Long-Distance	4200	4200	
484121	General Freight Trucking, Long-Distance, Truckload	4200	4200	
484122	General Freight Trucking, Long-Distance, Less than Truckload	4200	4200	
4842-	Specialized Freight Trucking			
48421	Used Household and Office Goods Moving	4200	4200	
48422	Specialized Freight (except Used Goods) Trucking, Local	4200	4200	
48423	Specialized Freight (except Used Goods) Trucking, Long-Distance	4200	4200	
485-	Transit and Ground Passenger Transportation			
4851-	Urban Transit Systems			
48511	Urban Transit Systems	4110	4110	
485111	Mixed Mode Transit Systems	4110	4110	
485112	Commuter Rail Systems	4110	4110	
485113	Bus and Motor Vehicle Transit Systems	4110	4110	
485119	Other Urban Transit Systems	4110	4110	
4852-	Interurban and Rural Bus Transportation			
48521	Interurban and Rural Bus Transportation	4110	4110	
4853-	Taxi and Limousine Service			
48531	Taxi Service	4110	4110	
48532	Limousine Service	4110	4110	
4854-	School and Employee Bus Transportation			
48541	School and Employee Bus Transportation	4110	4110	
4855-	Charter Bus Industry			
48551	Charter Bus Industry	4110	4110	
4859-	Other Transit and Ground Passenger Transportation			
48599	Other Transit and Ground Passenger Transportation	4110	4110	
485991	Special Needs Transportation	4110	4110	
485999	All Other Transit and Ground Passenger Transportation	4110	4110	
486-	Pipeline Transportation			
4861-	Pipeline Transportation of Crude Oil			
48611	Pipeline Transportation of Crude Oil	4600	4600	
4862-	Pipeline Transportation of Natural Gas			
48621	Pipeline Transportation of Natural Gas	4920	4920	
4869-	Other Pipeline Transportation			
48691	Pipeline Transportation of Refined Petroleum Products	4600	4600	
48699	All Other Pipeline Transportation	4600	4600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
487-	Scenic and Sightseeing Transportation			
4871-	Scenic and Sightseeing Transportation, Land			
48711	Scenic and Sightseeing Transportation, Land	7990	7990	
4872-	Scenic and Sightseeing Transportation, Water			
48721	Scenic and Sightseeing Transportation, Water	7990	7990	
4879-	Scenic and Sightseeing Transportation, Other			
48799	Scenic and Sightseeing Transportation, Other	7990	7990	
488-	Support Activities for Transportation			
4881-	Support Activities for Air Transportation			
48811	Airport Operations	*	*	Question 2
488111	Air Traffic Control	*	*	Question 2
488119	Other Airport Operations	*	*	Question 2
48819	Other Support Activities for Air Transportation	*	*	Question 2
4882-	Support Activities for Rail Transportation			
48821	Support Activities for Rail Transportation	4790	4790	
4883-	Support Activities for Water Transportation			
48831	Port and Harbor Operations	4400	4400	
48832	Marine Cargo Handling	4400	4400	
48833	Navigational Services to Shipping	4400	4400	
48839	Other Support Activities for Water Transportation	4400	4400	
4884-	Support Activities for Road Transportation			
48841	Motor Vehicle Towing	7530	7530	
48849	Other Support Activities for Road Transportation	4790	4790	
4885-	Freight Transportation Arrangement			
48851	Freight Transportation Arrangement	4790	4790	
4889-	Other Support Activities for Transportation			
48899	Other Support Activities for Transportation	4790	4790	
488991	Packing and Crating	4780	4780	
488999	All Other Support Activities for Transportation	4790	4790	
491-	Postal Service			
4911-	Postal Service			
49111	Postal Service	4300	4300	
492-	Couriers and Messengers			
4921-	Couriers			
49211	Couriers	4200	4200	
4922-	Local Messengers and Local Delivery			
49221	Local Messenger and Local Delivery	4200	4200	
493-	Warehousing and Storage Facilities			
4931-	Warehousing and Storage Facilities			
49311	General Warehousing and Storage Facilities	4200	4200	
49312	Refrigerated Warehousing and Storage Facilities	4200	4200	
49313	Farm Product Warehousing and Storage Facilities	4200	4200	
49319	Other Warehousing and Storage Facilities	4200	4200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
51-INFORMATION				
511-	Publishing Industries			
5111-	Newspaper, Periodical, Book and Database Publishers			
51111	Newspaper Publishers	2710	2710	
51112	Periodical Publishers	2710	2710	
51113	Book Publishers	2710	2710	
51114	Database and Directory Publishers	2710	2710	
51119	Other Publishers	2710	2710	
511191	Greeting Card Publishers	2710	2710	
511199	All Other Publishers	2710	2710	
5112-	Software Publishers			
51121	Software Publishers	7370	7370	
512-	Motion Picture and Sound Recording Industries			
5121-	Motion Picture and Video Industries			
51211	Motion Picture and Video Production	7810	7810	
51212	Motion Picture and Video Distribution	7810	7810	
51213	Motion Picture and Video Exhibition	7830	7830	
512131	Motion Picture Theaters, except Drive-In	7830	7830	
512132	Drive-In Motion Picture Theaters	7830	7830	
51219	Post Production and Other Motion Picture and Video Industries	7810	7810	
512191	Teleproduction and Other Post-Production Services	7810	7810	
512199	Other Motion Picture and Video Industries	7810	7810	
5122-	Sound Recording Industries			
51221	Record Production	8990	8990	
51222	Integrated Record Production/Distribution	8990	8990	
51223	Music Publishers	8990	8990	
51224	Sound Recording Studios	8990	8990	
51229	Other Sound Recording Industries	8990	8990	
513-	Broadcasting and Telecommunications			
5131-	Radio and Television Broadcasting			
51311	Radio Broadcasting	4832	4832	
513111	Radio Networks	4832	4832	
513112	Radio Stations	4832	4832	
51312	Television Broadcasting	4833	4833	
5132-	Cable Networks and Program Distribution			
51321	Cable Networks	4810	4810	
51322	Cable and Other Program Distribution	4810	4810	
5133-	Telecommunications			
51331	Wired Telecommunications Carriers	4810	4810	
51332	Wireless Telecommunications Carriers (except Satellite)	4810	4810	
513321	Paging	4810	4810	
513322	Cellular and Other Wireless Telecommunications	4810	4810	
51333	Telecommunications Resellers	4810	4810	
51334	Satellite Telecommunications	4810	4810	
51339	Other Telecommunications	*	*	Question 3

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
514-	Information Services and Data Processing Services			
5141-	Information Services			
51411	News Syndicates	7330	7330	
51412	Libraries and Archives	8210	8210	
51419	Other Information Services	7330	7330	
514191	On-Line Information Services	7370	7370	
514199	All Other Information Services	7330	7330	
5142-	Data Processing Services			
51421	Data Processing Services	7370	7370	
52-FINANCE AND INSURANCE				
521-	Monetary Authorities Central Bank			
5211-	Monetary Authorities-Central Banks			
52111	Monetary Authorities-Central Banks	6000	6000	
522-	Credit Intermediation and Related Activities			
5221-	Depository Credit Intermediation			
52211	Commercial Banking	6000	6000	
52212	Savings Institutions	6120	6120	
52213	Credit Unions	6120	6120	
52219	Other Depository Intermediation	6000	6000	
5222-	Non-Depository Credit Intermediation			
52221	Credit Card Issuing	6000	6000	
52222	Sales Financing	6120	6120	
52229	Other Non-Depository Credit Intermediation	6120	6120	
522291	Consumer Lending	6120	6120	
522292	Real Estate Credit	6120	6120	
522293	International Trade Financing	6000	6000	
522294	Secondary Market Financing	6120	6120	
522298	All Other Non-Depository Credit Intermediation	6120	6120	
5223-	Activities Related to Credit Intermediation			
52231	Mortgage and Other Loan Brokers	6120	6120	
52232	Financial Transactions Processing, Reserve, and Clearing House Activities	6120	6120	
52239	Other Activities Related to Credit Intermediation	6120	6120	
523-	Securities, Commodity Contracts and Other Intermediation and Related Activities			
5231-	Securities and Commodity Contracts Intermediation and Brokerage			
52311	Investment Banking and Securities Dealing	6200	6200	
52312	Securities Brokerage	6200	6200	
52313	Commodity Contracts Dealing	6200	6200	
52314	Commodity Brokerage	6200	6200	
5232-	Securities and Commodity Exchanges			
52321	Securities and Commodity Exchanges	6200	6200	
5239-	Other Financial Investment Activities			
52391	Miscellaneous Intermediation	6200	6200	
52392	Portfolio Management	6200	6200	
52393	Investment Advice	6200	6200	
52399	All Other Financial Investment Activities	6200	6200	
523991	Trust, Fiduciary and Custody Activities	6700	6700	
523999	Miscellaneous Financial Investment Activities	6200	6200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
524-	Insurance Carriers and Related Activities			
5241-	Insurance Carriers			
52411	Direct Life, Health and Medical Insurance Carriers	6390	6390	
524113	Direct Life Insurance Carriers	6390	6390	
524114	Direct Health and Medical Insurance Carriers	6390	6390	
52412	Direct Insurance (except Life, Health and Medical) Carriers	6390	6390	
524126	Direct Property and Casualty Insurance Carriers	6390	6390	
524127	Direct Title Insurance Carriers	6390	6390	
524128	Other Direct Insurance (except Life, Health, and Medical) Carriers	6390	6390	
52413	Reinsurance Carriers	6390	6390	
5242-	Agencies, Brokerages and Other Insurance Related Activities			
52421	Insurance Agencies and Brokerages	6400	6400	
52429	Other Insurance Related Activities	6400	6400	
524291	Claims Adjusters	6400	6400	
524292	Third Party Administration for Insurance and Pension Funds	6390	6390	
524298	All Other Insurance Related Activities	6400	6400	
525-	Funds, Trusts and Other Financial Vehicles (U.S. only)			
5251-	Insurance and Employee Benefit Funds			
52511	Pension Funds	6390	6390	
52512	Health and Welfare Funds	6390	6390	
52519	Other Insurance Funds	6390	6390	
5259-	Other Investment Pools and Funds			
52591	Open-End Investment Funds	6700	6700	
52592	Trusts, Estates, and Agency Accounts	6700	6700	
52593	Real Estate Investment Trusts	6700	6700	
52599	Other Financial Vehicles	6700	6700	
53-REAL ESTATE AND RENTAL AND LEASING				
531-	Real Estate			
5311-	Lessors of Real Estate			
53111	Lessors of Residential Buildings and Dwellings	*	6500	Question 7
53112	Lessors of Nonresidential Buildings (except Miniwarehouses)	*	6500	Question 7
53113	Lessors of Miniwarehouses and Self Storage Units	*	6500	Question 7
53119	Lessors of Other Real Estate Property	*	6500	Question 7
5312-	Offices of Real Estate Agents and Brokers			
53121	Offices of Real Estate Agents and Brokers	*	6500	Question 7
5313-	Activities Related to Real Estate			
53131	Real Estate Property Managers	*	6500	Question 7
531311	Residential Property Managers	*	6500	Question 7
531312	Nonresidential Property Managers	*	6500	Question 7
53132	Offices of Real Estate Appraisers	*	6500	Question 7
53139	Other Activities Related to Real Estate	*	6500	Question 7
532-	Rental and Leasing Services			
5321-	Automotive Equipment Rental and Leasing			
53211	Passenger Car Rental and Leasing	7510	7510	
532111	Passenger Cars Rental	7510	7510	
532112	Passenger Cars Leasing	7510	7510	
53212	Truck, Utility Trailer and RV (Recreational Vehicle) Rental and Leasing	7510	7510	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
5322-	Consumer Goods Rental			
53221	Consumer Electronics and Appliances Rental	7394	7394	
53222	Formal Wear and Costume Rental	7299	7299	
53223	Video Tapes and Disc Rental	5999	5999	
53229	Other Consumer Goods Rental	7394	7394	
532291	Home Health Equipment Rental	7394	7394	
532292	Recreational Goods Rental	7990	7990	Question 17
532299	All Other Consumer Goods Rental	7394	7394	
5323-	General Rental Centers			
53231	General Rental Centers	7394	7394	
5324-	Commercial and Industrial Machinery and Equipment Rental and Leasing			
53241	Construction, Transportation, Mining and Forestry Machinery and Equipment Rental and Leasing	7394	7394	
532411	Commercial Air, Rail, and Water Transportation Equipment Rental and Leasing	7394	7394	
532412	Construction, Mining and Forestry Machinery and Equipment Rental and Leasing	7394	7394	
53242	Office Machinery and Equipment Rental and Leasing	7394	7394	
53249	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	7394	7394	
533-	Owners and Lessors of Other Non-Financial Assets			
5331-	Owners, Owners and Lessors of Other Non-Financial Assets			
53311	Owners and Lessors of Other Non-Financial Assets	6700	6700	
54-PROFESSIONAL, SCIENTIFIC AND TECHNICAL SERVICES				
541-	Professional, Scientific and Technical Services			
5411-	Legal Service			
54111	Offices of Lawyers	*	*	Question 11
54119	Other Legal Services	*	*	Question 11
541191	Title Abstract and Settlement Offices	6360	6360	
541199	All Other Legal Services	*	*	Question 11
5412-	Accounting, Tax Preparation, Bookkeeping and Payroll Services			
54121	Accounting, Tax Preparation, Bookkeeping and Payroll Services	8930	8930	
541211	Offices of Certified Public Accountants	8930	8930	
541213	Tax Preparation Services	7330	7330	
541214	Payroll Services	8930	8930	
541219	Other Accounting Services	8930	8930	
5413-	Architectural, Engineering and Related Services			
54131	Architectural Services	8910	8910	
54132	Landscape Architectural Services	0780	0780	
54133	Engineering Services	8910	8910	
54134	Drafting Services	8910	8910	
54135	Building Inspection Services	8910	8910	
54136	Geophysical Surveying and Mapping Services	8940	8940	
54137	Surveying and Mapping (except Geophysical) Services	8940	8940	
54138	Testing Laboratories	8920	8920	
5414-	Specialized Design Services			
54141	Interior Design Services	7330	7330	
54142	Industrial Design Services	7330	7330	
54143	Graphic Design Services	7395	7395	
54149	Other Specialized Design Services	7330	7330	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
5415-	Computer Systems Design and Related Services			
54151	Computer Systems Design and Related Services	7370	7370	
541511	Custom Computer Programming Services	7370	7370	
541512	Computer Systems Design Services	7370	7370	
541513	Computer Facilities Management Services	7370	7370	
541519	Other Computer Related Services	7370	7370	
5416-	Management, Scientific and Technical Consulting Services			
54161	Management Consulting Services	7392	7392	
541611	Administrative Management and General Management Consulting Services	7392	7392	
541612	Human Resources and Executive Search Consulting Services	7392	7392	
541613	Marketing Consulting Services	7392	7392	
541614	Process, Physical, Distribution and Logistics Consulting Services	7392	7392	
541618	Other Management Consulting Services	7392	7392	
54162	Environmental Consulting Services	8990	8990	
54169	Other Scientific and Technical Consulting Services	7392	7392	
5417-	Scientific Research and Development Services			
54171	Research and Development in the Physical Sciences and Engineering Services	8920	8920	
54172	Research and Development in the Life Sciences	8920	8920	
54173	Research and Development in the Social Sciences and Humanities	8920	8920	
5418-	Advertising and Related Services			
54181	Advertising Agencies	7310	7310	
54182	Public Relations Agencies	7310	7310	
54183	Media Buying Agencies	7310	7310	
54184	Media Representatives	7310	7310	
54185	Display Advertising	7310	7310	
54186	Direct Mail Advertising	7330	7330	
54187	Advertising Material Distribution Services	7310	7310	
54189	Other Services Related to Advertising	7310	7310	
5419-	Other Professional, Scientific and Technical Services			
54191	Marketing Research and Public Opinion Polling	8920	8920	
54192	Photographic Services	7395	7395	
541921	Photographic Studios, Portrait	7395	7395	
541922	Commercial Photography	7395	7395	
54193	Translation and Interpretation Services	7330	7330	
54194	Veterinary Services	0742	0742	
54199	All Other Professional, Scientific and Technical Services	7330	7330	
55-MANAGEMENT OF COMPANIES AND ENTERPRISES				
551-	Management of Companies and Enterprises			
5511-	Management of Companies and Enterprises			
55111	Management of Companies and Enterprises	*	*	Question 8
551111	Offices of Bank Holding Companies	*	*	Question 8
551112	Offices of Other Holding Companies	*	*	Question 8
551114	Corporate, Subsidiary and Regional Managing Offices	*	*	Question 8

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
56-ADMINISTRATIVE AND SUPPORT SERVICES, WASTE MANAGEMENT AND REMEDIATION SERVICE				
561-	Administrative and Support Services			
5611-	Office Administrative Services			
56111	Office Administrative Services	7392	7392	
5612-	Facilities Support Services			
56121	Facilities Support Services	7330	7330	
5613-	Employment Services			
56131	Employment Placement Agencies	7360	7360	
56132	Temporary Help Services	7360	7360	
56133	Employee Leasing Services	7360	7360	
5614-	Business Support Services			
56141	Document Preparation Services	7330	7330	
56142	Telephone Call Centers	7330	7330	
561421	Telephone Answering Services	7330	7330	
561422	Telemarketing Bureaus	7330	7330	
56143	Business Service Centers	7330	7330	
561431	Private Mail Centers	7330	7330	
561439	Business Services Centers (including Copy Shops)	7330	7330	
56144	Collection Agencies	7330	7330	
56145	Credit Bureaus	7330	7330	
56149	Other Business Support Services	7330	7330	
561491	Repossession Services	7330	7330	
561492	Court Reporting and Stenotype Services	7330	7330	
561499	All Other Business Support Services	7330	7330	
5615-	Travel Arrangement and Reservation Services			
56151	Travel Agencies	4722	4722	
56152	Tour Operators	4722	4722	
56159	Other Travel Arrangement and Reservation Services	4722	4722	
561591	Convention and Visitors Bureaus	7330	7330	
561599	All Other Travel Arrangement and Reservation Services	4722	4722	
5616-	Investigation and Security Services			
56161	Investigation, Guard and Armored Car Services	7330	7330	
561611	Investigation Services	7330	7330	
561612	Security Guards and Patrol Services	7330	7330	
561613	Armored Car Services	7330	7330	
56162	Security Systems Services	7340	7340	
561621	Security Systems Services (except Locksmiths)	7340	7340	
561622	Locksmiths	7340	7340	
5617-	Services to Buildings and Dwellings			
56171	Exterminating and Pest Control Services	7340	7340	
56172	Janitorial Services	7340	7340	
56173	Landscaping Services	0780	0780	
56174	Carpet and Upholstery Cleaning Services	7210	7210	
56179	Other Services to Buildings and Dwellings	7340	7340	
5619-	Other Support Services			
56191	Packaging and Labeling Services	7330	7330	
56192	Convention and Trade Show Organizers	7330	7330	
56199	All Other Support Services	7330	7330	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
562-	Waste Management and Remediation Services			
5621-	Waste Collection			
56211	Waste Collection	4950	4950	
562111	Solid Waste Collection	4950	4950	
562112	Hazardous Waste Collection	4950	4950	
562119	Other Waste Collection	4950	4950	
5622-	Waste Treatment and Disposal			
56221	Waste Treatment and Disposal	4950	4950	
562211	Hazardous Waste Treatment and Disposal	4950	4950	
562212	Solid Waste Landfills	4950	4950	
562213	Solid Waste Combustors and Incinerators	4950	4950	
562219	Other Nonhazardous Waste Treatment and Disposal	4950	4950	
5629-	Remediation and Other Waste Management Services			
56291	Remediation Services	4950	4950	
56292	Materials Recovery Facilities	4950	4950	
56299	All Other Waste Management Services	4950	4950	
562991	Septic Tank and Related Services	4950	4950	
562998	All Other Miscellaneous Waste Management Services	4950	4950	
61-EDUCATIONAL SERVICES				
611-	Educational Services			
6111-	Elementary and Secondary Schools			
61111	Elementary and Secondary Schools	8200	8200	
6112-	Junior Colleges			
61121	Junior Colleges	8200	8200	
6113-	Colleges, Universities and Professional Schools			
61131	Colleges, Universities and Professional Schools	8200	8200	
6114-	Business Schools and Computer and Management Training			
61141	Business and Secretarial Schools	8200	8200	
61142	Computer Training	8200	8200	
61143	Professional and Management Development Training Schools	8299	8299	
6115-	Technical and Trade Schools			
61151	Technical and Trade Schools	8200	8200	
611511	Cosmetology and Barber Schools	7230	7230	
611512	Flight Training	8200	8200	
611513	Apprenticeship Training	8200	8200	
611519	Other Technical and Trade Schools	8200	8200	
6116-	Other Schools and Instruction			
61161	Fine Arts Schools	8299	8299	
61162	Sports and Recreation Instruction	8299	8299	
61163	Language Schools	8299	8299	
61169	All Other Schools and Instruction	8299	8299	
611691	Exam Preparation and Tutoring	8299	8299	
611692	Automobile Driving Schools	8299	8299	
611699	All Other Miscellaneous Schools and Instruction	8299	8299	
6117-	Educational Support Services			
61171	Educational Support Services	8299	8299	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
62-HEALTH CARE AND SOCIAL ASSISTANCE				
621-	Ambulatory Health Care Services			
6211-	Offices of Physicians			
62111	Offices of Physicians	*	*	Question 9
621111	Offices of Physicians, (except Mental Health Specialists)	*	*	Question 9
621112	Offices of Physicians, Mental Health Specialists	*	*	Question 9
6212-	Offices of Dentists			
62121	Offices of Dentists	*	*	Question 10
6213-	Office of Other Health Practitioners			
62131	Offices of Chiropractors	*	*	Question 9
62132	Offices of Optometrists	*	*	Question 9
62133	Offices of Mental Health Practitioners (except Physicians)	8040	8040	
62134	Offices of Physical, Occupational, and Speech Therapists and Audiologists	*	*	Question 9
62139	Offices of All Other Health Practitioners	*	*	Question 9
621391	Offices of Podiatrists	*	*	Question 9
621399	Offices of All Other Miscellaneous Health Practitioners	*	*	Question 9
6214-	Outpatient Care Centers			
62141	Family Planning Centers	8090	8090	
62142	Outpatient Mental Health and Substance Abuse Centers	*	*	
62149	Other Outpatient Care Centers	*	*	
621491	HMO Medical Centers	*	*	Question 9
621492	Kidney Dialysis Centers	*	*	
621493	Freestanding Ambulatory Surgical and Emergency Centers	8060	8060	
621498	All Other Outpatient Care Facilities	*	*	
6215-	Medical and Diagnostic Laboratories			
62151	Medical and Diagnostic Laboratories	8070	8070	
621511	Medical Laboratories	8070	8070	
621512	Diagnostic Imaging Centers	8070	8070	
6216-	Home Health Care Services			
62161	Home Health Care Services	*	*	
6219-	Other Ambulatory Health Care Services			
62191	Ambulance Service	8090	8090	
62199	All Other Ambulatory Health Care Services	8090	8090	
621991	Blood and Organ Banks	8090	8090	
621999	All Other Miscellaneous Ambulatory Health Care Services	8090	8090	
622-	Hospitals			
6221-	General Medical and Surgical Hospitals			
62211	General Medical and Surgical Hospitals	8060	8060	
6222-	Psychiatric and Substance Abuse Hospitals			
62221	Psychiatric and Substance Abuse Hospitals	8063	8063	
6223-	Specialty (except Psychiatric and Substance Abuse) Hospitals			
62231	Specialty (except Psychiatric and Substance Abuse) Hospitals	8090	8090	
623-	Nursing and Residential Care Facilities			
6231-	Nursing Care Facilities			
62311	Nursing Care Facilities	8050	8050	
6232-	Residential Mental Retardation, Mental Health and Substance Abuse Facilities			
62321	Residential Mental Retardation Facilities	8040	8040	
62322	Residential Mental Health and Substance Abuse Facilities	8040	8040	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
6233-	Community Care Facilities for the Elderly			
62331	Community Care Facilities for the Elderly	8300	8300	
623311	Continuing Care Retirement Communities	8300	8300	
623312	Homes for the Elderly	8300	8300	
6239-	Other Residential Care Facilities			
62399	Other Residential Care Facilities	*	*	
624-	Social Assistance			
6241-	Individual and Family Services			
62411	Child and Youth Services	*	*	
62412	Services for the Elderly and Persons with Disabilities	*	*	
62419	Other Individual and Family Services	*	*	
6242-	Community Food and Housing, and Emergency and Other Relief Services			
62421	Community Food Services	8300	8300	
62422	Community Housing Services	8300	8300	
624221	Temporary Shelters	8300	8300	
624229	Other Community Housing Services	8300	8300	
62423	Emergency and Other Relief Services	8300	8300	
6243-	Vocational Rehabilitation Services			
62431	Vocational Rehabilitation Services	*	*	
6244-	Child Day Care Services			
62441	Child Day Care Services	*	*	
71-ARTS, ENTERTAINMENT AND RECREATION				
711-	Performing Arts, Spectator Sports and Related Industries			
7111-	Performing Arts Companies			
71111	Theater Companies and Dinner Theaters	7990	7990	
71112	Dance Companies	7990	7990	
71113	Musical Groups and Artists	7990	7990	
71119	Other Performing Arts Companies	7990	7990	
7112-	Spectator Sports			
71121	Spectator Sports	7990	7990	
711211	Sports Teams and Clubs	7990	7990	
711212	Race Tracks	7990	7990	
711219	Other Spectator Sports	7990	7990	
7113-	Promoters of Performing Arts, Sports and Similar Events			
71131	Promoters of Performing Arts, Sports and Similar Events with Facilities	7990	7990	
71132	Promoters of Performing Arts, Sports, and Similar Events without Facilities	7990	7990	
7114-	Agents and Managers for Artists, Athletes, Entertainers and Other Public Figures			
71141	Agents and Managers for Artists, Athletes, Entertainers and Other Public Figures	7990	7990	
7115-	Independent Artists, Writers, and Performers			
71151	Independent Artists, Writers, and Performers	7990	7990	
712-	Museums, Historical Sites and Similar Institutions			
7121-	Museums, Historical Sites and Similar Instructions			
71211	Museums	8410	8410	
71212	Historical Sites	8410	8410	
71213	Zoos and Botanical Gardens	8410	8410	
71219	Nature Parks and Other Similar Institutions	7990	7990	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
713-	Amusement, Gambling and Recreation Industries			
7131-	Amusement Parks and Arcades			
71311	Amusement and Theme Parks	7990	7990	
71312	Amusement Arcades	7990	7990	
7132-	Gambling Industries			
71321	Casinos (except Casino Hotels)	7930	7930	
71329	Other Gambling Industries	7930	7930	
7139-	Other Amusement and Recreation Industries			
71391	Golf Courses and Country Clubs	7990	7990	Question 17
71392	Skiing Facilities	7990	7990	Question 17
71393	Marinas	4400	4400	
71394	Fitness and Recreational Sports Centers	7990	7990	
71395	Bowling Centers	7990	7990	
71399	All Other Amusement and Recreation Industries	7990	7990	Question 17
72-ACCOMMODATION AND FOODSERVICES				
721-	Accommodation			
7211-	Traveler Accommodation			
72111	Hotels (except Casino Hotels) and Motels	7000	7000	
72112	Casino Hotels	7000	7000	
72119	Other Traveler Accommodation	7000	7000	
721191	Bed and Breakfast Inns	7000	7000	
721199	All Other Traveler Accommodation	7000	7000	
7212-	RV (Recreational Vehicle) Parks and Recreational Camps			
72121	RV (Recreational Vehicle) Parks and Recreational Camps	7000	7000	
721211	RV (Recreational Vehicle) Parks and Campgrounds	7000	7000	
721214	Recreational and Vacation Camps	7000	7000	
7213-	Rooming and Boarding Houses			
72131	Rooming and Boarding Houses	7000	7000	
722-	Foodservices and Drinking Places			
7221-	Full-Service Restaurants			
72211	Full-Service Restaurants	*	*	Question 6
7222-	Limited-Service Eating Places			
72221	Limited-Service Eating Places	*	*	Question 6
722211	Limited-Service Restaurants	*	*	Question 6
722212	Cafeterias	*	*	Question 6
722213	Snack and Nonalcoholic Beverage Bars	*	*	Question 6
7223-	Special Foodservices			
72231	Foodservice Contractors	*	*	Question 6
72232	Caterers	*	*	Question 6
72233	Mobile Foodservices	5999	5999	
7224-	Drinking Places (Alcoholic Beverages)			
72241	Drinking Places (Alcoholic Beverages)	*	*	Question 6

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
81-OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)				
811-	Repair and Maintenance			
8111-	Automotive Repair and Maintenance			
81111	Automotive Mechanical and Electrical Repair and Maintenance	7530	7530	
811111	General Automotive Repair	7530	7530	
811112	Automotive Exhaust System Repair	7530	7530	
811113	Automotive Transmission Repair	7530	7530	
811118	Other Automotive Mechanical and Electrical Repair and Maintenance	7530	7530	
81112	Automotive Body, Paint, Interior and Glass Repair	7530	7530	
811121	Automotive Body, Paint, and Interior Repair and Maintenance	7530	7530	
811122	Automotive Glass Replacement Shops	7530	7530	
81119	Other Automotive Repair and Maintenance	7530	7530	
811191	Automotive Oil Change and Lubrication Shops	7530	7530	
811192	Car Washes	7540	7540	
811198	All Other Automotive Repair and Maintenance	7530	7530	
8112-	Electronic and Precision Equipment Repair and Maintenance			
81121	Electronic and Precision Equipment Repair and Maintenance	7600	7600	
811211	Consumer Electronics Repair and Maintenance	7600	7600	
811212	Computer and Office Machine Repair and Maintenance	7370	7370	
811213	Communication Equipment Repair and Maintenance	7600	7600	
811219	Other Electronic and Precision Equipment Repair and Maintenance	7600	7600	
8113-	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance			
81131	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	7600	7600	
8114-	Personal and Household Goods Repair and Maintenance			
81141	Home and Garden Equipment and Appliance Repair and Maintenance	7600	7600	
811411	Home and Garden Equipment Repair and Maintenance	7600	7600	
811412	Appliance Repair and Maintenance	7600	7600	
81142	Reupholstery and Furniture Repair	7600	7600	
81143	Footwear and Leather Goods Repair	7600	7600	
81149	Other Personal and Household Goods Repair and Maintenance	7600	7600	
812-	Personal and Laundry Services			
8121-	Personal Care Services			
81211	Hair, Nail and Skin Care Services	7230	7230	
812111	Barber Shops	7240	7240	
812112	Beauty Salons	7230	7230	
812113	Nail Salons	7230	7230	
81219	Other Personal Care Services	7299	7299	
812191	Diet and Weight Reducing Centers	7299	7299	
812199	Other Personal Care Services	7299	7299	
8122-	Death Care Services			
81221	Funeral Homes	7260	7260	
81222	Cemeteries and Crematories	7260	7260	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
8123-	Laundry Services			
81231	Coin-Operated Laundries and Drycleaners	7210	7210	
81232	Drycleaning and Laundry Services (except Coin-Operated)	7210	7210	
812321	Laundries, Family and Commercial	7210	7210	
812322	Drycleaning Plants	7210	7210	
81233	Linen and Uniform Supply	7210	7210	
812331	Linen Supply	7210	7210	
812332	Industrial Launderers	7210	7210	
81239	Other Laundry Services	7210	7210	
812391	Garment Pressing and Agents for Laundries	7210	7210	
812399	All Other Laundry Services	7210	7210	
8129-	Other Personal Services			
81291	Pet Care (except Veterinary) Services	0790	0790	
81292	Photo Finishing	7395	7395	
812921	Photo Finishing Laboratories (except One-Hour)	7395	7395	
812922	One-Hour Photo Finishing	7395	7395	
81293	Parking Lots and Garages	7520	7520	
81299	All Other Personal Services	7299	7299	
813-	Religious, Grantmaking, Civic, and Professional and Similar Organizations			
8131-	Religious Organizations			
81311	Religious Organizations	8660	8660	
8132-	Grantmaking and Giving Services			
81321	Grantmaking and Giving Services	*	*	
813211	Grantmaking Foundations	6700	6700	
813212	Voluntary Health Organizations	*	*	
813219	Other Grantmaking and Giving Services	*	*	
8133-	Social Advocacy Organizations			
81331	Social Advocacy Organizations	8990	8990	
813311	Human Rights Organizations	8990	8990	
813312	Environment, Conservation and Wildlife Organizations	8990	8990	
813319	Other Social Advocacy Organizations	8990	8990	
8134-	Civic and Social Organizations			
81341	Civic and Social Organizations	8610	8610	Question 17
8139-	Business, Professional, Labor, Political, and Other Organizations			
81391	Business Associations	8610	8610	
81392	Professional Organizations	8610	8610	
81393	Labor Unions and Similar Labor Organizations	8610	8610	
81394	Political Organizations	8670	8670	
81399	Other Similar Organizations	8610	8610	
814-	Private Households			
8141-	Private Households			
81411	Private Households	8090	8090	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
92-PUBLIC ADMINISTRATION				
921-	Executive, Legislative, Public Finance and General Government			
9211-	Executive, Legislative, Public Finance and General Government			
92111	Executive Offices	*	*	Question 15
92112	Legislative Bodies	*	*	Question 15
92113	Public Finance	*	*	Question 15
92114	Executive and Legislative Offices, Combined	*	*	Question 15
92115	American Indian and Alaska Native Tribal Governments	*	*	Question 15
92119	All Other General Government	*	*	Question 15
922-	Justice, Public Order, and Safety			
9221-	Justice, Public Order, and Safety			
92211	Courts	*	*	Question 15
92212	Police Protection	*	*	Question 15
92213	Legal Counsel and Prosecution	*	*	Question 15
92214	Correctional Institutions	*	*	Question 15
92215	Parole Offices and Probation Offices	*	*	Question 15
92216	Fire Protection	*	*	Question 15
92219	All Other Justice, Public Order, and Safety	*	*	Question 15
923-	Administration of Human Resources Program			
9231-	Administration of Human Resources Programs			
92311	Administration of Education Programs	*	*	Question 15
92312	Administration of Public Health Programs	*	*	Question 15
92313	Administration of Social, Human Resource and Income Maintenance Programs	*	*	Question 15
92314	Administration of Veteran's Affairs	*	*	Question 15
924-	Administration of Environmental Quality Programs			
9241-	Administration of Environmental Quality Programs			
92411	Air and Water Resource and Solid Waste Management	*	*	Question 15
92412	Land, Mineral, Wildlife, and Forest Conservation	*	*	Question 15
925-	Administration of Housing Programs, Urban Planning, and Community Development			
9251-	Administration of Housing Programs, Urban Planning, and Community Development			
92511	Administration of Housing Programs	*	*	Question 15
92512	Administration of Urban Planning and Community and Rural Development	*	*	Question 15
926-	Administration of Economic Programs			
9261-	Administration of Economic Programs			
92611	Administration of General Economic Programs	*	*	Question 15
92612	Regulation and Administration of Transportation Programs	*	*	Question 15
92613	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	*	*	Question 15
92614	Regulation of Agricultural Marketing and Commodity	*	*	Question 15
92615	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	*	*	Question 15

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
927-	Space Research and Technology			
9271-	Space Research and Technology			
92711	Space Research and Technology	*	*	Question 15
928-	National Security and International Affairs			
9281-	National Security and International Affairs			
92811	National Security	*	*	Question 15
92812	International Affairs	*	*	Question 15
99-UNCLASSIFIED ESTABLISHMENTS				
999-	Unclassified Establishments			
9999-	Unclassified Establishments			
99999	Unclassified Establishments	*	*	

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in New York, NY 10010. The policyholder has requested a 12 month rate guarantee with an effective date of February 1, 2014. There are 110 eligible employees. The employee contributes 35% to the employee and the dependent premium. Joe's Hardware currently does not have a dental plan. They would like a 100%-80%-50% plan quoted with a $1,000 maximum, no internal or enhanced maximum, and $50 deductible with no family max. They would like Orthodontia coverage quoted with a $1,000 max. The policyholder has requested a rate structure showing a rate for an employee and an additional rate for employees having one or more dependents.

The Standard Life Insurance Company

Company	Joe's Hardware		
State	NY		
ZIP	10000		
Effective Date	2/1/14	Orig Effective Date	2/1/14
Ortho Effective Date	2/1/14		
Product	Tailored	Ext Rate Guarantee	12 months
		Type Table	1001
		SIC Code	503011
Number of Employees	110	Composite	44
Employee Partic.	Contrib/Contrib		
PPO Option	Passive PPO	Structure	Composite
Two Tier	N		

	Type 1	Type 2	Type 3	Type 4	Ortho
Allowance Option	U&C 90th	U&C 90th	U&C 90th	None	U&C 90th
Plan Design	100	80	50		50
					Non-takeover

Annual Maximum	$1000		
		Ortho Maximum	$1000
		Child Only/Adult	Adult
Deductible		12 Month Elim	Waived for All
Type 1 Waived, $50 CCY Type 2/3			
No Family Maximum			
		Child Age	19
		Student Age	24
Prior Extraction Coverage	None		
Perio/Endo	Type 2	X-Rays	Type 1
Restorative In	Type 3	Sealants	Type 1
Commision	101		
Override Pct of Commission	0.00%		
Override Pct of Premium	0.00%		

Rates Effective February 2014

	EMPLOYEE				SPOUSE				CHILD			
	Type 1	Type 2	Type 3	Type 4	Type 1	Type 2	Type 3	Type 4	Type 1	Type 2	Type 3	Type 4
Case Size Selection Factor	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955
Participation Factor	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020
Industry or Occup Factor	0.920	0.920	0.920	0.920	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Geographic Area Factor	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014

Amount of Commission	2,334.37
Gross Premium	87,291.39

FINAL GROSS RATES	TYPE 1 & 2 %	DENTAL	ORTHO	UNITS
Employee Gross Rate	84.5%	$ 36.72	$ 1.00	110
Composite Gross Rate	91.4%	$ 73.48	$ 5.96	44
Spouse Gross Rate	82.4%	$ 40.04	$ 1.08	0
Child Gross Rate	98.8%	$ 55.16	$ 6.92	0
Spouse & Child Gross Rate	91.9%	$ 95.20	$ 8.00	0
1 Dependent Gross Rate	88.5%	$ 41.88	$ 2.64	0
2+ Dependent Gross Rate	93.7%	$ 94.32	$ 8.96	0

EXPLANATION OF FIELD VERSION OF NEW MANUAL RATESHEET

Case Size Selection Factor--Adjustment for anti-selection, based on the number of employees

Participation Factor--Adjustment for anti-selection, based on participation in the plan and contributions required.

Industry or Occupation Factor--Reflects the occupational makeup of the group.

Geographic Area Factor--Reflects the utilization of the geographic area.

Amount of Commission and Retention--Total annualized amounts, based on the number of employees and assumed dependents. If applicable, Target Loss Ratios must exceed State minimum.

Gross Premium--Total annualized premium for the case.

Commission Table--The commission scale used in pricing the case.

Scale--The percent of commission override used to price the case. This will be the assumed amount for all new business.

DEPENDENT CALCULATIONS

Comp Dependent	=	(83% x Spouse) + (73% x Child(ren))
One Dependent	=	(66% x Spouse) + (28% x Child(ren))
2 or more Dependent	=	(73% x Spouse) + (118% x Child(ren))
Spouse	=	Spouse
Child	=	Child
SP/CH	=	Spouse + Child

Alternative Commissions and Overrides

These rules apply to all Dental, Eye Care, Hearing and Lasik plans

Flat Commissions or Overrides:

Commissions or overrides may be paid to the broker or agent on a flat percentage basis equivalent to regular commission scale applied to a case.

Additional Service Commissions or Overrides:

Additional compensation may be included in a broker, agent or general agent's commission or override.

1) The participation as determined by the number of insured employees participating in the plan versus the number of insured employees eligible.
2) All the commissions and overrides paid for the policy must be on a flat% basis.
3) The aggregate total of all commissions and overrides may not exceed 19% of the gross premium.
4) Commissions and overrides may increase the premium charged to a policyholder or may be reflected as a reduction in insurer expenses.
5) The value of each additional service may be based on the broker, agent or general agents success at renewing business, amount of new business sold or the total size of their block of business.

Additional services (0% to 1.5% each):

1) Assisting in the distribution of employee booklets, certificates, and enrollment cards and in the design, preparation and distribution of any promotional material used for enrollment and pre-approved by the Company.
2) Assisting in initial enrollment meetings at multiple locations or for multiple shifts and divisions (for large case customers).
3) Assisting in processing of multiple divisions of a single firm.
4) Assisting in ongoing enrollment meetings at multiple locations, for multiple shifts or for multiple divisions.
5) Reviewing on a regular basis, the contractual provisions and claim experience, providing consultation and analysis on alternative benefit designs, implications of claims experience and/or funding alternative in conjunction with the evaluation of the policyholder's financial condition and objectives.
6) Appoint a relationship manager who will promotethe companies products, act as a coordinator of quarterly meetings betweenthe agent, policyholder and the company and serve as a liasison between the agent and company field representative.
7) Assisting in conducting employee focus groups, member satisfaction surveys, and/or other monitors of customer satisfaction and loyalty.
8) Participating in programs of communication and education for the control of claims.
9) Incurring additional service expenses related to marketing, advertising or use of a web site for promotion of Ameritas products (with the permission of the Company.)
10) Assist in the presentationof any renewal business and assist with the delivery of the renewal information to the policyholder. In addition to this, the agent will assist with the renewal process by presenting alternative renewal proposals and/or answering any renewal related questions and concerns.

DENTAL BROCHURE PRODUCT

This is a brochured product that offers a choice between a number of dental options to a given group (choice is not at employee level).

Target loss ratios for such brochures will be set uniformly. If applicable, Target Loss Ratios must exceed State minimum.

Rates are guaranteed for 12 months

Rates are based on existing manual rates blended over these variables to create the brochure rates.

SPECIAL CHILD ONLY BENEFITS

The Special Child Only Benefits ("SCOB") portion of the product will be rated using the same logic as is defined in the Dental Manual with the exception of 5 factors:

1. Unlimited maximums and Out of Pocket maximums
2. Family limits on Out of Pocket maximums
3. PPO Utilization factor
4. Medically Necessary Ortho
5. SCOB/Base plan blending formula

UNLIMITED MAXIMUMS AND OUT OF POCKET MAXIMUMS

Pricing for the Unlimited Maximum and Out Of Pocket Maximum ("OOP Max") will be based on the Annual Maximum factors for a $2,000 maximum, as defined in the Dental Manual, adjusted by the appropriate factor from the tables "Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (AV80 and above)", "Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (below AV80)", and "Family Limits on Out Of Pocket Maximums".

Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (AV80 and above)

	Common OOP Max		Not Common OOP Max	
Out of Pocket Max	In network	Out of network	In network	Out of network
NO OOP Max (but includes Annual Max)	1.000	1.000	1.000	1.000
NO OOP Max	1.010	1.020	1.005	1.015
350	1.250	1.260	1.245	1.255
500	1.170	1.180	1.165	1.175
600	1.100	1.110	1.095	1.105
700	1.050	1.060	1.045	1.055
800	1.045	1.055	1.040	1.050
900	1.040	1.050	1.035	1.045
1000	1.030	1.040	1.025	1.035
1100	1.028	1.038	1.023	1.033
1200	1.026	1.036	1.021	1.031
1300	1.024	1.034	1.019	1.029
1400	1.022	1.032	1.017	1.027
1500	1.020	1.030	1.015	1.025
1600	1.018	1.028	1.013	1.023
1700	1.016	1.026	1.011	1.021
1800	1.014	1.024	1.009	1.019
1900	1.012	1.022	1.007	1.017
2000	1.011	1.021	1.006	1.016

UNLIMITED MAXIMUMS AND OUT OF POCKET MAXIMUMS (cont.)

Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (below AV80)

Out of Pocket Max	Common OOP Max		Not Common OOP Max	
	In network	Out of network	In network	Out of network
NO OOP Max (but includes Annual Max)	1.000	1.000	1.000	1.000
NO OOP Max	1.010	1.020	1.005	1.015
350	1.090	1.100	1.085	1.095
500	1.070	1.080	1.065	1.075
600	1.055	1.065	1.050	1.060
700	1.050	1.060	1.045	1.055
800	1.045	1.055	1.040	1.050
900	1.040	1.050	1.035	1.045
1000	1.030	1.040	1.025	1.035
1100	1.028	1.038	1.023	1.033
1200	1.026	1.036	1.021	1.031
1300	1.024	1.034	1.019	1.029
1400	1.022	1.032	1.017	1.027
1500	1.020	1.030	1.015	1.025
1600	1.018	1.028	1.013	1.023
1700	1.016	1.026	1.011	1.021
1800	1.014	1.024	1.009	1.019
1900	1.012	1.022	1.007	1.017
2000	1.011	1.021	1.006	1.016

FAMILY LIMITS ON OUT OF POCKET MAXIMUMS

The appropriate factor from the following table should be multiplied by the factor for Unlimited Maximum and Out Of Pocket Maximum.

Family Limits on Out Of Pocket Maximums

Out of Pocket Maximum	No Family Limit	X Family member max*		Family cumulative total $ max: individual max applies**		Family cumulative total $ max: individual max does NOT apply**	
		1	2+	1	2	1	2
350	1.000	1.025	1.015	1.030	1.020	1.030	0.980
500	1.000	1.025	1.015	1.030	1.020	1.030	0.980
600	1.000	1.015	1.005	1.020	1.010	1.020	0.980
700	1.000	1.010	1.005	1.015	1.005	1.015	0.990
800	1.000	1.010	1.005	1.015	1.005	1.015	0.990
900	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1000	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1100	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1200	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1300	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1400	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1500	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1600	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1700	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1800	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1900	1.000	1.010	1.005	1.015	1.005	1.015	0.990
2000	1.000	1.010	1.005	1.015	1.005	1.015	0.990

PPO UTILIZATION FACTOR

The formula for blending the in and out of network benefits for SCOB is the same as defined in the Dental Manual except that the SCOB PPO utilization formula will be based on the expected child benefits from the SCOB plan instead of the employee Net Claims Cost.

Here is the formula for blending SCOB rates:

A	=	In Panel Child "SCOB" Net Claims Costs
B	=	Out of Panel Child "SCOB" Net Claims Costs
C	=	Passive PPO Utilization
D	=	MAC Claim Factor

If A/B <= D then

In Panel Utilization	C
Out of Panel Utilization	1 - C
*Blended Net Rate =	(C*Net In Panel Rate) + ((1-C)*Net Out of Panel Rate)

If D < A/B < 2.0 then

In - Panel Utilization	C + ((95%-C)*(A/B-D)/(2.0-D))
Out Panel Utilization	1-(C + ((95%-C)*(A/B-D)/(2.0-D)))
*Blended Net Rate =	(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D)))*Net In Panel Rate+ (1-(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D))))*Net Out of Panel Rate

If A/B >= 2.0 then

In Panel Utilization	95%
Out Panel Utilization	5%
*Blended Net Rate =	Net In Panel Rate

*Once the utilization is calculated using the Child rate, apply the same utilization for In Panel and Out of Panel rates to calculate the SCOB Employee and Spouse blended net rates.

MEDICALLY NECESSARY ORTHO

SCOB rules define a new type of limited ortho coverage. This option will only cover a potentially limited number of orthodontic procedures that are necessary due to a specific set of conditions (covered procedures and conditions varies by state). Further, the Ortho services would not be subject to an annual maximum and follow the same out of pocket limits as the other SCOB dental benefits.

The Medically Necessary Ortho ("MNO") calculation will be incorporated into our Base Ortho calculation. Any updates to the previous tables will be listed here.

ORTHO PLAN FACTOR (updated table, refer to Dental Page 52)

Months Wait	Option	Adult	Child
None	Takeover Waived for All	1.10	1.12
	Non-Takeover Waived for All	0.90	0.95
3	Takeover Waived for Initials	1.05	1.08
	Non-Takeover Not Waived	0.81	0.85
6	Takeover Waived for Initials	1.00	1.04
	Non-Takeover Not Waived	0.73	0.75
12	Takeover Waived for Initials	0.90	0.95
	Non-Takeover Not Waived	0.55	0.55
18	Takeover Waived for Initials	0.85	0.90
	Non-Takeover Not Waived	0.50	0.50
24	Takeover Waived for Initials	0.80	0.85
	Non-Takeover Not Waived	0.45	0.45

MEDICALLY NECESSARY ORTHO COINSURANCE

If there is an Unlimited Max and there is no OOP Max, this factor is the selected Coinsurance divided by 100 (i.e., a selection of 50% coinsurance would equal a factor of 0.50). In all other instances this factor is 1.000.

MEDICALLY NECESSARY ORTHO OUT OF POCKET MAXIMUM FACTOR

	MNO OOP Max Factor			
	Common OOP maximum		Not Common OOP maximum	
OOP Max	In network	Out of network	In network	Out of network
350	1.210	1.170	1.200	1.160
500	1.130	1.100	1.120	1.090
600	1.070	1.060	1.060	1.050
700	1.010	1.010	1.000	1.000
800	0.960	0.960	0.950	0.950
900	0.900	0.920	0.890	0.910
1000	0.840	0.870	0.830	0.860
1100	0.780	0.830	0.770	0.820
1200	0.730	0.780	0.720	0.770
1300	0.670	0.740	0.660	0.730
1400	0.610	0.690	0.600	0.680
1500	0.550	0.600	0.540	0.590
1600	0.490	0.500	0.480	0.490
1700	0.440	0.560	0.430	0.550
1800	0.380	0.510	0.370	0.500
1900	0.320	0.460	0.310	0.450
2000	0.260	0.420	0.250	0.410
None	1.000	1.000	1.000	1.000

ORTHO GEO FACTORS

	MNO					
	In Network		Out of Network			
State	Unlimited Max Only	Unlimited Max + OOP	Unlimited Max Only	Unlimited Max + OOP	Passive PPO Utilization	MNO Factor
AK	4.10	3.29	5.03	4.22	0.10	0.07
AL	3.51	2.70	4.69	3.87	0.10	0.07
AR	0.46	0.38	0.54	0.46	0.11	0.07
AZ	4.20	3.39	4.98	4.17	0.78	0.07
CA	4.15	3.32	5.25	4.42	0.50	0.14
CO	4.00	3.19	5.08	4.26	0.44	0.12
CT	4.27	3.48	5.36	4.57	0.10	0.12
DC	4.49	3.68	5.42	4.61	0.20	0.12
DE	4.60	3.77	5.65	4.82	0.10	0.12
FL	4.00	3.19	4.98	4.17	0.49	0.07
GA	4.10	3.29	4.83	4.02	0.27	0.07
HI	4.20	3.37	5.15	4.32	0.10	0.12
IA	4.59	3.78	5.22	4.41	0.12	0.07
ID	4.00	3.19	5.08	4.26	0.10	0.07
IL	3.89	3.17	4.55	3.82	0.27	0.12
IN	4.00	3.19	4.93	4.12	0.20	0.12
KS	4.03	3.23	4.61	3.81	0.30	0.15
KY	0.43	0.34	0.46	0.38	0.38	0.12
LA	4.25	3.43	4.78	3.97	0.21	0.07
MA	4.11	3.35	4.87	4.12	0.23	0.15
MD	3.98	3.25	4.90	4.17	0.68	0.12
ME	4.10	3.29	4.88	4.07	0.10	0.07
MI	4.25	3.43	4.83	4.02	0.32	0.00
MN	4.59	3.78	5.37	4.56	0.19	0.12
MO	4.05	3.24	5.17	4.36	0.37	0.07
MS	3.41	2.68	4.11	3.38	0.11	0.15
MT	4.00	3.19	5.08	4.26	0.10	0.07
NC	4.30	3.48	5.13	4.31	0.21	0.07
ND	4.38	3.57	4.97	4.16	0.10	0.12
NE	4.05	3.24	4.54	3.73	0.72	0.12
NH	4.39	3.58	5.32	4.51	0.10	0.12
NJ	0.74	0.59	1.04	0.89	0.56	0.15
NM	3.89	3.10	4.93	4.14	0.48	0.12
NV	4.00	3.17	5.65	4.82	0.67	0.12
NY	4.15	3.34	5.66	4.85	0.35	0.12
OH	4.39	3.58	4.88	4.07	0.31	0.07
OK	4.60	3.77	5.15	4.32	0.15	0.15
OR	3.77	3.02	4.84	4.10	0.17	0.07
PA	4.20	3.39	4.69	3.87	0.48	0.07
PR	4.10	3.29	5.03	4.22	0.10	0.07
RI	4.49	3.68	5.32	4.51	0.00	0.12
SC	4.25	3.43	5.22	4.41	0.10	0.07
SD	4.59	3.78	5.52	4.70	0.10	0.07
TN	4.05	3.24	4.93	4.12	0.24	0.07
TX	4.15	3.34	5.03	4.22	0.24	0.07
UT	3.61	2.80	4.30	3.48	0.64	0.00
VA	0.46	0.37	0.54	0.46	0.21	0.07
VT	4.67	3.86	5.74	4.93	0.10	0.12
WA	4.45	3.61	5.39	4.56	0.10	0.09
WI	4.69	3.87	5.27	4.46	0.10	0.07
WV	3.64	2.88	4.10	3.34	0.10	0.12
WY	4.00	3.19	5.08	4.26	0.10	0.07

MEDICALLY NECESSARY ORTHO FACTOR

This percentage is used to blend the MNO Rate with the Base Ortho rate. Obtain this factor from the above Ortho Geo Table.

Ortho Net Rates = Base Ortho Rates * (1-MNO Factor) + MNO Rates * MNO Factor

This calculation is done for both in panel and out of panel rates.

MNO Rates are the Base Ortho rates excluding the Ortho Coinsurance Factor and Ortho Maximum Factor, while including the MNO OOP Factor, MNO Unlimited Max factor (from the Ortho Geo Table), and MNO Coinsurance.

ORTHO PPO TWO-TIER UTILIZATION FACTOR

Ortho OOP Utilization Incentive Factor

OOP Max	Factor	OOP Max	Factor	OOP Max	Factor
350	1.500	1000	1.350	1600	1.050
500	1.500	1100	1.300	1700	1.030
600	1.500	1200	1.250	1800	1.020
700	1.500	1300	1.200	1900	1.010
800	1.450	1400	1.150	2000	1.005
900	1.400	1500	1.100	None	1.000

InOutRatio = ([In Panel Ortho Net Rate] * [In Panel Ortho OOP Utilization Incentive Factor]) / ([Out of Panel Ortho Net Rate] * [Out of Panel Ortho OOP Utilization Incentive Factor])

If InOutRatio < 1, Ortho PPO Two-Tier Utilization Factor = Ortho Passive PPO Utilization Factor (From Ortho Geo Table)

If InOutRatio > 2, Ortho PPO Two-Tier Utilization Factor = 0.95

If 1 <= InOutRatio >= 2, Ortho PPO Two-Tier Utilization Factor = Otho Passive PPO Utilization Factor + ((0.95 - Ortho Passive PPO Utilization Factor) * (InOutRatio - 1))

Otho Final Net Rate = (In Panel Ortho Net Rate * Ortho PPO Two-Tier Utilization Factor) + (Out Of Panel Ortho Net Rate * (1 - Ortho PPO Two-Tier Utilization Factor))

SCOB/BASE PLAN BLENDING FORMULA

Groups would have a base benefit along with an SCOB component. Each piece is priced separately. As a final step in determining the net claim costs, the base plan rates and the SCOB rates need to be blended into one rate for each rating unit (Employee, Spouse or Children).

Terms: Plans with Integrated SCOB

EE, SP, CH

Employee, Spouse, Child net claim costs (blended based on PPO utilization) for the underlying dental benefit.

EESCOB, SPSCOB, CHSCOB

Employee, Spouse, Child net claim costs (blended based on PPO utilization) for the integrated SCOB benefit.

CAF_{c-s}

The Child/Student age factor (from the ChildDefintion table) used for the underlying dental plan.

CAFSCOB

The Child/Student SCOB age factor (from the ChildDefintion table) prescribed by states SCOB definition.

AAFSCOB

The Adult SCOB age factor (from the AdultSCOBAge table) prescribed by states SCOB definition.

Rate Blending Logic: Plans with Integrated SCOB

blended EE = AAFSCOB * EESCOB + (AAFAge99 - AAFSCOB) * EE

blended SP = AAFSCOB * SPSCOB + (AAFAge99 - AAFSCOB) * SP

blended CH = CHSCOB + (1 - CAFSCOB /CAFc-s) * CH

AdultSCOBAge table

Adult	Factor
19	0.000
20	0.002
21	0.004
22	0.007
23	0.013
24	0.021
25	0.031
26	0.044
27	0.058
28	0.074
29	0.090
99	1.000

SCOB/BASE PLAN "BETTER OF" BLENDING FORMULA

When a "Better Of" SCOB Plan is selected, calculate the Base and SCOB plans up to Plan & Group Adjusted Net Rates (immediately before Final Net Rates) as is defined in the "Replacement" SCOB Plan definition. Blend the Final Net Rates as defined below.

Terms: Plans with Integrated Better Of SCOB

EE / SP / CH_{Base}	Employee, Spouse, and Child Final Net Rates for the Base Dental (or Ortho) plan.
EE / SP / CH_{SCOB}	Employee, Spouse, and Child Final Net Rates for the SCOB plan.
CAFc-s	The Child/Student age factor (from the ChildDefFactors Table as defined in the SCOB Replacement Plan) used for the Base Dental plan.
CAF_{SCOB}	The Child/Student SCOB age factor (from the ChildDefFactors Table as defined in the SCOB Replacement Plan) prescribed by state's SCOB definition.
AAF_{SCOB}	The Adult SCOB age factor (from the AdultSCOBAge Table as defined in the SCOB Replacement Plan) prescribed by state's SCOB definition.
$BetterOf_{Max}$	The SCOBBetterOf factor (from the SCOBBetterOf Table). This factor varies by the selected In Panel Annual Max for the Base plan.
MNOPct	From the OrthoGeo table, as defined in the MNO Ortho Rating definition.

Rate Blending Logic: Better Of SCOB Plans

Calculate both sets of rates (as defined below) and use the greater of the two for each of EE, SP, and CH.

$EE1 = EE_{SCOB} * AAF_{SCOB} + EE_{Base} * (AAF_{Age99} - AAF_{SCOB})$

$EE2 = EE_{Base} + EE_{SCOB} * AAF_{SCOB} * SCOBBetterOf_{Max}$

$SP1 = SP_{SCOB} * AAF_{SCOB} + SP_{Base} * (AAF_{Age99} - AAF_{SCOB})$

$SP2 = SP_{Base} + SP_{SCOB} * AAF_{SCOB} * SCOBBetterOf_{Max}$

$CH1 = CH_{SCOB} + CH_{Base} * (1 - CAF_{SCOB} / CAFc\text{-}s)$

$CH2 = CH_{Base} + CH_{SCOB} * SCOBBetterOf_{Max}$

$\text{Ortho EE} = EE_{Base}$

$\text{Ortho SP} = SP_{Base} * (1 - MNOPct_{SCOB} / OAFc\text{-}s)$

$\text{Ortho CH} = CH_{SCOB} + CH_{Base} * (1 - MNOPct)$

SCOBBetterOf Table

AnnualMax	Factor
1000	0.10
1500	0.07
2000	0.04

State: District of Columbia **Filing Company:** Standard Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 2015 HCR Rates-SIC
Project Name/Number: 2015 HCR Rates-SIC/2015 HCR Rates-SIC

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	See General Informtaion Tab.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	See below.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC SIC memo v1.pdf DC Experience Exhibit.pdf DC LR Exhibit.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Comments:	Please see Actuarial Memo
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Comments:	Please see Actuarial Memo
Attachment(s):	

State: *District of Columbia* **Filing Company:** *Standard Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *2015 HCR Rates-SIC*
Project Name/Number: *2015 HCR Rates-SIC/2015 HCR Rates-SIC*

Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Third Party Authorizations
Comments:	
Attachment(s):	SIC authorization 04-2014.pdf
Item Status:	
Status Date:	

STANDARD INSURANCE COMPANY
ACTUARIAL MEMORANDUM ON RATE ESTABLISHMENT AND LOSS RATIO
Dental Group Policy Form Number 9000 Rev. 04-13 (District Of Columbia)

Scope and Purpose

This is a rate revision for a Group policy available to groups of three or more employees. Marketing and policy administration will be performed by Ameritas Life Insurance Corp. and Standard Insurance Company.

Dental/Lasik/Fusion Changes

- With this filing, some revisions are being made to the dental Special Child-Only Benefit.

Rate Manual Location: Dental - Section Three

Dental Pages 162-163

Revised and extended the Dental Maximum Out of Pocket factor tables

Dental Page 165

Revised and extended the Medically Necessary Ortho Maximum Out of Pocket factor tables

Dental Page 166

Revised the Ortho Geo Factors table

Dental Page 167

Revised and extended the Ortho PPO Two-Tier Utilization Factor table.

Benefit Description
This is a Dental plan of benefits. The benefit options available are outlined on the schedule of benefits page in the form filing. Vision and Sound plans of benefits are also available on the same basis.

Marketing Method
This product is sold by independent brokers who are recruited by employees of Standard Insurance Company.

Premium Classes
This information is described in detail in the rating manual.

Issue Age Range
This is group product issued to employees and their dependents. There is no age rating involved with this product.

Area Factors
The area classifications are based on the historic group dental experience of Ameritas Life Insurance Corp. Area ratings are determined by a combination of cost and utilization by area. The area definition is by the first three digits of the group's ZIP Code. The actual rating variations by area are listed in the rating manual.

Premium Modalization Rules
All of the premiums for this product are monthly.

Claim Liability and Reserves
Only Incurred But Unpaid Claim reserves are established for this product.

Active Life Reserves
No active life reserves are established for this product.

Renewability Clause
This is an Optionally Renewable contract.

Morbidity
Morbidity is based upon the historic group dental experience of Ameritas Life Insurance Corp., adjusted for trend.

Distribution of Business
This product is to be sold to groups of three or more employees.

Persistency
Due to level commissions and relatively level claim costs by duration, no persistency assumption is used in pricing this product.

Acquisition or Assumption.
This business is neither part of an acquisition or assumption.

Proposed Effective Date and Rating Period

5/1/2014 or upon approval. Group benefit plans based on this manual shall have:

- effective (beginning) dates no later than 12 months beyond the approval date of this manual and
- guarantee (ending) dates no later than 24 months beyond the rating period's effective date.

Underwriting

This policy is sold on a group basis. There is no individual underwriting for this product.

Effect of Law Changes

None - Not applicable

History of Rate Adjustments

The numbers below show the aggregate effect nationwide of rate changes for the past several years, measured versus the automatic application of existing Monthly Adjustment Factors to old rates. The dates shown represent the time period filed, not necessarily the effective or approval date.

2/1/2014	–	decrease -3.9%
8/1/2013	–	decrease -0.1%
2/1/2013	–	decrease -2.0%
8/1/2012	–	decrease -5.7%
2/1/2012	–	decrease -0.6%
8/1/2011	–	decrease -4.0%
2/1/2011	–	decrease -0.4%
9/1/2010	–	increase +0.6%
2/1/2010	–	decrease -1.6%
8/1/2009	–	increase +4.3%
2/1/2009	–	increase +3.9%

Coordination of Benefits

Actual loss experience, net of appropriate coordination of benefit recoveries, is used to determine the premium rates

Anticipated Loss Ratio/Expenses

Anticipated loss ratio will vary by PPO network due to differing expense structures.
See attached loss ratio exhibit.

Standard commissions for this product for all policy years are:

Annual Premium	Commissions - all policy years
$ 0 - 5,000	10.00%
$ 5,000 - 10,000	$ 500 + 6.5% of excess - above $ 5,000
$ 10,000 - 20,000	$ 825 + 3.0% of excess - above $ 10,000
$ 20,000 - 30,000	$ 1,125 + 2.5% of excess - above $ 20,000
$30,000 - 50,000	$ 1,375 + 2.0% of excess - above $ 30,000
$50,000 - 100,000	$ 1,775 + 1.5% of excess - above $ 50,000
$100,000 - 150,000	$ 2,525 + 1.0% of excess - above $100,000
$150,000 - 500,000	$ 3,025 + 0.7% of excess - above $150,000
$500,000 - 1,000,000	$ 5,475 + 0.5% of excess - above $500,000
$1,000,000 - 5,000,000	$ 7,975 + 0.3% of excess - above $1,000,000
$5,000,000 – UP	$19,975 + 0.1% of excess - above $5,000,000

Minimum Required Loss Ratio

N/A

Lifetime Loss ratio

This product is not priced using a lifetime loss ratio. Loss ratio expectations are the same for all durations

Trend Assumptions

Dental The expected claims trend assumption is 7.50% annually. Trend increases are applied on a monthly basis (1.0060449 per month.) Trend for enhanced maximum products will be the same as that used for the underlying dental plan. Any change in leveraging that might occur due to the variability of the annual maximum is included implicitly in the enhanced maximum factors.

LASIK Trend does not apply

Fusion Trend follows dental rules for the dental portion of the product and Vision rules for the Vision portion.

Data Requirements

The tables below show a history of the company's loss experience. Experience is shown specific to the company as well as aggregated across all companies that have been pooled together for experience study purposes

Historic Dental Experience Pool for all companies
Nationwide Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	520,702,485	392,902,379	75.5%
2009	563,703,341	443,157,997	78.6%
2010	561,640,969	434,015,836	77.3%
2011	571,200,803	428,587,545	75.0%
2012	563,899,726	419,707,437	74.4%
2013	557,329,202	408,731,509	73.3%
Total	3,338,476,526	2,527,102,703	75.7%

Historic Dental Experience for Standard Insurance Company
Nationwide Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	93,326,326	72,211,400	77.4%
2009	100,042,879	77,668,137	77.6%
2010	102,719,687	78,653,089	76.6%
2011	103,830,294	76,989,010	74.1%
2012	92,786,423	70,548,271	76.0%
2013	89,003,868	66,010,541	74.2%
Total	581,709,478	442,080,449	76.0%

Historic Dental Experience Pool for all companies
District Of Columbia Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	-	-	0.0%
2009	1,813,727	1,241,273	68.4%
2010	2,447,424	1,675,884	68.5%
2011	2,805,922	1,835,788	65.4%
2012	2,591,297	1,720,981	66.4%
2013	2,518,747	1,705,622	67.7%
Total	12,177,117	8,179,548	67.2%

Historic Dental Experience for Standard Insurance Company
District Of Columbia Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	-	-	0.0%
2009	503,372	334,386	66.4%
2010	519,590	306,638	59.0%
2011	562,495	365,937	65.1%
2012	486,416	352,990	72.6%
2013	164,082	101,438	61.8%
Total	2,235,954	1,461,390	65.4%

Actuarial Certification

I certify that I am an actuary and am authorized to make this Rate Filing on behalf of the company, further that the information contained in related transmittals and the filing is true, complete, correct and, in compliance with all applicable state laws, including applicable policy readability standards. The proposed changes to manual rating provided with this rate filing are recommended by Ameritas Life Insurance Corp to Standard Insurance Company. Standard Insurance Company establishes reliance upon the actuarial body of work performed by Ameritas Life Insurance Corp and affirms the recommendations presented in this filing. This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8. I certify that the proposed premiums are not excessive, inadequate or unfairly discriminatory and are reasonable in relationship to the benefits provided.

Alex Terry, FSA, MAAA
Second Vice President and Associate Actuary
Standard Insurance Compay

6/30/2014
Date

STANDARD INSURANCE COMPANY

STATE OF DISTRICT OF COLUMBIA

ACTUARIAL MEMORANDUM ON RATE ESTABLISHMENT AND LOSS RATIO
Dental

Expected average annual premium per certificate	$	589.44	
Expected number of certificate holders per group		90	
Annual premium per group	$	53,049.81	
Determination of Loss Ratio			
			% of prem
Per Policy Expenses	$	960.00	1.81%
Commissions	$	1,820.75	3.43%
Premium Tax	$	1,061.00	2.00%
Insurer Tax	$	1,538.44	2.90%
Contribution to Surplus Expense	$	2,121.99	4.00%
General Expenses	$	5,292.07	9.98%
Claim Processing	$	2,874.60	5.42%
Total Retention	$	15,668.85	
Expected Claims	$	37,380.96	
Loss Ratio		70.5%	

Historical Nationwide Dental Experience for
Ameritas Life Insurance Corp.

	Earned Premium	Incurred Claims	Loss Ratio
2009	400,273,205	315,558,964	78.8%
2010	396,232,132	308,584,642	77.9%
2011	409,613,802	309,845,442	75.6%
2012	408,216,869	303,976,199	74.5%
2013	411,837,009	303,047,885	73.6%
2014*	230,598,238	172,309,411	74.7%
Total	2,256,771,257	1,713,322,543	75.9%

*Data through 6/30/2014

Historical DC Dental Experience for
Ameritas Life Insurance Corp.

	Earned Premium	Incurred Claims	Loss Ratio
2009	1,300,186	896,911	69.0%
2010	1,908,569	1,361,803	71.4%
2011	2,238,250	1,466,706	65.5%
2012	2,098,082	1,362,642	64.9%
2013	2,345,589	1,600,991	68.3%
2014*	1,588,396	1,087,747	68.5%
Total	11,479,072	7,776,800	67.7%

*Data through 6/30/2014

Historic Nationwide Dental Experience for
Reliance Standard Life Insurance Company

	Earned Premium	Incurred Claims	Loss Ratio
2009	63,387,257	49,930,897	78.8%
2010	62,689,149	46,778,104	74.6%
2011	57,756,707	41,753,093	72.3%
2012	62,896,434	45,182,966	71.8%
2013	56,488,324	39,673,083	70.2%
2014*	30,231,809	21,407,154	70.8%
Total	333,449,679	244,725,297	73.4%

*Data through 6/30/2014

Historic DC Dental Experience for
Reliance Standard Life Insurance Company

	Earned Premium	Incurred Claims	Loss Ratio
2009	10,169	9,976	98.1%
2010	19,265	7,443	38.6%
2011	5,178	3,146	60.8%
2012	6,798	5,348	78.7%
2013	9,077	3,192	35.2%
2014*	6,576	2,197	33.4%
Total	57,063	31,301	54.9%

*Data through 6/30/2014

Historic Nationwide Dental Experience for
Standard Insurance Company

	Earned Premium	Incurred Claims	Loss Ratio
2009	100,042,879	77,668,137	77.6%
2010	102,719,687	78,653,089	76.6%
2011	103,830,294	76,989,010	74.1%
2012	92,786,423	70,548,271	76.0%
2013	89,003,868	66,010,541	74.2%
2014*	47,399,038	34,898,374	73.6%
Total	535,782,190	404,767,422	75.5%

*Data through 6/30/2014

Historic DC Dental Experience for
Standard Insurance Company

	Earned Premium	Incurred Claims	Loss Ratio
2009	503,372	334,386	66.4%
2010	519,590	306,638	59.0%
2011	562,495	365,937	65.1%
2012	486,416	352,990	72.6%
2013	164,082	101,438	61.8%
2014*	87,348	65,510	75.0%
Total	2,323,303	1,526,900	65.7%

*Data through 6/30/2014

Historic Nationwide Dental Experience for
ALIC, RSL, & SIC

	Earned Premium	Incurred Claims	Loss Ratio
2009	563,703,341	443,157,997	78.6%
2010	561,640,969	434,015,836	77.3%
2011	571,200,803	428,587,545	75.0%
2012	563,899,726	419,707,437	74.4%
2013	557,329,202	408,731,509	73.3%
2014*	308,229,085	228,614,938	74.2%
Total	3,126,003,126	2,362,815,262	75.6%

*Data through 6/30/2014

Historic DC Dental Experience for
ALIC, RSL, & SIC

	Earned Premium	Incurred Claims	Loss Ratio
2009	1,813,727	1,241,273	68.4%
2010	2,447,424	1,675,884	68.5%
2011	2,805,922	1,835,788	65.4%
2012	2,591,297	1,720,981	66.4%
2013	2,518,747	1,705,622	67.7%
2014*	1,682,321	1,155,453	68.7%
Total	13,859,437	9,335,001	67.4%

*Data through 6/30/2014

AMERITAS LIFE INSURANCE CORP
DISTRICT OF COLUMBIA
DENTAL RATE ESTABLISHMENT AND LOSS RATIO

Expected average annual premium per certificate	$	576.37	
Expected number of certificate holders per group		90	
Annual premium per group	$	51,873.18	
Determination of Loss Ratio			
			% of prem
Per Policy Expenses	$	885.00	1.71%
Commissions	$	2,593.41	5.00%
Premium Tax	$	1,037.46	2.00%
Insurer Tax	$	1,504.32	2.90%
Contribution to Surplus Expense	$	2,074.93	4.00%
Claim Processing	$	1,689.51	3.26%
General Expenses	$	5,910.71	11.39%
Total Retention	$	15,695.34	
Expected Claims	$	36,177.84	
Loss Ratio		69.7%	

RELIANCE STANDARD LIFE INSURANCE COMPANY
DISTRICT OF COLUMBIA
DENTAL RATE ESTABLISHMENT AND LOSS RATIO

Expected average annual premium per certificate	$	604.29	
Expected number of certificate holders per group		90	
Annual premium per group	$	54,386.19	
Determination of Loss Ratio			
			% of prem
Per Policy Expenses	$	960.00	1.77%
Commissions	$	2,904.83	5.34%
Premium Tax	$	1,087.72	2.00%
Insurer Tax	$	1,577.20	2.90%
Contribution to Surplus Expense	$	2,175.45	4.00%
Claim Processing	$	2,246.10	4.13%
General Expenses	$	5,999.93	11.03%
Total Retention	$	16,951.23	
Expected Claims	$	37,434.96	
Loss Ratio		68.8%	

STANDARD INSURANCE COMPANY
DISTRICT OF COLUMBIA
DENTAL RATE ESTABLISHMENT AND LOSS RATIO

Expected average annual premium per certificate	$	589.44	
Expected number of certificate holders per group		90	
Annual premium per group	$	53,049.81	
Determination of Loss Ratio			
			% of prem
Per Policy Expenses	$	960.00	1.81%
Commissions	$	1,820.75	3.43%
Premium Tax	$	1,061.00	2.00%
Insurer Tax	$	1,538.44	2.90%
Contribution to Surplus Expense	$	2,121.99	4.00%
Claim Processing	$	2,874.60	5.42%
General Expenses	$	5,292.07	9.98%
Total Retention	$	15,668.85	
Expected Claims	$	37,380.96	
Loss Ratio		70.5%	

TheStandard®
Positively different.

April 2014

TO ALL STATE INSURANCE DEPARTMENT PERSONNEL

Standard Insurance Company, Administrative Offices at 1100 SW Sixth Avenue, Portland, Oregon 97204-1093, has provided Ameritas Life Insurance Corp. with the authority to submit forms related to dental and vision insurance benefits on our behalf. Accordingly, Ameritas Life Insurance Corp. has the authority to represent us in the submission and negotiation of the approval of these forms and their accompanying rates.

In this regard, the signatures of:

Gail M. Garcia
Vice President, Group Compliance

Jennie Bell
Senior Contract Analyst

Kelly Wieseler
Senior VP, Group Chief Actuary & Provider Relations

Geri L. McKeown
Manager, Group Compliance

Mary K. Chmelka
Assistant Contract Analyst

Craig Lewin
Manager, Group Compliance

Kate McCown
Director of Exchanges, Group Compliance

Scott Farmen
Manager II , Group Compliance

When affixed to a letter or certification of intent, will be as binding as if signed by an officer of Standard Insurance Company.

Sincerely,

Alex Terry, FSA, MAAA
Second Vice President and Associate Actuary

920 SW Sixth Avenue
Portland OR 97204
tel 888.937.4783

State: *District of Columbia* **Filing Company:** *Standard Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *2015 HCR Rates-SIC*
Project Name/Number: *2015 HCR Rates-SIC/2015 HCR Rates-SIC*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/01/2014		Rate	Rate Manual	07/14/2014	SIC Rate Manual v1.pdf (Superceded)
07/01/2014		Supporting Document	Actuarial Memorandum	07/14/2014	DC SIC memo v1.pdf (Superceded)

INTRODUCTION

Section Three contains the information tables you will use when processing a group insurance case. You will also find sample cases and instructions for processing the forms.

The case samples provided are intended only as examples of the proper method to complete the forms. Variations will occur.

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NET STARTING RATES FOR U&C, MEDIAN, PPO MAX AND DOLLAR VALUE SCHEDULE

Categories	Employee	Spouse	Child
Routine Oral Evaluation	4.22	4.11	4.57
Limited Oral Evaluation	0.45	0.43	0.22
Bitewing Films	2.38	2.31	2.36
Complete Series or Panoramic Film	1.59	1.45	1.11
Other Xrays	0.93	0.89	0.74
Oral Pathology/Laboratory	0.00	0.00	0.00
Prophylaxis (Cleaning) and Fluoride	6.95	6.91	6.80
Sealants	0.00	0.00	1.08
Space Maintainers	0.00	0.00	0.13
Amalgam Restorations (Fillings)	1.26	1.25	1.17
Resin Restorations (Fillings)	8.59	8.21	7.40
Stainless Steel Crown (Prefabricated Crown)	0.01	0.01	0.59
Sedative Filling	0.05	0.04	0.02
Inlay Restorations	0.00	0.00	0.00
Onlay Restorations	0.30	0.36	0.02
Crowns Single Restorations	11.75	12.68	0.89
Temporary Crown	0.00	0.01	0.00
Veneers	0.19	0.23	0.03
Core Build-Up	0.96	1.00	0.10
Post and Core	0.45	0.46	0.06
Fixed Crown and Partial Denture Repair	0.03	0.04	0.00
Recement	0.14	0.16	0.01
Crown Lengthening	0.12	0.11	0.02
Endodontic Therapy (Root Canals)	4.67	4.72	0.90
Surgical Endodontics	0.09	0.09	0.00
Endodontics Miscellaneous	0.06	0.07	0.25
Pulp Cap	0.01	0.01	0.00
Periodontal Maintenance	0.74	0.76	0.01
Full Mouth Debridement	0.17	0.14	0.03
Non-Surgical Periodontics	1.92	1.71	0.16
Surgical Periodontics	0.35	0.36	0.03
Denture Adjustments	0.00	0.00	0.00
Denture Rebases	0.00	0.00	0.00
Denture Relines	0.05	0.07	0.00
Denture Repair	0.03	0.05	0.00
Tissue Conditioning	0.00	0.00	0.00
Prosthodontics - Fixed/Removable (Dentures)	1.32	1.39	0.00
Prosthodontics - Fixed	2.04	2.17	0.06
Cast Post and Core for Partials	0.00	0.00	0.00
Add Tooth/Clasp to Existing Partial	0.03	0.02	0.00

NET STARTING RATES FOR U&C, MEDIAN, PPO MAX AND DOLLAR VALUE SCHEDULE (continued)

Categories	Employee	Spouse	Child
Implants	2.87	2.86	0.35
Non-Surgical Extractions	1.21	1.20	1.29
Surgical Extractions	1.68	1.45	3.05
Other Oral Surgery	0.09	0.11	0.28
Biopsy of Oral Tissue	0.02	0.02	0.01
Anesthesia-General/IV	0.34	0.30	0.84
Anesthesia - Local/Nitrous	0.14	0.04	0.30
Appliance Therapy	0.00	0.00	0.01
Palliative	0.09	0.09	0.03
Occlusal Adjustment	0.00	0.00	0.00
Occlusal Guard	0.26	0.25	0.15
Therapeutic Drug	0.01	0.01	0.01
Professional Consult/Visit/Services	0.08	0.08	0.07
Bleaching	3.75	3.77	1.94
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.01	0.01	0.00
Bone Augmentation	0.17	0.17	0.01
Oral Pathology*	0.00	0.00	0.00

* Oral Pathology is not available in the state of Washington.

EYE CARE

The starting rates shown for VSP Eye Care are for the "Exam Only" benefit. All other Eye Care products or benefits must be quoted through the eye care rate program.

Eye Care "Vision Exam Only" rates are always U&C.

Categories	Employee	Spouse	Child
Vision Exam Only	1.06	1.19	1.02

BALANCED CARE DENTAL NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX

Categories	Employee	Spouse	Child
Routine Oral Evaluation	4.22	4.11	4.57
Limited Oral Evaluation	0.45	0.43	0.22
Bitewing Films	2.38	2.31	2.36
Complete Series or Panoramic Film	1.59	1.45	1.11
Other Xrays	0.93	0.89	0.74
Oral Pathology/Laboratory	0.00	0.00	0.00
Prophylaxis (Cleaning) and Fluoride	6.95	6.91	6.80
Sealants	0.00	0.00	1.08
Space Maintainers	0.00	0.00	0.13
Amalgam Restorations (Fillings)	1.26	1.25	1.17
Resin Restorations (Fillings)	8.59	8.21	7.40
Stainless Steel Crown (Prefabricated Crown)	0.01	0.01	0.59
Sedative Filling	0.05	0.04	0.02
Inlay Restorations	0.00	0.00	0.00
Onlay Restorations	0.30	0.36	0.02
Crowns Single Restorations	11.75	12.68	0.89
Temporary Crown	0.00	0.01	0.00
Veneers	0.19	0.23	0.03
Core Build-Up	0.96	1.00	0.10
Post and Core	0.45	0.46	0.06
Fixed Crown and Partial Denture Repair	0.03	0.04	0.00
Recement	0.14	0.16	0.01
Crown Lengthening	0.12	0.11	0.02
Endodontic Therapy (Root Canals)	4.30	4.32	0.86
Surgical Endodontics	0.09	0.09	0.00
Endodontics Miscellaneous	0.06	0.07	0.25
Pulp Cap	0.01	0.01	0.00
Periodontal Maintenance	0.74	0.76	0.01
Full Mouth Debridement	0.17	0.14	0.03
Non-Surgical Periodontics	1.92	1.71	0.16
Surgical Periodontics	0.35	0.36	0.03
Denture Adjustments	0.00	0.00	0.00
Denture Rebases	0.00	0.00	0.00
Denture Relines	0.05	0.07	0.00
Denture Repair	0.03	0.05	0.00
Tissue Conditioning	0.00	0.00	0.00
Prosthodontics - Fixed/Removable (Dentures)	1.32	1.39	0.00
Prosthodontics - Fixed	2.04	2.17	0.06
Cast Post and Core for Partials	0.00	0.00	0.00
Add Tooth/Clasp to Existing Partial	0.03	0.02	0.00

BALANCED CARE DENTAL NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX (cont.)

Categories	Employee	Spouse	Child
Implants	2.87	2.86	0.35
Non-Surgical Extractions	1.21	1.20	1.29
Surgical Extractions	1.68	1.45	3.05
Other Oral Surgery	0.04	0.04	0.09
Biopsy of Oral Tissue	0.02	0.02	0.01
Anesthesia-General/IV	0.34	0.30	0.84
Anesthesia - Local/Nitrous	0.14	0.04	0.30
Appliance Therapy	0.00	0.00	0.01
Palliative	0.09	0.09	0.03
Occlusal Adjustment	0.00	0.00	0.00
Occlusal Guard	0.26	0.25	0.15
Therapeutic Drug	0.01	0.01	0.01
Professional Consult/Visit/Services	0.08	0.08	0.07
Bleaching	3.75	3.77	1.94
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.01	0.01	0.00
Bone Augmentation	0.17	0.17	0.01
Oral Pathology*	0.00	0.00	0.00

* Oral Pathology is not available in the state of Washington.

NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX

Alternative procedure alignment and coverage

Categories	Employee	Spouse	Child
Routine Oral Evaluation	4.22	4.11	4.57
Limited Oral Evaluation	0.45	0.43	0.22
Bitewing Films	2.38	2.31	2.36
Complete Series or Panoramic Film	1.59	1.45	1.11
Other Xrays	0.93	0.89	0.74
Oral Pathology/Laboratory	0.00	0.00	0.00
Prophylaxis (Cleaning) and Fluoride	6.95	6.91	6.80
Sealants	0.00	0.00	1.08
Space Maintainers	0.00	0.00	0.13
Amalgam Restorations (Fillings)	1.26	1.25	1.17
Resin Restorations (Fillings)	8.59	8.21	7.40
Stainless Steel Crown (Prefabricated Crown)	0.01	0.01	0.59
Sedative Filling	0.05	0.04	0.02
Inlay Restorations	0.00	0.00	0.00
Onlay Restorations	0.30	0.36	0.02
Crowns Single Restorations	11.75	12.68	0.89
Temporary Crown	0.00	0.01	0.00
Veneers	0.19	0.23	0.03
Core Build-Up	0.96	1.00	0.10
Post and Core	0.45	0.46	0.06
Fixed Crown and Partial Denture Repair	0.03	0.04	0.00
Recement	0.14	0.16	0.01
Crown Lengthening	0.12	0.11	0.02
Endodontic Therapy (Root Canals)	4.67	4.72	0.90
Surgical Endodontics	0.09	0.09	0.00
Endodontics Miscellaneous	0.06	0.07	0.25
Pulp Cap	0.01	0.01	0.00
Periodontal Maintenance	0.74	0.76	0.01
Full Mouth Debridement	0.17	0.14	0.03
Non-Surgical Periodontics	1.92	1.71	0.16
Surgical Periodontics	0.35	0.36	0.03
Denture Adjustments	0.00	0.00	0.00
Denture Rebases	0.00	0.00	0.00
Denture Relines	0.05	0.07	0.00
Denture Repair	0.03	0.05	0.00
Tissue Conditioning	0.00	0.00	0.00
Prosthodontics - Fixed/Removable (Dentures)	1.27	1.34	0.00
Prosthodontics - Fixed	2.04	2.17	0.06
Cast Post and Core for Partials	0.00	0.00	0.00
Add Tooth/Clasp to Existing Partial	0.03	0.02	0.00

NET STARTING RATES FOR U&C, MEDIAN AND PPO MAX (continued)

Alternative procedure alignment and coverage

Categories	Employee	Spouse	Child
Implants	2.87	2.86	0.35
Non-Surgical Extractions	1.21	1.20	1.29
Surgical Extractions	1.68	1.45	3.05
Other Oral Surgery	0.09	0.11	0.28
Biopsy of Oral Tissue	0.02	0.02	0.01
Anesthesia-General/IV	0.34	0.30	0.84
Anesthesia - Local/Nitrous	0.14	0.04	0.30
Appliance Therapy	0.00	0.00	0.01
Palliative	0.09	0.09	0.03
Occlusal Adjustment	0.00	0.00	0.00
Occlusal Guard	0.26	0.25	0.15
Therapeutic Drug	0.01	0.01	0.01
Professional Consult/Visit/Services	0.08	0.08	0.07
Bleaching	3.75	3.77	1.94
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.01	0.01	0.00
Bone Augmentation	0.17	0.17	0.01
Oral Pathology*	0.00	0.00	0.00

* Oral Pathology is not available in the state of Washington.

NET STARTING RATES FOR FLEX X RELATIVE VALUE SCHEDULE

Categories	Employee	Spouse	Child
Routine Oral Evaluation	0.02386	0.02192	0.02471
Limited Oral Evaluation	0.00254	0.00229	0.00119
Bitewing Films	0.01346	0.01232	0.01276
Complete Series or Panoramic Film	0.00899	0.00773	0.00600
Other Xrays	0.00526	0.00475	0.00400
Oral Pathology/Laboratory	0.00000	0.00000	0.00000
Prophylaxis (Cleaning) and Fluoride	0.03929	0.03685	0.03676
Sealants	0.00000	0.00000	0.00584
Space Maintainers	0.00000	0.00000	0.00000
Amalgam Restorations (Fillings)	0.00712	0.00667	0.00632
Resin Restorations (Fillings)	0.04856	0.04378	0.04000
Stainless Steel Crown (Prefabricated Crown)	0.00006	0.00005	0.00319
Sedative Filling	0.00028	0.00021	0.00011
Inlay Restorations	0.00000	0.00000	0.00000
Onlay Restorations	0.00170	0.00192	0.00011
Crowns Single Restorations	0.06643	0.06762	0.00481
Temporary Crown	0.00000	0.00000	0.00000
Veneers	0.00000	0.00000	0.00000
Core Build-Up	0.00000	0.00000	0.00000
Post and Core	0.00254	0.00245	0.00032
Fixed Crown and Partial Denture Repair	0.00017	0.00021	0.00000
Recement	0.00079	0.00085	0.00005
Crown Lengthening	0.00068	0.00059	0.00011
Endodontic Therapy (Root Canals)	0.02640	0.02517	0.00487
Surgical Endodontics	0.00051	0.00048	0.00000
Endodontics Miscellaneous	0.00034	0.00037	0.00135
Pulp Cap	0.00000	0.00000	0.00000
Periodontal Maintenance	0.00418	0.00405	0.00005
Full Mouth Debridement	0.00096	0.00075	0.00016
Non-Surgical Periodontics	0.01085	0.00917	0.00086
Surgical Periodontics	0.00198	0.00192	0.00016
Denture Adjustments	0.00000	0.00000	0.00000
Denture Rebases	0.00000	0.00000	0.00000
Denture Relines	0.00028	0.00037	0.00000
Denture Repair	0.00017	0.00027	0.00000
Tissue Conditioning	0.00000	0.00000	0.00000
Prosthodontics - Fixed/Removable (Dentures)	0.00746	0.00741	0.00000
Prosthodontics - Fixed	0.01153	0.01157	0.00032
Cast Post and Core for Partials	0.00000	0.00000	0.00000
Add Tooth/Clasp to Existing Partial	0.00017	0.00011	0.00000

NET STARTING RATES FOR FLEX X RELATIVE VALUE SCHEDULE (continued)

Categories	Employee	Spouse	Child
Implants	0.00000	0.00000	0.00000
Non-Surgical Extractions	0.00684	0.00640	0.00697
Surgical Extractions	0.00950	0.00773	0.01649
Other Oral Surgery	0.00051	0.00059	0.00157
Biopsy of Oral Tissue	0.00011	0.00011	0.00005
Anesthesia-General/IV	0.00198	0.00165	0.00460
Anesthesia - Local/Nitrous	0.00000	0.00000	0.00000
Appliance Therapy	0.00000	0.00000	0.00005
Palliative	0.00051	0.00048	0.00016
Occlusal Adjustment	0.00000	0.00000	0.00000
Occlusal Guard	0.00000	0.00000	0.00000
Therapeutic Drug	0.00000	0.00000	0.00000
Professional Consult/Visit/Services	0.00045	0.00043	0.00038
Bleaching	0.01924	0.01841	0.00932
TMD - Non-Surgical	Call Home Office for Factors		
Implant Services	0.00000	0.00000	0.00000
Bone Augmentation	0.00000	0.00000	0.00000
Oral Pathology*	0.00000	0.00000	0.00000

The Net Starting rates shown are Type 1 for an adult cleaning allowance of $1.00.

* Oral Pathology is not available in the state of Washington.

To obtain other scheduled rates, multiply the desired dollar amount by the net starting rates. The dollar amount may be different for Type 1, Type 2, and Type 3. The rates shown are for categories placed in Type 1. To move a category from Type 1, multiply the net starting rate from above times the factor from the table below.

	Type 1	Type 2	Type 3
Factor	1.0000	0.7680	0.0860

Monthly Adjustment Factor is always 1.000.
Coinsurance Percentage is always 1.000.
Utilization Factor does apply to the Flex X Relative Value Schedule.

CATEGORY MULTIPLIERS

Categories	Geographic Area Factor
Routine Oral Evaluation	Type 1 Factor
Limited Oral Evaluation	Type 2 Factor
Bitewing Films	Type 1 Factor
Complete Series or Panoramic Film	Type 1 Factor
Other Xrays	Type 1 Factor
Oral Pathology/Laboratory	Type 2 Factor
Prophylaxis (Cleaning) and Fluoride	Type 1 Factor
Sealants	Type 2 Factor
Space Maintainers	Type 1 Factor
Amalgam Restorations (Fillings)	Type 2 Factor
Resin Restorations (Fillings)	Type 2 Factor
Stainless Steel Crown (Prefabricated Crown)	Type 2 Factor
Sedative Filling	Type 2 Factor
Inlay Restorations	Type 3 Factor
Onlay Restorations	Type 3 Factor
Crowns Single Restorations	Type 3 Factor
Temporary Crown	Type 3 Factor
Veneers	Type 2 Factor
Core Build-Up	Type 3 Factor
Post and Core	Type 3 Factor
Fixed Crown and Partial Denture Repair	Type 3 Factor
Recement	Type 2 Factor
Crown Lengthening	Type 3 Factor
Endodontic Therapy (Root Canals)	Type 2 Factor
Surgical Endodontics	Type 2 Factor
Endodontics Miscellaneous	Type 2 Factor
Pulp Cap	Type 2 Factor
Periodontal Maintenance	Type 2 Factor
Full Mouth Debridement	Type 2 Factor
Non-Surgical Periodontics	Type 2 Factor
Surgical Periodontics	Type 2 Factor
Denture Adjustments	Type 3 Factor
Denture Rebases	Type 3 Factor
Denture Relines	Type 2 Factor
Denture Repair	Type 2 Factor
Tissue Conditioning	Type 3 Factor
Prosthodontics - Fixed/Removable (Dentures)	Type 3 Factor
Prosthodontics - Fixed	Type 3 Factor
Cast Post and Core for Partials	Type 3 Factor
Add Tooth/Clasp to Existing Partial	Type 3 Factor
Implants	Type 3 Factor
Non-Surgical Extractions	Type 2 Factor
Surgical Extractions	Type 2 Factor
Other Oral Surgery	Type 2 Factor
Biopsy of Oral Tissue	Type 2 Factor
Anesthesia-General/IV	Type 2 Factor
Anesthesia - Local/Nitrous	Type 2 Factor
Appliance Therapy	Type 1 Factor
Palliative	Type 2 Factor
Occlusal Adjustment	Type 2 Factor
Occlusal Guard	Type 3 Factor
Therapeutic Drug	Type 2 Factor
Professional Consult/Visit/Services	Type 2 Factor
Bleaching	Type 2 Factor
TMD - Non-Surgical	Type 2 Factor
Implant Services	Type 3 Factor
Bone Augmentation	Type 3 Factor
Oral Pathology	Type 2 Factor

DENTAL FREQUENCIES

Frequencies can be adjusted for some dental procedures. Multiply the factor for the chosen frequency times the Net Starting Rate for the category from the Net Starting Rates tables.

EXAMS (Routine Oral Evaluation)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 5 months	1.000	1.000	1.000	Option
1 in 6 months	0.990	0.990	0.990	Option
2 in 6 months	1.060	1.060	1.040	Option
1 in 12 months	0.700	0.700	0.680	Option
2 in 12 months	0.990	0.990	0.990	Option
4 in 12 months	1.060	1.060	1.040	Option
1 per benefit period	0.700	0.700	0.680	Option
2 per benefit period	1.000	1.000	1.000	Option
3 per benefit period	1.040	1.040	1.030	Option
4 per benefit period	1.060	1.060	1.040	Option
Unlimited	1.070	1.070	1.050	Home Office Option

PROPHYLAXIS (Prophylaxis and Fluoride)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 5 months	1.000	1.000	1.000	Option
1 in 6 months	0.990	0.990	0.990	Option
2 in 6 months	1.090	1.090	1.090	Option
1 in 12 months	0.620	0.620	0.640	Option
2 in 12 months	0.990	0.990	0.990	Option
4 in 12 months	1.090	1.090	1.090	Option
1 per benefit period	0.630	0.630	0.650	Option
2 per benefit period	0.992	0.992	0.995	Option
3 per benefit period	1.070	1.070	1.050	Option
4 per benefit period	1.100	1.100	1.080	Option
SMART	1.060	1.060	1.020	Home Office Option
Unlimited	1.120	1.120	1.100	Home Office Option

X-RAYS (Complete Series Or Panoramic Film)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 6 Months	1.090	1.090	1.090	Home Office Option
1 in 12 months	1.085	1.085	1.085	Option
1 in 18 months	1.080	1.080	1.080	Option
1 in 24 months	1.050	1.050	1.050	Option
1 in 36 months	1.000	1.000	1.000	Option
1 in 48 months	0.950	0.950	0.950	Option
1 in 60 months	0.900	0.900	0.900	Option

BITEWINGS (Bitewing Films)

Frequency	Employee	Spouse	Child	Availability
Not Covered	0.000	0.000	0.000	Home Office Option
1 in 6 months	0.985	0.985	0.985	Option
1 in 12 months	0.720	0.720	0.720	Option
2 in 12 months	0.985	0.985	0.985	Option
1 per benefit period	0.720	0.720	0.720	Option
2 per benefit period	1.000	1.000	1.000	Option
Unlimited	1.090	1.090	1.090	Home Office Option

To include an additional routine exam/cleaning frequency maternity benefit option, multiply the above Exams (Routine Oral Evaluation) and Prophylaxis (Prophylaxis and Fluoride) factors by 1.01 for the Employee and Spouse.

DENTAL FREQUENCIES (continued)

FLUORIDE (Prophylaxis and Fluoride)

Frequency	Factor	Availability
1 per benefit period, under age 14	0.995	Option
1 per benefit period, under age 15	0.995	Option
1 per benefit period, under age 16	1.000	Option
1 per benefit period, under age 17	1.000	Option
1 per benefit period, under age 18	1.000	Option
1 per benefit period, under age 19	1.000	Option
1 per benefit period, under age 99	1.010	Option
2 per benefit period, under age 14	1.000	Option
2 per benefit period, under age 15	1.000	Option
2 per benefit period, under age 16	1.005	Option
2 per benefit period, under age 17	1.007	Option
2 per benefit period, under age 18	1.009	Option
2 per benefit period, under age 19	1.010	Option
2 per benefit period, under age 21	1.010	Home Office Option
2 per benefit period, under age 99	1.020	Option
99 per benefit period, under age 15	1.005	Home Office Option
99 per benefit period, under age 99	1.020	Home Office Option
1 in 5 months, under age 14	1.000	Option
1 in 5 months, under age 15	1.000	Option
1 in 5 months, under age 16	1.005	Option
1 in 5 months, under age 17	1.005	Option
1 in 5 months, under age 18	1.005	Option
1 in 5 months, under age 19	1.010	Option
1 in 5 months, under age 20	1.010	Home Office Option
1 in 5 months, under age 99	1.010	Option
1 in 6 months, under age 14	1.000	Option
1 in 6 months, under age 15	1.000	Option
1 in 6 months, under age 16	1.005	Option
1 in 6 months, under age 17	1.005	Option
1 in 6 months, under age 18	1.008	Option
1 in 6 months, under age 19	1.010	Option
1 in 6 months, under age 99	1.010	Option
2 in 6 months, under age 15	1.005	Home Office Option
1 in 12 months, under age 14	0.995	Option
1 in 12 months, under age 15	0.995	Option
1 in 12 months, under age 16	1.000	Option
1 in 12 months, under age 17	1.000	Option
1 in 12 months, under age 18	1.000	Option
1 in 12 months, under age 19	1.005	Option
1 in 12 months, under age 99	1.010	Option
2 in 12 months, under age 14	1.000	Option
2 in 12 months, under age 15	1.000	Option
2 in 12 months, under age 16	1.005	Option
2 in 12 months, under age 17	1.007	Option
2 in 12 months, under age 18	1.009	Option
2 in 12 months, under age 19	1.010	Option
2 in 12 months, under age 99	1.010	Option
4 in 12 months, under age 17	1.010	Home Office Option
Not Covered	0.950	Home Office Option

DENTAL FREQUENCIES (continued)

SEALANTS (Sealants)

Frequency	Factor	Availability
No Sealants	0.000	Option
1 in 18 months, permanent molars, under age 13	0.650	Option
1 in 18 months, permanent molars, under age 14	0.760	Option
1 in 18 months, permanent molars, under age 15	0.870	Option
1 in 18 months, permanent molars, under age 16	0.980	Option
1 in 18 months, permanent molars, under age 17	1.090	Option
1 in 18 months, permanent molars, under age 18	1.100	Option
1 in 18 months, permanent molars, under age 19	1.190	Option
1 in 18 months, permanent molars, under age 99	1.250	Option
1 in 24 months, permanent molars, under age 13	0.650	Option
1 in 24 months, permanent molars, under age 14	0.750	Option
1 in 24 months, permanent molars, under age 15	0.850	Option
1 in 24 months, permanent molars, under age 16	0.950	Option
1 in 24 months, permanent molars, under age 17	1.060	Option
1 in 24 months, permanent molars, under age 18	1.090	Option
1 in 24 months, permanent molars, under age 19	1.180	Option
1 in 24 months, permanent molars, under age 99	1.230	Option
1 in 36 months, permanent molars, under age 13	0.600	Option
1 in 36 months, permanent molars, under age 14	0.700	Option
1 in 36 months, permanent molars, under age 15	0.800	Option
1 in 36 months, permanent molars, under age 16	0.900	Option
1 in 36 months, permanent molars, under age 17	1.000	Option
1 in 36 months, permanent molars, under age 18	1.080	Option
1 in 36 months, permanent molars, under age 19	1.150	Option
1 in 36 months, permanent molars, under age 99	1.200	Option
1 in 48 months, permanent molars, under age 13	0.600	Option
1 in 48 months, permanent molars, under age 14	0.700	Option
1 in 48 months, permanent molars, under age 15	0.800	Option
1 in 48 months, permanent molars, under age 16	0.890	Option
1 in 48 months, permanent molars, under age 17	0.990	Option
1 in 48 months, permanent molars, under age 18	1.060	Option
1 in 48 months, permanent molars, under age 19	1.130	Option
1 in 48 months, permanent molars, under age 99	1.170	Option
1 in 60 months, permanent molars, under age 13	0.600	Option
1 in 60 months, permanent molars, under age 14	0.700	Option
1 in 60 months, permanent molars, under age 15	0.800	Option
1 in 60 months, permanent molars, under age 16	0.880	Option
1 in 60 months, permanent molars, under age 17	0.980	Option
1 in 60 months, permanent molars, under age 18	1.030	Option
1 in 60 months, permanent molars, under age 19	1.100	Option
1 in 60 months, permanent molars, under age 99	1.160	Option
1 per permanent molars, under age 13	0.600	Option
1 per permanent molars, under age 14	0.700	Option
1 per permanent molars, under age 15	0.800	Option
1 per permanent molars, under age 16	0.870	Option
1 per permanent molars, under age 17	0.970	Option
1 per permanent molars, under age 18	1.010	Option
1 per permanent molars, under age 19	1.080	Option
1 per permanent molars, under age 99	1.150	Option

DENTAL FREQUENCIES (continued)

SEALANTS (Sealants) (Continued)

Frequency	Factor	Availability
1 in 18 months, permanent molars, under age 20	1.200	Home Office Option
1 in 36 months, permanent molars, under age 23	1.160	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 14	0.750	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 16	0.940	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 19	1.160	Home Office Option
1 in 36 months, permanent molars and bicuspids, under age 99	1.210	Home Office Option
1 in 24 months, 1st and 2nd perm molars, under age 16	0.950	Home Office Option
1 in 36 months, 1st and 2nd perm molars, under age 16	0.880	Home Office Option
1 in 36 months, 1st and 2nd perm molars, under age 17	0.980	Home Office Option
1 in 60 months, 1st and 2nd perm molars, under age 16	0.790	Home Office Option
1 in 60 months, 1st and 2nd perm molars, under age 19	1.020	Home Office Option
1 in 36 months, 1st and 2nd perm molars and bicuspids, under age 14	0.750	Home Office Option
1 in 12 months, any molar or bicuspid, under age 16	0.980	Home Office Option
1 in 12 months, any molar or bicuspid, under age 99	1.250	Home Office Option
1 in 36 months, any molar or bicuspid, under age 13	0.820	Home Office Option
1 in 36 months, any molar or bicuspid, under age 14	0.850	Home Office Option
1 in 36 months, any molar or bicuspid, under age 15	0.900	Home Office Option
1 in 36 months, any molar or bicuspid, under age 16	0.960	Home Office Option
1 in 36 months, any molar or bicuspid, under age 17	1.020	Home Office Option
1 in 36 months, any molar or bicuspid, under age 18	1.090	Home Office Option
1 in 36 months, any molar or bicuspid, under age 19	1.160	Home Office Option
1 in 60 months, any molar or bicuspid, under age 99	1.220	Home Office Option
1 in 99 months, any molar or bicuspid, under age 17	0.900	Home Office Option
1 per any molar or bicuspid, under age 16	1.000	Home Office Option
1 in 36 months, any tooth allowed, under age 16	0.970	Home Office Option
1 in 36 months, any tooth allowed, under age 17	1.070	Home Office Option
1 in 36 months, any tooth allowed, under age 19	1.220	Home Office Option
1 in 99 months, any tooth allowed, under age 17	0.910	Home Office Option
1 in 99 months, any tooth allowed, under age 99	1.300	Home Office Option
1 in 24 months, any molar, under age 19	1.200	Home Office Option

SPACE MAINTAINERS (Space Maintainers & Appliance Therapy)

Covered To Age	Factor	Availability
0	0.000	Home Office Option
13	0.910	Option
14	0.910	Option
15	0.920	Option
16	0.920	Option
17	0.930	Option
18	0.940	Option
19	0.950	Option
99	1.000	Option

DENTAL FREQUENCIES (continued)

DENTURES (Prosthodontics - Fixed/Removable)

Frequency	Factor	Availability
Not covered	0.000	Home Office Option
1 in 12 months	1.050	Home Office Option
1 in 24 months	1.050	Home Office Option
1 in 36 months	1.040	Home Office Option
1 in 48 months	1.030	Home Office Option
1 in 60 months	1.000	Option
1 in 72 months	1.000	Option
1 in 84 months	0.995	Option
1 in 96 months	0.990	Option
1 in 99 months	0.990	Home Office Option
1 in 108 months	0.990	Option
1 in 120 months	0.985	Option
Unlimited	1.050	Home Office Option

CROWNS (Inlay Restorations, Onlay Restorations, & Crowns Single Restorations)

Frequency	Factor	Availability
Not Covered	0.000	Home Office Option
1 in 12 months	1.050	Home Office Option
1 in 24 months	1.050	Home Office Option
1 in 36 months	1.030	Home Office Option
1 in 48 months	1.020	Home Office Option
1 in 60 months	1.000	Option
1 in 72 months	1.000	Option
1 in 84 months	0.995	Option
1 in 96 months	0.990	Option
1 in 99 months	0.990	Home Office Option
1 in 108 months	0.985	Option
1 in 120 months	0.985	Option
Unlimited	1.050	Home Office Option

BRIDGES (Prosthodontics - Fixed & Cast Post And Core For Partials)

Frequency	Factor	Availability
Not covered	0.000	Home Office Option
1 in 12 months	1.050	Home Office Option
1 in 24 months	1.050	Home Office Option
1 in 36 months	1.040	Home Office Option
1 in 48 months	1.030	Home Office Option
1 in 60 months	1.000	Option
1 in 72 months	1.000	Option
1 in 84 months	0.995	Option
1 in 96 months	0.990	Option
1 in 99 months	0.990	Home Office Option
1 in 108 months	0.990	Option
1 in 120 months	0.985	Option
Unlimited	1.050	Home Office Option

DENTAL FREQUENCIES (continued)

ORAL PATHOLOGY (Oral Pathology)*

Limitation	Factor	Availability
No Limitation	1.000	Option
Over Age 40	0.640	Option

POSTERIOR COMPOSITES

Limitation	Factor	Availability
Covered	1.250	Option
Limited	1.000	Option

LIMITATIONS TOWARD ANNUAL MAXIMUM (Applied to All Categories)

	Type 1	Type 2	Type 3	Availability
Limitation	Factor	Factor	Factor	Availability
Type 1 Applies	1.000	1.000	1.000	Option
Type 1 Does Not Apply	1.020	1.000	1.000	Option

ENDODONTICS (Endodontic Therapy, Surgical Endodontics, and Endodontics Misc)

Limitation	Factor	Availability
Standard Frequency Limitations	1.000	Option
No Frequency Limitations	1.100	Dollar Reimbursement Only*

PERIODONTICS (Non-Surgical Periodontics and Surgical Periodontics)

Limitation	Factor	Availability
Standard Frequency Limitations	1.000	Option
No Frequency Limitations	1.100	Dollar Reimbursement Only*

CONSULTANT REVIEW AND ALTERNATE PROCEDURE PROCESSING (Applied to All Categories)

Limitation	Factor	Availability
Standard Claims Review	1.000	Option
No Consultant Review and No Alternate Procedure Processing	1.020	Dollar Reimbursement Only*

* Dollar Reimbursement and Oral Pathology options are not available in the state of Washington.

MONTHLY ADJUSTMENT FACTOR

Effective Date			Factor
February 2, 2013	to	March 1, 2013	0.942
March 2, 2013	to	April 1, 2013	0.947
April 2, 2013	to	May 1, 2013	0.953
May 2, 2013	to	June 1, 2013	0.959
June 2, 2013	to	July 1, 2013	0.964
July 2, 2013	to	August 1, 2013	0.970
August 2, 2013	to	September 1, 2013	0.976
September 2, 2013	to	October 1, 2013	0.982
October 2, 2013	to	November 1, 2013	0.988
November 2, 2013	to	December 1, 2013	0.994
December 2, 2013	to	January 1, 2014	1.000
January 2, 2014	to	February 1, 2014	1.006
February 2, 2014	to	March 1, 2014	1.012
March 2, 2014	to	April 1, 2014	1.018
April 2, 2014	to	May 1, 2014	1.024
May 2, 2014	to	June 1, 2014	1.031
June 2, 2014	to	July 1, 2014	1.037
July 2, 2014	to	August 1, 2014	1.043
August 2, 2014	to	September 1, 2014	1.049
September 2, 2014	to	October 1, 2014	1.056
October 2, 2014	to	November 1, 2014	1.062
November 2, 2014	to	December 1, 2014	1.069
December 2, 2014	to	January 1, 2015	1.075
January 2, 2015	to	February 1, 2015	1.081
February 2, 2015	to	March 1, 2015	1.088

Monthly Adjustment Factors shown above reflect trend estimates developed as of the rate filing date. Should our actual trends progress at a slower pace, we may be able to use slightly lower values. To be specific, the values shown above represent the maximum factors, but we may alter the tabular values downward by as much as 10% if warranted by actual trends.*
*Alteration of the factors tabulated above is not allowed in Colorado or Ohio due to state insurance regulations.
In CO and OH, the trend factor may only be applied for 12 months beyond the effective date of this rate manual.

These Monthly adjustment Factors do not include any pre-announcement load. Refer to Group Underwriting if the requested effective date is more than 90 days beyond the proposal date. Refer to the Miscellaneous Adjustment Factor for this load if applicable.

This table applies to 'U&C', 'MEDIAN' and 'Maximum Allowable Charge = PPO Panel Fee' plans, but not to 'Schedule' plans. The Monthly Adjustment Factor for Dollar Value Schedule plans is 0.960 and for all other Schedule plans is 1.000.

EXTENDED RATE GUARANTEE FACTORS FOR U&C, MEDIAN AND PPO MAX PLANS

Months	Extended Rate Guarantee Factor
12	1.00000
13	1.00500
14	1.01000
15	1.01600
16	1.02300
17	1.03000
18	1.03700
19	1.04500
20	1.05300
21	1.06200
22	1.07100
23	1.08000
24	1.09000

EXTENDED RATE GUARANTEE FACTORS FOR SCHEDULE PLANS

Months	Extended Rate Guarantee Factor
12	1.00000
13	1.00200
14	1.00400
15	1.00700
16	1.01000
17	1.01300
18	1.01600
19	1.02000
20	1.02400
21	1.02800
22	1.03200
23	1.03600
24	1.04000

These factors are applied to the Monthly Adjustment Factor.

DEDUCTIBLE DISINCENTIVE TABLES

LIFETIME DEDUCTIBLE--NOT WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	0.996	1.000	1.000	0.996	1.000	1.000
10	0.996	0.998	1.000	0.996	0.998	1.000
15	0.991	0.996	1.000	0.991	0.996	1.000
20	0.987	0.991	1.000	0.987	0.991	1.000
25	0.984	0.984	1.000	0.984	0.984	1.000
30	0.984	0.984	1.000	0.984	0.984	1.000
35	0.982	0.982	1.000	0.982	0.982	1.000
40	0.978	0.978	1.000	0.978	0.978	1.000
45	0.973	0.973	1.000	0.973	0.973	1.000
50	0.964	0.971	1.000	0.971	0.971	1.000
55	0.969	0.969	1.000	0.969	0.969	1.000
60	0.964	0.966	1.000	0.964	0.966	1.000
65	0.964	0.964	1.000	0.964	0.964	1.000
70	0.955	0.955	1.000	0.955	0.955	1.000
75	0.953	0.953	1.000	0.953	0.953	1.000
80	0.953	0.953	1.000	0.953	0.953	1.000
85	0.951	0.951	1.000	0.951	0.951	1.000
90	0.946	0.951	1.000	0.946	0.951	1.000
95	0.946	0.951	1.000	0.946	0.946	1.000
100	0.942	0.942	1.000	0.946	0.946	1.000
105	0.942	0.942	1.000	0.946	0.946	1.000
110	0.942	0.942	1.000	0.946	0.946	1.000
115	0.939	0.939	1.000	0.946	0.946	1.000
120	0.939	0.939	1.000	0.946	0.946	1.000
125	0.937	0.937	1.000	0.946	0.946	1.000
130	0.937	0.937	1.000	0.942	0.946	1.000
135	0.937	0.937	1.000	0.942	0.946	1.000
140	0.935	0.935	1.000	0.942	0.946	1.000
145	0.935	0.935	1.000	0.942	0.946	1.000
150	0.933	0.933	1.000	0.942	0.946	1.000
160	0.930	0.930	1.000	0.942	0.946	1.000
170	0.930	0.930	1.000	0.942	0.946	1.000
175	0.928	0.928	1.000	0.942	0.946	1.000
180	0.928	0.928	1.000	0.942	0.946	1.000
190	0.928	0.928	1.000	0.942	0.946	1.000
200	0.926	0.926	1.000	0.942	0.946	1.000
210	0.926	0.926	1.000	0.942	0.946	1.000
220	0.926	0.926	1.000	0.942	0.946	1.000
225	0.926	0.926	1.000	0.942	0.946	1.000
230	0.926	0.926	1.000	0.942	0.946	1.000
240	0.926	0.926	1.000	0.942	0.946	1.000
250	0.926	0.926	1.000	0.942	0.946	1.000

DEDUCTIBLE DISINCENTIVE TABLES (continued)

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1
NON-SURGICAL PERIO IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.996	1.000	1.000	0.996	1.000
10	1.000	0.991	1.000	1.000	0.991	1.000
15	1.000	0.984	1.000	1.000	0.987	1.000
20	1.000	0.980	1.000	1.000	0.982	1.000
25	1.000	0.973	1.000	1.000	0.978	1.000
30	1.000	0.969	1.000	1.000	0.973	1.000
35	1.000	0.966	1.000	1.000	0.969	1.000
40	1.000	0.964	1.000	1.000	0.964	1.000
45	1.000	0.960	1.000	1.000	0.960	1.000
50	1.000	0.951	1.000	1.000	0.955	1.000
55	1.000	0.951	1.000	1.000	0.951	1.000
60	1.000	0.942	1.000	1.000	0.942	1.000
65	1.000	0.937	1.000	1.000	0.937	1.000
70	1.000	0.933	1.000	1.000	0.933	1.000
75	1.000	0.930	1.000	1.000	0.928	1.000
80	1.000	0.924	1.000	1.000	0.924	1.000
85	1.000	0.924	1.000	1.000	0.924	1.000
90	1.000	0.919	1.000	1.000	0.919	1.000
95	1.000	0.919	1.000	1.000	0.919	1.000
100	1.000	0.915	1.000	1.000	0.915	1.000
105	1.000	0.910	1.000	1.000	0.910	1.000
110	1.000	0.906	1.000	1.000	0.906	1.000
115	1.000	0.901	1.000	1.000	0.901	1.000
120	1.000	0.897	1.000	1.000	0.897	1.000
125	1.000	0.897	1.000	1.000	0.897	1.000
130	1.000	0.892	1.000	1.000	0.892	1.000
135	1.000	0.892	1.000	1.000	0.892	1.000
140	1.000	0.888	1.000	1.000	0.888	1.000
145	1.000	0.888	1.000	1.000	0.888	1.000
150	1.000	0.883	1.000	1.000	0.883	1.000
160	1.000	0.883	1.000	1.000	0.883	1.000
170	1.000	0.883	1.000	1.000	0.883	1.000
175	1.000	0.883	1.000	1.000	0.883	1.000
180	1.000	0.883	1.000	1.000	0.883	1.000
190	1.000	0.883	1.000	1.000	0.883	1.000
200	1.000	0.883	1.000	1.000	0.883	1.000
210	1.000	0.883	1.000	1.000	0.883	1.000
220	1.000	0.883	1.000	1.000	0.883	1.000
225	1.000	0.883	1.000	1.000	0.883	1.000
230	1.000	0.883	1.000	1.000	0.883	1.000
240	1.000	0.883	1.000	1.000	0.883	1.000
250	1.000	0.883	1.000	1.000	0.883	1.000

DEDUCTIBLE DISINCENTIVE TABLES (continued)

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1
NON-SURGICAL PERIO IN TYPE 3

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.997	1.000	1.000	0.996	1.000
10	1.000	0.992	1.000	1.000	0.991	1.000
15	1.000	0.986	1.000	1.000	0.987	1.000
20	1.000	0.983	1.000	1.000	0.982	1.000
25	1.000	0.977	1.000	1.000	0.978	1.000
30	1.000	0.974	1.000	1.000	0.973	1.000
35	1.000	0.971	1.000	1.000	0.969	1.000
40	1.000	0.969	1.000	1.000	0.964	1.000
45	1.000	0.966	1.000	1.000	0.960	1.000
50	1.000	0.958	1.000	1.000	0.955	1.000
55	1.000	0.958	1.000	1.000	0.951	1.000
60	1.000	0.951	1.000	1.000	0.942	1.000
65	1.000	0.946	1.000	1.000	0.937	1.000
70	1.000	0.943	1.000	1.000	0.933	1.000
75	1.000	0.941	1.000	1.000	0.928	1.000
80	1.000	0.935	1.000	1.000	0.924	1.000
85	1.000	0.935	1.000	1.000	0.924	1.000
90	1.000	0.931	1.000	1.000	0.919	1.000
95	1.000	0.931	1.000	1.000	0.919	1.000
100	1.000	0.928	1.000	1.000	0.915	1.000
105	1.000	0.924	1.000	1.000	0.910	1.000
110	1.000	0.920	1.000	1.000	0.906	1.000
115	1.000	0.916	1.000	1.000	0.901	1.000
120	1.000	0.912	1.000	1.000	0.897	1.000
125	1.000	0.912	1.000	1.000	0.897	1.000
130	1.000	0.908	1.000	1.000	0.892	1.000
135	1.000	0.908	1.000	1.000	0.892	1.000
140	1.000	0.905	1.000	1.000	0.888	1.000
145	1.000	0.905	1.000	1.000	0.888	1.000
150	1.000	0.901	1.000	1.000	0.883	1.000
160	1.000	0.901	1.000	1.000	0.883	1.000
170	1.000	0.901	1.000	1.000	0.883	1.000
175	1.000	0.901	1.000	1.000	0.883	1.000
180	1.000	0.901	1.000	1.000	0.883	1.000
190	1.000	0.901	1.000	1.000	0.883	1.000
200	1.000	0.901	1.000	1.000	0.883	1.000
210	1.000	0.901	1.000	1.000	0.883	1.000
220	1.000	0.901	1.000	1.000	0.883	1.000
225	1.000	0.901	1.000	1.000	0.883	1.000
230	1.000	0.901	1.000	1.000	0.883	1.000
240	1.000	0.901	1.000	1.000	0.883	1.000
250	1.000	0.901	1.000	1.000	0.883	1.000

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR ON TYPE 3/TYPE 4 PROCEDURES ONLY

NON-SURGICAL PERIO IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000
30	1.000	1.000	1.000	1.000	1.000	1.000
35	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000
50	1.000	1.000	1.000	1.000	1.000	1.000
55	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000
65	1.000	1.000	1.000	1.000	1.000	1.000
70	1.000	1.000	1.000	1.000	1.000	1.000
75	1.000	1.000	1.000	1.000	1.000	1.000
80	1.000	1.000	1.000	1.000	1.000	1.000
85	1.000	1.000	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000	1.000
95	1.000	1.000	1.000	1.000	1.000	1.000
100	1.000	1.000	0.990	1.000	1.000	0.990
105	1.000	1.000	0.990	1.000	1.000	0.990
110	1.000	1.000	0.990	1.000	1.000	0.990
115	1.000	1.000	0.990	1.000	1.000	0.990
120	1.000	1.000	0.990	1.000	1.000	0.990
125	1.000	1.000	0.990	1.000	1.000	0.990
130	1.000	1.000	0.990	1.000	1.000	0.990
135	1.000	1.000	0.990	1.000	1.000	0.990
140	1.000	1.000	0.990	1.000	1.000	0.990
145	1.000	1.000	0.990	1.000	1.000	0.990
150	1.000	1.000	0.990	1.000	1.000	0.990
160	1.000	1.000	0.990	1.000	1.000	0.990
170	1.000	1.000	0.990	1.000	1.000	0.990
175	1.000	1.000	0.990	1.000	1.000	0.990
180	1.000	1.000	0.990	1.000	1.000	0.990
190	1.000	1.000	0.990	1.000	1.000	0.990
200	1.000	1.000	0.990	1.000	1.000	0.990
210	1.000	1.000	0.990	1.000	1.000	0.990
220	1.000	1.000	0.990	1.000	1.000	0.990
225	1.000	1.000	0.990	1.000	1.000	0.990
230	1.000	1.000	0.990	1.000	1.000	0.990
240	1.000	1.000	0.990	1.000	1.000	0.990
250	1.000	1.000	0.990	1.000	1.000	0.990
500	1.000	1.000	0.980	1.000	1.000	0.980

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR ON TYPE 3/TYPE 4 PROCEDURES ONLY

NON-SURGICAL PERIO IN TYPE 3

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000
30	1.000	1.000	1.000	1.000	1.000	1.000
35	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000
50	1.000	1.000	1.000	1.000	1.000	1.000
55	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000
65	1.000	1.000	1.000	1.000	1.000	1.000
70	1.000	1.000	1.000	1.000	1.000	1.000
75	1.000	1.000	1.000	1.000	1.000	1.000
80	1.000	1.000	1.000	1.000	1.000	1.000
85	1.000	1.000	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000	1.000
95	1.000	1.000	1.000	1.000	1.000	1.000
100	1.000	1.000	0.990	1.000	1.000	0.990
105	1.000	1.000	0.990	1.000	1.000	0.990
110	1.000	1.000	0.990	1.000	1.000	0.990
115	1.000	1.000	0.990	1.000	1.000	0.990
120	1.000	1.000	0.990	1.000	1.000	0.990
125	1.000	1.000	0.990	1.000	1.000	0.990
130	1.000	1.000	0.990	1.000	1.000	0.990
135	1.000	1.000	0.990	1.000	1.000	0.990
140	1.000	1.000	0.990	1.000	1.000	0.990
145	1.000	1.000	0.990	1.000	1.000	0.990
150	1.000	1.000	0.990	1.000	1.000	0.990
160	1.000	1.000	0.990	1.000	1.000	0.990
170	1.000	1.000	0.990	1.000	1.000	0.990
175	1.000	1.000	0.990	1.000	1.000	0.990
180	1.000	1.000	0.990	1.000	1.000	0.990
190	1.000	1.000	0.990	1.000	1.000	0.990
200	1.000	1.000	0.990	1.000	1.000	0.990
210	1.000	1.000	0.990	1.000	1.000	0.990
220	1.000	1.000	0.990	1.000	1.000	0.990
225	1.000	1.000	0.990	1.000	1.000	0.990
230	1.000	1.000	0.990	1.000	1.000	0.990
240	1.000	1.000	0.990	1.000	1.000	0.990
250	1.000	1.000	0.990	1.000	1.000	0.990
500	1.000	1.000	0.980	1.000	1.000	0.980

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--NOT WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	0.967	0.997	0.997	0.965	0.995	0.995
10	0.965	0.995	0.995	0.963	0.993	0.993
15	0.960	0.990	0.990	0.955	0.985	0.985
20	0.954	0.984	0.984	0.947	0.976	0.976
25	0.944	0.973	0.973	0.937	0.966	0.966
30	0.943	0.972	0.972	0.936	0.965	0.965
35	0.941	0.970	0.970	0.932	0.961	0.961
40	0.934	0.963	0.963	0.922	0.951	0.951
45	0.927	0.956	0.956	0.914	0.942	0.942
50	0.921	0.949	0.949	0.908	0.936	0.936
55	0.918	0.946	0.946	0.904	0.932	0.932
60	0.913	0.941	0.941	0.896	0.924	0.924
65	0.911	0.939	0.939	0.894	0.922	0.922
70	0.898	0.926	0.926	0.875	0.902	0.902
75	0.894	0.922	0.922	0.871	0.898	0.898
80	0.891	0.919	0.919	0.870	0.897	0.897
85	0.889	0.916	0.916	0.865	0.892	0.892
90	0.886	0.913	0.913	0.860	0.887	0.887
95	0.883	0.910	0.910	0.859	0.886	0.886
100	0.881	0.908	0.908	0.858	0.885	0.885
105	0.879	0.906	0.906	0.857	0.884	0.884
110	0.875	0.902	0.902	0.857	0.883	0.883
115	0.873	0.900	0.900	0.856	0.882	0.882
120	0.872	0.899	0.899	0.855	0.881	0.881
125	0.871	0.898	0.898	0.854	0.880	0.880
130	0.869	0.896	0.896	0.853	0.879	0.879
135	0.867	0.894	0.894	0.852	0.878	0.878
140	0.865	0.892	0.892	0.852	0.878	0.878
145	0.863	0.890	0.890	0.852	0.878	0.878
150	0.861	0.888	0.888	0.851	0.877	0.877
160	0.859	0.886	0.886	0.851	0.877	0.877
170	0.857	0.884	0.884	0.851	0.877	0.877
175	0.856	0.882	0.882	0.850	0.876	0.876
180	0.854	0.880	0.880	0.850	0.876	0.876
190	0.852	0.878	0.878	0.850	0.876	0.876
200	0.851	0.877	0.877	0.849	0.875	0.875
210	0.850	0.876	0.876	0.849	0.875	0.875
220	0.849	0.875	0.875	0.849	0.875	0.875
225	0.848	0.874	0.874	0.849	0.875	0.875
230	0.847	0.873	0.873	0.849	0.875	0.875
240	0.846	0.872	0.872	0.849	0.875	0.875
250	0.845	0.871	0.871	0.848	0.874	0.874

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.200	0.230	0.250	0.210	0.250

For Per Visit Deductibles use the corresponding dollar amount to determine the Deductible Disincentive factor.

$5 Per Visit use $15 Calendar Year--Not Waived For Type 1
$10 Per Visit use $25 Calendar Year--Not Waived For Type 1
$15 Per Visit use $35 Calendar Year--Not Waived For Type 1
$20 Per Visit use $50 Calendar Year--Not Waived For Type 1
$25 Per Visit use $60 Calendar Year--Not Waived For Type 1

For $0 first visit and the following amounts for subsequent visits:
$10 Per Visit use $10 Calendar Year--Not Waived For Type 1
$15 Per Visit use $15 Calendar Year--Not Waived For Type 1
$25 Per Visit use $25 Calendar Year--Not Waived For Type 1

DEDUCTIBLE DISINCENTIVE TABLES (continued)

DOLLAR REIMBURSEMENT CALENDAR YEAR--NOT WAIVED FOR TYPE 1*

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	0.996	0.996	0.996	0.996	0.996	0.996
10	0.994	0.994	0.994	0.994	0.994	0.994
15	0.988	0.988	0.988	0.988	0.988	0.988
20	0.980	0.980	0.980	0.980	0.980	0.980
25	0.970	0.970	0.970	0.970	0.970	0.970
30	0.970	0.970	0.970	0.970	0.970	0.970
35	0.966	0.966	0.966	0.966	0.966	0.966
40	0.958	0.958	0.958	0.958	0.958	0.958
45	0.950	0.950	0.950	0.950	0.950	0.950
50	0.944	0.944	0.944	0.944	0.944	0.944
55	0.940	0.940	0.940	0.940	0.940	0.940
60	0.934	0.934	0.934	0.934	0.934	0.934
65	0.932	0.932	0.932	0.932	0.932	0.932
70	0.916	0.916	0.916	0.916	0.916	0.916
75	0.912	0.912	0.912	0.912	0.912	0.912
80	0.910	0.910	0.910	0.910	0.910	0.910
85	0.906	0.906	0.906	0.906	0.906	0.906
90	0.902	0.902	0.902	0.902	0.902	0.902
95	0.902	0.902	0.902	0.898	0.898	0.898
100	0.890	0.890	0.890	0.898	0.898	0.898
105	0.890	0.890	0.890	0.898	0.898	0.898
110	0.890	0.890	0.890	0.898	0.898	0.898
115	0.886	0.886	0.886	0.898	0.898	0.898
120	0.886	0.886	0.886	0.898	0.898	0.898
125	0.881	0.881	0.881	0.898	0.898	0.898
130	0.881	0.881	0.881	0.894	0.894	0.894
135	0.881	0.881	0.881	0.894	0.894	0.894
140	0.877	0.877	0.877	0.894	0.894	0.894
145	0.877	0.877	0.877	0.894	0.894	0.894
150	0.872	0.872	0.872	0.894	0.894	0.894
160	0.868	0.868	0.868	0.894	0.894	0.894
170	0.868	0.868	0.868	0.894	0.894	0.894
175	0.863	0.863	0.863	0.894	0.894	0.894
180	0.863	0.863	0.863	0.894	0.894	0.894
190	0.863	0.863	0.863	0.894	0.894	0.894
200	0.858	0.858	0.858	0.894	0.894	0.894
210	0.858	0.858	0.858	0.894	0.894	0.894
220	0.858	0.858	0.858	0.894	0.894	0.894
225	0.858	0.858	0.858	0.894	0.894	0.894
230	0.858	0.858	0.858	0.894	0.894	0.894
240	0.858	0.858	0.858	0.894	0.894	0.894
250	0.858	0.858	0.858	0.894	0.894	0.894

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.200	0.230	0.250	0.210	0.250

For Per Visit Deductibles use the corresponding dollar amount to determine the Deductible Disincentive factor.

$5 Per Visit use $15 Calendar Year--Not Waived For Type 1
$10 Per Visit use $25 Calendar Year--Not Waived For Type 1
$15 Per Visit use $35 Calendar Year--Not Waived For Type 1
$20 Per Visit use $50 Calendar Year--Not Waived For Type 1
$25 Per Visit use $60 Calendar Year--Not Waived For Type 1

* Dollar Reimbursement is not available in the state of Washington.

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.300	0.310	0.320	0.310	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.300	0.310	0.320	0.310	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.290	0.300	0.320	0.290	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 2

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.994	0.994	1.000	0.991	0.991
10	1.000	0.989	0.989	1.000	0.981	0.981
15	1.000	0.980	0.980	1.000	0.972	0.972
20	1.000	0.975	0.975	1.000	0.962	0.962
25	1.000	0.962	0.962	1.000	0.952	0.952
30	1.000	0.956	0.956	1.000	0.943	0.943
35	1.000	0.954	0.954	1.000	0.934	0.934
40	1.000	0.951	0.951	1.000	0.924	0.924
45	1.000	0.945	0.945	1.000	0.915	0.915
50	1.000	0.930	0.930	1.000	0.905	0.905
55	1.000	0.930	0.930	1.000	0.895	0.895
60	1.000	0.918	0.918	1.000	0.877	0.877
65	1.000	0.913	0.913	1.000	0.867	0.867
70	1.000	0.907	0.907	1.000	0.858	0.858
75	1.000	0.900	0.900	1.000	0.848	0.848
80	1.000	0.892	0.892	1.000	0.838	0.838
85	1.000	0.892	0.892	1.000	0.838	0.838
90	1.000	0.886	0.886	1.000	0.829	0.829
95	1.000	0.886	0.886	1.000	0.829	0.829
100	1.000	0.880	0.880	1.000	0.819	0.819
105	1.000	0.870	0.870	1.000	0.810	0.810
110	1.000	0.865	0.865	1.000	0.800	0.800
115	1.000	0.859	0.859	1.000	0.791	0.791
120	1.000	0.854	0.854	1.000	0.781	0.781
125	1.000	0.849	0.849	1.000	0.781	0.781
130	1.000	0.844	0.844	1.000	0.771	0.771
135	1.000	0.844	0.844	1.000	0.771	0.771
140	1.000	0.838	0.838	1.000	0.762	0.762
145	1.000	0.838	0.838	1.000	0.762	0.762
150	1.000	0.830	0.830	1.000	0.752	0.752
160	1.000	0.828	0.828	1.000	0.752	0.752
170	1.000	0.826	0.826	1.000	0.752	0.752
175	1.000	0.824	0.824	1.000	0.751	0.751
180	1.000	0.821	0.821	1.000	0.751	0.751
190	1.000	0.821	0.821	1.000	0.751	0.751
200	1.000	0.819	0.819	1.000	0.751	0.751
210	1.000	0.817	0.817	1.000	0.751	0.751
220	1.000	0.817	0.817	1.000	0.751	0.751
225	1.000	0.815	0.815	1.000	0.750	0.750
230	1.000	0.813	0.813	1.000	0.750	0.750
240	1.000	0.813	0.813	1.000	0.750	0.750
250	1.000	0.810	0.810	1.000	0.750	0.750

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.280	0.300	0.310	0.280	0.320

DEDUCTIBLE DISINCENTIVE TABLES (continued)

DOLLAR REIMBURSEMENT CALENDAR YEAR--WAIVED FOR TYPE 1*

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.993	0.993	1.000	0.993	0.993
10	1.000	0.987	0.987	1.000	0.987	0.987
15	1.000	0.977	0.977	1.000	0.980	0.980
20	1.000	0.970	0.970	1.000	0.973	0.973
25	1.000	0.957	0.957	1.000	0.963	0.963
30	1.000	0.950	0.950	1.000	0.957	0.957
35	1.000	0.947	0.947	1.000	0.950	0.950
40	1.000	0.943	0.943	1.000	0.943	0.943
45	1.000	0.937	0.937	1.000	0.937	0.937
50	1.000	0.920	0.920	1.000	0.927	0.927
55	1.000	0.920	0.920	1.000	0.920	0.920
60	1.000	0.907	0.907	1.000	0.907	0.907
65	1.000	0.900	0.900	1.000	0.900	0.900
70	1.000	0.893	0.893	1.000	0.893	0.893
75	1.000	0.887	0.887	1.000	0.883	0.883
80	1.000	0.877	0.877	1.000	0.877	0.877
85	1.000	0.877	0.877	1.000	0.877	0.877
90	1.000	0.870	0.870	1.000	0.870	0.870
95	1.000	0.870	0.870	1.000	0.870	0.870
100	1.000	0.863	0.863	1.000	0.858	0.858
105	1.000	0.853	0.853	1.000	0.853	0.853
110	1.000	0.847	0.847	1.000	0.847	0.847
115	1.000	0.840	0.840	1.000	0.840	0.840
120	1.000	0.833	0.833	1.000	0.833	0.833
125	1.000	0.830	0.830	1.000	0.830	0.830
130	1.000	0.823	0.823	1.000	0.823	0.823
135	1.000	0.823	0.823	1.000	0.823	0.823
140	1.000	0.817	0.817	1.000	0.817	0.817
145	1.000	0.817	0.817	1.000	0.817	0.817
150	1.000	0.808	0.808	1.000	0.808	0.808
160	1.000	0.807	0.807	1.000	0.807	0.807
170	1.000	0.805	0.805	1.000	0.805	0.805
175	1.000	0.803	0.803	1.000	0.803	0.803
180	1.000	0.802	0.802	1.000	0.802	0.802
190	1.000	0.802	0.802	1.000	0.802	0.802
200	1.000	0.800	0.800	1.000	0.800	0.800
210	1.000	0.798	0.798	1.000	0.798	0.798
220	1.000	0.798	0.798	1.000	0.798	0.798
225	1.000	0.797	0.797	1.000	0.797	0.797
230	1.000	0.795	0.795	1.000	0.795	0.795
240	1.000	0.795	0.795	1.000	0.795	0.795
250	1.000	0.793	0.793	1.000	0.793	0.793

Family Max Factors-Multiply the corresponding Family Max factor below by the Type 1, Type 2, and Type 3 Child factors from above and round the product to three decimals.

Family Max	None	2-X Acc	2.5-X Acc	3-X Acc	2 Family	3 Family
	1.000	0.280	0.300	0.310	0.280	0.320

* Dollar Reimbursement is not available in the state of Washington.

DEDUCTIBLE CREDITS TABLES

LIFETIME DEDUCTIBLE--NOT WAIVED FOR TYPE 1

Amount	Employee	Spouse	Child
0	0.000	0.000	0.000
5	0.120	0.120	0.120
10	0.250	0.250	0.250
15	0.370	0.370	0.370
20	0.500	0.500	0.500
25	0.620	0.620	0.620
30	0.740	0.740	0.750
35	0.870	0.870	0.870
40	0.990	0.990	1.000
45	1.110	1.110	1.120
50	1.240	1.240	1.250
55	1.360	1.360	1.370
60	1.490	1.490	1.500
65	1.610	1.610	1.620
70	1.730	1.730	1.750
75	1.860	1.860	1.870
80	1.980	1.980	2.000
85	2.100	2.100	2.120
90	2.230	2.230	2.250
95	2.350	2.350	2.370
100	2.480	2.480	2.500
105	2.600	2.600	2.620
110	2.720	2.720	2.750
115	2.760	2.760	2.790
120	2.880	2.880	2.910
125	3.000	3.000	3.030
130	3.120	3.120	3.150
135	3.240	3.240	3.170
140	3.360	3.360	3.290
145	3.370	3.370	3.400
150	3.490	3.490	3.520
160	3.720	3.720	3.600
170	3.960	3.960	3.820
175	3.900	3.900	3.800
180	4.010	4.010	3.780
190	4.230	4.230	3.990
200	4.310	4.310	4.200
210	4.520	4.520	4.410
220	4.740	4.740	4.450
225	4.840	4.840	4.550
230	4.780	4.780	4.650
240	4.990	4.990	4.620
250	5.200	5.200	4.810

DEDUCTIBLE CREDITS TABLES (continued)

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1

	Non-Surgical Perio in Type 2			Non-Surgical Perio in Type 3		
Amount	Employee	Spouse	Child	Employee	Spouse	Child
0	0.00	0.00	0.00	0.00	0.00	0.00
5	0.06	0.06	0.05	0.05	0.05	0.04
10	0.13	0.13	0.10	0.12	0.12	0.09
15	0.19	0.19	0.15	0.16	0.16	0.13
20	0.26	0.26	0.20	0.22	0.22	0.17
25	0.32	0.32	0.25	0.28	0.28	0.22
30	0.39	0.39	0.30	0.33	0.33	0.26
35	0.45	0.45	0.34	0.38	0.38	0.29
40	0.51	0.51	0.39	0.44	0.44	0.34
45	0.58	0.58	0.44	0.49	0.49	0.37
50	0.64	0.64	0.49	0.54	0.54	0.41
55	0.71	0.71	0.54	0.61	0.61	0.46
60	0.77	0.77	0.59	0.65	0.65	0.50
65	0.84	0.84	0.64	0.71	0.71	0.54
70	0.90	0.90	0.63	0.77	0.77	0.54
75	0.96	0.96	0.67	0.82	0.82	0.56
80	1.03	1.03	0.72	0.89	0.89	0.62
85	1.09	1.09	0.76	0.93	0.93	0.65
90	1.05	1.05	0.81	0.89	0.89	0.69
95	1.11	1.11	0.85	0.94	0.94	0.72
100	1.17	1.17	0.90	0.99	0.99	0.77
105	1.23	1.23	0.94	1.05	1.05	0.80
110	1.29	1.29	0.99	1.10	1.10	0.85
115	1.34	1.34	1.03	1.14	1.14	0.88
120	1.40	1.40	1.08	1.19	1.19	0.92
125	1.46	1.46	1.01	1.24	1.24	0.86
130	1.52	1.52	1.05	1.29	1.29	0.89
135	1.58	1.58	1.09	1.34	1.34	0.93
140	1.64	1.64	1.13	1.39	1.39	0.96
145	1.70	1.70	1.17	1.45	1.45	0.99
150	1.75	1.75	1.21	1.49	1.49	1.03
160	1.87	1.87	1.29	1.59	1.59	1.10
170	1.99	1.99	1.37	1.69	1.69	1.16
175	1.84	1.84	1.26	1.56	1.56	1.07
180	1.90	1.90	1.29	1.62	1.62	1.10
190	2.00	2.00	1.37	1.70	1.70	1.16
200	2.11	2.11	1.44	1.79	1.79	1.22
210	2.21	2.21	1.51	1.88	1.88	1.28
220	2.32	2.32	1.58	1.97	1.97	1.34
225	2.37	2.37	1.62	2.01	2.01	1.38
230	2.42	2.42	1.65	2.06	2.06	1.40
240	2.53	2.53	1.51	2.15	2.15	1.28
250	2.57	2.57	1.58	2.18	2.18	1.34

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR DEDUCTIBLE ON TYPE 3/TYPE 4 PROCEDURES ONLY

	Non-Surgical Perio in Type 2			Non-Surgical Perio in Type 3		
Amount	Employee	Spouse	Child	Employee	Spouse	Child
0	0.00	0.00	0.00	0.00	0.00	0.00
5	0.06	0.06	0.01	0.11	0.11	0.01
10	0.13	0.13	0.01	0.22	0.22	0.01
15	0.19	0.19	0.02	0.33	0.33	0.02
20	0.25	0.25	0.02	0.44	0.44	0.02
25	0.31	0.31	0.03	0.55	0.55	0.03
30	0.38	0.38	0.03	0.66	0.66	0.03
35	0.44	0.44	0.04	0.77	0.77	0.04
40	0.50	0.50	0.04	0.88	0.88	0.04
45	0.56	0.56	0.05	0.99	0.99	0.05
50	0.63	0.63	0.05	1.10	1.10	0.05
55	0.69	0.69	0.06	1.21	1.21	0.06
60	0.75	0.75	0.06	1.32	1.32	0.07
65	0.81	0.81	0.07	1.42	1.42	0.07
70	0.88	0.88	0.07	1.53	1.53	0.08
75	0.94	0.94	0.08	1.64	1.64	0.08
80	1.00	1.00	0.08	1.75	1.75	0.09
85	1.06	1.06	0.09	1.86	1.86	0.09
90	1.13	1.13	0.09	1.97	1.97	0.10
95	1.19	1.19	0.10	2.08	2.08	0.10
100	1.25	1.25	0.10	2.19	2.19	0.11
105	1.31	1.31	0.11	2.30	2.30	0.11
110	1.38	1.38	0.11	2.41	2.41	0.12
115	1.44	1.44	0.12	2.52	2.52	0.12
120	1.50	1.50	0.12	2.63	2.63	0.13
125	1.56	1.56	0.13	2.74	2.74	0.14
130	1.63	1.63	0.13	2.85	2.85	0.14
135	1.69	1.69	0.14	2.96	2.96	0.15
140	1.75	1.75	0.14	3.07	3.07	0.15
145	1.81	1.81	0.15	3.18	3.18	0.16
150	1.88	1.88	0.15	3.29	3.29	0.16
160	2.00	2.00	0.16	3.51	3.51	0.17
170	2.13	2.13	0.17	3.73	3.73	0.18
175	2.19	2.19	0.18	3.84	3.84	0.19
180	2.25	2.25	0.18	3.95	3.95	0.20
190	2.38	2.38	0.19	4.16	4.16	0.21
200	2.50	2.50	0.20	4.38	4.38	0.22
210	2.63	2.63	0.21	4.60	4.60	0.23
220	2.75	2.75	0.22	4.82	4.82	0.24
225	2.81	2.81	0.23	4.93	4.93	0.24
230	2.88	2.88	0.23	5.04	5.04	0.25
240	3.00	3.00	0.24	5.26	5.26	0.26
250	3.13	3.13	0.25	5.48	5.48	0.27
500	6.25	6.25	0.50	10.96	10.96	0.54

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--NOT WAIVED FOR TYPE 1

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.42	0.42	0.42	0.09	0.11	0.13	0.10	0.13
10	0.83	0.83	0.83	0.18	0.22	0.25	0.19	0.25
15	1.25	1.25	1.25	0.28	0.33	0.38	0.29	0.38
20	1.67	1.67	1.67	0.37	0.43	0.50	0.38	0.50
25	2.08	2.08	2.08	0.46	0.54	0.62	0.48	0.62
30	2.50	2.50	2.50	0.55	0.65	0.75	0.58	0.75
35	2.92	2.92	2.92	0.64	0.76	0.88	0.67	0.88
40	3.33	3.33	3.33	0.73	0.87	1.00	0.77	1.00
45	3.75	3.75	3.75	0.83	0.98	1.13	0.86	1.13
50	4.17	4.17	4.17	0.92	1.08	1.25	0.96	1.25
55	4.56	4.56	4.56	1.00	1.19	1.37	1.05	1.37
60	4.98	4.98	4.98	1.10	1.29	1.49	1.15	1.49
65	5.39	5.39	5.39	1.19	1.40	1.62	1.24	1.62
70	5.78	5.78	5.78	1.27	1.50	1.73	1.33	1.73
75	6.19	6.19	6.19	1.36	1.61	1.86	1.42	1.86
80	6.60	6.60	6.60	1.45	1.72	1.98	1.52	1.98
85	7.01	7.01	7.01	1.54	1.82	2.10	1.61	2.10
90	7.43	7.43	7.43	1.63	1.93	2.23	1.71	2.23
95	7.84	7.84	7.84	1.72	2.04	2.35	1.80	2.35
100	8.25	8.25	8.25	1.82	2.15	2.48	1.90	2.48
105	8.62	8.62	8.62	1.90	2.24	2.59	1.98	2.59
110	9.03	9.03	9.03	1.99	2.35	2.71	2.08	2.71
115	9.34	9.34	9.34	2.05	2.43	2.80	2.15	2.80
120	9.70	9.70	9.70	2.13	2.52	2.91	2.23	2.91
125	10.05	10.05	10.05	2.21	2.61	3.02	2.31	3.02
130	10.45	10.45	10.45	2.30	2.72	3.14	2.40	3.14
135	10.80	10.80	10.80	2.38	2.81	3.24	2.48	3.24
140	11.20	11.20	11.20	2.46	2.91	3.36	2.58	3.36
145	11.54	11.54	11.54	2.54	3.00	3.46	2.65	3.46
150	11.94	11.94	11.94	2.63	3.10	3.58	2.75	3.58
160	12.67	12.67	12.67	2.79	3.29	3.80	2.91	3.80
170	13.39	13.39	13.39	2.95	3.48	4.02	3.08	4.02
175	13.56	13.56	13.56	2.98	3.53	4.07	3.12	4.07
180	13.88	13.88	13.88	3.05	3.61	4.16	3.19	4.16
190	14.49	14.49	14.49	3.19	3.77	4.35	3.33	4.35
200	15.08	15.08	15.08	3.32	3.92	4.52	3.47	4.52
210	15.75	15.75	15.75	3.47	4.10	4.73	3.62	4.73
220	16.41	16.41	16.41	3.61	4.27	4.92	3.77	4.92
225	16.69	16.69	16.69	3.67	4.34	5.01	3.84	5.01
230	16.87	16.87	16.87	3.71	4.39	5.06	3.88	5.06
240	17.60	17.60	17.60	3.87	4.58	5.28	4.05	5.28
250	18.13	18.13	18.13	3.99	4.71	5.44	4.17	5.44

For Per Visit Deductibles use the corresponding dollar amount to determine the Deductible Disincentive factor.

$5 Per Visit use $15 Calendar Year--Not Waived For Type 1
$10 Per Visit use $25 Calendar Year--Not Waived For Type 1
$15 Per Visit use $35 Calendar Year--Not Waived For Type 1
$20 Per Visit use $50 Calendar Year--Not Waived For Type 1
$25 Per Visit use $60 Calendar Year--Not Waived For Type 1

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 1

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.22	0.22	0.23	0.06	0.06	0.06	0.06	0.06
10	0.44	0.44	0.45	0.11	0.12	0.12	0.11	0.12
15	0.66	0.66	0.68	0.17	0.18	0.18	0.17	0.18
20	0.87	0.87	0.91	0.23	0.24	0.25	0.23	0.25
25	1.09	1.09	1.13	0.28	0.29	0.31	0.28	0.31
30	1.31	1.31	1.36	0.34	0.35	0.37	0.34	0.37
35	1.53	1.53	1.58	0.40	0.41	0.43	0.40	0.43
40	1.75	1.75	1.82	0.46	0.47	0.49	0.46	0.49
45	1.97	1.97	2.04	0.51	0.53	0.55	0.51	0.55
50	2.18	2.18	2.27	0.57	0.59	0.61	0.57	0.61
55	2.40	2.40	2.49	0.62	0.65	0.67	0.62	0.67
60	2.62	2.62	2.73	0.68	0.71	0.74	0.68	0.74
65	2.84	2.84	2.95	0.74	0.77	0.80	0.74	0.80
70	3.06	3.06	3.18	0.80	0.83	0.86	0.80	0.86
75	3.28	3.28	3.40	0.85	0.88	0.92	0.85	0.92
80	3.49	3.49	3.63	0.91	0.94	0.98	0.91	0.98
85	3.71	3.71	3.86	0.97	1.00	1.04	0.97	1.04
90	3.93	3.93	4.09	1.02	1.06	1.10	1.02	1.10
95	4.15	4.15	4.31	1.08	1.12	1.16	1.08	1.16
100	4.37	4.37	4.54	1.14	1.18	1.23	1.14	1.23
105	4.59	4.59	4.76	1.19	1.24	1.29	1.19	1.29
110	4.80	4.80	5.00	1.25	1.30	1.35	1.25	1.35
115	5.02	5.02	5.22	1.31	1.36	1.41	1.31	1.41
120	5.24	5.24	5.45	1.36	1.42	1.47	1.36	1.47
125	5.46	5.46	5.67	1.42	1.47	1.53	1.42	1.53
130	5.68	5.68	5.90	1.48	1.53	1.59	1.48	1.59
135	5.90	5.90	6.13	1.53	1.59	1.66	1.53	1.66
140	6.11	6.11	6.35	1.59	1.65	1.71	1.59	1.71
145	6.33	6.33	6.58	1.65	1.71	1.78	1.65	1.78
150	6.55	6.55	6.80	1.70	1.77	1.84	1.70	1.84
160	6.99	6.99	7.26	1.82	1.89	1.96	1.82	1.96
170	7.42	7.42	7.71	1.93	2.00	2.08	1.93	2.08
175	7.64	7.64	7.94	1.99	2.06	2.14	1.99	2.14
180	7.86	7.86	8.17	2.04	2.12	2.21	2.04	2.21
190	8.30	8.30	8.62	2.16	2.24	2.33	2.16	2.33
200	8.73	8.73	9.07	2.27	2.36	2.45	2.27	2.45
210	9.17	9.17	9.53	2.38	2.48	2.57	2.38	2.57
220	9.61	9.61	9.98	2.50	2.59	2.69	2.50	2.69
225	9.83	9.83	10.21	2.55	2.65	2.76	2.55	2.76
230	10.04	10.04	10.44	2.61	2.71	2.82	2.61	2.82
240	10.48	10.48	10.89	2.72	2.83	2.94	2.72	2.94
250	10.92	10.92	11.34	2.84	2.95	3.06	2.84	3.06

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 1, SEALANTS IN TYPE 2

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.22	0.22	0.25	0.06	0.07	0.07	0.06	0.07
10	0.44	0.44	0.50	0.13	0.13	0.14	0.13	0.14
15	0.66	0.66	0.76	0.19	0.20	0.21	0.19	0.21
20	0.87	0.87	1.01	0.25	0.26	0.27	0.25	0.27
25	1.09	1.09	1.26	0.32	0.33	0.34	0.32	0.34
30	1.31	1.31	1.51	0.38	0.39	0.41	0.38	0.41
35	1.53	1.53	1.76	0.44	0.46	0.48	0.44	0.48
40	1.75	1.75	2.02	0.51	0.53	0.55	0.51	0.55
45	1.97	1.97	2.27	0.57	0.59	0.61	0.57	0.61
50	2.18	2.18	2.52	0.63	0.66	0.68	0.63	0.68
55	2.40	2.40	2.77	0.69	0.72	0.75	0.69	0.75
60	2.62	2.62	3.03	0.76	0.79	0.82	0.76	0.82
65	2.84	2.84	3.28	0.82	0.85	0.89	0.82	0.89
70	3.06	3.06	3.53	0.88	0.92	0.95	0.88	0.95
75	3.28	3.28	3.78	0.95	0.98	1.02	0.95	1.02
80	3.49	3.49	4.03	1.01	1.05	1.09	1.01	1.09
85	3.71	3.71	4.29	1.07	1.12	1.16	1.07	1.16
90	3.93	3.93	4.54	1.14	1.18	1.23	1.14	1.23
95	4.15	4.15	4.79	1.20	1.25	1.29	1.20	1.29
100	4.37	4.37	5.04	1.26	1.31	1.36	1.26	1.36
105	4.59	4.59	5.29	1.32	1.38	1.43	1.32	1.43
110	4.80	4.80	5.55	1.39	1.44	1.50	1.39	1.50
115	5.02	5.02	5.80	1.45	1.51	1.57	1.45	1.57
120	5.24	5.24	6.05	1.51	1.57	1.63	1.51	1.63
125	5.46	5.46	6.30	1.58	1.64	1.70	1.58	1.70
130	5.68	5.68	6.55	1.64	1.70	1.77	1.64	1.77
135	5.90	5.90	6.81	1.70	1.77	1.84	1.70	1.84
140	6.11	6.11	7.06	1.77	1.84	1.91	1.77	1.91
145	6.33	6.33	7.31	1.83	1.90	1.97	1.83	1.97
150	6.55	6.55	7.56	1.89	1.97	2.04	1.89	2.04
160	6.99	6.99	8.07	2.02	2.10	2.18	2.02	2.18
170	7.42	7.42	8.57	2.14	2.23	2.31	2.14	2.31
175	7.64	7.64	8.82	2.21	2.29	2.38	2.21	2.38
180	7.86	7.86	9.08	2.27	2.36	2.45	2.27	2.45
190	8.30	8.30	9.58	2.40	2.49	2.59	2.40	2.59
200	8.73	8.73	10.08	2.52	2.62	2.72	2.52	2.72
210	9.17	9.17	10.59	2.65	2.75	2.86	2.65	2.86
220	9.61	9.61	11.09	2.77	2.88	2.99	2.77	2.99
225	9.83	9.83	11.34	2.84	2.95	3.06	2.84	3.06
230	10.04	10.04	11.60	2.90	3.02	3.13	2.90	3.13
240	10.48	10.48	12.10	3.03	3.15	3.27	3.03	3.27
250	10.92	10.92	12.60	3.15	3.28	3.40	3.15	3.40

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 1

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.23	0.23	0.26	0.07	0.07	0.07	0.07	0.07
10	0.47	0.47	0.52	0.13	0.14	0.14	0.13	0.14
15	0.70	0.70	0.78	0.20	0.20	0.21	0.20	0.21
20	0.92	0.92	1.04	0.26	0.27	0.28	0.26	0.28
25	1.16	1.16	1.30	0.33	0.34	0.35	0.33	0.35
30	1.39	1.39	1.56	0.39	0.41	0.42	0.39	0.42
35	1.62	1.62	1.81	0.45	0.47	0.49	0.45	0.49
40	1.86	1.86	2.08	0.52	0.54	0.56	0.52	0.56
45	2.09	2.09	2.34	0.59	0.61	0.63	0.59	0.63
50	2.31	2.31	2.60	0.65	0.68	0.70	0.65	0.70
55	2.54	2.54	2.85	0.71	0.74	0.77	0.71	0.77
60	2.78	2.78	3.12	0.78	0.81	0.84	0.78	0.84
65	3.01	3.01	3.38	0.85	0.88	0.91	0.85	0.91
70	3.24	3.24	3.64	0.91	0.95	0.98	0.91	0.98
75	3.48	3.48	3.89	0.97	1.01	1.05	0.97	1.05
80	3.70	3.70	4.15	1.04	1.08	1.12	1.04	1.12
85	3.93	3.93	4.42	1.11	1.15	1.19	1.11	1.19
90	4.17	4.17	4.68	1.17	1.22	1.26	1.17	1.26
95	4.40	4.40	4.93	1.23	1.28	1.33	1.23	1.33
100	4.63	4.63	5.19	1.30	1.35	1.40	1.30	1.40
105	4.87	4.87	5.45	1.36	1.42	1.47	1.36	1.47
110	5.09	5.09	5.72	1.43	1.49	1.54	1.43	1.54
115	5.32	5.32	5.97	1.49	1.55	1.61	1.49	1.61
120	5.55	5.55	6.23	1.56	1.62	1.68	1.56	1.68
125	5.79	5.79	6.49	1.62	1.69	1.75	1.62	1.75
130	6.02	6.02	6.75	1.69	1.76	1.82	1.69	1.82
135	6.25	6.25	7.01	1.75	1.82	1.89	1.75	1.89
140	6.48	6.48	7.27	1.82	1.89	1.96	1.82	1.96
145	6.71	6.71	7.53	1.88	1.96	2.03	1.88	2.03
150	6.94	6.94	7.79	1.95	2.03	2.10	1.95	2.10
160	7.41	7.41	8.31	2.08	2.16	2.24	2.08	2.24
170	7.87	7.87	8.83	2.21	2.30	2.38	2.21	2.38
175	8.10	8.10	9.08	2.27	2.36	2.45	2.27	2.45
180	8.33	8.33	9.35	2.34	2.43	2.52	2.34	2.52
190	8.80	8.80	9.87	2.47	2.57	2.66	2.47	2.66
200	9.25	9.25	10.38	2.60	2.70	2.80	2.60	2.80
210	9.72	9.72	10.91	2.73	2.84	2.95	2.73	2.95
220	10.19	10.19	11.42	2.86	2.97	3.08	2.86	3.08
225	10.42	10.42	11.68	2.92	3.04	3.15	2.92	3.15
230	10.64	10.64	11.95	2.99	3.11	3.23	2.99	3.23
240	11.11	11.11	12.46	3.12	3.24	3.36	3.12	3.36
250	11.58	11.58	12.98	3.25	3.37	3.50	3.25	3.50

DEDUCTIBLE CREDITS TABLES (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1
BITEWING X-RAYS IN TYPE 2, SEALANTS IN TYPE 2

Amount	Employee	Spouse	No Max Child	2-X Max Child	2.5-X Max Child	3-X Max Child	2 Family Child	3 Family Child
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.23	0.23	0.26	0.07	0.07	0.07	0.07	0.07
10	0.47	0.47	0.52	0.13	0.14	0.14	0.13	0.14
15	0.70	0.70	0.78	0.20	0.20	0.21	0.20	0.21
20	0.92	0.92	1.04	0.26	0.27	0.28	0.26	0.28
25	1.16	1.16	1.30	0.33	0.34	0.35	0.33	0.35
30	1.39	1.39	1.56	0.39	0.41	0.42	0.39	0.42
35	1.62	1.62	1.81	0.45	0.47	0.49	0.45	0.49
40	1.86	1.86	2.08	0.52	0.54	0.56	0.52	0.56
45	2.09	2.09	2.34	0.59	0.61	0.63	0.59	0.63
50	2.31	2.31	2.60	0.65	0.68	0.70	0.65	0.70
55	2.54	2.54	2.85	0.71	0.74	0.77	0.71	0.77
60	2.78	2.78	3.12	0.78	0.81	0.84	0.78	0.84
65	3.01	3.01	3.38	0.85	0.88	0.91	0.85	0.91
70	3.24	3.24	3.64	0.91	0.95	0.98	0.91	0.98
75	3.48	3.48	3.89	0.97	1.01	1.05	0.97	1.05
80	3.70	3.70	4.15	1.04	1.08	1.12	1.04	1.12
85	3.93	3.93	4.42	1.11	1.15	1.19	1.11	1.19
90	4.17	4.17	4.68	1.17	1.22	1.26	1.17	1.26
95	4.40	4.40	4.93	1.23	1.28	1.33	1.23	1.33
100	4.63	4.63	5.19	1.30	1.35	1.40	1.30	1.40
105	4.87	4.87	5.45	1.36	1.42	1.47	1.36	1.47
110	5.09	5.09	5.72	1.43	1.49	1.54	1.43	1.54
115	5.32	5.32	5.97	1.49	1.55	1.61	1.49	1.61
120	5.55	5.55	6.23	1.56	1.62	1.68	1.56	1.68
125	5.79	5.79	6.49	1.62	1.69	1.75	1.62	1.75
130	6.02	6.02	6.75	1.69	1.76	1.82	1.69	1.82
135	6.25	6.25	7.01	1.75	1.82	1.89	1.75	1.89
140	6.48	6.48	7.27	1.82	1.89	1.96	1.82	1.96
145	6.71	6.71	7.53	1.88	1.96	2.03	1.88	2.03
150	6.94	6.94	7.79	1.95	2.03	2.10	1.95	2.10
160	7.41	7.41	8.31	2.08	2.16	2.24	2.08	2.24
170	7.87	7.87	8.83	2.21	2.30	2.38	2.21	2.38
175	8.10	8.10	9.08	2.27	2.36	2.45	2.27	2.45
180	8.33	8.33	9.35	2.34	2.43	2.52	2.34	2.52
190	8.80	8.80	9.87	2.47	2.57	2.66	2.47	2.66
200	9.25	9.25	10.38	2.60	2.70	2.80	2.60	2.80
210	9.72	9.72	10.91	2.73	2.84	2.95	2.73	2.95
220	10.19	10.19	11.42	2.86	2.97	3.08	2.86	3.08
225	10.42	10.42	11.68	2.92	3.04	3.15	2.92	3.15
230	10.64	10.64	11.95	2.99	3.11	3.23	2.99	3.23
240	11.11	11.11	12.46	3.12	3.24	3.36	3.12	3.36
250	11.58	11.58	12.98	3.25	3.37	3.50	3.25	3.50

ALLOCATION OF DEDUCTIBLE CREDITS BETWEEN TYPE 1, 2, 3, AND 4

LIFETIME DEDUCTIBLE--NOT WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
10	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
15	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
20	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
25	100.0%	0.0%	0.0%	100.0%	0.0%	0.0%
30	99.5%	0.5%	0.0%	99.6%	0.4%	0.0%
35	99.1%	0.9%	0.0%	99.2%	0.8%	0.0%
40	98.6%	1.4%	0.0%	98.8%	1.2%	0.0%
45	98.2%	1.8%	0.0%	98.4%	1.6%	0.0%
50	97.7%	2.3%	0.0%	98.0%	2.0%	0.0%
55	95.6%	4.4%	0.0%	96.2%	3.8%	0.0%
60	93.5%	6.5%	0.0%	94.4%	5.6%	0.0%
65	91.4%	8.6%	0.0%	92.7%	7.3%	0.0%
70	89.3%	10.7%	0.0%	90.9%	9.1%	0.0%
75	87.2%	12.8%	0.0%	89.1%	10.9%	0.0%
80	85.2%	14.8%	0.0%	87.3%	12.7%	0.0%
85	83.1%	16.9%	0.0%	85.5%	14.5%	0.0%
90	81.0%	19.0%	0.0%	83.8%	16.2%	0.0%
95	78.9%	21.1%	0.0%	82.0%	18.0%	0.0%
100	76.8%	23.2%	0.0%	80.2%	19.8%	0.0%
105	75.3%	24.7%	0.0%	79.1%	20.9%	0.0%
110	73.7%	26.3%	0.0%	78.0%	22.0%	0.0%
115	72.2%	27.8%	0.0%	76.8%	23.2%	0.0%
120	70.6%	29.4%	0.0%	75.7%	24.3%	0.0%
125	69.1%	30.9%	0.0%	74.6%	25.4%	0.0%
130	67.6%	32.4%	0.0%	73.5%	26.5%	0.0%
135	66.0%	34.0%	0.0%	72.4%	27.6%	0.0%
140	64.5%	35.5%	0.0%	71.2%	28.8%	0.0%
145	62.9%	37.1%	0.0%	70.1%	29.9%	0.0%
150	61.4%	38.6%	0.0%	69.0%	31.0%	0.0%
160	59.0%	41.0%	0.0%	67.2%	32.8%	0.0%
170	56.7%	43.3%	0.0%	65.5%	34.5%	0.0%
175	55.5%	44.5%	0.0%	64.6%	35.4%	0.0%
180	54.3%	45.7%	0.0%	63.7%	36.3%	0.0%
190	52.0%	48.0%	0.0%	62.0%	38.0%	0.0%
200	49.6%	50.4%	0.0%	60.2%	39.8%	0.0%
210	48.2%	51.8%	0.0%	59.1%	40.9%	0.0%
220	46.8%	53.2%	0.0%	58.0%	42.0%	0.0%
225	46.1%	53.9%	0.0%	57.4%	42.6%	0.0%
230	45.4%	54.6%	0.0%	56.8%	43.2%	0.0%
240	44.0%	56.0%	0.0%	55.7%	44.3%	0.0%
250	42.6%	57.4%	0.0%	54.6%	45.4%	0.0%

LIFETIME DEDUCTIBLE--WAIVED FOR TYPE 1

For all Deductible Amounts: Type 1 = 0.0%, Type 2 = 100.%, Type 3/Type 4 = 0.0%

ALLOCATION OF DEDUCTIBLE CREDITS BETWEEN TYPE 1, 2, 3, AND 4 (continued)

CALENDAR YEAR--WAIVED FOR TYPE 1

	Employee & Spouse			Children		
Amount	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
0	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
5	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
10	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
15	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
20	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
25	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
30	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
35	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
40	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
45	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
50	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
55	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
60	0.0%	99.9%	0.1%	0.0%	100.0%	0.0%
65	0.0%	99.9%	0.1%	0.0%	100.0%	0.0%
70	0.0%	99.9%	0.1%	0.0%	100.0%	0.0%
75	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
80	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
85	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
90	0.0%	99.8%	0.2%	0.0%	100.0%	0.0%
95	0.0%	99.7%	0.3%	0.0%	100.0%	0.0%
100	0.0%	99.7%	0.3%	0.0%	100.0%	0.0%
105	0.0%	99.6%	0.4%	0.0%	100.0%	0.0%
110	0.0%	99.4%	0.6%	0.0%	100.0%	0.0%
115	0.0%	99.3%	0.7%	0.0%	100.0%	0.0%
120	0.0%	99.1%	0.9%	0.0%	100.0%	0.0%
125	0.0%	99.0%	1.0%	0.0%	100.0%	0.0%
130	0.0%	98.9%	1.1%	0.0%	100.0%	0.0%
135	0.0%	98.7%	1.3%	0.0%	100.0%	0.0%
140	0.0%	98.6%	1.4%	0.0%	100.0%	0.0%
145	0.0%	98.4%	1.6%	0.0%	100.0%	0.0%
150	0.0%	98.3%	1.7%	0.0%	100.0%	0.0%
160	0.0%	97.8%	2.2%	0.0%	100.0%	0.0%
170	0.0%	97.3%	2.7%	0.0%	100.0%	0.0%
175	0.0%	97.0%	3.0%	0.0%	100.0%	0.0%
180	0.0%	96.7%	3.3%	0.0%	100.0%	0.0%
190	0.0%	96.2%	3.8%	0.0%	100.0%	0.0%
200	0.0%	95.7%	4.3%	0.0%	100.0%	0.0%
210	0.0%	94.9%	5.1%	0.0%	100.0%	0.0%
220	0.0%	94.1%	5.9%	0.0%	100.0%	0.0%
225	0.0%	93.7%	6.3%	0.0%	100.0%	0.0%
230	0.0%	93.2%	6.8%	0.0%	100.0%	0.0%
240	0.0%	92.4%	7.6%	0.0%	100.0%	0.0%
250	0.0%	91.6%	8.4%	0.0%	100.0%	0.0%

CALENDAR YEAR DEDUCTIBLE ON TYPE 3/TYPE 4 PROCEDURES ONLY

For all Deductible Amounts: Type 1 = 0.0%, Type 2 = 0.0%, Type 3/Type 4 = 100.0%

CALENDAR YEAR--NOT WAIVED FOR TYPE 1

Use same allocations as for Lifetime Deductible -- Not Waived For Type 1

COINSURANCE FACTOR

For LEVEL COINSURANCE, use the actual coinsurance percentage (i.e. 100/80/50 percent plans).

For OTHER PLANS, use the following percentages:

	Employee			Spouse			Child		
Incentive Mechanisms	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
INCENTIVE INITIALS AT 80%									
Policy Years 1 and 2	85%	85%	50%	85%	85%	50%	85%	85%	50%
Policy Years 3 plus	90%	90%	50%	90%	90%	50%	90%	90%	50%
TAKEOVER - INITIALS BY D.O.H. (DATE OF HIRE)									
Policy Years 1 and 2	95%	93%	50%	95%	93%	50%	95%	93%	50%
Policy Years 3 plus	90%	90%	50%	90%	90%	50%	90%	90%	50%
INCENTIVE INITIALS AT 70%									
Policy Years 1 and 2	80%	80%	50%	80%	80%	50%	80%	80%	50%
Policy Years 3 plus	90%	90%	50%	90%	90%	50%	90%	90%	50%
100% TYPE 1, 80-90-100 INCENTIVE									
Policy Years 1 and 2	100%	85%	50%	100%	85%	50%	100%	85%	50%
Policy Years 3 plus	100%	93%	50%	100%	93%	50%	100%	93%	50%
100% TYPE 1, 70-80-90-100 INCENTIVE									
Policy Years 1 and 2	100%	80%	50%	100%	80%	50%	100%	80%	50%
Policy Years 3 plus	100%	90%	50%	100%	90%	50%	100%	90%	50%
3-STEP INCENTIVE WITH 50% ON TYPE 3									
Policy Years 1 and 2	85%	85%	50%	85%	85%	50%	85%	85%	50%
Policy Years 3 plus	93%	93%	50%	93%	93%	50%	93%	93%	50%
100% TYPE 1, 60-70-80 INCENTIVE									
Policy Years 1 and 2	100%	65%	50%	100%	65%	50%	100%	65%	50%
Policy Years 3 plus	100%	72%	50%	100%	72%	50%	100%	72%	50%

UTILIZATION FACTOR

Use same factors for Employee, Spouse and Child.

U&C, MEDIAN AND PPO MAX

Coinsurance Range	Type 1	Type 2	Type 3/4
100%	1.000	1.000	1.000
95%	0.946	0.946	0.946
90%	0.915	0.915	0.915
85%	0.886	0.886	0.886
80%	0.855	0.855	0.855
75%	0.824	0.824	0.824
70%	0.806	0.806	0.806
65%	0.785	0.785	0.785
60%	0.733	0.733	0.733
55%	0.711	0.711	0.711
50%	0.659	0.659	0.659
45%	0.645	0.645	0.645
40%	0.635	0.635	0.635
35%	0.632	0.632	0.632
30%	0.629	0.629	0.629
25%	0.626	0.626	0.626
Less Than 25%	0.626	0.626	0.626

DOLLAR REIMBURSEMENT WITH U&C, MEDIAN AND PPO MAX*

				When Quoted With A Type 1 Level		
Coinsurance Range	Type 1	Type 2	Type 3/4	Type 1	Type 2	Type 3/4
100%	1.000	1.000	1.000	1.000	1.000	1.000
95%	0.946	0.946	0.946	0.946	0.941	0.941
90%	0.915	0.915	0.915	0.915	0.907	0.907
85%	0.886	0.886	0.886	0.886	0.876	0.876
80%	0.855	0.855	0.855	0.855	0.843	0.843
75%	0.824	0.824	0.824	0.824	0.809	0.809
70%	0.806	0.806	0.806	0.806	0.790	0.790
65%	0.785	0.785	0.785	0.785	0.768	0.768
60%	0.733	0.733	0.733	0.733	0.713	0.713
55%	0.711	0.711	0.711	0.711	0.690	0.690
50%	0.659	0.659	0.659	0.659	0.637	0.637
45%	0.645	0.645	0.645	0.645	0.622	0.622
40%	0.635	0.635	0.635	0.635	0.612	0.612
35%	0.632	0.632	0.632	0.632	0.609	0.609
30%	0.629	0.629	0.629	0.629	0.606	0.606
25%	0.626	0.626	0.626	0.626	0.603	0.603
Less Than 25%	0.626	0.626	0.626	0.626	0.603	0.603

* Dollar Reimbursement is not available in the state of Washington.

DOLLAR VALUE SCHEDULE

The selected dollar multipliers are variable inputs. To determine the coinsurance percentages of the schedule
The coinsurance multipliers are found in the Dollar Value Schedule Table.

Type 1 % = (Type 1 selected dollar multiplier) ÷ (Type 1 coinsurance multiplier)
Type 2 % = (Type 2 selected dollar multiplier) ÷ (Type 2 coinsurance multiplier)
Type 3/Type 4 % = (Type 3/Type 4 selected dollar multiplier) ÷ (Type 3/Type 4 coinsurance multiplier)

MAB ALLOWANCE OUT OF PANEL

To determine the coinsurance percentages

Type 1 % = (Type 1 Ratio) * (Type 1 coinsurance)
Type 2 % = (Type 2 Ratio) * (Type 2 coinsurance)
Type 3% = (Type 3 Ratio) * (Type 3 coinsurance)

PRIOR EXTRACTION COVERAGE

NEW BUSINESS FACTORS	FACTOR
1) Full Coverage	1.250
a) (Available only to groups of 35 or more insured employees - new or takeover groups.)	
b) Waives the requirement that extraction(s) must have occurred while insured under the new policy to have coverage for the initial placement of a prosthetic	
2) Limited Takeover Coverage	1.000
a) (Provided automatically on all Takeovers if the new plan includes Type 3 coverage and the prior plan included coverage for what we consider as Type 3 procedures, unless Full Coverage is provided. Not available to non-takeover	
b) Initial placement of a prosthetic appliance or fixed bridge is covered if the extraction(s) occurred while insured under prior plan and no longer than 12 months between time of extraction and placement of appliance or bridge.	
3) No Coverage	1.000
a) The extraction(s) must have occurred while insured under the new policy to have coverage for the initial placement of a prosthetic appliance or fixed bridge.	

CHILD DEFINITION FACTORS

	Student Age								
Child Age	19	20	21	22	23	24	25	26	27
19	0.793	0.801	0.809	0.818	0.826	0.834	0.843	0.851	0.859
20	-	0.820	0.830	0.840	0.845	0.850	0.855	0.860	0.865
21	-	-	0.851	0.855	0.860	0.865	0.870	0.875	0.880
22	-	-	-	0.859	0.865	0.870	0.875	0.880	0.885
23	-	-	-	-	0.870	0.875	0.880	0.885	0.890
24	-	-	-	-	-	0.880	0.885	0.890	0.895
25	-	-	-	-	-	-	0.902	0.910	0.915
26	-	-	-	-	-	-	-	0.920	0.925
27	-	-	-	-	-	-	-	-	0.930

Dependent children will be considered covered up to age 19 if not a full-time student and up to age 24 if full-time student. Exceptions can be requested utilizing the factors listed above. The system will default to age 19 for non-student and to age 24 for full-time student except in the following states as they have passed legislation.

South Dakota

To age 19 for non-student; Age 25 if full-time student (Use 19/25).

Georgia

To age 19 for non-student; Age 26 if full-time student (Use 19/26).

Louisiana

To age 21 for non-student; Age 24 if full-time student (Use 21/24).

North Dakota

To age 22 for non-student; Age 26 if full-time student (Use 22/26).

Indiana, Tennessee

To age 24 regardless of student status. (Use 24/24).

Idaho, Iowa, Maine, Montana, Minnesota, Missouri, New Mexico, Texas, Washington, West Virginia

To age 25 regardless of student status. (Use 25/25).

Illinois, Massachusetts, New Hampshire, Utah, Wisconsin

To age 26 regardless of student status. (Use 26/26).

Florida

To the end of the Calendar Year in which the dependent child reaches age 30 regardless of student-status. (Use 27/27).

PLAN LOAD

A Plan Load will be provided for unique plan options. Contact the Home Office Underwriting Department for plan options other than those shown below.

Balanced Care Dental or All Perio/Endo in Type 3	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

All Other Section 125 Plans	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

Dual Choice Plans	Type 1	Type 2	Type 3/4
Employee	1.020	1.020	1.020
Spouse	1.020	1.020	1.020
Children	1.020	1.020	1.020

PLAN LOAD (continued)

Hi Plans	Type 1	Type 2	Type 3/4
Employee	1.060	1.060	1.060
Spouse	1.060	1.060	1.060
Children	1.060	1.060	1.060

Low Plans	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

Buy-Up Plans	Type 1	Type 2	Type 3/4
Employee	1.030	1.030	1.030
Spouse	1.030	1.030	1.030
Children	1.030	1.030	1.030

Core Plans	Type 1	Type 2	Type 3/4
Employee	1.000	1.000	1.000
Spouse	1.000	1.000	1.000
Children	1.000	1.000	1.000

MISCELLANEOUS ADJUSTMENT FACTOR

The Miscellaneous Adjustment Factor will be provided for unique plan options. Contact the Home Office Underwriting Department for plan options other than those shown below.

12 MONTH ELIMINATION PERIOD FOR TYPE 3/TYPE 4 PROCEDURES

An option is available for non-takeover groups to increase the elimination period on Type 3/Type 4 procedures to 12 months. If this option is chosen, apply the following miscellaneous adjustment factors to Type 3/Type 4 only.

Case Size	Factor
Less than 35 lives	0.900
35 or more lives	0.850

RETIREE CONTENT

For all cases, if the percentage of insureds who are retirees is greater than 5%, then the following load applies. This load only applies to Employee and Spouse rates and only applies to Major services.

Retiree load = 1 + 75% * (Retiree% - 5%)

ANNUAL MAX FACTOR

Annual Max Factor = MaxShift + BRISlope * (BRIShift - BRI)

BRI (Benefit Richness Index) Logic

BRI will be split into 4 components: Type 1 BRI, Type 2 BRI, Type 3 BRI, & Type 4 BRI

BRI is calculated from the appropriate Employee, Spouse and Child column by the following:

(Net Rate Before Deductible - Vision Eye Exam) * Preliminary Plan Adjusted Rate / Net Rate after Deductible

Aggregate BRI = Type 1 BRI + Type 2 BRI + Type 3 BRI + Type 4 BRI

Obatin MaxShift, BRISlope, and BRIShift from the appropriate Annual Max Factor table.

To determine the appropriate factors, first find the correct range for the BRI. Locate this BRI range in the correct table (Adult Annual Max Factor table or Child Annual Max Factor table), using the factors for the appropriate Max.

If Type 1 does not contribute to the Annual Max, then Max = Max + (Preliminary Plan Adj Rate for Type 1 * 12 * 0.9)

	Adult Annual Max Factor								
	BRI Less than 18			BRI 18 to 48			BRI Greater than 48		
Max	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope
400	0.6309	18	0.01592	0.5536	28	0.00913	0.3729	48	0.00942
500	0.6560	18	0.01720	0.5700	28	0.00860	0.3980	48	0.00946
750	0.8950	18	0.01700	0.8100	28	0.00850	0.6400	48	0.00935
1000	1.0050	18	0.01540	0.9280	28	0.00770	0.7740	48	0.00847
1250	1.0700	18	0.01400	1.0000	28	0.00700	0.8600	48	0.00770
1500	1.1000	18	0.01200	1.0400	28	0.00600	0.9200	48	0.00660
1750	1.1250	18	0.00900	1.0800	28	0.00450	0.9900	48	0.00495
2000	1.1450	18	0.00660	1.1120	28	0.00330	1.0460	48	0.00363
2500	1.2100	18	0.00600	1.1800	28	0.00300	1.1200	48	0.00330
3000	1.2450	18	0.00500	1.2200	28	0.00250	1.1700	48	0.00275

	Child Annual Max Factor								
	BRI Less than 18			BRI 18 to 48			BRI Greater than 48		
Max	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope	MaxShift	BRIShift	BRISlope
400	0.7009	18	0.01592	0.6536	28	0.00913	0.5329	48	0.01067
500	0.7260	18	0.01720	0.6700	28	0.00860	0.5580	48	0.00946
750	0.9550	18	0.01100	0.9000	28	0.00550	0.7900	48	0.00605
1000	1.0650	18	0.00940	1.0180	28	0.00470	0.9240	48	0.00517
1250	1.1150	18	0.00800	1.0750	28	0.00400	0.9950	48	0.00440
1500	1.1400	18	0.00600	1.1100	28	0.00300	1.0500	48	0.00330
1750	1.1650	18	0.00300	1.1500	28	0.00150	1.1200	48	0.00165
2000	1.1850	18	0.00060	1.1820	28	0.00030	1.1760	48	0.00033
2500	1.2210	18	0.00020	1.2200	28	0.00010	1.2180	48	0.00011
3000	1.2700	18	0.00000	1.2700	28	0.00000	1.2700	48	0.00000

Internal Max

If there is Internal Max on Type 3 only then

Type 3 column Annual Max Factor = formula using Aggregate BRI and Internal Max

Type 1, Type 2, Type 4 columns Annual Max Factor = formula using Aggregate BRI and Annual Max

If there is Internal Max on Type 4 only then

Type 4 column Annual Max Factor = formula using Aggregate BRI and Internal Max

Type 1, Type 2, Type 3 columns Annual Max Factor = formula using Aggregate BRI and Annual Max

If there is Internal Max on Type 3 and Type 4 then

Type 3 and Type 4 columns Annual Max Factor = formula using Aggregate BRI and Internal Max

Type 1 and Type 2 columns Annual Max Factor = formula using Aggregate BRI and Annual Max

ANNUAL MAXIMUM UTILIZATION FACTOR

Maximum	Factor	Dollar Reim. Factor*
Less than 1000	1.000	1.050
1000	1.000	1.050
1200	1.000	1.050
1250	1.000	1.050
1500	1.000	1.060
1750	1.000	1.060
2000	1.000	1.060
2500	1.000	1.050
3000 or More	1.000	1.050

* Dollar Reimbursement is not available in the state of Washington.

ENHANCED MAXIMUM

The Enhanced Maximum (Increased Maximum Benefit) Option offers an annual maximum that varies by insured. An individual's *Annual Maximum* will increase for a benefit period by the *Carry Over Amount* up to the *Maximum Carry Over Amount* given that:

1) The insured's annual claims do not exceed the *Benefit Threshold* in the prior year
2) The insured has submitted at least one claim for dental expenses (incurred during each of the current and prior benefit periods).

The *Carry Over Amount* can be accumulated from one benefit period to the next up to the *Maximum Carry Over Amount* unless:

1) Dental benefits for the prior year exceed the *Benefit Threshold* , in this situation no additional *Carry Over Amount* will be accumulated for that benefit period
2) No dental expenses are incurred for an insured during a benefit period, in this situation no *Carry Over Amount* will be accumulated and any *Carry Over Amount* from previous benefit periods would be forfeited.

The *PPO Bonus Carry Over Amount* is added to *Carry Over Amount* up to the *Maximum Carry Over Amount* if:

1) At least one visit is made to a Panel Provider during a benefit period (PPO Bonus not available in Washington).

<u>Factor Calculation</u>

f(x) = MaxShift(x) + BRISlope(x) * (BRIShift(x) - BRI)

A = Annual Maximum

If Type 1 does not contribute to the Annual Max, then A = A + (Preliminary Plan Adj Rate for Type 1 * 12 * 0.9)

B = Benefit Threshold

C = Carry Over Amount

D = PPO Bonus Carry Over Amount

E = Two times Passive PPO Factor (from the Dental Area Classification Tables) to a maximum of 1

F = Percentage of insureds with one or more claims

G = Insured Persistency Factor

H = Prior Carrier Rollover Factor (from Prior Carrier Rollover Factors Table)

I = A + 2 * (C + D * E)

Maximum Adjustment = [[f(I) / f(A) - 1] * f(B) * F * G * H] + 1

PRIOR CARRIER ROLLOVER FACTORS		First 3 Years	4th Year and Later
None		1.000	1.000
Option 1	Individual EOBs	1.150	1.000
Option 2	Prior Carrier Provides Rollover Amounts	1.500	1.000
Option 3A	$250 Credit for All Initial Employees	1.400	1.000
Option 3B	$500 Credit for All Initial Employees	1.700	1.000

PPO TWO-TIER UTILIZATION FACTOR

Theory

If the Ratio of In Panel Employee Net Claims to Out of Panel Employee Net Claims is less than PPO MAX Factor, then use Passive Utilization factor.

If the Ratio of In Panel Employee Net Claims to Out of Panel Net Claims is between the PPO MAX Factor and 2.0, then Linear Interpolation between Passive and 95%.

If the Ratio of In Panel Employee Net Claims to Out of Panel Employee Net Claims is greater than 2.0, assume 95% In Panel utilization.

Calculation Formulas

A = In Panel Employee Net Claims Costs
B = Out of Panel Employee Net Claims Costs
C = Passive PPO Utilization
D = PPO MAX Claim Factor

If A/B <= D then

In Panel Utilization	C
Out of Panel Utilization	1 - C
*Blended Net Rate =	(C*Net In Panel Rate) + ((1-C)*Net Out of Panel Rate)

If D < A/B < 2.0 then

In - Panel Utilization	C + ((95%-C)*(A/B-D)/(2.0-D))
Out Panel Utilization	1-(C + ((95%-C)*(A/B-D)/(2.0-D)))
*Blended Net Rate =	(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D)))*Net In Panel Rate+ (1-(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D))))*Net Out of Panel Rate

If A/B >= 2.0 then

In Panel Utilization	95%
Out Panel Utilization	5%
*Blended Net Rate =	Net In Panel Rate

*Once the utilization is calculated using the Employee rate, apply the same utilization for In Panel and Out of Panel rates to calculate the Dependent blended net rates.

Example of Two-Tier Plan: 100-80-50 In-Panel, Schedule Out-of-Panel

A	=	24.38
B	=	17.84
C	=	0.26
D	=	0.75
A/B	=	136.66%

Net In Panel Rate/Net Out of Panel Rate	=	24.38 / 17.84
	=	1.367, so D < A/B < 2.0, therefore
In-Panel Utilization	=	0.26 + ((0.95 - 0.26) * (1.367 - 0.75)/(2.0 - 0.75)
	=	60.1%
Out-Panel	=	39.9%
Blended Net Employee Rate	=	(24.38 * 0.601)+(17.84 * 0.399)
	=	21.77

CASE SIZE FACTORS

Employee	Factor
Under 10	1.045
10 to 14	1.025
15 to 19	1.014
20 to 24	0.980
25 to 34	0.960
35 to 49	0.955
50 to 69	0.955
70 to 99	0.955
100 to 249	0.955
250 to 499	0.955
500 to 999	0.955
1000 or more	0.955

Cases with 500+ employees--refer to Home Office for approval.

If a case is Flex X, use a factor of 1.000 instead of the values above.

If dental is quoted on a voluntary (contributory) basis for employees, the minimum participation allowed is 60 percent. Since actual participation varies, a realistic estimate of the case size must be made based on our over-all experience. On Non-Section 125 business, it is common that greater than 60 percent participation is achieved, while on Section 125 business, we typically achieve far less. The following case size assumptions will be used:

Voluntary (Contributory)	Section 125 Plans
Use 85% of those eligible	Use 50% of those eligible

Also, it is important to know how many employees have coverage elsewhere before quoting to assure the correct case size is reflected in the proposal rates. When establishing the case size factor, the number of employees covered elsewhere is subtracted from the total number eligible. If the exact number covered elsewhere is not known, a reasonable estimate must be made.

If a lengthy waiting period is requested by the policyholder, the case size factor used should be the factor for the number of employees who have completed the waiting period, not the factor for the entire group.

If the participation requirement for employees is Non Contributory except for Covered Elsewhere, the case size factor should be the factor for 94 percent of the group size that would otherwise apply.

INDUSTRY/OCCUPATION FACTORS

Use factor from Dental Industry Factors Table (Section Three) whenever possible.

Otherwise, use factors below. Each insured employee is coded as "Unskilled", "Skilled", "Teaching". "Sales" or "Professional". A calculation is then completed on the Rate Worksheet to determine a weighted-average occupation factor.

Unskilled		0.86
Skilled	(Apprenticeship Post-Secondary Education)	1.07
Teaching	(Secondary or Elementary only)	1.25
Sales	(Any compensation comprised of base salary plus commissions but excluding retail sales	1.29
Professiona	(College degree, Management)	1.33

The following are guidelines to help determine occupation classes. Remember that these explanations are not intended to be complete, comprehensive or absolute. Rather they are an attempt to classify employees in a general manner, and care should be taken to adjust your thinking on a case-by-case basis. See Section Two for a more detailed explanation of Occupational classifications.

The Unskilled (U) class, in general, includes those occupations characterized by manual labor and generally moderate income. Wages are almost exclusively earned hourly. Qualifications or requirements for employment are minimal. Some Common occupations considered unskilled are: Janitorial, maintenance, warehouse workers, truck drivers, retail sales clerks, production or assembly line workers, entry-level or routine clerical workers.

The Skilled (K) class includes occupations that require skills not normally associated with an entry-level position. Often training past the secondary level (perhaps graduation from a trade school or a community college) or a period of apprenticeship is required. Earnings can be hourly or monthly. In general, foremen or supervisors are considered skilled. Some common occupations considered skilled are: secretarial, plumbing, electrical, drafting, appliance repair, machinists, heavy equipment operators and bookkeepers.

The Teaching (T) class includes certificated elementary and secondary teachers. It does not include college professors (Professional), nor does it include ancillary personnel such as teacher's aides (Unskilled), or administrative staff (Unskilled, Professional or Skilled).

The Sales (S) class relates to those people who receive compensation based on commissions. Their livelihood depends on personal contacts and, to an extent on personal appearance. Included in this class are individuals involved in the sale of automobiles, insurance and real estate. These employees must qualify as actual employees and not independent contractors. Retail sales clerks, such as department store employees are not considered "Sales", but are classified as "Unskilled". Other inside sales employees are usually classified as "Skilled".

The Professional (P) class includes professionals and managerial positions. Earnings are primarily monthly salaries. Included in this class are: corporate officers, lawyers, accountants, professors, architects and actuaries. This also includes sales managers if their primary responsibility is overseeing a field force rather than obtaining business themselves.

INDUSTRY/OCCUPATION FACTORS

When using "Occupation" based industry factors use the table below to calculate the female percent factor. These factors are applied to the Employee rate only. The Female Percentage factor for dependents is always 1.00.

Female Percentage	Factor
0%	0.95
5%	0.96
10%	0.97
15%	0.98
20%	0.99
25%	1.00
30%	1.01
35%	1.02
40%	1.03
45%	1.04
50%	1.05
55%	1.06
60%	1.07
65%	1.08
70%	1.09
75%	1.10
80%	1.11
85%	1.12
90%	1.13
95%	1.14

PARTICIPATION FACTORS

Description	Employee	Dependent
Non Contributory Except for those Covered Elsewhere for both*	0.940	0.940
Non Contributory--Not Dual Choice--No Waivers Allowed	0.920	0.920
Non Contributory Except for those Covered Elsewhere for Employee, Contributory for Dependents	0.940	1.020
Contributory for both Employee and Dependents		
No Section 125, not Dual Choice	1.020	1.020
Dual Choice		
- 60% or more participating in the indemnity plan	1.030	1.030
- With 50% but less then 60% participating in the indemnity plan	1.040	1.040
- With 40% but less then 50% participating in the indemnity plan	1.080	1.080
- With less then 40% participating in the indemnity plan	1.120	1.120
Section 125 other than Flex 1 or Flex 6	1.020	1.020
Section 125 - Flex 1 or Flex 6		
- 60% or more participating in the benefit plan	1.020	1.020
- With 50% but less then 60% participating in the benefit plan	1.030	1.030
- With 40% but less then 50% participating in the benefit plan	1.070	1.070
- With less then 40% participating in the benefit plan	1.110	1.110
Section 125 Administered Only		
Contributory for both Employee and Dependents	1.020	1.020
Non Contributory for Employee, Contributory for Dependents	0.920	1.020
Non Contributory Except for those Covered Elsewhere for employee, Contributory for Dependents	0.940	1.020
Non Contributory for Employee, Non Contributory Except Covered Elsewhere for Dependents	0.920	0.940
Non Contributory for Employee, Contributory for Dependents	0.920	1.020
Plans where participation is Tied to Medical plan for both Employee and Dependents	0.950	0.950
Plans where participation is Tied to Medical plan for Employee, but participation for Dependents is Contributory	0.950	1.020

* With this participation requirement, the policy will be administered as non contributory (non-contributory) for employees or dependents not covered elsewhere for dental benefits, and contributory for employees or dependents who are covered elsewhere for dental benefits. That is, all eligible employees or dependents must be enrolled except those who have completed a Waiver Card Which permits them to decline participation in our plan due to other dental coverage.

It is not necessary to use the same participation category for dependents as for employees. Specifically, if employee participation is totally non contributory (no waivers allowed), any of the above forms of dependent participation may be used. If employee participation is Non Contributory Except for those Covered Elsewhere, dependent participation may be either Non Contributory except Covered Elsewhere or Contributory. If employee participation is Contributory, dependent participation should be contributory also.

A Grand Composite rating basis (all premiums are expressed on a per employee basis) cannot be used unless participation is totally Non Contributory for both employees and dependents.

When Open Enrollment is requested, multiply the Employee and Dependent Participation Factors by 1.020.

ORTHO BASE RATE

	Employee	Spouse	Child
Ortho Net Starting Rate	0.90	0.92	3.40
Dental Add-On Factor	0.30	0.28	1.15

ORTHO PLAN FACTOR

Plan	Adult	Child
Takeover 12 month insured Waived for Initials	0.900	0.950
Takeover 12 month insured Waived for All	1.100	1.120
NonTakeover 12 month insured Not Waived	0.550	0.550
NonTakeover 12 month insured Waived for All	0.900	0.950

ORTHO COINSURANCE FACTORS

Coinsurance	Adult Factor	Child Factor
50%	0.950	0.950
60%	1.140	1.140
65%	1.200	1.200

ORTHO CASE SIZE FACTORS

Employee	Factor
Under 10	1.500
10 to 14	1.220
15 to 19	1.180
20 to 24	1.120
25 to 34	1.040
35 to 49	0.940
50 to 69	0.920
70 to 99	0.860
100 to 249	0.820
250 to 499	0.700
500 to 999	0.680
1000 or more	0.680

ORTHO MAXIMUM FACTORS

Maximum	Adult Factor	Child Factor	Maximum	Adult Factor	Child Factor
250	0.350	0.360	900	0.350	0.360
350	0.360	0.370	1000	0.360	0.370
400	0.370	0.380	1200	0.370	0.380
500	0.380	0.390	1250	0.380	0.390
550	0.430	0.440	1300	0.430	0.440
600	0.470	0.480	1500	0.470	0.480
750	0.550	0.570	1750	0.550	0.570
800	0.600	0.610	2000	0.600	0.610
850	0.650	0.660	2500	0.650	0.660

ORTHO MAXIMUM AGE FACTORS

Child Only Coverage

Max Age	Term Age	Adult Factor	Child Factor
17	19	1.000	0.980
19	19	1.000	1.000

Adult Coverage Included

Student Age	Adult Factor	Child Factor
24	1.000	1.130
25	1.000	1.190
26	1.000	1.280
27	1.000	1.330

ORTHO UP FRONT FACTORS

Up Front Percent	Adult Factor	Child Factor
Less than 25%	0.900	0.900
25%	1.000	1.000
35% or More	1.100	1.100

Orthodontia Coverage Provisions:

At least ten "child", "two or more", or "composite" dependent units must be insured to provide the Orthodontics Supplement.

Adult Orthodontia(providing coverage for Employee, Spouse and Children) waives the special age 17 limit for Orthodontia, but children must still meet normal dependency tests. At least 35 employees and ten "child", "two or more", or "composite" dependent units must be insured.

When quoting Adult Orthodontia, use Employee, Spouse and Child rates shown above. When quoting Orthodontia with special age 17 limit, use the Child rate only.

All Orthodontia Takeovers must include coverage and rates for Employee, Spouse and Child(ren), regardless of the size of the group or age limits in the prior carrier's plan. This waives the special age 17 limit for Orthodontia, but children must still meet normal dependency tests. Use the Employee, Spouse and Child rates shown below.

Orthodontia coverage with 12 month insured limitation waived for all insureds is only available for plans with at least 35 "child", "two or more", or "composite" dependent units.

DENTAL AREA CLASSIFICATION TABLE

Dental costs and utilization vary by geographic area. Area loads act as a fine-tuning mechanism for prices, and also indicate variations in expenses and utilization. All pricing is based on the area's ZIP Code.

For Scheduled plans, the base rate multiplier determines the range of multiples available.

For U&C, MEDIAN and PPO MAX plans, the ZIP Code determines the Net Starting Rates to use.

A ZIP Code may be obtained by calling any Post Office and providing the street address of the Policyholder.

If a group is located in more than one ZIP Code, a weighted average should be used (covered elsewhere in this Section). However, if less than 10 percent of the eligible employees are in a separate ZIP Code, a weighted average is not necessary--use the ZIP Code of the main location.

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
5	NY	1.027	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
6	PR	1.002	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
7	PR	1.002	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
9	PR	1.002	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
10	MA	0.947	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
11	MA	0.947	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
12	MA	0.950	1.031	0.987	1.032	1.120	1.742	1.812	0.290	0.210
13	MA	0.942	1.000	1.156	1.142	1.222	1.742	1.812	0.330	0.380
14	MA	0.955	1.010	1.152	1.200	1.253	1.742	1.812	0.350	0.410
15	MA	0.886	1.027	1.156	1.177	1.252	1.742	1.812	0.160	0.250
16	MA	0.984	0.964	1.250	1.249	1.347	1.742	1.812	0.390	0.350
17	MA	1.021	0.995	1.247	1.241	1.351	1.746	1.816	0.310	0.380
18	MA	0.973	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
19	MA	0.998	1.006	1.191	1.260	1.298	1.746	1.816	0.300	0.250
20	MA	0.999	0.987	1.195	1.232	1.294	1.746	1.816	0.400	0.300
21	MA	0.990	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
22	MA	0.990	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
23	MA	0.953	1.044	1.152	1.148	1.248	1.742	1.812	0.510	0.330
24	MA	0.990	0.952	1.304	1.275	1.468	1.742	1.812	0.400	0.320
25	MA	0.946	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
26	MA	0.946	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
27	MA	0.908	0.992	1.147	1.116	1.241	1.742	1.812	0.500	0.230
28	RI	0.928	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
29	RI	0.928	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
30	NH	0.984	1.007	1.164	1.151	1.227	1.694	1.762	0.150	0.330
31	NH	1.030	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
32	NH	0.914	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
33	NH	1.030	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
34	NH	0.938	1.000	1.101	1.112	1.154	1.694	1.762	0.080	0.330
35	NH	0.951	1.008	1.072	1.083	1.177	1.694	1.762	0.050	0.340
36	NH	0.914	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
37	NH	0.950	0.972	1.135	1.173	1.200	1.694	1.762	0.090	0.340
38	NH	0.927	1.006	1.130	1.139	1.216	1.694	1.762	0.130	0.140
39	ME	0.901	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
40	ME	0.901	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
41	ME	0.958	0.992	1.124	1.183	1.271	1.672	1.739	0.220	0.160
42	ME	0.893	1.013	1.036	1.076	1.156	1.672	1.739	0.090	0.190
43	ME	0.880	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
44	ME	0.953	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
45	ME	0.953	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
46	ME	0.784	1.007	0.961	1.025	1.109	1.672	1.739	0.150	0.180
47	ME	0.801	1.029	0.883	0.936	0.974	1.672	1.739	0.100	0.070
48	ME	0.936	0.996	1.048	1.096	1.136	1.672	1.739	0.050	0.260
49	ME	0.880	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
50	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
51	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
52	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
53	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
54	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
55	MA	0.973	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
56	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
57	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
58	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
59	VT	0.953	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
60	CT	1.011	1.004	1.189	1.185	1.192	1.675	1.742	0.390	0.180
61	CT	1.036	0.998	1.205	1.188	1.191	1.675	1.742	0.380	0.160
62	CT	0.988	1.000	1.181	1.168	1.165	1.675	1.742	0.150	0.150
63	CT	1.012	0.998	1.186	1.163	1.148	1.675	1.742	0.260	0.250
64	CT	0.973	1.001	1.217	1.193	1.221	1.675	1.742	0.360	0.210
65	CT	1.024	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
66	CT	1.024	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
67	CT	1.004	1.009	1.157	1.170	1.186	1.675	1.742	0.400	0.250
68	CT	1.079	0.997	1.276	1.281	1.381	1.675	1.742	0.290	0.230
69	CT	1.062	0.987	1.294	1.295	1.373	1.675	1.742	0.290	0.290
70	NJ	1.039	1.021	1.228	1.147	1.171	1.663	1.729	0.500	0.300

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
5	NY	1.176	0.962	0.830	0.620	0.530	0.970	0.970	1.000	1.000	K
6	PR	0.941	0.976	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
7	PR	0.941	0.976	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
9	PR	0.961	0.976	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
10	MA	1.176	0.977	0.840	0.640	0.620	0.970	0.970	1.000	1.000	E
11	MA	1.176	0.977	0.840	0.640	0.620	0.970	0.970	1.000	1.000	E
12	MA	1.137	0.977	0.840	0.690	0.610	0.970	0.970	1.000	1.000	C
13	MA	1.137	0.977	0.830	0.560	0.560	0.970	0.970	1.000	1.000	F
14	MA	1.176	0.977	0.850	0.530	0.540	0.970	0.970	1.000	1.000	G
15	MA	1.176	1.254	0.840	0.670	0.580	0.970	0.970	1.000	1.000	B
16	MA	1.216	1.254	0.830	0.590	0.580	0.970	0.970	1.000	1.000	G
17	MA	1.216	1.254	0.820	0.560	0.540	0.970	0.970	1.000	1.000	F
18	MA	1.176	0.977	0.830	0.610	0.560	0.970	0.970	1.000	1.000	F
19	MA	1.176	0.977	0.840	0.670	0.580	0.970	0.970	1.000	1.000	E
20	MA	1.216	0.977	0.840	0.630	0.590	0.970	0.970	1.000	1.000	G
21	MA	1.275	1.254	0.820	0.610	0.560	0.970	0.970	1.000	1.000	G
22	MA	1.275	1.254	0.820	0.610	0.560	0.970	0.970	1.000	1.000	G
23	MA	1.176	0.977	0.840	0.600	0.590	0.970	0.970	1.000	1.000	H
24	MA	1.176	1.254	0.820	0.610	0.560	0.970	0.970	1.000	1.000	G
25	MA	1.176	0.977	0.840	0.630	0.590	0.970	0.970	1.000	1.000	C
26	MA	1.176	0.977	0.840	0.630	0.590	0.970	0.970	1.000	1.000	C
27	MA	1.176	0.977	0.830	0.700	0.590	0.970	0.970	1.000	1.000	F
28	RI	1.176	0.950	0.850	0.650	0.650	0.970	0.970	1.000	1.000	
29	RI	1.176	0.950	0.830	0.650	0.650	0.970	0.970	1.000	1.000	
30	NH	1.137	1.076	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
31	NH	1.176	1.076	0.840	0.680	0.590	0.970	0.970	1.000	1.000	A
32	NH	1.137	1.076	0.830	0.650	0.650	0.970	0.970	1.000	1.000	
33	NH	1.176	1.076	0.840	0.680	0.590	0.970	0.970	1.000	1.000	A
34	NH	1.137	1.076	0.840	0.610	0.610	0.970	0.970	1.000	1.000	A
35	NH	0.980	1.076	0.850	0.680	0.600	0.970	0.970	1.000	1.000	N
36	NH	1.137	1.076	0.830	0.650	0.650	0.970	0.970	1.000	1.000	
37	NH	1.137	1.076	0.830	0.630	0.600	0.970	0.970	1.000	1.000	A
38	NH	1.137	1.076	0.830	0.780	0.610	0.970	0.970	1.000	1.000	A
39	ME	1.137	1.076	0.850	0.760	0.750	0.970	0.970	1.000	1.000	A
40	ME	1.137	1.076	0.850	0.760	0.750	0.970	0.970	1.000	1.000	A
41	ME	1.176	1.076	0.830	0.760	0.750	0.970	0.970	1.000	1.000	B
42	ME	0.980	0.819	0.840	0.740	0.740	0.970	0.970	1.000	1.000	N
43	ME	0.980	0.819	0.840	0.750	0.700	0.970	0.970	1.000	1.000	B
44	ME	0.980	0.819	0.840	0.820	0.730	0.970	0.970	1.000	1.000	N
45	ME	0.980	0.819	0.840	0.820	0.730	0.970	0.970	1.000	1.000	N
46	ME	0.980	0.819	0.850	0.750	0.700	0.970	0.970	1.000	1.000	
47	ME	0.980	0.819	0.850	0.750	0.710	0.970	0.970	1.000	1.000	N
48	ME	0.980	0.819	0.840	0.710	0.680	0.970	0.970	1.000	1.000	
49	ME	0.980	0.819	0.860	0.750	0.700	0.970	0.970	1.000	1.000	B
50	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
51	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
52	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
53	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	A
54	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	E
55	MA	1.176	0.977	0.830	0.610	0.560	0.970	0.970	1.000	1.000	F
56	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
57	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	N
58	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
59	VT	1.078	1.175	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
60	CT	1.216	1.268	0.820	0.740	0.650	0.970	0.970	1.000	1.000	E
61	CT	1.275	1.268	0.830	0.750	0.680	0.970	0.970	1.000	1.000	D
62	CT	1.176	1.268	0.840	0.770	0.590	0.970	0.970	1.000	1.000	A
63	CT	1.176	1.268	0.840	0.680	0.590	0.970	0.970	1.000	1.000	C
64	CT	1.216	1.268	0.820	0.710	0.640	0.970	0.970	1.000	1.000	D
65	CT	1.275	1.268	0.830	0.690	0.650	0.970	0.970	1.000	1.000	F
66	CT	1.216	1.268	0.830	0.690	0.650	0.970	0.970	1.000	1.000	F
67	CT	1.176	1.268	0.830	0.670	0.630	0.970	0.970	1.000	1.000	F
68	CT	1.275	1.268	0.820	0.690	0.620	0.970	0.970	1.000	1.000	D
69	CT	1.275	1.268	0.820	0.640	0.620	0.970	0.970	1.000	1.000	E
70	NJ	1.275	0.962	0.830	0.630	0.600	0.970	0.970	1.000	1.000	H

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
71	NJ	0.975	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
72	NJ	0.975	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
73	NJ	0.975	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
74	NJ	1.024	0.991	1.211	1.237	1.226	1.663	1.729	0.380	0.330
75	NJ	0.962	1.000	1.142	1.165	1.190	1.663	1.729	0.690	0.220
76	NJ	1.044	0.995	1.249	1.212	1.249	1.663	1.729	0.500	0.330
77	NJ	1.000	1.030	1.178	1.172	1.177	1.663	1.729	0.570	0.290
78	NJ	1.040	0.993	1.196	1.193	1.177	1.663	1.729	0.470	0.350
79	NJ	1.046	0.911	1.289	1.344	1.328	1.663	1.729	0.300	0.310
80	NJ	0.995	1.017	1.082	1.070	1.084	1.663	1.729	0.600	0.310
81	NJ	0.959	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
82	NJ	0.983	1.001	1.076	1.053	1.083	1.663	1.729	0.290	0.220
83	NJ	0.959	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
84	NJ	0.989	0.960	1.132	1.106	1.111	1.663	1.729	0.360	0.300
85	NJ	0.987	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
86	NJ	0.987	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
87	NJ	0.985	1.000	1.116	1.078	1.080	1.663	1.729	0.410	0.280
88	NJ	1.017	0.999	1.224	1.185	1.169	1.663	1.729	0.530	0.270
89	NJ	1.015	0.944	1.279	1.278	1.220	1.663	1.729	0.460	0.280
100	NY	0.976	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
101	NY	0.976	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
102	NY	0.976	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
103	NY	1.007	0.990	1.346	1.115	1.150	1.673	1.740	0.660	0.340
104	NY	0.986	1.050	1.302	0.989	1.046	1.673	1.740	0.740	0.150
104.54	NY	0.986	1.050	1.302	0.989	1.046	1.673	1.740	0.540	0.340
104.63	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
104.71	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
105	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
106	NY	1.011	0.988	1.351	1.398	1.382	1.673	1.740	0.320	0.450
107	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
108	NY	1.025	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
109	NY	1.062	0.985	1.205	1.156	1.164	1.673	1.740	0.440	0.320
110	NY	1.061	0.975	1.329	1.210	1.284	1.673	1.740	0.500	0.350
111	NY	1.000	1.050	1.458	1.075	1.162	1.673	1.740	0.770	0.390
112	NY	1.004	0.993	1.526	1.172	1.217	1.673	1.740	0.560	0.310
112.22	NY	1.000	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
113	NY	0.995	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
114	NY	0.995	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
115	NY	1.086	0.978	1.382	1.183	1.233	1.673	1.740	0.520	0.340
116	NY	0.973	0.982	1.391	1.161	1.222	1.673	1.740	0.660	0.400
117	NY	1.027	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
118	NY	1.064	0.924	1.384	1.194	1.260	1.673	1.740	0.640	0.400
119	NY	1.012	1.050	1.113	1.005	1.073	1.673	1.740	0.700	0.380
120	NY	0.954	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
121	NY	0.954	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
122	NY	0.954	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
123	NY	0.975	1.032	0.955	0.955	1.037	1.834	1.907	0.390	0.130
124	NY	0.943	0.987	1.045	1.030	1.077	1.834	1.907	0.480	0.270
125	NY	0.954	1.027	1.030	0.979	1.034	1.834	1.907	0.570	0.340
126	NY	0.950	1.000	1.102	0.997	1.072	1.834	1.907	0.630	0.270
127	NY	0.886	1.050	1.016	0.968	1.017	1.834	1.907	0.360	0.360
128	NY	0.933	1.000	1.025	0.968	1.000	1.834	1.907	0.440	0.370
129	NY	0.896	1.000	0.919	0.891	0.916	1.834	1.907	0.060	0.320
130	NY	0.900	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
131	NY	0.900	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
132	NY	0.955	0.996	0.986	1.027	1.011	1.834	1.907	0.230	0.280
133	NY	0.862	1.041	0.880	0.895	0.948	1.834	1.907	0.050	0.250
134	NY	0.883	1.000	0.916	0.942	0.945	1.834	1.907	0.180	0.230
135	NY	0.936	0.966	0.944	0.975	1.005	1.834	1.907	0.230	0.280
136	NY	0.898	1.000	0.901	0.902	0.934	1.834	1.907	0.190	0.270
137	NY	0.909	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
138	NY	0.909	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
139	NY	0.909	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
140	NY	0.923	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
141	NY	0.923	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
71	NJ	1.216	0.962	0.840	0.640	0.580	0.970	0.970	1.000	1.000	K
72	NJ	1.216	0.962	0.840	0.640	0.580	0.970	0.970	1.000	1.000	K
73	NJ	1.216	0.962	0.840	0.640	0.580	0.970	0.970	1.000	1.000	K
74	NJ	1.275	0.962	0.830	0.610	0.550	0.970	0.970	1.000	1.000	G
75	NJ	1.275	0.962	0.830	0.660	0.590	0.970	0.970	1.000	1.000	I
76	NJ	1.275	0.962	0.830	0.610	0.560	0.970	0.970	1.000	1.000	I
77	NJ	1.176	0.962	0.830	0.640	0.580	0.970	0.970	1.000	1.000	I
78	NJ	1.216	0.962	0.830	0.590	0.530	0.970	0.970	1.000	1.000	I
79	NJ	1.275	0.962	0.830	0.620	0.610	0.970	0.970	1.000	1.000	E
80	NJ	1.176	0.967	0.830	0.630	0.600	0.970	0.970	1.000	1.000	I
81	NJ	1.176	0.967	0.830	0.630	0.610	0.970	0.970	1.000	1.000	H
82	NJ	1.176	0.967	0.830	0.690	0.610	0.970	0.970	1.000	1.000	C
83	NJ	1.176	0.967	0.830	0.630	0.610	0.970	0.970	1.000	1.000	H
84	NJ	1.176	0.967	0.830	0.640	0.640	0.970	0.970	1.000	1.000	E
85	NJ	1.216	1.263	0.830	0.700	0.600	0.970	0.970	1.000	1.000	F
86	NJ	1.216	1.263	0.830	0.700	0.600	0.970	0.970	1.000	1.000	F
87	NJ	1.176	1.263	0.830	0.660	0.600	0.970	0.970	1.000	1.000	F
88	NJ	1.275	0.962	0.830	0.660	0.600	0.970	0.970	1.000	1.000	H
89	NJ	1.275	0.962	0.830	0.660	0.540	0.970	0.970	1.000	1.000	G
100	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	I
101	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	J
102	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	
103	NY	1.216	0.962	0.830	0.600	0.550	0.970	0.970	1.000	1.000	K
104	NY	1.176	0.962	0.840	0.690	0.540	0.970	0.970	1.000	1.000	I
104.54	NY	1.176	0.962	0.840	0.600	0.540	0.970	0.970	1.000	1.000	J
104.63	NY	1.275	0.962	0.810	0.690	0.540	0.970	0.970	1.000	1.000	J
104.71	NY	1.275	0.962	0.810	0.690	0.540	0.970	0.970	1.000	1.000	J
105	NY	1.275	0.962	0.810	0.600	0.540	0.970	0.970	1.000	1.000	J
106	NY	1.275	0.962	0.810	0.510	0.460	0.970	0.970	1.000	1.000	H
107	NY	1.275	0.962	0.810	0.600	0.540	0.970	0.970	1.000	1.000	J
108	NY	1.275	0.962	0.810	0.600	0.540	0.970	0.970	1.000	1.000	J
109	NY	1.176	0.962	0.830	0.620	0.530	0.970	0.970	1.000	1.000	H
110	NY	1.275	0.962	0.830	0.590	0.560	0.970	0.970	1.000	1.000	J
111	NY	1.275	0.962	0.830	0.560	0.520	0.970	0.970	1.000	1.000	K
112	NY	1.275	0.962	0.800	0.630	0.530	0.970	0.970	1.000	1.000	J
112.22	NY	1.765	0.962	0.790	0.580	0.480	0.970	0.970	1.000	1.000	J
113	NY	1.275	0.962	0.790	0.600	0.550	0.970	0.970	1.000	1.000	K
114	NY	1.275	0.962	0.820	0.600	0.550	0.970	0.970	1.000	1.000	K
115	NY	1.216	0.962	0.830	0.600	0.510	0.970	0.970	1.000	1.000	J
116	NY	1.216	0.962	0.820	0.540	0.500	0.970	0.970	1.000	1.000	K
117	NY	1.176	0.962	0.830	0.620	0.530	0.970	0.970	1.000	1.000	K
118	NY	1.216	0.962	0.830	0.550	0.480	0.970	0.970	1.000	1.000	K
119	NY	1.137	0.962	0.840	0.570	0.550	0.970	0.970	1.000	1.000	K
120	NY	1.078	1.175	0.850	0.720	0.610	0.970	0.970	1.000	1.000	C
121	NY	1.078	1.175	0.850	0.720	0.610	0.970	0.970	1.000	1.000	C
122	NY	1.078	1.175	0.850	0.720	0.610	0.970	0.970	1.000	1.000	C
123	NY	1.078	1.175	0.830	0.680	0.580	0.970	0.970	1.000	1.000	E
124	NY	1.039	1.175	0.830	0.670	0.640	0.970	0.970	1.000	1.000	F
125	NY	1.039	1.175	0.830	0.610	0.570	0.970	0.970	1.000	1.000	H
126	NY	1.039	1.175	0.830	0.660	0.550	0.970	0.970	1.000	1.000	H
127	NY	1.039	0.875	0.830	0.590	0.590	0.970	0.970	1.000	1.000	E
128	NY	1.039	0.875	0.830	0.580	0.590	0.970	0.970	1.000	1.000	G
129	NY	0.961	0.875	0.840	0.620	0.670	0.970	0.970	1.000	1.000	N
130	NY	0.980	0.875	0.840	0.610	0.590	0.970	0.970	1.000	1.000	C
131	NY	0.980	0.875	0.840	0.610	0.590	0.970	0.970	1.000	1.000	C
132	NY	0.980	0.875	0.840	0.660	0.580	0.970	0.970	1.000	1.000	C
133	NY	0.961	0.875	0.850	0.670	0.670	0.970	0.970	1.000	1.000	N
134	NY	0.961	0.875	0.850	0.700	0.600	0.970	0.970	1.000	1.000	A
135	NY	1.039	0.875	0.850	0.680	0.580	0.970	0.970	1.000	1.000	B
136	NY	0.961	0.875	0.850	0.670	0.560	0.970	0.970	1.000	1.000	B
137	NY	0.980	0.875	0.850	0.770	0.630	0.970	0.970	1.000	1.000	A
138	NY	0.980	0.875	0.850	0.770	0.630	0.970	0.970	1.000	1.000	A
139	NY	0.980	0.875	0.850	0.770	0.630	0.970	0.970	1.000	1.000	A
140	NY	0.980	0.875	0.850	0.600	0.560	0.970	0.970	1.000	1.000	F
141	NY	0.980	0.875	0.850	0.600	0.560	0.970	0.970	1.000	1.000	F

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
142	NY	0.933	0.993	0.900	0.909	0.932	1.834	1.907	0.560	0.340
143	NY	0.923	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
144	NY	0.939	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
145	NY	0.939	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
146	NY	0.939	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
147	NY	0.864	1.030	0.802	0.762	0.861	1.834	1.907	0.320	0.260
148	NY	0.867	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
149	NY	0.867	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
150	PA	0.923	1.005	0.857	0.837	0.888	1.729	1.798	0.700	0.230
151	PA	0.932	0.996	0.864	0.854	0.926	1.729	1.798	0.780	0.310
152	PA	0.951	0.994	0.880	0.863	0.906	1.729	1.798	0.690	0.300
153	PA	0.913	1.000	0.826	0.832	0.898	1.729	1.798	0.720	0.310
154	PA	0.891	1.000	0.842	0.808	0.907	1.729	1.798	0.520	0.020
155	PA	0.900	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
156	PA	0.922	1.024	0.823	0.763	0.829	1.729	1.798	0.490	0.160
157	PA	0.873	1.007	0.797	0.755	0.854	1.729	1.798	0.510	0.120
158	PA	0.880	1.000	0.704	0.656	0.740	1.689	1.757	0.200	0.370
159	PA	0.900	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
160	PA	0.941	0.995	0.871	0.868	0.885	1.729	1.798	0.580	0.220
161	PA	0.900	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
162	PA	0.900	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
163	PA	0.872	1.000	0.785	0.745	0.842	1.729	1.798	0.150	0.050
164	PA	0.901	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
165	PA	0.901	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
166	PA	0.905	1.029	0.812	0.787	0.858	1.689	1.757	0.380	0.250
167	PA	0.872	1.000	0.785	0.745	0.842	1.689	1.757	0.150	0.050
168	PA	0.948	1.000	0.840	0.807	0.906	1.689	1.757	0.120	0.260
169	PA	0.907	1.000	0.803	0.802	0.913	1.689	1.757	0.050	0.370
170	PA	0.965	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
171	PA	0.965	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
172	PA	0.909	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
173	PA	0.909	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
174	PA	0.955	1.005	0.914	0.889	0.940	1.689	1.757	0.230	0.270
175	PA	0.943	1.005	0.943	0.955	0.965	1.689	1.757	0.250	0.180
176	PA	0.982	0.979	0.979	0.984	0.969	1.689	1.757	0.350	0.240
177	PA	0.915	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
178	PA	0.915	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
179	PA	0.907	1.000	0.791	0.789	0.873	1.689	1.757	0.250	0.320
180	PA	0.959	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
181	PA	0.959	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
182	PA	0.962	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
183	PA	0.924	0.958	1.017	0.963	1.025	1.689	1.757	0.370	0.390
184	PA	0.947	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
185	PA	0.947	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
186	PA	0.913	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
187	PA	0.962	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
188	PA	0.913	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
189	PA	0.977	0.995	1.131	1.068	1.116	1.689	1.757	0.520	0.270
190	PA	0.945	0.998	1.090	1.029	1.113	1.689	1.757	0.580	0.280
191	PA	0.904	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
192	PA	0.904	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
193	PA	1.007	1.001	1.107	1.049	1.118	1.689	1.757	0.550	0.170
194	PA	0.963	0.995	1.093	1.010	1.106	1.689	1.757	0.570	0.250
195	PA	0.914	0.993	0.922	0.878	0.971	1.689	1.757	0.460	0.360
196	PA	0.943	1.024	0.935	0.898	0.960	1.689	1.757	0.390	0.260
197	DE	0.859	0.973	1.274	1.240	1.261	1.682	1.749	0.300	0.230
198	DE	0.921	0.947	1.293	1.264	1.297	1.682	1.749	0.120	0.100
199	DE	0.810	0.994	1.144	1.149	1.182	1.682	1.749	0.110	0.290
200	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
201	VA	1.007	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
202	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
203	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
204	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
205	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
206	MD	0.902	1.003	1.103	1.054	1.136	1.682	1.749	0.450	0.360

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
142	NY	1.039	0.875	0.850	0.620	0.580	0.970	0.970	1.000	1.000	G
143	NY	0.980	0.875	0.850	0.600	0.560	0.970	0.970	1.000	1.000	F
144	NY	0.980	0.875	0.850	0.690	0.630	0.970	0.970	1.000	1.000	B
145	NY	0.980	0.875	0.850	0.690	0.630	0.970	0.970	1.000	1.000	B
146	NY	0.980	0.875	0.850	0.690	0.630	0.970	0.970	1.000	1.000	B
147	NY	0.961	0.875	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
148	NY	0.961	0.875	0.850	0.690	0.670	0.970	0.970	1.000	1.000	D
149	NY	0.961	0.875	0.850	0.690	0.670	0.970	0.970	1.000	1.000	D
150	PA	0.980	0.830	0.840	0.700	0.550	0.970	0.970	1.000	1.000	H
151	PA	1.039	0.830	0.840	0.640	0.560	0.970	0.970	1.000	1.000	H
152	PA	1.039	0.830	0.850	0.650	0.570	0.970	0.970	1.000	1.000	G
153	PA	0.961	0.830	0.840	0.630	0.560	0.970	0.970	1.000	1.000	G
154	PA	0.961	0.830	0.850	0.750	0.580	0.970	0.970	1.000	1.000	C
155	PA	0.961	0.830	0.850	0.770	0.590	0.970	0.970	1.000	1.000	C
156	PA	0.961	0.830	0.850	0.760	0.570	0.970	0.970	1.000	1.000	C
157	PA	0.961	0.830	0.850	0.740	0.560	0.970	0.970	1.000	1.000	C
158	PA	0.941	0.830	0.850	0.730	0.570	0.970	0.970	1.000	1.000	A
159	PA	0.941	0.830	0.850	0.770	0.590	0.970	0.970	1.000	1.000	C
160	PA	0.961	0.830	0.830	0.700	0.630	0.970	0.970	1.000	1.000	E
161	PA	0.961	0.830	0.830	0.640	0.580	0.970	0.970	1.000	1.000	F
162	PA	0.961	0.830	0.830	0.640	0.580	0.970	0.970	1.000	1.000	F
163	PA	0.961	0.830	0.830	0.750	0.640	0.970	0.970	1.000	1.000	B
164	PA	0.980	0.830	0.840	0.700	0.630	0.970	0.970	1.000	1.000	C
165	PA	0.980	0.830	0.840	0.700	0.630	0.970	0.970	1.000	1.000	C
166	PA	0.961	0.830	0.850	0.670	0.620	0.970	0.970	1.000	1.000	C
167	PA	0.941	0.830	0.850	0.750	0.640	0.970	0.970	1.000	1.000	B
168	PA	0.980	0.830	0.850	0.670	0.670	0.970	0.970	1.000	1.000	A
169	PA	0.941	0.830	0.850	0.560	0.560	0.970	0.970	1.000	1.000	
170	PA	0.980	1.074	0.850	0.690	0.520	0.970	0.970	1.000	1.000	C
171	PA	0.980	1.074	0.840	0.690	0.520	0.970	0.970	1.000	1.000	C
172	PA	0.961	1.074	0.840	0.680	0.560	0.970	0.970	1.000	1.000	A
173	PA	0.961	1.074	0.840	0.680	0.560	0.970	0.970	1.000	1.000	A
174	PA	0.980	1.074	0.850	0.680	0.570	0.970	0.970	1.000	1.000	B
175	PA	0.980	1.074	0.850	0.730	0.610	0.970	0.970	1.000	1.000	B
176	PA	1.039	1.074	0.850	0.700	0.580	0.970	0.970	1.000	1.000	D
177	PA	0.961	0.830	0.850	0.730	0.590	0.970	0.970	1.000	1.000	A
178	PA	0.961	0.830	0.850	0.730	0.590	0.970	0.970	1.000	1.000	A
179	PA	0.961	1.074	0.850	0.710	0.620	0.970	0.970	1.000	1.000	B
180	PA	1.078	1.074	0.840	0.650	0.560	0.970	0.970	1.000	1.000	F
181	PA	1.078	1.074	0.840	0.650	0.560	0.970	0.970	1.000	1.000	F
182	PA	0.980	0.830	0.850	0.680	0.530	0.970	0.970	1.000	1.000	D
183	PA	0.980	0.830	0.850	0.650	0.560	0.970	0.970	1.000	1.000	D
184	PA	0.980	0.830	0.850	0.700	0.570	0.970	0.970	1.000	1.000	C
185	PA	0.980	0.830	0.850	0.700	0.570	0.970	0.970	1.000	1.000	C
186	PA	0.961	0.830	0.830	0.600	0.580	0.970	0.970	1.000	1.000	D
187	PA	0.980	0.830	0.850	0.680	0.530	0.970	0.970	1.000	1.000	D
188	PA	0.961	0.830	0.830	0.600	0.580	0.970	0.970	1.000	1.000	
189	PA	1.176	1.074	0.830	0.670	0.580	0.970	0.970	1.000	1.000	G
190	PA	1.176	1.074	0.830	0.660	0.560	0.970	0.970	1.000	1.000	G
191	PA	1.176	1.074	0.840	0.630	0.560	0.970	0.970	1.000	1.000	I
192	PA	1.176	1.074	0.830	0.630	0.560	0.970	0.970	1.000	1.000	I
193	PA	1.176	1.074	0.830	0.760	0.590	0.970	0.970	1.000	1.000	E
194	PA	1.176	1.074	0.830	0.680	0.580	0.970	0.970	1.000	1.000	G
195	PA	0.980	1.074	0.850	0.590	0.530	0.970	0.970	1.000	1.000	F
196	PA	1.039	1.074	0.850	0.670	0.520	0.970	0.970	1.000	1.000	D
197	DE	1.216	0.921	0.830	0.700	0.680	0.970	0.970	1.000	1.000	C
198	DE	1.216	0.921	0.830	0.820	0.690	0.970	0.970	1.000	1.000	E
199	DE	1.039	0.921	0.850	0.690	0.640	0.970	0.970	1.000	1.000	A
200	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
201	VA	1.176	1.268	0.830	0.610	0.560	0.970	0.970	1.000	1.000	J
202	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
203	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
204	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
205	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
206	MD	1.176	0.866	0.830	0.590	0.530	0.970	0.970	1.000	1.000	G

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
207	MD	0.902	0.992	1.176	1.125	1.150	1.682	1.749	0.700	0.340
208	MD	0.926	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
209	MD	0.926	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
210	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
211	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
212	MD	0.891	1.042	1.077	1.017	1.060	1.682	1.749	0.690	0.340
214	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
215	MD	0.902	1.000	0.877	0.911	0.921	1.682	1.749	0.410	0.130
216	MD	0.878	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
217	MD	0.939	1.003	1.096	1.063	1.120	1.682	1.749	0.520	0.270
218	MD	0.878	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
219	MD	0.919	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
220	VA	1.007	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
221	VA	1.007	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
222	VA	0.901	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
223	VA	0.901	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
224	VA	0.840	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
225	VA	0.840	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
226	VA	0.864	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
227	VA	0.864	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
228	VA	0.953	0.993	0.998	1.003	1.033	1.618	1.683	0.200	0.160
229	VA	0.880	0.989	0.994	1.034	1.051	1.618	1.683	0.140	0.260
230	VA	0.929	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
231	VA	0.929	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
232	VA	0.954	1.019	0.989	0.939	1.015	1.618	1.683	0.510	0.250
233	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
234	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
235	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
236	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
237	VA	0.888	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
238	VA	0.854	1.001	0.987	0.963	1.013	1.618	1.683	0.410	0.180
239	VA	0.873	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
240	VA	0.812	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
241	VA	0.812	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
242	VA	0.829	0.996	0.854	0.874	0.878	1.618	1.683	0.050	0.250
243	VA	0.802	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
244	VA	0.872	1.017	0.924	0.913	0.993	1.618	1.683	0.110	0.250
245	VA	0.873	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
246	VA	0.802	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
247	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
248	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
249	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
250	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
251	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
252	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
253	WV	0.877	0.984	0.894	0.835	0.888	1.645	1.711	0.190	0.150
254	WV	0.803	1.048	0.916	0.894	0.965	1.645	1.711	0.050	0.260
255	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
256	WV	0.814	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
257	WV	0.841	1.000	0.830	0.809	0.858	1.645	1.711	0.130	0.010
258	WV	0.829	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
259	WV	0.829	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
260	WV	0.852	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
261	WV	0.813	0.994	0.867	0.838	0.888	1.645	1.711	0.050	0.270
262	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
263	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
264	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
265	WV	0.852	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
266	WV	0.771	1.046	0.729	0.769	0.827	1.645	1.711	0.050	0.180
267	WV	0.749	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
268	WV	0.842	1.080	0.649	0.668	0.736	1.645	1.711	0.180	0.250
270	NC	0.879	1.012	0.917	0.974	0.996	1.648	1.714	0.080	0.020
271	NC	0.903	0.972	1.047	1.085	1.039	1.648	1.714	0.190	0.130
272	NC	0.912	1.014	0.978	1.014	0.997	1.648	1.714	0.220	0.180
273	NC	0.912	1.014	0.978	1.014	0.997	1.648	1.714	0.220	0.180

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
207	MD	1.176	0.866	0.840	0.600	0.530	0.970	0.970	1.000	1.000	J
208	MD	1.216	1.268	0.820	0.610	0.560	0.970	0.970	1.000	1.000	H
209	MD	1.176	1.268	0.840	0.610	0.560	0.970	0.970	1.000	1.000	H
210	MD	1.137	1.165	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
211	MD	1.137	1.165	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
212	MD	1.137	1.165	0.840	0.610	0.560	0.970	0.970	1.000	1.000	I
214	MD	1.137	1.165	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
215	MD	0.980	0.866	0.850	0.670	0.590	0.970	0.970	1.000	1.000	D
216	MD	1.039	0.858	0.850	0.690	0.590	0.970	0.970	1.000	1.000	C
217	MD	1.078	0.866	0.850	0.660	0.570	0.970	0.970	1.000	1.000	F
218	MD	1.039	0.866	0.850	0.690	0.590	0.970	0.970	1.000	1.000	C
219	MD	1.137	0.866	0.830	0.580	0.530	0.970	0.970	1.000	1.000	J
220	VA	1.176	1.268	0.830	0.610	0.560	0.970	0.970	1.000	1.000	J
221	VA	1.176	1.268	0.830	0.610	0.560	0.970	0.970	1.000	1.000	J
222	VA	1.176	1.268	0.830	0.640	0.530	0.970	0.970	1.000	1.000	H
223	VA	1.176	1.268	0.830	0.640	0.530	0.970	0.970	1.000	1.000	H
224	VA	0.980	1.075	0.830	0.640	0.520	0.970	0.970	1.000	1.000	D
225	VA	0.980	1.075	0.830	0.640	0.520	0.970	0.970	1.000	1.000	D
226	VA	0.980	1.075	0.830	0.610	0.680	0.970	0.970	1.000	1.000	A
227	VA	0.961	1.075	0.850	0.610	0.680	0.970	0.970	1.000	1.000	A
228	VA	0.961	0.851	0.850	0.770	0.680	0.970	0.970	1.000	1.000	A
229	VA	0.980	1.075	0.850	0.670	0.680	0.970	0.970	1.000	1.000	A
230	VA	0.980	1.075	0.840	0.730	0.550	0.970	0.970	1.000	1.000	E
231	VA	0.980	1.075	0.840	0.730	0.550	0.970	0.970	1.000	1.000	E
232	VA	1.039	1.075	0.850	0.690	0.570	0.970	0.970	1.000	1.000	E
233	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
234	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
235	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
236	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
237	VA	1.078	1.075	0.840	0.710	0.620	0.970	0.970	1.000	1.000	D
238	VA	0.980	0.851	0.850	0.740	0.550	0.970	0.970	1.000	1.000	C
239	VA	0.961	0.851	0.840	0.670	0.660	0.970	0.970	1.000	1.000	A
240	VA	0.961	0.851	0.850	0.690	0.640	0.970	0.970	1.000	1.000	A
241	VA	0.961	0.851	0.850	0.690	0.640	0.970	0.970	1.000	1.000	
242	VA	0.941	0.851	0.850	0.700	0.680	0.970	0.970	1.000	1.000	N
243	VA	0.941	0.851	0.850	0.780	0.650	0.970	0.970	1.000	1.000	N
244	VA	0.961	0.851	0.850	0.830	0.690	0.970	0.970	1.000	1.000	N
245	VA	0.961	0.851	0.840	0.670	0.660	0.970	0.970	1.000	1.000	A
246	VA	0.941	0.851	0.850	0.780	0.650	0.970	0.970	1.000	1.000	N
247	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
248	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
249	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
250	WV	0.961	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	A
251	WV	0.961	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
252	WV	0.961	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
253	WV	0.980	0.755	0.850	0.710	0.600	0.970	0.970	1.000	1.000	A
254	WV	0.980	0.755	0.850	0.730	0.690	0.970	0.970	1.000	1.000	
255	WV	0.961	0.755	0.830	0.720	0.660	0.970	0.970	1.000	1.000	N
256	WV	0.961	0.755	0.830	0.720	0.660	0.970	0.970	1.000	1.000	N
257	WV	0.961	0.755	0.830	0.750	0.700	0.970	0.970	1.000	1.000	N
258	WV	0.941	0.755	0.840	0.660	0.580	0.970	0.970	1.000	1.000	N
259	WV	0.941	0.755	0.840	0.660	0.580	0.970	0.970	1.000	1.000	N
260	WV	0.961	0.755	0.830	0.800	0.730	0.970	0.970	1.000	1.000	N
261	WV	0.941	0.755	0.850	0.660	0.660	0.970	0.970	1.000	1.000	
262	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
263	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
264	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	
265	WV	0.961	0.755	0.850	0.800	0.730	0.970	0.970	1.000	1.000	N
266	WV	0.941	0.755	0.850	0.720	0.720	0.970	0.970	1.000	1.000	
267	WV	0.941	0.755	0.850	0.720	0.660	0.970	0.970	1.000	1.000	N
268	WV	0.941	0.755	0.850	0.770	0.670	0.970	0.970	1.000	1.000	N
270	NC	0.980	0.886	0.850	0.830	0.660	0.970	0.970	1.000	1.000	N
271	NC	1.039	0.886	0.850	0.770	0.720	0.970	0.970	1.000	1.000	A
272	NC	0.980	0.886	0.850	0.760	0.710	0.970	0.970	1.000	1.000	A
273	NC	0.980	0.886	0.850	0.760	0.710	0.970	0.970	1.000	1.000	A

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
274	NC	0.917	0.982	1.032	1.079	1.052	1.648	1.714	0.200	0.130
275	NC	0.910	0.996	1.077	1.097	1.086	1.648	1.714	0.350	0.210
276	NC	0.910	0.985	1.107	1.129	1.105	1.648	1.714	0.330	0.210
277	NC	0.893	0.993	1.083	1.129	1.086	1.648	1.714	0.320	0.120
278	NC	0.807	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
279	NC	0.807	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
280	NC	0.854	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
281	NC	0.854	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
282	NC	0.953	0.956	1.098	1.111	1.107	1.648	1.714	0.370	0.220
283	NC	0.807	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
284	NC	0.908	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
285	NC	0.908	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
286	NC	0.856	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
287	NC	0.856	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
288	NC	0.873	0.975	1.031	1.077	1.056	1.648	1.714	0.100	0.200
289	NC	0.856	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
290	SC	0.824	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
291	SC	0.824	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
292	SC	0.892	0.968	0.952	0.987	1.050	1.690	1.758	0.200	0.210
293	SC	0.808	1.039	0.897	0.877	0.946	1.690	1.758	0.200	0.220
294	SC	0.869	0.994	0.966	0.954	1.016	1.690	1.758	0.370	0.220
295	SC	0.784	1.030	0.907	0.902	0.956	1.690	1.758	0.150	0.110
296	SC	0.805	0.999	0.954	0.958	0.997	1.690	1.758	0.130	0.240
297	SC	0.849	0.994	0.953	0.968	1.002	1.690	1.758	0.300	0.220
298	SC	0.803	1.006	0.900	0.946	0.982	1.690	1.758	0.220	0.180
299	SC	0.879	1.000	0.929	0.985	1.013	1.690	1.758	0.310	0.230
300	GA	1.018	0.985	1.011	1.042	1.052	1.692	1.760	0.530	0.240
301	GA	0.888	1.009	0.969	0.977	0.992	1.692	1.760	0.460	0.210
302	GA	0.887	1.002	0.996	1.006	1.020	1.692	1.760	0.560	0.260
303	GA	0.951	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
304	GA	0.800	1.002	0.880	0.955	1.000	1.692	1.760	0.100	0.220
305	GA	0.886	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
306	GA	0.886	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
307	GA	0.846	0.983	0.940	0.951	0.973	1.692	1.760	0.260	0.280
308	GA	0.843	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
309	GA	0.843	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
310	GA	0.728	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
311	GA	0.951	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
312	GA	0.728	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
313	GA	0.839	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
314	GA	0.839	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
315	GA	0.807	0.996	0.914	0.972	0.993	1.692	1.760	0.180	0.320
316	GA	0.886	0.999	0.877	0.930	0.971	1.692	1.760	0.470	0.090
317	GA	0.830	0.999	0.861	0.913	0.990	1.692	1.760	0.100	0.240
318	GA	0.811	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
319	GA	0.811	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
320	FL	0.839	1.000	0.971	0.982	1.048	1.639	1.705	0.500	0.330
321	FL	0.860	1.015	0.878	0.911	0.904	1.639	1.705	0.550	0.290
322	FL	0.924	1.001	0.983	0.984	1.010	1.639	1.705	0.640	0.350
323	FL	0.829	1.011	0.880	0.947	0.983	1.639	1.705	0.470	0.270
324	FL	0.775	0.993	0.892	0.889	0.940	1.639	1.705	0.430	0.300
325	FL	0.788	0.997	0.913	0.951	0.967	1.639	1.705	0.330	0.220
326	FL	0.890	0.992	0.962	1.013	1.006	1.639	1.705	0.450	0.220
327	FL	0.903	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
328	FL	0.980	1.000	0.925	0.942	0.966	1.651	1.717	0.720	0.320
329	FL	0.966	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
330	FL	1.020	1.014	1.063	1.039	1.023	1.730	1.799	0.650	0.320
330.02	FL	1.020	1.014	1.063	1.039	1.023	1.730	1.799	0.600	0.380
331	FL	1.035	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
332	FL	1.035	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
333	FL	1.035	0.986	1.075	1.116	1.064	1.730	1.799	0.630	0.340
334	FL	1.088	1.027	0.988	1.017	1.009	1.730	1.799	0.700	0.320
335	FL	0.888	1.007	0.899	0.950	0.972	1.651	1.717	0.730	0.310
336	FL	0.968	0.988	0.936	0.958	0.948	1.651	1.717	0.720	0.370
337	FL	0.888	1.007	0.899	0.950	0.972	1.651	1.717	0.730	0.310

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
274	NC	1.039	0.886	0.850	0.790	0.770	0.970	0.970	1.000	1.000	A
275	NC	0.980	1.211	0.840	0.720	0.650	0.970	0.970	1.000	1.000	C
276	NC	1.039	1.211	0.840	0.720	0.710	0.970	0.970	1.000	1.000	C
277	NC	1.039	1.211	0.850	0.800	0.750	0.970	0.970	1.000	1.000	B
278	NC	0.980	0.886	0.850	0.750	0.710	0.970	0.970	1.000	1.000	A
279	NC	0.980	0.886	0.850	0.750	0.710	0.970	0.970	1.000	1.000	A
280	NC	0.980	1.211	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
281	NC	0.980	1.211	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
282	NC	1.078	1.211	0.840	0.710	0.710	0.970	0.970	1.000	1.000	D
283	NC	0.980	0.886	0.850	0.750	0.710	0.970	0.970	1.000	1.000	A
284	NC	0.980	0.886	0.850	0.750	0.760	0.970	0.970	1.000	1.000	B
285	NC	0.980	0.886	0.850	0.750	0.760	0.970	0.970	1.000	1.000	B
286	NC	0.961	0.886	0.870	0.780	0.770	0.970	0.970	1.000	1.000	N
287	NC	0.961	0.886	0.870	0.780	0.770	0.970	0.970	1.000	1.000	N
288	NC	0.980	0.886	0.850	0.740	0.740	0.970	0.970	1.000	1.000	N
289	NC	0.961	0.886	0.870	0.780	0.770	0.970	0.970	1.000	1.000	
290	SC	0.961	0.940	0.850	0.690	0.690	0.970	0.970	1.000	1.000	A
291	SC	0.961	0.940	0.850	0.690	0.690	0.970	0.970	1.000	1.000	A
292	SC	0.980	0.940	0.850	0.730	0.670	0.970	0.970	1.000	1.000	A
293	SC	0.961	0.940	0.850	0.730	0.670	0.970	0.970	1.000	1.000	A
294	SC	0.980	0.940	0.840	0.720	0.680	0.970	0.970	1.000	1.000	C
295	SC	0.961	0.940	0.850	0.820	0.660	0.970	0.970	1.000	1.000	N
296	SC	0.980	0.940	0.850	0.710	0.660	0.970	0.970	1.000	1.000	A
297	SC	0.961	0.940	0.850	0.720	0.650	0.970	0.970	1.000	1.000	B
298	SC	0.980	0.940	0.850	0.730	0.710	0.970	0.970	1.000	1.000	A
299	SC	0.980	0.940	0.840	0.720	0.690	0.970	0.970	1.000	1.000	C
300	GA	1.137	1.249	0.830	0.700	0.620	0.970	0.970	1.000	1.000	F
301	GA	1.039	1.249	0.840	0.730	0.620	0.970	0.970	1.000	1.000	D
302	GA	1.078	1.249	0.840	0.680	0.610	0.970	0.970	1.000	1.000	F
303	GA	1.176	1.249	0.830	0.640	0.560	0.970	0.970	1.000	1.000	G
304	GA	0.961	0.922	0.850	0.690	0.650	0.970	0.970	1.000	1.000	N
305	GA	0.980	1.249	0.840	0.670	0.630	0.970	0.970	1.000	1.000	B
306	GA	0.980	0.922	0.840	0.670	0.630	0.970	0.970	1.000	1.000	B
307	GA	0.961	0.922	0.850	0.670	0.670	0.970	0.970	1.000	1.000	B
308	GA	0.980	0.922	0.850	0.660	0.640	0.970	0.970	1.000	1.000	E
309	GA	0.980	0.922	0.850	0.660	0.640	0.970	0.970	1.000	1.000	E
310	GA	0.961	0.922	0.850	0.700	0.700	0.970	0.970	1.000	1.000	A
311	GA	1.176	0.922	0.830	0.640	0.560	0.970	0.970	1.000	1.000	G
312	GA	0.980	0.922	0.850	0.700	0.700	0.970	0.970	1.000	1.000	A
313	GA	0.980	0.922	0.850	0.660	0.630	0.970	0.970	1.000	1.000	F
314	GA	0.980	0.922	0.840	0.660	0.630	0.970	0.970	1.000	1.000	F
315	GA	0.961	0.922	0.850	0.630	0.610	0.970	0.970	1.000	1.000	A
316	GA	0.980	0.922	0.850	0.830	0.730	0.970	0.970	1.000	1.000	B
317	GA	0.961	0.922	0.850	0.700	0.690	0.970	0.970	1.000	1.000	N
318	GA	0.980	0.922	0.850	0.690	0.610	0.970	0.970	1.000	1.000	E
319	GA	0.980	0.922	0.850	0.690	0.610	0.970	0.970	1.000	1.000	E
320	FL	0.980	1.049	0.850	0.610	0.550	0.970	0.970	1.000	1.000	F
321	FL	0.980	0.789	0.850	0.640	0.580	0.970	0.970	1.000	1.000	F
322	FL	1.078	1.049	0.830	0.590	0.580	0.970	0.970	1.000	1.000	H
323	FL	0.980	0.930	0.850	0.670	0.660	0.970	0.970	1.000	1.000	D
324	FL	0.980	0.930	0.850	0.640	0.620	0.970	0.970	1.000	1.000	D
325	FL	0.980	0.930	0.850	0.710	0.690	0.970	0.970	1.000	1.000	C
326	FL	1.039	0.930	0.850	0.720	0.550	0.970	0.970	1.000	1.000	D
327	FL	1.039	0.930	0.850	0.660	0.600	0.970	0.970	1.000	1.000	G
328	FL	1.039	0.930	0.850	0.610	0.580	0.970	0.970	1.000	1.000	I
329	FL	1.078	0.930	0.850	0.600	0.510	0.970	0.970	1.000	1.000	G
330	FL	1.216	0.789	0.830	0.620	0.540	0.970	0.970	1.000	1.000	J
330.02	FL	1.216	0.789	0.830	0.560	0.550	0.970	0.970	1.000	1.000	K
331	FL	1.373	0.789	0.820	0.560	0.550	0.970	0.970	1.000	1.000	K
332	FL	1.373	0.789	0.820	0.560	0.550	0.970	0.970	1.000	1.000	K
333	FL	1.176	0.789	0.840	0.600	0.530	0.970	0.970	1.000	1.000	J
334	FL	1.176	0.930	0.830	0.620	0.560	0.970	0.970	1.000	1.000	J
335	FL	1.078	0.789	0.850	0.630	0.540	0.970	0.970	1.000	1.000	G
336	FL	1.078	0.789	0.830	0.610	0.520	0.970	0.970	1.000	1.000	I
337	FL	1.039	0.789	0.850	0.630	0.540	0.970	0.970	1.000	1.000	G

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
338	FL	0.830	1.003	0.905	0.930	0.920	1.651	1.717	0.470	0.290
339	FL	0.957	1.011	0.968	0.998	0.996	1.651	1.717	0.630	0.280
341	FL	0.983	0.996	1.035	1.085	1.044	1.651	1.717	0.470	0.330
342	FL	0.916	0.992	0.978	1.028	1.047	1.651	1.717	0.550	0.280
344	FL	0.827	0.998	0.891	0.971	0.932	1.639	1.705	0.530	0.230
346	FL	0.992	1.012	0.881	0.924	0.922	1.651	1.717	0.730	0.300
347	FL	0.903	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
349	FL	0.938	1.001	0.957	1.002	0.993	1.651	1.717	0.590	0.340
350	AL	0.853	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
351	AL	0.853	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
352	AL	0.888	0.984	0.819	0.809	0.819	1.643	1.709	0.410	0.190
354	AL	0.837	1.030	0.780	0.811	0.812	1.643	1.709	0.220	0.280
355	AL	0.823	1.035	0.739	0.732	0.777	1.643	1.709	0.340	0.230
356	AL	0.851	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
357	AL	0.851	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
358	AL	0.920	0.982	0.878	0.875	0.877	1.643	1.709	0.470	0.260
359	AL	0.823	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
360	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
361	AL	0.802	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
362	AL	0.823	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
363	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
364	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
365	AL	0.837	0.960	0.832	0.847	0.878	1.643	1.709	0.280	0.350
366	AL	0.896	0.999	0.817	0.858	0.874	1.643	1.709	0.420	0.310
367	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
368	AL	0.802	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
369	AL	0.789	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
370	TN	0.839	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371	TN	0.839	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371.3	TN	0.968	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
372	TN	0.865	0.947	0.996	1.034	1.066	1.568	1.631	0.470	0.330
373	TN	0.837	0.992	0.866	0.903	0.921	1.568	1.631	0.240	0.270
374	TN	0.824	0.995	0.893	0.911	0.953	1.568	1.631	0.230	0.290
375	TN	0.880	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
376	TN	0.865	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
377	TN	0.865	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
378	TN	0.865	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
379	TN	0.877	0.969	0.935	0.972	0.963	1.568	1.631	0.420	0.320
380	TN	0.866	1.006	0.872	0.847	0.866	1.568	1.631	0.480	0.290
381	TN	0.880	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
382	TN	0.808	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
383	TN	0.808	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
384	TN	0.808	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
385	TN	0.849	1.022	0.782	0.789	0.816	1.568	1.631	0.270	0.260
386	MS	0.797	1.001	0.847	0.862	0.858	1.643	1.709	0.420	0.310
387	MS	0.758	1.000	0.881	0.874	0.885	1.643	1.709	0.100	0.350
388	MS	0.773	0.982	0.904	0.903	0.874	1.643	1.709	0.070	0.310
389	MS	0.713	1.010	0.847	0.860	0.835	1.643	1.709	0.050	0.270
390	MS	0.774	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
391	MS	0.774	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
392	MS	0.821	0.990	0.884	0.904	0.906	1.643	1.709	0.340	0.330
393	MS	0.774	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
394	MS	0.818	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
395	MS	0.818	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
396	MS	0.748	1.005	0.859	0.839	0.881	1.643	1.709	0.060	0.010
397	MS	0.773	0.982	0.904	0.903	0.874	1.643	1.709	0.070	0.310
398	GA	0.830	0.999	0.861	0.913	0.990	1.659	1.725	0.100	0.240
399	GA	0.951	0.944	1.070	1.103	1.176	1.659	1.725	0.500	0.300
400	KY	0.844	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
401	KY	0.844	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
402	KY	0.836	1.013	0.889	0.888	0.919	1.593	1.657	0.820	0.240
403	KY	0.862	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
404	KY	0.862	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
405	KY	0.896	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
406	KY	0.896	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
338	FL	0.980	0.789	0.850	0.640	0.520	0.970	0.970	1.000	1.000	E
339	FL	1.039	0.930	0.830	0.660	0.520	0.970	0.970	1.000	1.000	G
341	FL	1.176	0.930	0.840	0.610	0.500	0.970	0.970	1.000	1.000	G
342	FL	1.039	0.930	0.830	0.650	0.540	0.970	0.970	1.000	1.000	F
344	FL	0.980	0.789	0.850	0.630	0.530	0.970	0.970	1.000	1.000	F
346	FL	1.078	0.789	0.850	0.640	0.530	0.970	0.970	1.000	1.000	H
347	FL	0.980	0.930	0.830	0.660	0.600	0.970	0.970	1.000	1.000	G
349	FL	1.078	0.930	0.850	0.610	0.510	0.970	0.970	1.000	1.000	G
350	AL	0.961	1.010	0.860	0.730	0.690	0.970	0.970	1.000	1.000	D
351	AL	0.961	1.010	0.860	0.730	0.690	0.970	0.970	1.000	1.000	D
352	AL	0.980	1.010	0.850	0.730	0.680	0.970	0.970	1.000	1.000	C
354	AL	0.961	0.819	0.850	0.670	0.670	0.970	0.970	1.000	1.000	A
355	AL	0.941	0.819	0.850	0.700	0.680	0.970	0.970	1.000	1.000	B
356	AL	0.961	0.819	0.840	0.750	0.740	0.970	0.970	1.000	1.000	C
357	AL	0.961	1.010	0.840	0.750	0.740	0.970	0.970	1.000	1.000	C
358	AL	0.980	1.010	0.850	0.670	0.670	0.970	0.970	1.000	1.000	E
359	AL	0.961	1.010	0.850	0.730	0.700	0.970	0.970	1.000	1.000	N
360	AL	0.941	1.010	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
361	AL	0.980	1.010	0.860	0.780	0.730	0.970	0.970	1.000	1.000	B
362	AL	0.941	0.819	0.850	0.730	0.700	0.970	0.970	1.000	1.000	N
363	AL	0.980	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
364	AL	0.941	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
365	AL	0.961	0.819	0.850	0.600	0.610	0.970	0.970	1.000	1.000	C
366	AL	0.980	0.819	0.850	0.630	0.610	0.970	0.970	1.000	1.000	D
367	AL	0.941	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
368	AL	0.980	0.819	0.860	0.780	0.730	0.970	0.970	1.000	1.000	B
369	AL	0.961	0.819	0.850	0.730	0.690	0.970	0.970	1.000	1.000	A
370	TN	0.980	1.095	0.850	0.700	0.620	0.970	0.970	1.000	1.000	E
371	TN	0.980	1.095	0.850	0.700	0.620	0.970	0.970	1.000	1.000	E
371.3	TN	1.078	1.095	0.850	0.600	0.510	0.970	0.970	1.000	1.000	G
372	TN	1.039	1.095	0.830	0.610	0.580	0.970	0.970	1.000	1.000	E
373	TN	0.961	0.916	0.850	0.680	0.620	0.970	0.970	1.000	1.000	B
374	TN	0.980	0.916	0.850	0.660	0.600	0.970	0.970	1.000	1.000	B
375	TN	0.980	0.916	0.850	0.710	0.680	0.970	0.970	1.000	1.000	D
376	TN	0.961	0.755	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
377	TN	0.961	0.916	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
378	TN	0.961	0.916	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
379	TN	0.980	0.916	0.850	0.620	0.590	0.970	0.970	1.000	1.000	E
380	TN	0.961	0.916	0.850	0.650	0.590	0.970	0.970	1.000	1.000	E
381	TN	0.980	0.916	0.850	0.710	0.680	0.970	0.970	1.000	1.000	D
382	TN	0.961	0.755	0.850	0.660	0.600	0.970	0.970	1.000	1.000	C
383	TN	0.961	0.916	0.850	0.660	0.600	0.970	0.970	1.000	1.000	C
384	TN	0.961	0.755	0.850	0.660	0.600	0.970	0.970	1.000	1.000	C
385	TN	0.961	0.755	0.840	0.660	0.690	0.970	0.970	1.000	1.000	B
386	MS	0.941	0.755	0.850	0.630	0.610	0.970	0.970	1.000	1.000	D
387	MS	0.941	0.923	0.850	0.760	0.600	0.970	0.970	1.000	1.000	N
388	MS	0.941	0.923	0.850	0.710	0.630	0.970	0.970	1.000	1.000	N
389	MS	0.941	0.923	0.850	0.680	0.660	0.970	0.970	1.000	1.000	N
390	MS	0.941	0.923	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
391	MS	0.941	0.923	0.850	0.730	0.660	0.970	0.970	1.000	1.000	B
392	MS	0.980	0.923	0.850	0.620	0.550	0.970	0.970	1.000	1.000	C
393	MS	0.961	0.923	0.840	0.730	0.660	0.970	0.970	1.000	1.000	B
394	MS	0.961	0.923	0.840	0.660	0.560	0.970	0.970	1.000	1.000	B
395	MS	0.961	0.923	0.840	0.660	0.560	0.970	0.970	1.000	1.000	B
396	MS	0.941	0.923	0.850	0.770	0.700	0.970	0.970	1.000	1.000	N
397	MS	0.961	0.923	0.840	0.710	0.630	0.970	0.970	1.000	1.000	N
398	GA	0.961	1.249	0.850	0.700	0.690	0.970	0.970	1.000	1.000	N
399	GA	1.176	1.249	0.830	0.640	0.560	0.970	0.970	1.000	1.000	G
400	KY	0.941	0.950	0.850	0.700	0.490	0.970	0.970	1.000	1.000	E
401	KY	0.941	0.950	0.850	0.700	0.490	0.970	0.970	1.000	1.000	E
402	KY	0.961	0.950	0.840	0.690	0.560	0.970	0.970	1.000	1.000	F
403	KY	0.941	0.950	0.850	0.740	0.560	0.970	0.970	1.000	1.000	C
404	KY	0.941	0.950	0.850	0.740	0.560	0.970	0.970	1.000	1.000	C
405	KY	0.980	0.950	0.840	0.670	0.500	0.970	0.970	1.000	1.000	F
406	KY	0.980	0.950	0.840	0.670	0.500	0.970	0.970	1.000	1.000	F

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
407	KY	0.829	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
408	KY	0.829	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
409	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
410	KY	0.854	1.000	0.948	0.898	0.962	1.593	1.657	0.540	0.290
411	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
412	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
413	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
414	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
415	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
416	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
417	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
418	KY	0.844	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
419	KY	0.896	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
420	KY	0.836	1.000	0.851	0.834	0.940	1.593	1.657	0.250	0.380
421	KY	0.869	1.000	0.884	0.841	0.945	1.593	1.657	0.340	0.400
422	KY	0.820	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
423	KY	0.820	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
424	KY	0.820	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
425	KY	0.829	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
426	KY	0.832	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
427	KY	0.832	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
430	OH	0.896	0.988	0.986	1.005	1.013	1.722	1.791	0.460	0.260
431	OH	0.885	1.020	0.951	0.961	0.942	1.722	1.791	0.500	0.240
432	OH	0.969	0.988	0.986	0.983	1.009	1.722	1.791	0.530	0.290
433	OH	0.881	1.042	0.820	0.858	0.841	1.722	1.791	0.270	0.240
434	OH	0.905	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
435	OH	0.905	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
436	OH	0.917	1.002	0.936	0.952	1.016	1.722	1.791	0.590	0.330
437	OH	0.862	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
438	OH	0.840	1.031	0.803	0.834	0.887	1.722	1.791	0.320	0.180
439	OH	0.862	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
440	OH	0.909	0.998	0.950	0.959	1.001	1.742	1.812	0.550	0.230
441	OH	0.926	1.001	0.951	0.952	1.008	1.742	1.812	0.690	0.320
442	OH	0.804	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
443	OH	0.804	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
444	OH	0.851	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
445	OH	0.851	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
446	OH	0.837	1.017	0.877	0.904	0.926	1.742	1.812	0.340	0.260
447	OH	0.860	0.989	0.940	0.927	0.968	1.742	1.812	0.480	0.260
448	OH	0.876	1.016	0.856	0.879	0.945	1.722	1.791	0.430	0.200
449	OH	0.845	1.005	0.886	0.914	0.983	1.742	1.812	0.290	0.300
450	OH	0.910	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
451	OH	0.910	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
452	OH	0.927	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
453	OH	0.817	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
454	OH	0.895	1.000	0.957	0.939	0.978	1.722	1.791	0.520	0.350
455	OH	0.817	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
456	OH	0.871	0.979	0.863	0.895	0.923	1.722	1.791	0.370	0.410
457	OH	0.862	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
458	OH	0.865	1.003	0.840	0.891	0.936	1.722	1.791	0.090	0.310
459	OH	0.927	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
460	IN	0.952	0.992	0.968	0.998	1.002	1.767	1.838	0.370	0.310
461	IN	0.918	0.996	0.964	0.971	0.982	1.767	1.838	0.460	0.300
462	IN	0.891	0.997	0.975	0.995	0.993	1.767	1.838	0.500	0.220
463	IN	0.912	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
464	IN	0.912	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
465	IN	0.903	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
466	IN	0.903	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
467	IN	0.883	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
468	IN	0.883	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
469	IN	0.899	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
470	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
471	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
472	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
473	IN	0.866	1.000	0.916	0.952	0.957	1.767	1.838	0.200	0.140

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
407	KY	0.961	0.950	0.850	0.710	0.550	0.970	0.970	1.000	1.000	B
408	KY	0.961	0.950	0.850	0.710	0.550	0.970	0.970	1.000	1.000	B
409	KY	0.961	0.950	0.850	0.690	0.580	0.970	0.970	1.000	1.000	D
410	KY	0.961	1.084	0.850	0.650	0.520	0.970	0.970	1.000	1.000	E
411	KY	0.941	0.950	0.850	0.690	0.580	0.970	0.970	1.000	1.000	D
412	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
413	KY	0.941	0.950	0.850	0.690	0.580	0.970	0.970	1.000	1.000	D
414	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
415	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
416	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
417	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
418	KY	0.980	0.950	0.840	0.690	0.580	0.970	0.970	1.000	1.000	D
419	KY	0.980	0.950	0.840	0.670	0.500	0.970	0.970	1.000	1.000	F
420	KY	0.961	0.950	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
421	KY	0.961	0.950	0.850	0.560	0.510	0.970	0.970	1.000	1.000	D
422	KY	0.961	0.950	0.850	0.710	0.610	0.970	0.970	1.000	1.000	D
423	KY	0.961	0.950	0.850	0.710	0.610	0.970	0.970	1.000	1.000	D
424	KY	0.961	0.950	0.850	0.710	0.610	0.970	0.970	1.000	1.000	D
425	KY	0.961	0.950	0.850	0.710	0.550	0.970	0.970	1.000	1.000	B
426	KY	0.961	0.950	0.850	0.600	0.560	0.970	0.970	1.000	1.000	D
427	KY	0.941	0.950	0.850	0.600	0.560	0.970	0.970	1.000	1.000	D
430	OH	0.980	1.084	0.850	0.680	0.570	0.970	0.970	1.000	1.000	E
431	OH	0.961	1.084	0.850	0.690	0.570	0.970	0.970	1.000	1.000	E
432	OH	1.039	1.084	0.840	0.650	0.600	0.970	0.970	1.000	1.000	G
433	OH	0.961	0.899	0.850	0.620	0.570	0.970	0.970	1.000	1.000	C
434	OH	0.980	0.899	0.850	0.700	0.630	0.970	0.970	1.000	1.000	C
435	OH	0.980	0.899	0.850	0.700	0.630	0.970	0.970	1.000	1.000	C
436	OH	0.980	0.899	0.840	0.630	0.560	0.970	0.970	1.000	1.000	F
437	OH	0.941	0.899	0.850	0.670	0.570	0.970	0.970	1.000	1.000	C
438	OH	0.961	0.899	0.840	0.740	0.600	0.970	0.970	1.000	1.000	B
439	OH	0.961	0.899	0.840	0.670	0.570	0.970	0.970	1.000	1.000	C
440	OH	0.980	0.899	0.840	0.700	0.620	0.970	0.970	1.000	1.000	E
441	OH	1.039	0.899	0.830	0.620	0.580	0.970	0.970	1.000	1.000	I
442	OH	0.980	0.899	0.840	0.680	0.600	0.970	0.970	1.000	1.000	D
443	OH	0.980	0.899	0.840	0.680	0.600	0.970	0.970	1.000	1.000	D
444	OH	0.980	0.899	0.840	0.650	0.600	0.970	0.970	1.000	1.000	E
445	OH	0.980	0.899	0.840	0.650	0.600	0.970	0.970	1.000	1.000	E
446	OH	0.961	0.899	0.850	0.660	0.550	0.970	0.970	1.000	1.000	C
447	OH	0.980	0.899	0.850	0.680	0.570	0.970	0.970	1.000	1.000	E
448	OH	0.961	0.899	0.850	0.730	0.490	0.970	0.970	1.000	1.000	C
449	OH	0.961	0.899	0.850	0.650	0.510	0.970	0.970	1.000	1.000	C
450	OH	0.980	1.084	0.850	0.720	0.650	0.970	0.970	1.000	1.000	D
451	OH	0.961	1.084	0.850	0.720	0.650	0.970	0.970	1.000	1.000	D
452	OH	0.980	1.084	0.840	0.650	0.580	0.970	0.970	1.000	1.000	E
453	OH	0.961	0.899	0.840	0.590	0.560	0.970	0.970	1.000	1.000	E
454	OH	0.980	0.899	0.850	0.600	0.570	0.970	0.970	1.000	1.000	G
455	OH	0.980	0.899	0.840	0.590	0.560	0.970	0.970	1.000	1.000	E
456	OH	0.941	0.899	0.850	0.670	0.510	0.970	0.970	1.000	1.000	C
457	OH	0.941	0.899	0.850	0.670	0.570	0.970	0.970	1.000	1.000	C
458	OH	0.961	0.899	0.860	0.630	0.590	0.970	0.970	1.000	1.000	N
459	OH	0.980	0.899	0.840	0.650	0.580	0.970	0.970	1.000	1.000	E
460	IN	0.980	1.128	0.850	0.640	0.560	0.970	0.970	1.000	1.000	E
461	IN	0.961	1.128	0.850	0.650	0.560	0.970	0.970	1.000	1.000	E
462	IN	0.980	1.128	0.850	0.720	0.550	0.970	0.970	1.000	1.000	D
463	IN	0.980	1.084	0.850	0.640	0.580	0.970	0.970	1.000	1.000	C
464	IN	0.980	1.084	0.850	0.640	0.580	0.970	0.970	1.000	1.000	C
465	IN	0.961	0.933	0.850	0.730	0.620	0.970	0.970	1.000	1.000	B
466	IN	0.961	0.933	0.850	0.730	0.620	0.970	0.970	1.000	1.000	B
467	IN	0.961	0.933	0.840	0.670	0.590	0.970	0.970	1.000	1.000	B
468	IN	0.961	0.933	0.850	0.670	0.590	0.970	0.970	1.000	1.000	B
469	IN	0.980	0.933	0.850	0.750	0.610	0.970	0.970	1.000	1.000	A
470	IN	0.961	0.933	0.850	0.630	0.570	0.970	0.970	1.000	1.000	D
471	IN	0.961	0.933	0.860	0.630	0.570	0.970	0.970	1.000	1.000	D
472	IN	0.961	0.933	0.850	0.630	0.570	0.970	0.970	1.000	1.000	D
473	IN	0.961	0.933	0.860	0.770	0.560	0.970	0.970	1.000	1.000	A

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
474	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
475	IN	0.899	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
476	IN	0.899	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
477	IN	0.899	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
478	IN	0.880	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
479	IN	0.899	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
480	MI	0.999	1.008	1.037	0.980	0.974	1.768	1.839	0.560	0.270
481	MI	1.008	0.985	1.063	1.005	1.002	1.768	1.839	0.500	0.300
482	MI	0.970	1.025	1.027	0.946	0.985	1.768	1.839	0.570	0.330
483	MI	1.030	0.986	1.061	0.998	0.995	1.768	1.839	0.490	0.270
484	MI	0.960	1.012	0.996	0.925	0.935	1.777	1.848	0.440	0.260
485	MI	1.007	1.010	1.024	0.935	0.948	1.777	1.848	0.450	0.320
486	MI	0.951	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
487	MI	0.951	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
488	MI	0.955	1.009	0.983	0.927	0.930	1.777	1.848	0.250	0.250
489	MI	1.006	0.994	1.000	0.920	0.959	1.777	1.848	0.210	0.260
490	MI	0.891	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
491	MI	0.891	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
492	MI	0.891	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
493	MI	0.996	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
494	MI	0.996	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
495	MI	1.030	0.989	0.984	0.987	0.987	1.777	1.848	0.350	0.180
496	MI	0.968	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
497	MI	0.968	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
498	MI	0.991	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
499	MI	0.991	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
500	IA	0.884	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
501	IA	0.884	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
502	IA	0.884	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
503	IA	0.991	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
504	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
505	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
506	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
507	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
508	IA	0.925	1.030	0.799	0.796	0.857	1.813	1.885	0.330	0.230
509	IA	0.991	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
510	IA	0.951	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
511	IA	1.011	1.000	0.950	0.953	0.917	1.813	1.885	0.220	0.300
512	IA	0.951	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
513	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
514	IA	0.951	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
515	IA	0.967	1.003	0.875	0.887	0.877	1.813	1.885	0.700	0.370
516	IA	0.973	0.994	0.915	0.881	0.898	1.813	1.885	0.100	0.330
520	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
521	IA	1.002	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
522	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
523	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
524	IA	1.002	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
525	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
526	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
527	IA	0.996	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
528	IA	1.002	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
530	WI	0.948	0.998	1.015	1.048	1.039	1.798	1.870	0.350	0.200
531	WI	0.967	0.990	1.054	1.078	1.056	1.798	1.870	0.500	0.220
532	WI	0.936	1.027	1.043	1.025	1.000	1.798	1.870	0.530	0.290
534	WI	0.977	1.000	1.080	1.049	1.071	1.798	1.870	0.310	0.130
535	WI	1.007	1.017	1.025	1.042	0.987	1.798	1.870	0.510	0.240
537	WI	1.040	0.940	1.164	1.181	1.131	1.798	1.870	0.880	0.150
538	WI	0.967	1.011	0.880	0.923	0.899	1.798	1.870	0.320	0.210
539	WI	0.935	1.011	1.020	1.045	1.029	1.798	1.870	0.170	0.180
540	WI	0.959	0.999	1.008	1.042	0.983	1.798	1.870	0.440	0.190
541	WI	0.926	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
542	WI	0.926	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
543	WI	0.954	0.978	1.085	1.116	1.103	1.798	1.870	0.390	0.120
544	WI	0.991	1.026	1.021	1.062	1.024	1.798	1.870	0.290	0.210

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
474	IN	0.961	0.933	0.850	0.630	0.570	0.970	0.970	1.000	1.000	D
475	IN	0.961	0.933	0.860	0.690	0.550	0.970	0.970	1.000	1.000	A
476	IN	0.961	0.933	0.860	0.690	0.550	0.970	0.970	1.000	1.000	A
477	IN	0.961	0.933	0.860	0.690	0.550	0.970	0.970	1.000	1.000	A
478	IN	0.961	0.933	0.860	0.630	0.570	0.970	0.970	1.000	1.000	D
479	IN	0.961	0.933	0.850	0.750	0.610	0.970	0.970	1.000	1.000	A
480	MI	1.137	1.152	0.830	0.670	0.600	0.970	0.970	1.000	1.000	G
481	MI	1.137	1.152	0.850	0.650	0.560	0.970	0.970	1.000	1.000	G
482	MI	1.137	1.152	0.850	0.670	0.590	0.970	0.970	1.000	1.000	G
483	MI	1.137	1.152	0.840	0.670	0.550	0.970	0.970	1.000	1.000	F
484	MI	1.078	0.884	0.840	0.730	0.590	0.970	0.970	1.000	1.000	D
485	MI	1.137	0.884	0.850	0.620	0.550	0.970	0.970	1.000	1.000	F
486	MI	1.039	0.884	0.850	0.680	0.620	0.970	0.970	1.000	1.000	B
487	MI	1.039	0.884	0.850	0.680	0.620	0.970	0.970	1.000	1.000	B
488	MI	1.039	0.884	0.850	0.690	0.620	0.970	0.970	1.000	1.000	C
489	MI	1.078	0.884	0.850	0.610	0.570	0.970	0.970	1.000	1.000	C
490	MI	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	B
491	MI	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	B
492	MI	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	B
493	MI	0.980	0.884	0.850	0.670	0.590	0.970	0.970	1.000	1.000	D
494	MI	0.980	0.884	0.850	0.670	0.590	0.970	0.970	1.000	1.000	D
495	MI	0.980	0.884	0.850	0.750	0.600	0.970	0.970	1.000	1.000	C
496	MI	0.980	0.884	0.850	0.720	0.650	0.970	0.970	1.000	1.000	B
497	MI	0.980	0.884	0.850	0.720	0.650	0.970	0.970	1.000	1.000	B
498	MI	0.980	0.884	0.850	0.680	0.600	0.970	0.970	1.000	1.000	A
499	MI	0.980	0.884	0.850	0.680	0.600	0.970	0.970	1.000	1.000	A
500	IA	0.961	1.163	0.850	0.690	0.590	0.970	0.970	1.000	1.000	E
501	IA	0.961	1.163	0.850	0.690	0.590	0.970	0.970	1.000	1.000	E
502	IA	0.961	1.163	0.850	0.690	0.590	0.970	0.970	1.000	1.000	E
503	IA	0.980	1.163	0.850	0.710	0.600	0.970	0.970	1.000	1.000	E
504	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	B
505	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	A
506	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	B
507	IA	0.961	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	B
508	IA	0.941	0.957	0.850	0.690	0.590	0.970	0.970	1.000	1.000	C
509	IA	0.980	1.163	0.850	0.710	0.600	0.970	0.970	1.000	1.000	
510	IA	0.941	0.957	0.850	0.700	0.560	0.970	0.970	1.000	1.000	A
511	IA	0.980	0.957	0.840	0.630	0.630	0.970	0.970	1.000	1.000	C
512	IA	0.941	0.957	0.850	0.700	0.560	0.970	0.970	1.000	1.000	A
513	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	
514	IA	0.941	0.957	0.850	0.700	0.560	0.970	0.970	1.000	1.000	A
515	IA	0.941	0.957	0.850	0.580	0.550	0.970	0.970	1.000	1.000	I
516	IA	0.941	0.957	0.860	0.610	0.610	0.970	0.970	1.000	1.000	A
520	IA	0.941	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
521	IA	0.941	0.957	0.850	0.670	0.570	0.970	0.970	1.000	1.000	A
522	IA	0.961	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
523	IA	0.961	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
524	IA	0.961	0.957	0.830	0.750	0.590	0.970	0.970	1.000	1.000	A
525	IA	0.961	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
526	IA	0.980	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
527	IA	0.980	0.957	0.850	0.640	0.570	0.970	0.970	1.000	1.000	B
528	IA	0.980	0.957	0.830	0.750	0.590	0.970	0.970	1.000	1.000	A
530	WI	0.980	0.969	0.840	0.730	0.560	0.970	0.970	1.000	1.000	C
531	WI	0.980	0.969	0.850	0.710	0.580	0.970	0.970	1.000	1.000	F
532	WI	1.039	0.969	0.850	0.650	0.570	0.970	0.970	1.000	1.000	G
534	WI	1.039	1.119	0.840	0.770	0.630	0.970	0.970	1.000	1.000	C
535	WI	0.961	1.119	0.850	0.700	0.580	0.970	0.970	1.000	1.000	F
537	WI	1.039	1.119	0.840	0.770	0.730	0.970	0.970	1.000	1.000	I
538	WI	0.961	0.969	0.850	0.750	0.650	0.970	0.970	1.000	1.000	C
539	WI	0.961	0.969	0.850	0.760	0.680	0.970	0.970	1.000	1.000	A
540	WI	0.961	0.969	0.850	0.770	0.640	0.970	0.970	1.000	1.000	D
541	WI	0.961	1.119	0.850	0.730	0.660	0.970	0.970	1.000	1.000	A
542	WI	0.961	1.119	0.850	0.730	0.660	0.970	0.970	1.000	1.000	A
543	WI	1.039	1.119	0.870	0.830	0.710	0.970	0.970	1.000	1.000	B
544	WI	0.961	0.969	0.850	0.720	0.670	0.970	0.970	1.000	1.000	C

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
545	WI	0.950	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
546	WI	0.946	1.002	0.981	1.000	0.989	1.798	1.870	0.220	0.060
547	WI	0.985	1.000	0.993	1.033	1.021	1.798	1.870	0.370	0.130
548	WI	0.950	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
549	WI	0.975	1.003	1.030	1.063	1.033	1.798	1.870	0.320	0.180
550	MN	0.971	0.983	1.070	1.111	1.039	1.798	1.870	0.520	0.180
551	MN	0.920	0.971	1.138	1.172	1.130	1.798	1.870	0.480	0.150
553	MN	0.983	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
554	MN	0.877	0.976	1.155	1.186	1.104	1.798	1.870	0.550	0.140
555	MN	0.983	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
556	MN	0.892	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
557	MN	0.929	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
558	MN	0.969	0.985	0.977	0.991	1.004	1.798	1.870	0.190	0.350
559	MN	0.968	1.001	1.004	1.012	1.026	1.798	1.870	0.140	0.150
560	MN	0.897	1.012	0.957	0.990	0.969	1.798	1.870	0.120	0.300
561	MN	0.943	1.000	0.863	0.883	0.858	1.798	1.870	0.250	0.320
562	MN	0.951	0.998	0.904	0.945	0.884	1.798	1.870	0.090	0.420
563	MN	0.920	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
564	MN	0.920	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
565	MN	0.929	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
566	MN	0.892	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
567	MN	0.929	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
569	DC	0.776	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
570	SD	0.857	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
571	SD	0.951	0.985	0.986	1.027	0.929	1.693	1.761	0.140	0.010
572	SD	0.904	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
573	SD	0.857	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
574	SD	0.904	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
575	SD	0.857	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
576	SD	0.904	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
577	SD	0.942	0.985	1.002	0.958	0.927	1.693	1.761	0.060	0.220
580	ND	0.884	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
581	ND	0.962	0.960	1.093	1.081	1.039	1.693	1.761	0.050	0.170
582	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
583	ND	0.884	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
584	ND	0.884	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
585	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
586	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
587	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
588	ND	0.935	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
590	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
591	MT	1.018	1.000	1.031	1.072	1.059	1.923	2.000	0.070	0.300
592	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
593	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
594	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
595	MT	0.936	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
596	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
597	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
598	MT	0.951	0.994	1.001	1.003	0.951	1.923	2.000	0.050	0.260
599	MT	0.975	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
600	IL	1.078	0.987	1.120	1.137	1.134	1.835	1.908	0.290	0.310
601	IL	1.050	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
602	IL	0.968	0.995	1.123	1.115	1.124	1.835	1.908	0.190	0.340
603	IL	1.050	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
604	IL	0.891	1.010	1.051	1.055	1.051	1.835	1.908	0.420	0.310
605	IL	0.895	0.995	1.090	1.103	1.089	1.835	1.908	0.410	0.320
606	IL	0.964	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
607	IL	0.964	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
608	IL	0.964	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
609	IL	0.834	1.001	0.965	0.981	0.984	1.691	1.759	0.360	0.280
610	IL	0.851	1.007	0.922	0.972	0.981	1.691	1.759	0.330	0.110
611	IL	0.910	0.995	1.008	1.003	1.009	1.691	1.759	0.310	0.200
612	IL	0.854	1.017	0.895	0.908	0.952	1.691	1.759	0.140	0.260
613	IL	0.836	1.027	0.860	0.912	0.913	1.691	1.759	0.190	0.370
614	IL	0.809	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
545	WI	0.961	0.969	0.850	0.740	0.630	0.970	0.970	1.000	1.000	A
546	WI	0.961	0.969	0.880	0.850	0.740	0.970	0.970	1.000	1.000	A
547	WI	0.961	0.969	0.880	0.800	0.720	0.970	0.970	1.000	1.000	C
548	WI	0.961	0.969	0.850	0.740	0.630	0.970	0.970	1.000	1.000	A
549	WI	0.980	1.119	0.860	0.750	0.660	0.970	0.970	1.000	1.000	C
550	MN	1.039	1.262	0.850	0.750	0.630	0.970	0.970	1.000	1.000	E
551	MN	1.137	1.262	0.850	0.770	0.630	0.970	0.970	1.000	1.000	D
553	MN	1.039	1.262	0.830	0.750	0.630	0.970	0.970	1.000	1.000	F
554	MN	1.137	1.262	0.840	0.780	0.630	0.970	0.970	1.000	1.000	E
555	MN	1.137	1.262	0.840	0.750	0.630	0.970	0.970	1.000	1.000	F
556	MN	0.961	0.833	0.840	0.760	0.690	0.970	0.970	1.000	1.000	
557	MN	0.980	0.833	0.850	0.750	0.680	0.970	0.970	1.000	1.000	
558	MN	0.980	0.833	0.850	0.710	0.600	0.970	0.970	1.000	1.000	B
559	MN	0.980	1.262	0.880	0.780	0.630	0.970	0.970	1.000	1.000	A
560	MN	0.961	0.833	0.850	0.670	0.620	0.970	0.970	1.000	1.000	A
561	MN	0.941	0.833	0.850	0.730	0.610	0.970	0.970	1.000	1.000	B
562	MN	0.961	0.833	0.850	0.610	0.540	0.970	0.970	1.000	1.000	A
563	MN	0.980	1.026	0.850	0.710	0.640	0.970	0.970	1.000	1.000	F
564	MN	0.980	0.833	0.850	0.710	0.640	0.970	0.970	1.000	1.000	F
565	MN	0.961	0.833	0.840	0.750	0.680	0.970	0.970	1.000	1.000	A
566	MN	0.961	0.833	0.840	0.760	0.690	0.970	0.970	1.000	1.000	N
567	MN	0.961	0.833	0.840	0.750	0.680	0.970	0.970	1.000	1.000	N
569	DC	1.275	1.268	0.810	0.560	0.490	0.970	0.970	1.000	1.000	G
570	SD	0.941	1.028	0.860	0.710	0.670	0.970	0.970	1.000	1.000	B
571	SD	0.980	1.028	0.850	0.790	0.630	0.970	0.970	1.000	1.000	A
572	SD	0.941	1.028	0.850	0.700	0.670	0.970	0.970	1.000	1.000	B
573	SD	0.941	1.028	0.850	0.710	0.670	0.970	0.970	1.000	1.000	
574	SD	0.941	1.028	0.850	0.700	0.670	0.970	0.970	1.000	1.000	
575	SD	0.941	1.028	0.850	0.710	0.670	0.970	0.970	1.000	1.000	A
576	SD	0.941	1.028	0.850	0.700	0.670	0.970	0.970	1.000	1.000	
577	SD	0.980	1.028	0.850	0.700	0.700	0.970	0.970	1.000	1.000	N
580	ND	0.941	0.924	0.850	0.600	0.590	0.970	0.970	1.000	1.000	
581	ND	0.961	0.924	0.850	0.730	0.630	0.970	0.970	1.000	1.000	N
582	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	D
583	ND	0.941	0.924	0.850	0.600	0.590	0.970	0.970	1.000	1.000	
584	ND	0.941	0.924	0.850	0.600	0.590	0.970	0.970	1.000	1.000	
585	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	B
586	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	
587	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	B
588	ND	0.941	0.924	0.850	0.700	0.620	0.970	0.970	1.000	1.000	B
590	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
591	MT	0.980	0.869	0.850	0.730	0.650	0.970	0.970	1.000	1.000	N
592	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
593	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
594	MT	1.039	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
595	MT	0.980	0.869	0.850	0.650	0.650	0.970	0.970	1.000	1.000	N
596	MT	0.980	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
597	MT	1.039	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
598	MT	1.039	0.869	0.850	0.720	0.680	0.970	0.970	1.000	1.000	N
599	MT	1.039	0.869	0.850	0.720	0.640	0.970	0.970	1.000	1.000	A
600	IL	1.137	1.084	0.840	0.620	0.540	0.970	0.970	1.000	1.000	E
601	IL	1.137	1.084	0.830	0.630	0.570	0.970	0.970	1.000	1.000	F
602	IL	1.176	1.084	0.840	0.600	0.530	0.970	0.970	1.000	1.000	C
603	IL	1.137	1.084	0.840	0.630	0.570	0.970	0.970	1.000	1.000	F
604	IL	1.078	1.084	0.850	0.630	0.560	0.970	0.970	1.000	1.000	F
605	IL	1.078	1.084	0.830	0.610	0.540	0.970	0.970	1.000	1.000	F
606	IL	1.176	1.084	0.830	0.590	0.540	0.970	0.970	1.000	1.000	H
607	IL	1.176	1.084	0.840	0.590	0.540	0.970	0.970	1.000	1.000	H
608	IL	1.176	1.084	0.840	0.590	0.540	0.970	0.970	1.000	1.000	H
609	IL	0.980	1.084	0.840	0.650	0.490	0.970	0.970	1.000	1.000	D
610	IL	0.980	0.996	0.880	0.810	0.580	0.970	0.970	1.000	1.000	B
611	IL	0.980	0.996	0.840	0.730	0.630	0.970	0.970	1.000	1.000	C
612	IL	0.980	0.996	0.860	0.690	0.560	0.970	0.970	1.000	1.000	A
613	IL	0.980	0.996	0.840	0.580	0.580	0.970	0.970	1.000	1.000	B
614	IL	0.961	0.996	0.840	0.590	0.570	0.970	0.970	1.000	1.000	A

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
615	IL	0.809	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
616	IL	0.886	0.963	0.980	1.056	0.969	1.691	1.759	0.290	0.200
617	IL	0.845	0.956	0.975	1.014	1.021	1.691	1.759	0.190	0.160
618	IL	0.848	0.984	0.973	1.021	1.069	1.691	1.759	0.200	0.370
619	IL	0.850	0.989	0.904	0.981	0.982	1.691	1.759	0.250	0.400
620	IL	0.877	1.000	0.930	0.965	0.886	1.691	1.759	0.600	0.130
622	IL	0.849	1.008	0.911	0.926	0.940	1.691	1.759	0.540	0.260
623	IL	0.809	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
624	IL	0.799	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
625	IL	0.839	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
626	IL	0.839	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
627	IL	0.904	0.988	1.037	1.049	1.031	1.691	1.759	0.230	0.180
628	IL	0.799	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
629	IL	0.823	0.981	0.927	0.942	1.007	1.691	1.759	0.220	0.380
630	MO	0.894	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
631	MO	0.874	0.998	1.023	1.013	1.038	1.700	1.768	0.440	0.240
633	MO	0.894	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
634	MO	0.779	1.028	0.826	0.853	0.953	1.700	1.768	0.140	0.250
635	MO	0.818	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
636	MO	0.811	0.984	0.888	0.867	0.863	1.700	1.768	0.200	0.250
637	MO	0.843	0.998	0.834	0.835	0.845	1.700	1.768	0.260	0.330
638	MO	0.786	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
639	MO	0.786	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
640	MO	1.059	1.005	0.949	0.917	0.954	1.753	1.823	0.740	0.300
641	MO	0.999	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
644	MO	0.818	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
645	MO	0.797	1.010	0.857	0.854	0.855	1.700	1.768	0.530	0.210
646	MO	0.818	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
647	MO	0.827	1.045	0.827	0.835	0.882	1.700	1.768	0.270	0.380
648	MO	0.800	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
649	MO	0.999	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
650	MO	0.796	1.002	0.901	0.898	0.912	1.700	1.768	0.070	0.050
651	MO	0.846	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
652	MO	0.846	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
653	MO	0.795	1.027	0.796	0.780	0.839	1.700	1.768	0.440	0.140
654	MO	0.783	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
655	MO	0.783	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
656	MO	0.800	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
657	MO	0.800	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
658	MO	0.901	0.990	0.929	0.912	0.962	1.700	1.768	0.430	0.150
660	KS	0.986	1.038	0.944	0.920	0.945	1.753	1.823	0.570	0.250
660.02	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.16	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.2	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.23	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.24	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.41	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.43	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.48	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.54	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.58	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.6	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.7	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.87	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.88	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.9	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.97	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
661	KS	0.978	1.030	0.926	0.918	0.870	1.753	1.823	0.890	0.320
662	KS	1.032	0.972	1.025	1.022	1.046	1.753	1.823	0.680	0.200
664	KS	0.839	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
665	KS	0.839	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
666	KS	0.858	1.010	0.925	0.882	0.892	1.691	1.759	0.200	0.270
667	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
668	KS	0.827	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
669	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
615	IL	0.961	0.996	0.840	0.590	0.570	0.970	0.970	1.000	1.000	A
616	IL	0.980	0.996	0.850	0.710	0.570	0.970	0.970	1.000	1.000	C
617	IL	0.980	0.996	0.870	0.750	0.570	0.970	0.970	1.000	1.000	A
618	IL	0.980	0.996	0.850	0.680	0.570	0.970	0.970	1.000	1.000	B
619	IL	0.961	0.996	0.850	0.590	0.550	0.970	0.970	1.000	1.000	C
620	IL	0.961	1.055	0.840	0.790	0.570	0.970	0.970	1.000	1.000	D
622	IL	0.961	1.055	0.840	0.680	0.520	0.970	0.970	1.000	1.000	E
623	IL	0.941	0.996	0.850	0.590	0.570	0.970	0.970	1.000	1.000	A
624	IL	0.941	0.996	0.870	0.660	0.550	0.970	0.970	1.000	1.000	C
625	IL	0.961	0.996	0.850	0.720	0.590	0.970	0.970	1.000	1.000	C
626	IL	0.941	0.996	0.850	0.720	0.590	0.970	0.970	1.000	1.000	C
627	IL	1.078	0.996	0.850	0.730	0.640	0.970	0.970	1.000	1.000	B
628	IL	0.941	0.996	0.870	0.660	0.550	0.970	0.970	1.000	1.000	C
629	IL	0.961	0.996	0.850	0.690	0.570	0.970	0.970	1.000	1.000	B
630	MO	1.039	1.055	0.830	0.680	0.580	0.970	0.970	1.000	1.000	F
631	MO	1.039	1.055	0.830	0.690	0.600	0.970	0.970	1.000	1.000	D
633	MO	0.980	0.851	0.830	0.680	0.580	0.970	0.970	1.000	1.000	F
634	MO	0.941	0.851	0.850	0.680	0.670	0.970	0.970	1.000	1.000	A
635	MO	0.941	0.851	0.850	0.640	0.590	0.970	0.970	1.000	1.000	
636	MO	0.941	0.851	0.830	0.560	0.660	0.970	0.970	1.000	1.000	B
637	MO	0.941	0.851	0.830	0.700	0.610	0.970	0.970	1.000	1.000	B
638	MO	0.941	0.851	0.850	0.710	0.600	0.970	0.970	1.000	1.000	N
639	MO	0.941	0.851	0.850	0.710	0.600	0.970	0.970	1.000	1.000	N
640	MO	0.980	1.055	0.850	0.640	0.590	0.970	0.970	1.000	1.000	I
641	MO	1.039	1.055	0.830	0.640	0.600	0.970	0.970	1.000	1.000	I
644	MO	0.941	0.851	0.850	0.640	0.590	0.970	0.970	1.000	1.000	E
645	MO	0.941	0.851	0.850	0.720	0.620	0.970	0.970	1.000	1.000	D
646	MO	0.941	0.851	0.850	0.640	0.590	0.970	0.970	1.000	1.000	E
647	MO	0.941	0.851	0.850	0.700	0.560	0.970	0.970	1.000	1.000	B
648	MO	0.961	0.851	0.850	0.770	0.660	0.970	0.970	1.000	1.000	B
649	MO	1.039	0.851	0.830	0.640	0.600	0.970	0.970	1.000	1.000	
650	MO	0.941	0.851	0.850	0.840	0.750	0.970	0.970	1.000	1.000	I
651	MO	0.941	0.851	0.830	0.720	0.600	0.970	0.970	1.000	1.000	
652	MO	0.980	0.851	0.850	0.720	0.600	0.970	0.970	1.000	1.000	F
653	MO	0.941	0.851	0.850	0.770	0.590	0.970	0.970	1.000	1.000	B
654	MO	0.941	0.851	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
655	MO	0.941	0.851	0.850	0.680	0.600	0.970	0.970	1.000	1.000	B
656	MO	0.941	0.851	0.850	0.770	0.660	0.970	0.970	1.000	1.000	B
657	MO	0.941	0.851	0.850	0.770	0.660	0.970	0.970	1.000	1.000	B
658	MO	0.961	0.851	0.850	0.770	0.650	0.970	0.970	1.000	1.000	C
660	KS	0.980	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.02	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.16	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.2	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.23	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.24	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.41	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.43	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.48	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.54	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.58	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.6	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.7	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.87	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.88	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.9	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
660.97	KS	0.941	1.055	0.850	0.680	0.600	0.970	0.970	1.000	1.000	G
661	KS	0.980	1.055	0.850	0.630	0.600	0.970	0.970	1.000	1.000	J
662	KS	1.039	1.055	0.840	0.730	0.620	0.970	0.970	1.000	1.000	G
664	KS	0.961	0.995	0.840	0.750	0.670	0.970	0.970	1.000	1.000	N
665	KS	0.961	0.995	0.840	0.750	0.670	0.970	0.970	1.000	1.000	N
666	KS	0.980	0.995	0.850	0.750	0.680	0.970	0.970	1.000	1.000	A
667	KS	0.941	0.995	0.850	0.600	0.610	0.970	0.970	1.000	1.000	C
668	KS	0.941	0.995	0.850	0.600	0.610	0.970	0.970	1.000	1.000	C
669	KS	0.941	0.995	0.850	0.740	0.670	0.970	0.970	1.000	1.000	

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
670	KS	0.833	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
671	KS	0.833	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
672	KS	0.838	0.978	0.936	0.924	0.954	1.691	1.759	0.330	0.220
673	KS	0.797	1.031	0.886	0.861	0.868	1.691	1.759	0.080	0.370
674	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
675	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
676	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
677	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
678	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
679	KS	0.817	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
680	NE	0.987	1.029	0.814	0.836	0.827	1.892	1.968	0.850	0.260
681	NE	0.919	0.983	0.904	0.925	0.897	1.755	1.825	0.860	0.200
683	NE	0.911	1.040	0.697	0.719	0.734	1.892	1.968	0.500	0.100
684	NE	0.975	1.026	0.768	0.803	0.811	1.892	1.968	0.530	0.210
685	NE	1.111	0.994	0.821	0.851	0.890	1.813	1.886	0.740	0.190
686	NE	0.964	1.016	0.781	0.807	0.832	1.892	1.968	0.810	0.230
687	NE	1.007	1.003	0.845	0.864	0.830	1.892	1.968	0.590	0.220
688	NE	1.052	0.999	0.814	0.844	0.834	1.892	1.968	0.680	0.220
689	NE	0.932	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
690	NE	0.932	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
691	NE	0.943	1.003	0.833	0.849	0.856	1.892	1.968	0.160	0.250
692	NE	0.975	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
693	NE	0.975	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
700	LA	0.784	1.006	0.859	0.914	0.916	1.688	1.755	0.460	0.200
701	LA	0.750	0.977	0.937	0.925	0.965	1.688	1.755	0.490	0.240
703	LA	0.723	1.010	0.873	0.909	0.942	1.688	1.755	0.130	0.190
704	LA	0.773	1.007	0.882	0.922	0.903	1.688	1.755	0.470	0.190
705	LA	0.723	1.010	0.873	0.909	0.942	1.688	1.755	0.130	0.190
706	LA	0.732	1.001	0.870	0.882	0.940	1.688	1.755	0.150	0.210
707	LA	0.791	1.022	0.871	0.885	0.891	1.688	1.755	0.580	0.210
708	LA	0.827	0.968	0.901	0.959	0.955	1.688	1.755	0.550	0.240
710	LA	0.737	1.011	0.886	0.849	0.888	1.688	1.755	0.340	0.260
711	LA	0.771	0.998	0.915	0.920	0.932	1.688	1.755	0.320	0.250
712	LA	0.792	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
713	LA	0.792	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
714	LA	0.724	1.008	0.880	0.837	0.889	1.688	1.755	0.050	0.010
716	AR	0.787	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
717	AR	0.787	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
718	AR	0.787	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
719	AR	0.833	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
720	AR	0.821	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
721	AR	0.821	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
722	AR	0.873	0.978	0.882	0.908	0.890	1.655	1.721	0.220	0.150
723	AR	0.813	1.000	0.797	0.774	0.853	1.655	1.721	0.440	0.170
724	AR	0.832	1.014	0.831	0.820	0.891	1.655	1.721	0.190	0.180
725	AR	0.819	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
726	AR	0.819	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
727	AR	0.865	0.974	0.906	0.914	0.925	1.655	1.721	0.300	0.200
728	AR	0.833	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
729	AR	0.832	0.999	0.870	0.843	0.855	1.655	1.721	0.580	0.230
730	OK	0.776	1.000	0.974	0.971	0.960	1.691	1.759	0.510	0.340
731	OK	0.846	1.000	0.961	0.974	0.947	1.691	1.759	0.630	0.350
733	TX	0.824	1.050	0.858	0.873	0.936	1.687	1.754	0.530	0.150
734	OK	0.778	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
735	OK	0.778	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
736	OK	0.785	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
737	OK	0.785	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
738	OK	0.785	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
739	OK	0.738	1.022	0.901	0.921	0.910	1.691	1.759	0.050	0.330
740	OK	0.758	1.000	0.966	0.915	0.931	1.691	1.759	0.490	0.250
741	OK	0.815	1.005	0.925	0.910	0.936	1.691	1.759	0.590	0.230
743	OK	0.774	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
744	OK	0.774	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
745	OK	0.745	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
746	OK	0.760	1.000	0.911	0.921	0.930	1.691	1.759	0.060	0.260

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
670	KS	0.961	0.995	0.840	0.690	0.640	0.970	0.970	1.000	1.000	N
671	KS	0.961	0.995	0.840	0.690	0.640	0.970	0.970	1.000	1.000	N
672	KS	0.980	0.995	0.850	0.720	0.650	0.970	0.970	1.000	1.000	C
673	KS	0.961	0.995	0.830	0.750	0.580	0.970	0.970	1.000	1.000	N
674	KS	0.961	0.995	0.850	0.740	0.670	0.970	0.970	1.000	1.000	N
675	KS	0.961	0.995	0.840	0.740	0.670	0.970	0.970	1.000	1.000	
676	KS	0.941	0.995	0.830	0.740	0.670	0.970	0.970	1.000	1.000	E
677	KS	0.941	0.995	0.850	0.740	0.670	0.970	0.970	1.000	1.000	N
678	KS	0.961	0.995	0.830	0.740	0.670	0.970	0.970	1.000	1.000	N
679	KS	0.961	0.995	0.830	0.740	0.670	0.970	0.970	1.000	1.000	
680	NE	0.941	1.030	0.850	0.680	0.640	0.970	0.970	1.000	1.000	H
681	NE	0.961	1.030	0.840	0.720	0.700	0.970	0.970	1.000	1.000	G
683	NE	0.941	1.030	0.860	0.810	0.690	0.970	0.970	1.000	1.000	B
684	NE	0.941	1.030	0.850	0.710	0.650	0.970	0.970	1.000	1.000	E
685	NE	0.941	1.030	0.830	0.740	0.700	0.970	0.970	1.000	1.000	G
686	NE	0.941	1.030	0.850	0.690	0.700	0.970	0.970	1.000	1.000	G
687	NE	0.941	1.030	0.850	0.740	0.730	0.970	0.970	1.000	1.000	E
688	NE	0.941	1.030	0.850	0.700	0.690	0.970	0.970	1.000	1.000	G
689	NE	0.941	1.030	0.850	0.640	0.660	0.970	0.970	1.000	1.000	D
690	NE	0.941	1.030	0.850	0.640	0.660	0.970	0.970	1.000	1.000	D
691	NE	0.961	1.030	0.850	0.690	0.650	0.970	0.970	1.000	1.000	A
692	NE	0.941	1.030	0.850	0.670	0.670	0.970	0.970	1.000	1.000	F
693	NE	0.941	1.030	0.850	0.670	0.670	0.970	0.970	1.000	1.000	F
700	LA	0.980	0.830	0.850	0.740	0.650	0.970	0.970	1.000	1.000	C
701	LA	0.980	0.830	0.850	0.690	0.650	0.970	0.970	1.000	1.000	D
703	LA	0.961	0.830	0.850	0.740	0.570	0.970	0.970	1.000	1.000	C
704	LA	0.980	0.830	0.850	0.750	0.570	0.970	0.970	1.000	1.000	C
705	LA	0.961	0.830	0.840	0.740	0.570	0.970	0.970	1.000	1.000	C
706	LA	0.961	0.830	0.850	0.720	0.600	0.970	0.970	1.000	1.000	A
707	LA	0.961	0.830	0.840	0.730	0.640	0.970	0.970	1.000	1.000	D
708	LA	0.980	0.830	0.850	0.700	0.650	0.970	0.970	1.000	1.000	E
710	LA	0.961	0.830	0.850	0.710	0.650	0.970	0.970	1.000	1.000	B
711	LA	0.980	0.830	0.850	0.660	0.630	0.970	0.970	1.000	1.000	C
712	LA	0.961	0.830	0.850	0.690	0.610	0.970	0.970	1.000	1.000	B
713	LA	0.961	0.830	0.850	0.690	0.610	0.970	0.970	1.000	1.000	B
714	LA	0.961	0.830	0.850	0.730	0.600	0.970	0.970	1.000	1.000	N
716	AR	0.941	0.749	0.850	0.760	0.710	0.970	0.970	1.000	1.000	B
717	AR	0.941	0.749	0.850	0.760	0.710	0.970	0.970	1.000	1.000	A
718	AR	0.941	0.749	0.850	0.760	0.710	0.970	0.970	1.000	1.000	
719	AR	0.961	0.749	0.840	0.820	0.720	0.970	0.970	1.000	1.000	E
720	AR	0.961	0.927	0.840	0.800	0.770	0.970	0.970	1.000	1.000	A
721	AR	0.961	0.927	0.840	0.800	0.770	0.970	0.970	1.000	1.000	A
722	AR	0.980	0.927	0.850	0.780	0.730	0.970	0.970	1.000	1.000	A
723	AR	0.961	0.749	0.850	0.740	0.740	0.970	0.970	1.000	1.000	C
724	AR	0.961	0.749	0.850	0.740	0.740	0.970	0.970	1.000	1.000	A
725	AR	0.941	0.749	0.850	0.740	0.720	0.970	0.970	1.000	1.000	N
726	AR	0.941	0.749	0.850	0.740	0.720	0.970	0.970	1.000	1.000	
727	AR	0.961	0.927	0.850	0.740	0.700	0.970	0.970	1.000	1.000	B
728	AR	0.941	0.749	0.850	0.820	0.720	0.970	0.970	1.000	1.000	E
729	AR	0.961	0.749	0.850	0.710	0.710	0.970	0.970	1.000	1.000	D
730	OK	0.980	0.927	0.850	0.650	0.570	0.970	0.970	1.000	1.000	E
731	OK	0.980	0.927	0.850	0.600	0.580	0.970	0.970	1.000	1.000	G
733	TX	1.078	1.102	0.840	0.750	0.620	0.970	0.970	1.000	1.000	D
734	OK	0.980	0.927	0.840	0.680	0.600	0.970	0.970	1.000	1.000	B
735	OK	0.980	0.927	0.840	0.680	0.600	0.970	0.970	1.000	1.000	B
736	OK	0.961	0.927	0.850	0.660	0.610	0.970	0.970	1.000	1.000	
737	OK	0.961	0.927	0.850	0.660	0.610	0.970	0.970	1.000	1.000	B
738	OK	0.961	0.927	0.850	0.660	0.610	0.970	0.970	1.000	1.000	A
739	OK	0.961	0.927	0.850	0.610	0.610	0.970	0.970	1.000	1.000	
740	OK	0.980	0.927	0.850	0.670	0.580	0.970	0.970	1.000	1.000	D
741	OK	0.980	0.927	0.850	0.700	0.660	0.970	0.970	1.000	1.000	E
743	OK	0.961	0.927	0.850	0.720	0.580	0.970	0.970	1.000	1.000	D
744	OK	0.961	0.927	0.850	0.720	0.580	0.970	0.970	1.000	1.000	D
745	OK	0.980	0.927	0.850	0.590	0.600	0.970	0.970	1.000	1.000	B
746	OK	0.980	0.927	0.850	0.750	0.680	0.970	0.970	1.000	1.000	N

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
747	OK	0.745	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
748	OK	0.745	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
749	OK	0.742	1.000	0.792	0.752	0.860	1.691	1.759	0.350	0.140
750	TX	1.027	0.987	1.029	1.038	1.044	1.683	1.750	0.500	0.280
750.2	TX	0.865	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.21	TX	0.865	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.9	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.91	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.92	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
751	TX	0.865	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
752	TX	0.967	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
753	TX	0.967	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
754	TX	0.816	1.040	0.847	0.869	0.907	1.702	1.770	0.250	0.320
755	TX	0.820	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
756	TX	0.820	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
757	TX	0.840	1.000	0.868	0.891	0.951	1.702	1.770	0.300	0.270
758	TX	0.820	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
759	TX	0.787	1.010	0.869	0.898	0.976	1.702	1.770	0.130	0.320
760	TX	0.878	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
761	TX	0.881	1.018	0.946	0.968	0.990	1.654	1.720	0.600	0.340
762	TX	0.828	1.006	0.963	0.967	0.989	1.702	1.770	0.480	0.340
763	TX	0.839	0.998	0.926	0.938	0.970	1.702	1.770	0.130	0.170
764	TX	0.771	1.020	0.900	0.933	0.986	1.702	1.770	0.140	0.130
765	TX	0.805	1.008	0.919	0.945	0.966	1.702	1.770	0.410	0.290
766	TX	0.752	1.005	0.893	0.945	0.968	1.702	1.770	0.380	0.280
767	TX	0.822	1.004	0.886	0.918	0.980	1.702	1.770	0.580	0.360
768	TX	0.675	1.030	0.831	0.831	0.840	1.721	1.790	0.490	0.060
769	TX	0.679	1.000	0.916	0.926	0.956	1.721	1.790	0.250	0.350
770	TX	0.937	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
772	TX	0.937	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
773	TX	0.837	0.990	0.992	0.994	1.060	1.721	1.790	0.480	0.330
774	TX	0.882	1.002	0.954	0.965	0.972	1.721	1.790	0.500	0.250
775	TX	0.821	1.038	0.908	0.915	0.930	1.721	1.790	0.480	0.210
776	TX	0.794	1.007	0.868	0.863	0.948	1.721	1.790	0.310	0.010
777	TX	0.863	0.989	0.912	0.907	0.941	1.721	1.790	0.270	0.290
778	TX	0.805	1.008	0.919	0.945	0.966	1.702	1.770	0.410	0.290
779	TX	0.692	0.997	0.879	0.904	0.956	1.721	1.790	0.240	0.190
780	TX	0.677	1.000	0.897	0.910	0.898	1.721	1.790	0.440	0.220
781	TX	0.729	1.026	0.845	0.873	0.853	1.721	1.790	0.470	0.200
782	TX	0.771	1.004	0.882	0.888	0.893	1.721	1.790	0.650	0.310
783	TX	0.642	1.012	0.819	0.840	0.872	1.721	1.790	0.360	0.200
784	TX	0.742	0.998	0.848	0.881	0.880	1.721	1.790	0.480	0.190
785	TX	0.703	1.000	0.827	0.807	0.881	1.721	1.790	0.710	0.260
786	TX	0.808	1.008	0.990	1.029	1.054	1.721	1.790	0.630	0.220
787	TX	0.960	0.950	1.077	1.093	1.091	1.721	1.790	0.550	0.340
788	TX	0.644	0.999	0.904	0.874	0.932	1.721	1.790	0.360	0.180
789	TX	0.824	1.050	0.858	0.873	0.936	1.721	1.790	0.530	0.150
790	TX	0.741	1.006	0.923	0.964	0.979	1.721	1.790	0.100	0.180
791	TX	0.789	0.997	0.954	0.979	0.963	1.721	1.790	0.290	0.260
792	TX	0.685	1.006	0.892	0.964	0.965	1.721	1.790	0.050	0.370
793	TX	0.664	1.033	0.876	0.916	0.898	1.721	1.790	0.170	0.350
794	TX	0.782	0.996	0.927	0.962	0.941	1.721	1.790	0.370	0.250
795	TX	0.680	1.027	0.864	0.889	0.920	1.721	1.790	0.240	0.340
796	TX	0.752	1.005	0.893	0.945	0.968	1.702	1.770	0.380	0.280
797	TX	0.659	0.999	0.937	0.965	1.014	1.721	1.790	0.280	0.400
798	TX	0.704	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
799	TX	0.704	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
800	CO	0.948	1.008	1.064	1.030	1.059	1.710	1.778	0.720	0.250
801	CO	1.015	0.984	1.097	1.080	1.069	1.710	1.778	0.620	0.260
802	CO	0.963	0.983	1.074	1.015	1.072	1.710	1.778	0.650	0.310
803	CO	1.032	0.907	1.153	1.151	1.190	1.710	1.778	0.290	0.170
804	CO	0.943	1.026	1.041	0.982	1.033	1.710	1.778	0.480	0.250
805	CO	1.019	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
806	CO	1.019	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
807	CO	0.928	1.049	0.934	0.911	0.940	1.710	1.778	0.200	0.410

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
747	OK	0.961	0.927	0.840	0.590	0.600	0.970	0.970	1.000	1.000	B
748	OK	0.961	0.927	0.850	0.590	0.600	0.970	0.970	1.000	1.000	B
749	OK	0.961	0.927	0.840	0.800	0.760	0.970	0.970	1.000	1.000	A
750	TX	1.078	1.102	0.830	0.650	0.560	0.970	0.970	1.000	1.000	G
750.2	TX	1.039	1.102	0.830	0.660	0.570	0.970	0.970	1.000	1.000	F
750.21	TX	1.039	1.102	0.830	0.660	0.570	0.970	0.970	1.000	1.000	F
750.9	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
750.91	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
750.92	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
751	TX	1.039	1.102	0.830	0.660	0.570	0.970	0.970	1.000	1.000	F
752	TX	1.137	1.102	0.830	0.600	0.580	0.970	0.970	1.000	1.000	G
753	TX	1.137	0.884	0.830	0.600	0.580	0.970	0.970	1.000	1.000	G
754	TX	0.980	0.884	0.850	0.630	0.590	0.970	0.970	1.000	1.000	B
755	TX	0.961	0.706	0.850	0.740	0.680	0.970	0.970	1.000	1.000	B
756	TX	0.961	0.706	0.850	0.740	0.680	0.970	0.970	1.000	1.000	B
757	TX	0.961	0.884	0.840	0.680	0.590	0.970	0.970	1.000	1.000	C
758	TX	0.961	0.884	0.850	0.740	0.680	0.970	0.970	1.000	1.000	B
759	TX	0.961	0.884	0.850	0.630	0.550	0.970	0.970	1.000	1.000	A
760	TX	1.039	1.102	0.840	0.640	0.580	0.970	0.970	1.000	1.000	E
761	TX	0.980	1.102	0.830	0.610	0.520	0.970	0.970	1.000	1.000	G
762	TX	0.980	0.884	0.850	0.600	0.560	0.970	0.970	1.000	1.000	E
763	TX	0.980	0.884	0.850	0.700	0.610	0.970	0.970	1.000	1.000	A
764	TX	0.961	0.884	0.850	0.800	0.590	0.970	0.970	1.000	1.000	N
765	TX	0.980	0.884	0.850	0.650	0.590	0.970	0.970	1.000	1.000	D
766	TX	0.961	0.884	0.850	0.780	0.630	0.970	0.970	1.000	1.000	B
767	TX	0.961	0.884	0.850	0.600	0.580	0.970	0.970	1.000	1.000	F
768	TX	0.961	0.706	0.870	0.820	0.660	0.970	0.970	1.000	1.000	B
769	TX	0.961	0.706	0.850	0.600	0.620	0.970	0.970	1.000	1.000	B
770	TX	1.176	1.102	0.840	0.620	0.580	0.970	0.970	1.000	1.000	G
772	TX	1.176	1.102	0.840	0.620	0.580	0.970	0.970	1.000	1.000	G
773	TX	1.137	1.102	0.850	0.610	0.560	0.970	0.970	1.000	1.000	F
774	TX	1.137	1.102	0.850	0.690	0.620	0.970	0.970	1.000	1.000	E
775	TX	1.039	1.102	0.850	0.720	0.610	0.970	0.970	1.000	1.000	D
776	TX	0.980	0.884	0.840	0.670	0.650	0.970	0.970	1.000	1.000	B
777	TX	0.980	0.884	0.850	0.660	0.620	0.970	0.970	1.000	1.000	C
778	TX	0.980	0.884	0.850	0.650	0.590	0.970	0.970	1.000	1.000	D
779	TX	0.961	0.884	0.850	0.740	0.560	0.970	0.970	1.000	1.000	A
780	TX	0.980	0.884	0.850	0.630	0.560	0.970	0.970	1.000	1.000	C
781	TX	0.961	0.884	0.850	0.680	0.570	0.970	0.970	1.000	1.000	C
782	TX	0.980	0.884	0.850	0.640	0.600	0.970	0.970	1.000	1.000	F
783	TX	0.980	0.884	0.840	0.770	0.620	0.970	0.970	1.000	1.000	A
784	TX	0.980	0.884	0.840	0.750	0.650	0.970	0.970	1.000	1.000	C
785	TX	0.980	0.706	0.840	0.750	0.670	0.970	0.970	1.000	1.000	D
786	TX	0.980	1.102	0.850	0.690	0.640	0.970	0.970	1.000	1.000	F
787	TX	1.078	1.102	0.840	0.600	0.560	0.970	0.970	1.000	1.000	H
788	TX	0.961	0.884	0.850	0.740	0.580	0.970	0.970	1.000	1.000	B
789	TX	0.980	0.884	0.850	0.750	0.620	0.970	0.970	1.000	1.000	D
790	TX	0.961	0.884	0.850	0.730	0.600	0.970	0.970	1.000	1.000	G
791	TX	0.980	0.884	0.850	0.680	0.590	0.970	0.970	1.000	1.000	C
792	TX	0.961	0.884	0.850	0.570	0.570	0.970	0.970	1.000	1.000	
793	TX	0.961	0.706	0.850	0.590	0.580	0.970	0.970	1.000	1.000	A
794	TX	0.980	0.706	0.850	0.690	0.610	0.970	0.970	1.000	1.000	C
795	TX	0.961	0.706	0.850	0.640	0.590	0.970	0.970	1.000	1.000	B
796	TX	0.961	0.706	0.850	0.780	0.630	0.970	0.970	1.000	1.000	B
797	TX	0.980	0.884	0.850	0.560	0.550	0.970	0.970	1.000	1.000	C
798	TX	0.980	0.706	0.850	0.630	0.610	0.970	0.970	1.000	1.000	E
799	TX	0.980	0.706	0.850	0.630	0.610	0.970	0.970	1.000	1.000	E
800	CO	1.176	1.222	0.830	0.690	0.610	0.970	0.970	1.000	1.000	H
801	CO	1.176	1.222	0.830	0.670	0.590	0.970	0.970	1.000	1.000	H
802	CO	1.176	1.222	0.830	0.640	0.570	0.970	0.970	1.000	1.000	I
803	CO	1.176	1.222	0.830	0.740	0.620	0.970	0.970	1.000	1.000	C
804	CO	1.078	1.222	0.840	0.690	0.580	0.970	0.970	1.000	1.000	F
805	CO	1.078	1.222	0.840	0.680	0.620	0.970	0.970	1.000	1.000	G
806	CO	1.039	1.222	0.850	0.680	0.620	0.970	0.970	1.000	1.000	G
807	CO	0.961	0.856	0.850	0.720	0.540	0.970	0.970	1.000	1.000	B

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
808	CO	0.935	0.992	1.036	1.014	1.024	1.710	1.778	0.590	0.320
809	CO	1.039	0.987	1.031	1.041	1.064	1.710	1.778	0.680	0.280
810	CO	0.977	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
811	CO	0.965	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
812	CO	0.977	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
813	CO	0.977	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
814	CO	0.965	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
815	CO	0.978	1.000	0.958	0.961	0.965	1.710	1.778	0.300	0.220
816	CO	1.018	0.997	1.109	1.120	1.141	1.710	1.778	0.080	0.290
820	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
821	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
822	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
823	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
824	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
825	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
826	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
827	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
828	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
829	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
830	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
831	WY	1.008	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
832	ID	1.051	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
833	ID	1.069	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
834	ID	1.051	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
835	ID	1.069	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
836	ID	1.069	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
837	ID	1.089	0.958	0.978	0.946	0.946	1.923	2.000	0.410	0.230
838	ID	1.027	1.008	0.961	0.955	0.916	1.923	2.000	0.260	0.290
840	UT	1.305	1.000	0.821	0.787	0.804	1.730	1.800	0.790	0.300
841	UT	1.353	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
842	UT	1.353	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
843	UT	1.318	1.000	0.802	0.785	0.787	1.970	2.050	0.690	0.070
844	UT	1.315	1.002	0.811	0.788	0.798	1.730	1.800	0.850	0.230
845	UT	1.245	1.000	0.790	0.751	0.753	1.970	2.050	0.740	0.250
846	UT	1.299	1.029	0.776	0.770	0.750	1.970	2.050	0.800	0.270
847	UT	1.245	1.000	0.790	0.751	0.753	1.730	1.800	0.740	0.250
850	AZ	1.026	1.003	0.995	0.970	0.976	1.667	1.734	0.740	0.370
852	AZ	1.131	1.000	1.002	0.983	0.956	1.667	1.734	0.770	0.290
853	AZ	0.968	0.995	0.999	0.953	0.978	1.667	1.734	0.800	0.320
855	AZ	0.939	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
856	AZ	0.864	1.009	0.957	0.952	0.935	1.628	1.693	0.660	0.170
857	AZ	0.987	0.998	0.995	1.004	0.998	1.628	1.693	0.610	0.360
859	AZ	0.939	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
860	AZ	0.809	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
863	AZ	0.951	1.002	0.915	0.919	0.912	1.628	1.693	0.470	0.270
864	AZ	0.890	1.000	0.936	0.909	0.944	1.628	1.693	0.610	0.350
865	AZ	0.809	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
870	NM	0.764	1.007	0.981	0.968	1.032	1.693	1.761	0.250	0.310
871	NM	0.850	0.986	1.042	0.978	1.020	1.693	1.761	0.530	0.220
873	NM	0.825	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
874	NM	0.825	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
875	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.01	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.02	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.03	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.04	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.05	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.06	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.07	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.08	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.09	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.4	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.92	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.93	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.94	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
808	CO	1.078	1.222	0.850	0.720	0.600	0.970	0.970	1.000	1.000	F
809	CO	1.137	1.222	0.840	0.650	0.590	0.970	0.970	1.000	1.000	I
810	CO	1.078	0.856	0.830	0.700	0.650	0.970	0.970	1.000	1.000	F
811	CO	0.961	0.856	0.850	0.710	0.640	0.970	0.970	1.000	1.000	D
812	CO	0.961	0.856	0.850	0.700	0.650	0.970	0.970	1.000	1.000	F
813	CO	0.980	0.856	0.850	0.700	0.650	0.970	0.970	1.000	1.000	F
814	CO	0.961	0.856	0.850	0.710	0.640	0.970	0.970	1.000	1.000	D
815	CO	1.078	0.856	0.850	0.730	0.690	0.970	0.970	1.000	1.000	C
816	CO	1.137	0.856	0.840	0.650	0.600	0.970	0.970	1.000	1.000	A
820	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	B
821	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
822	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
823	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
824	WY	0.961	0.960	0.860	0.680	0.650	0.970	0.970	1.000	1.000	
825	WY	0.961	0.960	0.860	0.680	0.650	0.970	0.970	1.000	1.000	
826	WY	0.961	0.960	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
827	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
828	WY	0.961	0.960	0.840	0.680	0.650	0.970	0.970	1.000	1.000	
829	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
830	WY	0.980	0.960	0.850	0.680	0.650	0.970	0.970	1.000	1.000	
831	WY	0.961	0.960	0.860	0.680	0.650	0.970	0.970	1.000	1.000	F
832	ID	0.980	0.996	0.840	0.710	0.690	0.970	0.970	1.000	1.000	G
833	ID	0.980	0.996	0.840	0.750	0.690	0.970	0.970	1.000	1.000	E
834	ID	0.980	0.996	0.840	0.710	0.690	0.970	0.970	1.000	1.000	G
835	ID	0.980	0.996	0.840	0.750	0.690	0.970	0.970	1.000	1.000	E
836	ID	0.980	0.996	0.840	0.750	0.690	0.970	0.970	1.000	1.000	E
837	ID	1.078	0.996	0.830	0.710	0.650	0.970	0.970	1.000	1.000	E
838	ID	1.078	0.996	0.830	0.710	0.680	0.970	0.970	1.000	1.000	C
840	UT	0.961	1.061	0.850	0.630	0.550	0.970	0.970	1.000	1.000	J
841	UT	0.980	1.061	0.840	0.690	0.630	0.970	0.970	1.000	1.000	I
842	UT	0.980	1.061	0.840	0.690	0.630	0.970	0.970	1.000	1.000	
843	UT	0.941	1.252	0.850	0.790	0.680	0.970	0.970	1.000	1.000	F
844	UT	0.961	1.252	0.860	0.670	0.620	0.970	0.970	1.000	1.000	J
845	UT	0.961	1.061	0.850	0.680	0.610	0.970	0.970	1.000	1.000	H
846	UT	0.961	1.252	0.850	0.660	0.590	0.970	0.970	1.000	1.000	J
847	UT	0.941	1.252	0.850	0.680	0.610	0.970	0.970	1.000	1.000	H
850	AZ	1.078	0.991	0.830	0.620	0.540	0.970	0.970	1.000	1.000	J
852	AZ	1.078	0.991	0.830	0.610	0.550	0.970	0.970	1.000	1.000	J
853	AZ	1.078	0.784	0.830	0.620	0.570	0.970	0.970	1.000	1.000	I
855	AZ	0.961	0.784	0.850	0.740	0.680	0.970	0.970	1.000	1.000	F
856	AZ	1.039	0.784	0.850	0.750	0.590	0.970	0.970	1.000	1.000	E
857	AZ	1.078	0.784	0.840	0.590	0.570	0.970	0.970	1.000	1.000	I
859	AZ	0.961	0.784	0.850	0.740	0.680	0.970	0.970	1.000	1.000	F
860	AZ	1.039	0.784	0.850	0.680	0.560	0.970	0.970	1.000	1.000	A
863	AZ	1.039	0.784	0.850	0.680	0.620	0.970	0.970	1.000	1.000	E
864	AZ	1.039	0.784	0.850	0.600	0.590	0.970	0.970	1.000	1.000	F
865	AZ	1.039	0.784	0.850	0.680	0.560	0.970	0.970	1.000	1.000	
870	NM	1.078	0.817	0.850	0.670	0.690	0.970	0.970	1.000	1.000	B
871	NM	1.078	0.817	0.850	0.710	0.700	0.970	0.970	1.000	1.000	E
873	NM	0.980	0.817	0.850	0.640	0.650	0.970	0.970	1.000	1.000	C
874	NM	0.980	0.817	0.840	0.640	0.650	0.970	0.970	1.000	1.000	C
875	NM	0.980	0.817	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.01	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.02	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.03	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.04	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.05	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.06	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.07	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.08	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.09	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.4	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.92	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.93	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
875.94	NM	1.176	1.058	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
877	NM	0.821	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
878	NM	0.801	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
879	NM	0.801	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
880	NM	0.801	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
881	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
882	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
883	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
884	NM	0.736	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
885	TX	0.724	1.000	0.923	0.829	0.878	1.687	1.754	0.050	0.360
889	NV	1.028	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890	NV	1.028	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890.3	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.31	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.32	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.33	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.36	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
891	NV	1.142	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
893	NV	1.117	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
894	NV	1.080	1.000	1.053	1.081	1.014	1.642	1.708	0.930	0.040
895	NV	1.105	0.987	1.122	1.138	1.059	1.642	1.708	0.900	0.170
897	NV	1.156	0.988	1.117	1.169	1.009	1.642	1.708	0.960	0.010
898	NV	1.117	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
900	CA	1.081	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
901	CA	1.081	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
902	CA	1.208	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
903	CA	1.208	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
904	CA	1.208	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
905	CA	1.176	0.977	1.282	1.145	1.103	1.672	1.739	0.570	0.290
906	CA	1.242	1.023	1.218	1.044	1.065	1.672	1.739	0.610	0.300
907	CA	1.232	1.028	1.218	1.065	1.029	1.672	1.739	0.610	0.340
908	CA	1.226	1.030	1.152	1.042	1.037	1.672	1.739	0.620	0.290
910	CA	1.214	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
911	CA	1.186	1.010	1.184	1.071	1.073	1.646	1.712	0.600	0.270
912	CA	1.214	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
913	CA	1.462	1.013	1.207	1.095	1.062	1.646	1.712	0.570	0.280
914	CA	1.423	0.981	1.279	1.111	1.040	1.646	1.712	0.660	0.350
915	CA	1.432	1.019	1.188	1.137	1.047	1.646	1.712	0.620	0.280
916	CA	1.420	1.007	1.259	1.075	1.050	1.646	1.712	0.730	0.310
917	CA	1.350	1.004	1.244	1.056	1.048	1.705	1.773	0.680	0.310
917.18	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.19	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.2	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
918	CA	1.350	1.004	1.244	1.056	1.048	1.646	1.712	0.680	0.310
919	CA	1.064	1.033	1.095	1.020	1.014	1.663	1.729	0.620	0.290
920	CA	1.077	0.995	1.167	1.115	1.078	1.663	1.729	0.680	0.260
921	CA	0.989	0.984	1.174	1.126	1.087	1.663	1.729	0.640	0.280
922	CA	1.000	1.027	1.129	0.999	1.006	1.702	1.770	0.690	0.290
923	CA	1.081	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
924	CA	1.108	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
925	CA	1.108	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
926	CA	1.290	0.981	1.264	1.165	1.135	1.616	1.681	0.630	0.360
927	CA	1.289	0.984	1.290	1.125	1.065	1.616	1.681	0.610	0.290
928	CA	1.288	1.015	1.234	1.102	1.071	1.616	1.681	0.640	0.310
928.11	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.21	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.22	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.23	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.31	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.32	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.33	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.34	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.35	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.36	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.37	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.38	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
877	NM	0.980	0.817	0.840	0.610	0.620	0.970	0.970	1.000	1.000	D
878	NM	0.980	0.817	0.850	0.620	0.570	0.970	0.970	1.000	1.000	D
879	NM	0.980	0.817	0.850	0.620	0.570	0.970	0.970	1.000	1.000	D
880	NM	0.980	0.817	0.850	0.620	0.570	0.970	0.970	1.000	1.000	D
881	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
882	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
883	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
884	NM	0.980	0.817	0.850	0.680	0.650	0.970	0.970	1.000	1.000	C
885	TX	0.980	0.706	0.850	0.610	0.610	0.970	0.970	1.000	1.000	
889	NV	1.137	0.917	0.840	0.720	0.630	0.970	0.970	1.000	1.000	I
890	NV	1.137	0.917	0.840	0.720	0.630	0.970	0.970	1.000	1.000	I
890.3	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.31	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.32	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.33	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
890.36	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
891	NV	1.176	0.917	0.830	0.660	0.660	0.970	0.970	1.000	1.000	K
893	NV	1.137	0.917	0.840	0.690	0.540	0.970	0.970	1.000	1.000	J
894	NV	1.216	1.087	0.830	0.820	0.710	0.970	0.970	1.000	1.000	G
895	NV	1.216	1.087	0.830	0.750	0.710	0.970	0.970	1.000	1.000	J
897	NV	1.216	1.087	0.830	0.820	0.640	0.970	0.970	1.000	1.000	H
898	NV	1.137	0.917	0.840	0.690	0.540	0.970	0.970	1.000	1.000	J
900	CA	1.373	1.041	0.830	0.660	0.550	0.970	0.970	1.000	1.000	J
901	CA	1.373	1.041	0.830	0.660	0.550	0.970	0.970	1.000	1.000	J
902	CA	1.373	1.041	0.830	0.620	0.550	0.970	0.970	1.000	1.000	K
903	CA	1.275	1.041	0.830	0.620	0.550	0.970	0.970	1.000	1.000	K
904	CA	1.373	1.041	0.830	0.620	0.550	0.970	0.970	1.000	1.000	K
905	CA	1.275	1.041	0.830	0.620	0.530	0.970	0.970	1.000	1.000	K
906	CA	1.275	1.041	0.830	0.630	0.560	0.970	0.970	1.000	1.000	K
907	CA	1.275	1.041	0.830	0.600	0.530	0.970	0.970	1.000	1.000	K
908	CA	1.275	1.041	0.830	0.640	0.550	0.970	0.970	1.000	1.000	K
910	CA	1.275	1.041	0.830	0.660	0.560	0.970	0.970	1.000	1.000	J
911	CA	1.275	1.041	0.830	0.660	0.540	0.970	0.970	1.000	1.000	J
912	CA	1.275	1.041	0.820	0.660	0.560	0.970	0.970	1.000	1.000	J
913	CA	1.275	1.041	0.830	0.650	0.570	0.970	0.970	1.000	1.000	K
914	CA	1.373	1.041	0.830	0.600	0.540	0.970	0.970	1.000	1.000	K
915	CA	1.275	1.041	0.830	0.650	0.570	0.970	0.970	1.000	1.000	K
916	CA	1.275	1.041	0.830	0.620	0.560	0.970	0.970	1.000	1.000	K
917	CA	1.275	1.041	0.820	0.630	0.550	0.970	0.970	1.000	1.000	K
917.18	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
917.19	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
917.2	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
918	CA	1.275	1.041	0.820	0.630	0.550	0.970	0.970	1.000	1.000	K
919	CA	1.275	1.041	0.820	0.650	0.590	0.970	0.970	1.000	1.000	I
920	CA	1.275	1.041	0.830	0.670	0.600	0.970	0.970	1.000	1.000	J
921	CA	1.275	1.041	0.830	0.650	0.600	0.970	0.970	1.000	1.000	I
922	CA	1.275	1.041	0.840	0.650	0.590	0.970	0.970	1.000	1.000	I
923	CA	1.176	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	I
924	CA	1.176	1.041	0.840	0.630	0.560	0.970	0.970	1.000	1.000	K
925	CA	1.176	1.041	0.840	0.630	0.560	0.970	0.970	1.000	1.000	K
926	CA	1.275	1.041	0.820	0.580	0.520	0.970	0.970	1.000	1.000	K
927	CA	1.275	1.041	0.820	0.640	0.580	0.970	0.970	1.000	1.000	K
928	CA	1.275	1.041	0.820	0.620	0.570	0.970	0.970	1.000	1.000	K
928.11	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.21	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.22	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.23	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.31	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.32	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.33	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.34	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.35	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.36	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.37	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.38	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
928.4	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.41	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.42	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.43	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.44	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.45	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.46	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.56	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.57	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.59	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.6	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
928.61	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.62	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.63	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.64	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.65	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.66	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.67	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.68	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.69	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.7	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.71	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.77	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.78	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.79	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.8	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.81	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.82	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.83	CA	1.053	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.85	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.86	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.87	CA	1.316	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
930	CA	1.386	1.022	1.175	1.085	1.050	1.660	1.726	0.690	0.310
931	CA	1.417	0.986	1.268	1.221	1.198	1.660	1.726	0.460	0.330
932	CA	1.026	1.004	1.109	1.034	0.985	1.628	1.693	0.610	0.390
933	CA	1.031	1.003	1.109	1.030	0.982	1.613	1.677	0.760	0.330
934	CA	0.995	0.996	1.142	1.112	1.026	1.613	1.677	0.500	0.190
935	CA	1.026	1.004	1.109	1.034	0.985	1.613	1.677	0.610	0.390
936	CA	1.052	1.022	1.049	1.010	0.978	1.628	1.693	0.670	0.260
937	CA	1.040	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
938	CA	1.040	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
939	CA	1.097	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
940	CA	1.315	1.005	1.332	1.228	1.149	1.638	1.703	0.420	0.240
941	CA	1.242	0.958	1.400	1.317	1.246	1.638	1.703	0.400	0.270
942	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
943	CA	1.319	0.892	1.418	1.447	1.350	1.638	1.703	0.330	0.350
944	CA	1.300	0.953	1.391	1.351	1.233	1.638	1.703	0.340	0.290
945	CA	1.239	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
945.33	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.34	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.71	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.85	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
946	CA	1.174	0.987	1.291	1.180	1.103	1.638	1.703	0.440	0.290
947	CA	1.248	0.983	1.304	1.254	1.137	1.638	1.703	0.390	0.270
948	CA	1.239	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
949	CA	1.091	0.974	1.292	1.222	1.149	1.638	1.703	0.370	0.210
950	CA	1.291	0.991	1.314	1.233	1.129	1.718	1.787	0.410	0.240
950.76	CA	1.097	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
951	CA	1.409	0.992	1.342	1.232	1.145	1.718	1.787	0.440	0.240
952	CA	1.243	1.007	1.134	1.092	1.000	1.626	1.691	0.490	0.320
953	CA	1.240	0.999	1.134	1.084	1.001	1.626	1.691	0.500	0.270
954	CA	1.121	1.012	1.183	1.193	1.077	1.626	1.691	0.270	0.290
955	CA	1.032	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
956	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
957	CA	1.193	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
928.4	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.41	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.42	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.43	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.44	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.45	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.46	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.56	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.57	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.59	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.6	CA	1.275	1.041	0.840	0.630	0.560	0.970	0.970	1.000	1.000	K
928.61	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.62	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.63	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.64	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.65	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.66	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.67	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.68	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.69	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.7	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.71	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.77	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.78	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.79	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.8	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.81	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.82	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.83	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
928.85	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.86	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
928.87	CA	1.275	1.041	0.830	0.640	0.580	0.970	0.970	1.000	1.000	K
930	CA	1.275	1.268	0.830	0.630	0.560	0.970	0.970	1.000	1.000	K
931	CA	1.373	1.041	0.800	0.610	0.620	0.970	0.970	1.000	1.000	K
932	CA	1.176	1.041	0.840	0.550	0.530	0.970	0.970	1.000	1.000	J
933	CA	1.275	1.041	0.840	0.620	0.570	0.970	0.970	1.000	1.000	K
934	CA	1.275	1.041	0.830	0.740	0.610	0.970	0.970	1.000	1.000	F
935	CA	1.275	1.041	0.840	0.550	0.530	0.970	0.970	1.000	1.000	J
936	CA	1.176	1.041	0.850	0.670	0.590	0.970	0.970	1.000	1.000	I
937	CA	1.216	1.041	0.840	0.670	0.590	0.970	0.970	1.000	1.000	J
938	CA	1.216	1.041	0.840	0.670	0.590	0.970	0.970	1.000	1.000	J
939	CA	1.275	1.268	0.830	0.710	0.600	0.970	0.970	1.000	1.000	G
940	CA	1.373	1.268	0.830	0.670	0.600	0.970	0.970	1.000	1.000	I
941	CA	1.373	1.268	0.790	0.650	0.570	0.970	0.970	1.000	1.000	H
942	CA	1.275	1.041	0.830	0.650	0.600	0.970	0.970	1.000	1.000	
943	CA	1.373	1.268	0.800	0.600	0.480	0.970	0.970	1.000	1.000	H
944	CA	1.373	1.268	0.800	0.630	0.610	0.970	0.970	1.000	1.000	H
945	CA	1.275	1.268	0.820	0.670	0.570	0.970	0.970	1.000	1.000	H
945.33	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
945.34	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
945.71	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
945.85	CA	1.275	1.268	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
946	CA	1.275	1.268	0.820	0.640	0.580	0.970	0.970	1.000	1.000	H
947	CA	1.373	1.268	0.820	0.660	0.570	0.970	0.970	1.000	1.000	H
948	CA	1.373	1.268	0.830	0.670	0.570	0.970	0.970	1.000	1.000	H
949	CA	1.373	1.268	0.830	0.700	0.630	0.970	0.970	1.000	1.000	E
950	CA	1.373	1.268	0.820	0.690	0.610	0.970	0.970	1.000	1.000	H
950.76	CA	1.275	1.268	0.830	0.710	0.600	0.970	0.970	1.000	1.000	G
951	CA	1.373	1.268	0.820	0.680	0.620	0.970	0.970	1.000	1.000	I
952	CA	1.275	1.041	0.840	0.620	0.620	0.970	0.970	1.000	1.000	I
953	CA	1.216	1.041	0.840	0.660	0.650	0.970	0.970	1.000	1.000	I
954	CA	1.275	1.268	0.830	0.650	0.600	0.970	0.970	1.000	1.000	E
955	CA	1.216	0.811	0.840	0.740	0.640	0.970	0.970	1.000	1.000	B
956	CA	1.275	1.041	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I
957	CA	1.275	1.041	0.840	0.650	0.600	0.970	0.970	1.000	1.000	I

DENTAL AREA CLASSIFICATION TABLE (continued)

GEOGRAPHIC AREA FACTOR

3-Digit Zip Code	State	Area Load	Area Dispersion Factor	Type 1 Factor	Type 2 Factor	Type 3 Factor	Number Children	Number Children Sec. 125	Passive PPO Factor	PPO Discount
958	CA	1.237	0.999	1.170	1.106	1.021	1.644	1.710	0.560	0.310
959	CA	1.134	1.005	1.088	1.095	1.021	1.626	1.691	0.480	0.310
960	CA	1.032	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
961	CA	1.144	0.992	1.150	1.143	1.086	1.626	1.691	0.400	0.170
967	HI	1.002	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
968	HI	1.002	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
970	OR	1.087	0.997	1.186	1.097	1.025	1.717	1.786	0.450	0.210
971	OR	1.011	1.002	1.167	1.102	1.001	1.717	1.786	0.320	0.210
972	OR	1.086	1.002	1.193	1.097	1.013	1.717	1.786	0.470	0.240
973	OR	0.990	0.999	1.193	1.099	1.008	1.717	1.786	0.260	0.210
974	OR	1.005	1.000	1.179	1.080	1.013	1.717	1.786	0.220	0.240
975	OR	0.999	1.008	1.143	1.056	0.985	1.717	1.786	0.260	0.210
976	OR	0.994	1.000	1.122	1.028	1.000	1.717	1.786	0.160	0.290
977	OR	1.039	1.001	1.164	1.094	0.995	1.717	1.786	0.340	0.270
978	OR	0.968	1.046	1.093	1.012	0.977	1.717	1.786	0.190	0.080
979	OR	1.005	0.975	1.017	0.924	0.893	1.717	1.786	0.170	0.160
980	WA	1.048	0.990	1.316	1.218	1.143	1.737	1.806	0.420	0.220
981	WA	0.995	0.993	1.308	1.202	1.185	1.737	1.806	0.420	0.210
981.1	WA	1.014	1.007	1.221	1.136	1.086	1.737	1.806	0.420	0.210
982	WA	1.047	1.019	1.222	1.118	1.094	1.737	1.806	0.350	0.200
983	WA	1.014	1.007	1.221	1.136	1.086	1.737	1.806	0.480	0.220
984	WA	1.015	0.991	1.245	1.156	1.120	1.737	1.806	0.480	0.200
985	WA	1.022	1.001	1.199	1.110	1.057	1.737	1.806	0.310	0.160
986	WA	1.113	1.005	1.157	1.064	1.016	1.737	1.806	0.610	0.150
988	WA	1.021	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
989	WA	1.021	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
990	WA	1.052	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
991	WA	0.991	1.000	1.085	1.040	1.019	1.737	1.806	0.300	0.200
992	WA	1.052	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
993	WA	1.002	1.003	1.174	1.109	1.035	1.737	1.806	0.410	0.050
994	WA	0.982	1.000	1.115	1.043	0.970	1.737	1.806	0.060	0.170
995	AK	1.006	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
996	AK	0.976	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
997	AK	1.006	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
998	AK	0.976	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
999	AK	0.952	1.000	1.362	1.251	1.250	1.693	1.761	0.050	0.220

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

The 95th U&C Factor is 1.015, 90th U&C Factor is 1.000, 85th U&C Factor is 0.985, 80th U&C Factor is 0.945, and 75th U&C Factor is 0.910 for all zip codes.

3-Digit Zip Code	State	VSP	Lasik	MEDIAN	MAC	MAB	Panel MAC	Panel MAB	Dual Choice MAC	Dual Choice MAB	PPO Fee Code
958	CA	1.275	1.041	0.830	0.630	0.600	0.970	0.970	1.000	1.000	J
959	CA	1.216	0.811	0.840	0.630	0.590	0.970	0.970	1.000	1.000	H
960	CA	1.216	1.087	0.840	0.740	0.640	0.970	0.970	1.000	1.000	B
961	CA	1.275	1.087	0.830	0.750	0.770	0.970	0.970	1.000	1.000	E
967	HI	1.275	1.080	0.840	0.740	0.730	0.970	0.970	1.000	1.000	A
968	HI	1.275	1.080	0.840	0.740	0.730	0.970	0.970	1.000	1.000	A
970	OR	1.176	1.023	0.840	0.710	0.660	0.970	0.970	1.000	1.000	F
971	OR	1.176	1.023	0.850	0.720	0.670	0.970	0.970	1.000	1.000	D
972	OR	1.176	1.023	0.840	0.690	0.660	0.970	0.970	1.000	1.000	G
973	OR	1.176	1.023	0.850	0.670	0.620	0.970	0.970	1.000	1.000	C
974	OR	1.176	0.847	0.850	0.690	0.660	0.970	0.970	1.000	1.000	C
975	OR	1.137	0.847	0.840	0.720	0.660	0.970	0.970	1.000	1.000	C
976	OR	1.039	0.847	0.840	0.650	0.650	0.970	0.970	1.000	1.000	B
977	OR	1.137	1.023	0.830	0.660	0.650	0.970	0.970	1.000	1.000	E
978	OR	1.039	0.847	0.840	0.830	0.660	0.970	0.970	1.000	1.000	A
979	OR	1.039	0.847	0.840	0.770	0.660	0.970	0.970	1.000	1.000	A
980	WA	1.373	1.157	0.830	0.700	0.690	0.970	0.970	1.000	1.000	F
981	WA	1.373	1.157	0.820	0.720	0.690	0.970	0.970	1.000	1.000	F
981.1	WA	1.373	1.157	0.830	0.720	0.690	0.970	0.970	1.000	1.000	F
982	WA	1.275	1.157	0.830	0.730	0.690	0.970	0.970	1.000	1.000	E
983	WA	1.373	1.157	0.830	0.710	0.710	0.970	0.970	1.000	1.000	G
984	WA	1.373	1.157	0.830	0.730	0.710	0.970	0.970	1.000	1.000	F
985	WA	1.275	1.157	0.830	0.750	0.760	0.970	0.970	1.000	1.000	C
986	WA	1.275	1.023	0.840	0.760	0.680	0.970	0.970	1.000	1.000	G
988	WA	1.275	0.916	0.830	0.770	0.760	0.970	0.970	1.000	1.000	C
989	WA	1.275	0.916	0.830	0.770	0.760	0.970	0.970	1.000	1.000	C
990	WA	1.216	0.916	0.820	0.770	0.740	0.970	0.970	1.000	1.000	G
991	WA	1.216	0.916	0.840	0.770	0.730	0.970	0.970	1.000	1.000	C
992	WA	1.216	0.916	0.820	0.770	0.740	0.970	0.970	1.000	1.000	G
993	WA	1.216	0.916	0.830	0.820	0.760	0.970	0.970	1.000	1.000	C
994	WA	1.216	0.916	0.820	0.800	0.750	0.970	0.970	1.000	1.000	
995	AK	1.765	1.268	0.860	0.740	0.690	0.970	0.970	1.000	1.000	B
996	AK	1.765	1.268	0.860	0.710	0.710	0.970	0.970	1.000	1.000	A
997	AK	1.765	1.268	0.860	0.740	0.690	0.970	0.970	1.000	1.000	
998	AK	1.765	1.268	0.790	0.710	0.710	0.970	0.970	1.000	1.000	
999	AK	1.078	1.268	0.830	0.650	0.670	0.970	0.970	1.000	1.000	

DOLLAR VALUE SCHEDULE TABLE

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
5	NY	101	122	1244	55	58	621	0.54460	0.47540	0.49920
6	PR	49	62	601	41	46	472	0.83670	0.74190	0.78540
7	PR	49	62	601	41	46	472	0.83670	0.74190	0.78540
9	PR	49	62	601	41	46	472	0.83670	0.74190	0.78540
10	MA	88	120	1108	63	77	724	0.71590	0.64170	0.65340
11	MA	86	117	1107	64	78	727	0.74420	0.66670	0.65670
12	MA	78	112	969	56	72	696	0.71790	0.64290	0.71830
13	MA	90	117	1060	60	72	681	0.66670	0.61540	0.64250
14	MA	90	117	1065	61	75	733	0.67780	0.64100	0.68830
15	MA	91	116	1237	63	78	815	0.69230	0.67240	0.65890
16	MA	100	120	1321	72	77	801	0.72000	0.64170	0.60640
17	MA	101	122	1242	67	78	877	0.66340	0.63930	0.70610
18	MA	98	136	1226	69	76	838	0.70410	0.55880	0.68350
19	MA	91	115	1211	66	75	895	0.72530	0.65220	0.73910
20	MA	93	112	1196	69	76	803	0.74190	0.67860	0.67140
21	MA	105	133	1291	74	82	851	0.70480	0.61650	0.65920
22	MA	105	133	1291	73	83	824	0.69520	0.62410	0.63830
23	MA	90	113	1138	65	75	765	0.72220	0.66370	0.67220
24	MA	107	134	1248	71	80	789	0.66360	0.59700	0.63220
25	MA	101	126	1220	72	83	736	0.71290	0.65870	0.60330
26	MA	99	117	1194	72	83	736	0.72730	0.70940	0.61640
27	MA	89	113	1090	59	72	724	0.66290	0.63720	0.66420
28	RI	84	101	1015	72	86	773	0.85710	0.85150	0.76160
29	RI	84	105	1059	74	89	784	0.88100	0.84760	0.74030
30	NH	91	132	1095	64	78	789	0.70330	0.59090	0.72050
31	NH	91	132	1100	66	82	740	0.72530	0.62120	0.67270
32	NH	87	132	935	73	90	772	0.83910	0.68180	0.82570
33	NH	91	132	1100	61	75	684	0.67030	0.56820	0.62180
34	NH	85	126	1054	60	78	702	0.70590	0.61900	0.66600
35	NH	85	126	1037	64	83	725	0.75290	0.65870	0.69910
36	NH	87	132	935	69	86	745	0.79310	0.65150	0.79680
37	NH	94	127	983	67	84	761	0.71280	0.66140	0.77420
38	NH	88	135	1133	65	85	769	0.73860	0.62960	0.67870
39	ME	88	136	1052	73	99	890	0.82950	0.72790	0.84600
40	ME	88	136	1052	73	108	892	0.82950	0.79410	0.84790
41	ME	88	128	1256	73	103	873	0.82950	0.80470	0.69510
42	ME	82	132	906	69	94	833	0.84150	0.71210	0.91940
43	ME	80	123	1026	64	86	796	0.80000	0.69920	0.77580
44	ME	80	121	972	68	98	796	0.85000	0.80990	0.81890
45	ME	81	119	1026	66	89	801	0.81480	0.74790	0.78070
46	ME	78	121	978	64	95	817	0.82050	0.78510	0.83540
47	ME	74	112	965	72	81	733	0.97300	0.72320	0.75960
48	ME	81	122	924	67	97	867	0.82720	0.79510	0.93830
49	ME	80	123	1026	64	86	781	0.80000	0.69920	0.76120
50	VT	82	115	1023	62	80	701	0.75610	0.69570	0.68520
51	VT	82	115	1023	62	80	701	0.75610	0.69570	0.68520
52	VT	82	115	1023	62	80	701	0.75610	0.69570	0.68520
53	VT	82	115	1023	64	83	730	0.78050	0.72170	0.71360
54	VT	84	123	941	65	84	774	0.77380	0.68290	0.82250
55	MA	82	114	1021	60	80	715	0.73170	0.70180	0.70030
56	VT	82	115	1023	64	80	713	0.78050	0.69570	0.69700
57	VT	82	115	1023	65	84	737	0.79270	0.73040	0.72040
58	VT	82	115	1023	64	83	713	0.78050	0.72170	0.69700
59	VT	82	115	1023	64	83	714	0.78050	0.72170	0.69790
60	CT	89	115	1128	67	85	753	0.75280	0.73910	0.66760
61	CT	91	118	1081	79	97	826	0.86810	0.82200	0.76410
62	CT	90	117	1072	64	76	682	0.71110	0.64960	0.63620
63	CT	90	117	1072	65	77	686	0.72220	0.65810	0.63990
64	CT	91	120	1097	70	86	803	0.76920	0.71670	0.73200
65	CT	95	135	1179	73	83	870	0.76840	0.61480	0.73790
66	CT	96	133	1224	76	85	898	0.79170	0.63910	0.73370
67	CT	90	118	1077	73	83	799	0.81110	0.70340	0.74190
68	CT	104	138	1305	77	85	933	0.74040	0.61590	0.71490
69	CT	104	138	1305	77	88	883	0.74040	0.63770	0.67660
70	NJ	97	133	1061	67	75	757	0.69070	0.56390	0.71350

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
71	NJ	91	110	1043	64	75	689	0.70330	0.68180	0.66060
72	NJ	94	119	1069	64	78	696	0.68090	0.65550	0.65110
73	NJ	91	110	1043	64	75	689	0.70330	0.68180	0.66060
74	NJ	99	121	1086	67	80	680	0.67680	0.66120	0.62620
75	NJ	93	119	1086	68	76	745	0.73120	0.63870	0.68600
76	NJ	102	120	1091	69	76	749	0.67650	0.63330	0.68650
77	NJ	96	133	945	63	71	704	0.65630	0.53380	0.74500
78	NJ	97	137	1091	64	77	754	0.65980	0.56200	0.69110
79	NJ	104	142	1212	74	83	808	0.71150	0.58450	0.66670
80	NJ	86	120	1033	61	72	698	0.70930	0.60000	0.67570
81	NJ	84	113	1016	60	84	690	0.71430	0.74340	0.67910
82	NJ	84	116	962	56	78	668	0.66670	0.67240	0.69440
83	NJ	84	113	1016	56	77	661	0.66670	0.68140	0.65060
84	NJ	86	120	968	64	81	671	0.74420	0.67500	0.69320
85	NJ	95	132	1024	64	78	686	0.67370	0.59090	0.66990
86	NJ	95	129	1021	62	77	718	0.65260	0.59690	0.70320
87	NJ	87	127	1045	61	78	682	0.70110	0.61420	0.65260
88	NJ	96	133	1052	63	78	712	0.65630	0.58650	0.67680
89	NJ	103	119	1092	63	72	676	0.61170	0.60500	0.61900
100	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
101	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
102	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
103	NY	97	128	1053	58	59	601	0.59790	0.46090	0.57080
104	NY	97	109	1035	54	57	636	0.55670	0.52290	0.61450
104.54	NY	104	124	1235	62	65	731	0.59620	0.52420	0.59190
104.63	NY	97	109	1035	54	57	636	0.55670	0.52290	0.61450
104.71	NY	97	109	1035	54	57	636	0.55670	0.52290	0.61450
105	NY	104	124	1235	62	65	731	0.59620	0.52420	0.59190
106	NY	118	148	1378	66	65	753	0.55930	0.43920	0.54640
107	NY	105	107	1118	62	65	731	0.59050	0.60750	0.65380
108	NY	105	107	1118	62	65	731	0.59050	0.60750	0.65380
109	NY	93	116	1070	54	62	655	0.58060	0.53450	0.61210
110	NY	103	121	1172	65	65	723	0.63110	0.53720	0.61690
111	NY	115	124	926	63	63	702	0.54780	0.50810	0.75810
112	NY	115	124	1035	64	63	686	0.55650	0.50810	0.66280
112.22	NY	133	170	1633	74	95	716	0.55640	0.55880	0.43850
113	NY	111	122	1032	63	61	740	0.56760	0.50000	0.71710
114	NY	111	122	1032	63	61	695	0.56760	0.50000	0.67340
115	NY	106	113	1030	59	58	677	0.55660	0.51330	0.65730
116	NY	109	125	1030	58	56	633	0.53210	0.44800	0.61460
117	NY	95	113	927	55	58	621	0.57890	0.51330	0.66990
118	NY	110	119	1040	57	61	648	0.51820	0.51260	0.62310
119	NY	93	117	1028	56	62	666	0.60220	0.52990	0.64790
120	NY	78	106	954	56	75	683	0.71790	0.70750	0.71590
121	NY	78	106	954	53	71	657	0.67950	0.66980	0.68870
122	NY	78	109	961	53	71	659	0.67950	0.65140	0.68570
123	NY	76	104	931	48	65	607	0.63160	0.62500	0.65200
124	NY	83	113	979	63	82	693	0.75900	0.72570	0.70790
125	NY	81	112	988	55	70	645	0.67900	0.62500	0.65280
126	NY	82	113	907	54	74	616	0.65850	0.65490	0.67920
127	NY	81	112	965	58	74	701	0.71600	0.66070	0.72640
128	NY	77	110	971	55	73	671	0.71430	0.66360	0.69100
129	NY	71	97	884	55	71	646	0.77460	0.73200	0.73080
130	NY	76	114	947	54	73	683	0.71050	0.64040	0.72120
131	NY	76	114	947	54	73	683	0.71050	0.64040	0.72120
132	NY	79	106	959	50	70	636	0.63290	0.66040	0.66320
133	NY	68	93	782	50	64	578	0.73530	0.68820	0.73910
134	NY	70	92	872	47	66	606	0.67140	0.71740	0.69500
135	NY	74	99	905	49	66	644	0.66220	0.66670	0.71160
136	NY	70	96	892	48	68	607	0.68570	0.70830	0.68050
137	NY	71	102	876	48	66	629	0.67610	0.64710	0.71800
138	NY	71	102	876	47	66	629	0.66200	0.64710	0.71800
139	NY	71	102	876	48	66	629	0.67610	0.64710	0.71800
140	NY	71	100	904	47	71	641	0.66200	0.71000	0.70910
141	NY	71	100	904	49	73	661	0.69010	0.73000	0.73120

DOLLAR VALUE SCHEDULE TABLE (continued)

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
142	NY	69	97	888	48	71	645	0.69570	0.73200	0.72640
143	NY	71	100	904	46	69	623	0.64790	0.69000	0.68920
144	NY	70	96	932	48	65	688	0.68570	0.67710	0.73820
145	NY	70	96	932	48	65	688	0.68570	0.67710	0.73820
146	NY	71	95	936	48	63	692	0.67610	0.66320	0.73930
147	NY	61	86	784	47	65	617	0.77050	0.75580	0.78700
148	NY	74	95	963	58	74	764	0.78380	0.77890	0.79340
149	NY	74	95	963	47	61	624	0.63510	0.64210	0.64800
150	PA	65	89	827	40	53	513	0.61540	0.59550	0.62030
151	PA	66	93	827	43	57	515	0.65150	0.61290	0.62270
152	PA	66	94	855	42	55	576	0.63640	0.58510	0.67370
153	PA	65	87	777	40	52	534	0.61540	0.59770	0.68730
154	PA	61	81	795	38	50	501	0.62300	0.61730	0.63020
155	PA	57	76	726	38	53	545	0.66670	0.69740	0.75070
156	PA	60	80	712	38	52	475	0.63330	0.65000	0.66710
157	PA	60	80	754	38	51	516	0.63330	0.63750	0.68440
158	PA	54	76	681	36	48	511	0.66670	0.63160	0.75040
159	PA	57	76	726	38	52	530	0.66670	0.68420	0.73000
160	PA	67	91	759	47	65	585	0.70150	0.71430	0.77080
161	PA	65	88	866	44	62	573	0.67690	0.70450	0.66170
162	PA	60	86	815	46	65	605	0.76670	0.75580	0.74230
163	PA	59	80	739	46	63	602	0.77970	0.78750	0.81460
164	PA	59	84	825	49	67	596	0.83050	0.79760	0.72240
165	PA	59	84	825	49	67	596	0.83050	0.79760	0.72240
166	PA	58	83	772	43	60	598	0.74140	0.72290	0.77460
167	PA	59	80	712	42	56	585	0.71190	0.70000	0.82160
168	PA	58	86	792	47	65	645	0.81030	0.75580	0.81440
169	PA	59	83	833	41	52	547	0.69490	0.62650	0.65670
170	PA	70	98	911	46	61	542	0.65710	0.62240	0.59500
171	PA	70	98	911	47	62	556	0.67140	0.63270	0.61030
172	PA	74	106	907	51	68	627	0.68920	0.64150	0.69130
173	PA	70	97	902	46	63	613	0.65710	0.64950	0.67960
174	PA	69	96	878	49	66	608	0.71010	0.68750	0.69250
175	PA	72	102	905	48	68	600	0.66670	0.66670	0.66300
176	PA	76	116	925	52	71	618	0.68420	0.61210	0.66810
177	PA	61	84	872	47	63	601	0.77050	0.75000	0.68920
178	PA	61	84	872	45	56	555	0.73770	0.66670	0.63650
179	PA	59	78	735	43	57	558	0.72880	0.73080	0.75920
180	PA	76	104	963	48	64	593	0.63160	0.61540	0.61580
181	PA	76	104	963	48	64	593	0.63160	0.61540	0.61580
182	PA	62	84	832	43	56	567	0.69350	0.66670	0.68150
183	PA	75	103	937	51	69	603	0.68000	0.66990	0.64350
184	PA	64	92	822	42	58	561	0.65630	0.63040	0.68250
185	PA	64	92	822	40	53	545	0.62500	0.57610	0.66300
186	PA	63	87	786	40	55	526	0.63490	0.63220	0.66920
187	PA	63	87	860	40	53	545	0.63490	0.60920	0.63370
188	PA	68	97	823	40	55	526	0.58820	0.56700	0.63910
189	PA	85	123	935	53	69	655	0.62350	0.56100	0.70050
190	PA	84	110	1026	53	66	673	0.63100	0.60000	0.65590
191	PA	84	107	982	50	63	650	0.59520	0.58880	0.66190
192	PA	78	100	932	48	62	573	0.61540	0.62000	0.61480
193	PA	83	114	1039	53	70	664	0.63860	0.61400	0.63910
194	PA	84	110	1035	53	69	655	0.63100	0.62730	0.63290
195	PA	70	98	893	44	58	547	0.62860	0.59180	0.61250
196	PA	69	98	907	43	58	571	0.62320	0.59180	0.62950
197	DE	99	123	1210	76	95	848	0.76770	0.77240	0.70080
198	DE	99	123	1210	77	93	781	0.77780	0.75610	0.64550
199	DE	85	115	1033	60	78	712	0.70590	0.67830	0.68930
200	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
201	VA	92	129	1103	58	75	656	0.63040	0.58140	0.59470
202	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
203	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
204	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
205	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
206	MD	86	118	1064	54	74	637	0.62790	0.62710	0.59870

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
207	MD	89	128	1057	56	69	667	0.62920	0.53910	0.63100
208	MD	90	123	1058	60	75	707	0.66670	0.60980	0.66820
209	MD	90	123	1058	56	73	631	0.62220	0.59350	0.59640
210	MD	87	126	1055	52	72	653	0.59770	0.57140	0.61900
211	MD	87	126	1055	52	72	653	0.59770	0.57140	0.61900
212	MD	81	111	968	49	65	598	0.60490	0.58560	0.61780
214	MD	88	133	1117	53	72	636	0.60230	0.54140	0.56940
215	MD	77	112	955	53	71	618	0.68830	0.63390	0.64710
216	MD	77	117	942	55	72	645	0.71430	0.61540	0.68470
217	MD	81	116	984	53	71	659	0.65430	0.61210	0.66970
218	MD	77	117	942	56	77	636	0.72730	0.65810	0.67520
219	MD	87	126	1055	59	77	686	0.67820	0.61110	0.65020
220	VA	92	130	1093	60	77	670	0.65220	0.59230	0.61300
221	VA	91	127	1081	58	75	653	0.63740	0.59060	0.60410
222	VA	94	128	1190	58	74	688	0.61700	0.57810	0.57820
223	VA	94	128	1190	58	74	688	0.61700	0.57810	0.57820
224	VA	84	118	1041	48	71	594	0.57140	0.60170	0.57060
225	VA	84	118	1041	48	72	601	0.57140	0.61020	0.57730
226	VA	78	112	966	65	89	704	0.83330	0.79460	0.72880
227	VA	78	112	966	65	89	734	0.83330	0.79460	0.75980
228	VA	78	112	966	65	89	734	0.83330	0.79460	0.75980
229	VA	78	112	966	65	89	684	0.83330	0.79460	0.70810
230	VA	78	113	926	50	68	574	0.64100	0.60180	0.61990
231	VA	78	113	926	50	68	574	0.64100	0.60180	0.61990
232	VA	76	105	951	51	71	634	0.67110	0.67620	0.66670
233	VA	77	117	956	54	76	670	0.70130	0.64960	0.70080
234	VA	77	117	956	54	76	670	0.70130	0.64960	0.70080
235	VA	77	117	956	54	76	670	0.70130	0.64960	0.70080
236	VA	77	117	956	52	74	657	0.67530	0.63250	0.68720
237	VA	77	117	956	52	74	657	0.67530	0.63250	0.68720
238	VA	74	99	933	44	59	527	0.59460	0.59600	0.56480
239	VA	69	98	906	59	79	690	0.85510	0.80610	0.76160
240	VA	75	105	942	62	88	680	0.82670	0.83810	0.72190
241	VA	75	105	942	62	84	680	0.82670	0.80000	0.72190
242	VA	65	97	836	52	72	601	0.80000	0.74230	0.71890
243	VA	60	87	742	53	73	603	0.88330	0.83910	0.81270
244	VA	70	101	926	61	82	696	0.87140	0.81190	0.75160
245	VA	69	98	906	59	82	690	0.85510	0.83670	0.76160
246	VA	60	87	742	49	71	583	0.81670	0.81610	0.78570
247	WV	65	103	855	54	74	633	0.83080	0.71840	0.74040
248	WV	65	103	855	54	74	633	0.83080	0.71840	0.74040
249	WV	65	103	855	55	75	658	0.84620	0.72820	0.76960
250	WV	66	96	893	54	74	639	0.81820	0.77080	0.71560
251	WV	66	96	893	54	74	639	0.81820	0.77080	0.71560
252	WV	66	96	893	54	74	639	0.81820	0.77080	0.71560
253	WV	67	96	882	52	73	669	0.77610	0.76040	0.75850
254	WV	68	100	853	58	82	704	0.85290	0.82000	0.82530
255	WV	66	96	893	54	74	638	0.81820	0.77080	0.71440
256	WV	66	96	893	54	74	638	0.81820	0.77080	0.71440
257	WV	62	87	792	49	68	656	0.79030	0.78160	0.82830
258	WV	67	103	855	48	67	594	0.71640	0.65050	0.69470
259	WV	67	103	855	57	78	699	0.85070	0.75730	0.81750
260	WV	59	82	745	51	76	663	0.86440	0.92680	0.88990
261	WV	61	86	757	53	70	646	0.86890	0.81400	0.85340
262	WV	61	86	760	51	69	616	0.83610	0.80230	0.81050
263	WV	61	86	760	51	69	634	0.83610	0.80230	0.83420
264	WV	61	86	760	51	69	634	0.83610	0.80230	0.83420
265	WV	59	82	745	51	69	627	0.86440	0.84150	0.84160
266	WV	59	90	769	49	69	645	0.83050	0.76670	0.83880
267	WV	61	86	760	51	69	616	0.83610	0.80230	0.81050
268	WV	60	83	705	49	68	617	0.81670	0.81930	0.87520
270	NC	71	104	940	58	84	711	0.81690	0.80770	0.75640
271	NC	80	124	989	64	93	745	0.80000	0.75000	0.75330
272	NC	77	116	960	62	87	716	0.80520	0.75000	0.74580
273	NC	75	112	940	57	80	667	0.76000	0.71430	0.70960

DOLLAR VALUE SCHEDULE TABLE (continued)

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
274	NC	81	110	971	64	89	782	0.79010	0.80910	0.80540
275	NC	82	116	964	59	82	764	0.71950	0.70690	0.79250
276	NC	86	132	1049	71	92	776	0.82560	0.69700	0.73980
277	NC	82	118	990	72	99	831	0.87800	0.83900	0.83940
278	NC	75	113	943	64	89	735	0.85330	0.78760	0.77940
279	NC	75	113	943	63	88	734	0.84000	0.77880	0.77840
280	NC	78	114	921	64	85	705	0.82050	0.74560	0.76550
281	NC	78	114	921	64	85	705	0.82050	0.74560	0.76550
282	NC	87	125	1034	74	97	859	0.85060	0.77600	0.83080
283	NC	77	115	949	64	91	740	0.83120	0.79130	0.77980
284	NC	77	115	949	71	92	739	0.92210	0.80000	0.77870
285	NC	75	113	943	68	89	724	0.90670	0.78760	0.76780
286	NC	74	111	935	64	97	754	0.86490	0.87390	0.80640
287	NC	77	113	979	63	85	746	0.81820	0.75220	0.76200
288	NC	78	114	982	66	90	771	0.84620	0.78950	0.78510
289	NC	77	113	979	63	85	746	0.81820	0.75220	0.76200
290	SC	70	96	965	55	81	750	0.78570	0.84380	0.77720
291	SC	70	96	965	56	84	771	0.80000	0.87500	0.79900
292	SC	75	118	948	58	92	774	0.77330	0.77970	0.81650
293	SC	70	106	893	54	75	708	0.77140	0.70750	0.79280
294	SC	76	106	953	63	84	770	0.82890	0.79250	0.80800
295	SC	70	101	945	62	82	757	0.88570	0.81190	0.80110
296	SC	72	103	908	58	85	741	0.80560	0.82520	0.81610
297	SC	72	105	987	60	81	743	0.83330	0.77140	0.75280
298	SC	72	104	931	64	78	728	0.88890	0.75000	0.78200
299	SC	75	108	934	65	86	754	0.86670	0.79630	0.80730
300	GA	81	116	962	56	75	734	0.69140	0.64660	0.76300
301	GA	79	119	994	52	75	652	0.65820	0.63030	0.65590
302	GA	80	115	997	54	75	658	0.67500	0.65220	0.66000
303	GA	86	131	1056	59	74	759	0.68600	0.56490	0.71880
304	GA	70	102	974	48	68	641	0.68570	0.66670	0.65810
305	GA	76	117	937	51	78	646	0.67110	0.66670	0.68940
306	GA	75	115	909	57	84	736	0.76000	0.73040	0.80970
307	GA	73	101	958	62	84	696	0.84930	0.83170	0.72650
308	GA	73	105	934	58	84	690	0.79450	0.80000	0.73880
309	GA	73	105	934	55	80	663	0.75340	0.76190	0.70990
310	GA	70	107	921	63	93	804	0.90000	0.86920	0.87300
311	GA	86	131	1056	59	74	759	0.68600	0.56490	0.71880
312	GA	69	101	868	56	83	718	0.81160	0.82180	0.82720
313	GA	76	110	992	58	85	738	0.76320	0.77270	0.74400
314	GA	76	110	992	56	83	773	0.73680	0.75450	0.77920
315	GA	72	102	979	53	78	698	0.73610	0.76470	0.71300
316	GA	69	100	931	59	82	741	0.85510	0.82000	0.79590
317	GA	70	104	928	57	85	766	0.81430	0.81730	0.82540
318	GA	69	97	895	53	79	715	0.76810	0.81440	0.79890
319	GA	69	97	895	53	76	678	0.76810	0.78350	0.75750
320	FL	75	107	974	50	70	582	0.66670	0.65420	0.59750
321	FL	69	97	845	48	67	575	0.69570	0.69070	0.68050
322	FL	77	102	905	51	70	589	0.66230	0.68630	0.65080
323	FL	71	103	944	59	79	710	0.83100	0.76700	0.75210
324	FL	71	103	891	54	75	627	0.76060	0.72820	0.70370
325	FL	71	101	924	60	77	667	0.84510	0.76240	0.72190
326	FL	78	122	980	49	69	582	0.62820	0.56560	0.59390
327	FL	75	109	881	49	65	593	0.65330	0.59630	0.67310
328	FL	72	102	919	50	64	596	0.69440	0.62750	0.64850
329	FL	79	118	944	47	63	546	0.59490	0.53390	0.57840
330	FL	86	132	920	57	68	647	0.66280	0.51520	0.70330
330.02	FL	98	122	1091	71	85	714	0.72450	0.69670	0.65440
331	FL	98	122	1091	71	85	714	0.72450	0.69670	0.65440
332	FL	88	125	941	66	86	687	0.75000	0.68800	0.73010
333	FL	85	131	992	57	67	612	0.67060	0.51150	0.61690
334	FL	83	118	937	53	67	673	0.63860	0.56780	0.71820
335	FL	72	102	924	45	62	554	0.62500	0.60780	0.59960
336	FL	75	113	850	49	65	598	0.65330	0.57520	0.70350
337	FL	73	101	922	46	63	564	0.63010	0.62380	0.61170

DOLLAR VALUE SCHEDULE TABLE (continued)

3-Digit Zip Code	State	COINSURANCE MULTIPLIER Out of Panel Type 1	Out of Panel Type 2	Out of Panel Type 3	In Panel Type 1	In Panel Type 2	In Panel Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
338	FL	71	98	875	43	58	516	0.60560	0.59180	0.58970
339	FL	82	115	949	52	67	598	0.63410	0.58260	0.63010
341	FL	86	123	1016	52	67	586	0.60470	0.54470	0.57680
342	FL	80	122	967	47	65	566	0.58750	0.53280	0.58530
344	FL	71	102	884	42	59	528	0.59150	0.57840	0.59730
346	FL	69	94	834	44	61	538	0.63770	0.64890	0.64510
347	FL	74	103	881	52	64	581	0.70270	0.62140	0.65950
349	FL	78	119	972	47	64	542	0.60260	0.53780	0.55760
350	AL	58	80	701	47	65	526	0.81030	0.81250	0.75040
351	AL	58	80	701	47	65	525	0.81030	0.81250	0.74890
352	AL	59	84	720	52	74	614	0.88140	0.88100	0.85280
354	AL	56	82	675	46	67	552	0.82140	0.81710	0.81780
355	AL	55	76	675	45	63	567	0.81820	0.82890	0.84000
356	AL	62	89	682	54	73	584	0.87100	0.82020	0.85630
357	AL	68	102	692	53	71	570	0.77940	0.69610	0.82370
358	AL	71	105	799	55	80	619	0.77460	0.76190	0.77470
359	AL	53	72	668	46	62	562	0.86790	0.86110	0.84130
360	AL	55	74	662	46	62	569	0.83640	0.83780	0.85950
361	AL	57	79	669	46	65	561	0.80700	0.82280	0.83860
362	AL	53	72	668	45	60	550	0.84910	0.83330	0.82340
363	AL	53	73	671	47	65	595	0.88680	0.89040	0.88670
364	AL	55	74	662	45	62	566	0.81820	0.83780	0.85500
365	AL	63	95	741	52	75	623	0.82540	0.78950	0.84080
366	AL	59	88	836	50	72	654	0.84750	0.81820	0.78230
367	AL	55	74	662	46	62	569	0.83640	0.83780	0.85950
368	AL	55	77	678	47	66	581	0.85450	0.85710	0.85690
369	AL	58	84	701	48	67	606	0.82760	0.79760	0.86450
370	TN	71	104	907	49	66	613	0.69010	0.63460	0.67590
371	TN	71	104	907	49	66	613	0.69010	0.63460	0.67590
371.3	TN	79	118	944	47	63	546	0.59490	0.53390	0.57840
372	TN	77	116	983	51	71	633	0.66230	0.61210	0.64390
373	TN	66	99	823	49	70	606	0.74240	0.70710	0.73630
374	TN	68	95	883	53	71	631	0.77940	0.74740	0.71460
375	TN	64	91	783	56	71	652	0.87500	0.78020	0.83270
376	TN	66	93	804	51	72	604	0.77270	0.77420	0.75120
377	TN	65	95	864	48	69	590	0.73850	0.72630	0.68290
378	TN	65	95	864	48	68	581	0.73850	0.71580	0.67250
379	TN	72	108	925	55	73	641	0.76390	0.67590	0.69300
380	TN	68	98	909	47	67	589	0.69120	0.68370	0.64800
381	TN	70	97	877	53	67	630	0.75710	0.69070	0.71840
382	TN	56	81	805	49	68	600	0.87500	0.83950	0.74530
383	TN	56	81	805	48	66	597	0.85710	0.81480	0.74160
384	TN	58	88	868	44	61	545	0.75860	0.69320	0.62790
385	TN	62	90	758	52	70	604	0.83870	0.77780	0.79680
386	MS	65	95	822	47	69	576	0.72310	0.72630	0.70070
387	MS	68	98	833	55	75	611	0.80880	0.76530	0.73350
388	MS	69	99	779	53	74	605	0.76810	0.74750	0.77660
389	MS	66	99	834	52	73	642	0.78790	0.73740	0.76980
390	MS	68	100	746	52	73	622	0.76470	0.73000	0.83380
391	MS	68	100	746	55	78	660	0.80880	0.78000	0.88470
392	MS	68	100	808	50	67	534	0.73530	0.67000	0.66090
393	MS	68	100	746	47	67	569	0.69120	0.67000	0.76270
394	MS	67	98	746	49	67	552	0.73130	0.68370	0.73990
395	MS	67	98	746	48	66	542	0.71640	0.67350	0.72650
396	MS	66	98	822	54	73	657	0.81820	0.74490	0.79930
397	MS	69	99	779	58	80	630	0.84060	0.80810	0.80870
398	GA	70	104	928	56	79	683	0.80000	0.75960	0.73600
399	GA	80	116	945	64	76	773	0.80000	0.65520	0.81800
400	KY	64	95	844	37	53	498	0.57810	0.55790	0.59000
401	KY	64	95	844	37	53	498	0.57810	0.55790	0.59000
402	KY	66	95	856	40	58	540	0.60610	0.61050	0.63080
403	KY	59	83	749	37	51	499	0.62710	0.61450	0.66620
404	KY	59	83	749	38	53	514	0.64410	0.63860	0.68620
405	KY	68	102	873	38	57	538	0.55880	0.55880	0.61630
406	KY	68	102	873	39	59	554	0.57350	0.57840	0.63460

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
407	KY	62	85	821	39	56	478	0.62900	0.65880	0.58220
408	KY	62	85	821	42	58	492	0.67740	0.68240	0.59930
409	KY	62	85	749	43	60	540	0.69350	0.70590	0.72100
410	KY	71	99	878	41	57	524	0.57750	0.57580	0.59680
411	KY	59	80	759	37	51	487	0.62710	0.63750	0.64160
412	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
413	KY	59	80	759	43	58	540	0.72880	0.72500	0.71150
414	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
415	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
416	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
417	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
418	KY	59	80	759	43	61	540	0.72880	0.76250	0.71150
419	KY	0	0	0	0	0	0	0.00000	0.00000	0.00000
420	KY	65	93	852	42	59	548	0.64620	0.63440	0.64320
421	KY	65	97	859	43	60	517	0.66150	0.61860	0.60190
422	KY	65	97	852	45	63	592	0.69230	0.64950	0.69480
423	KY	65	97	852	45	63	592	0.69230	0.64950	0.69480
424	KY	65	97	852	45	63	592	0.69230	0.64950	0.69480
425	KY	62	85	821	42	58	493	0.67740	0.68240	0.60050
426	KY	62	85	733	39	57	493	0.62900	0.67060	0.67260
427	KY	62	85	733	39	58	458	0.62900	0.68240	0.62480
430	OH	77	113	937	50	68	637	0.64940	0.60180	0.67980
431	OH	74	101	944	47	66	609	0.63510	0.65350	0.64510
432	OH	77	114	949	54	74	658	0.70130	0.64910	0.69340
433	OH	64	90	749	43	60	571	0.67190	0.66670	0.76230
434	OH	69	100	957	49	69	593	0.71010	0.69000	0.61960
435	OH	69	100	957	49	68	608	0.71010	0.68000	0.63530
436	OH	72	104	923	47	67	618	0.65280	0.64420	0.66960
437	OH	64	90	761	48	68	625	0.75000	0.75560	0.82130
438	OH	60	83	836	43	60	567	0.71670	0.72290	0.67820
439	OH	64	90	761	43	61	564	0.67190	0.67780	0.74110
440	OH	71	99	929	50	68	612	0.70420	0.68690	0.65880
441	OH	75	106	943	50	69	710	0.66670	0.65090	0.75290
442	OH	73	101	937	48	68	627	0.65750	0.67330	0.66920
443	OH	73	101	937	46	66	606	0.63010	0.65350	0.64670
444	OH	65	95	891	46	65	602	0.70770	0.68420	0.67560
445	OH	65	95	891	45	65	597	0.69230	0.68420	0.67000
446	OH	69	103	875	43	60	545	0.62320	0.58250	0.62290
447	OH	69	101	894	48	71	630	0.69570	0.70300	0.70470
448	OH	66	94	862	42	57	540	0.63640	0.60640	0.62650
449	OH	66	100	870	41	57	549	0.62120	0.57000	0.63100
450	OH	72	96	964	53	70	669	0.73610	0.72920	0.69400
451	OH	70	100	928	51	71	662	0.72860	0.71000	0.71340
452	OH	77	117	961	50	68	634	0.64940	0.58120	0.65970
453	OH	69	101	867	48	66	647	0.69570	0.65350	0.74630
454	OH	72	102	924	53	69	641	0.73610	0.67650	0.69370
455	OH	69	101	867	49	66	665	0.71010	0.65350	0.76700
456	OH	67	97	885	44	61	559	0.65670	0.62890	0.63160
457	OH	64	90	761	43	60	558	0.67190	0.66670	0.73320
458	OH	67	101	880	49	70	616	0.73130	0.69310	0.70000
459	OH	70	99	841	56	75	604	0.80000	0.75760	0.71820
460	IN	75	106	929	47	66	582	0.62670	0.62260	0.62650
461	IN	75	106	908	47	67	581	0.62670	0.63210	0.63990
462	IN	78	116	951	46	61	569	0.58970	0.52590	0.59830
463	IN	78	113	959	51	70	634	0.65380	0.61950	0.66110
464	IN	78	113	959	51	64	622	0.65380	0.56640	0.64860
465	IN	72	104	928	51	67	590	0.70830	0.64420	0.63580
466	IN	72	104	928	48	66	590	0.66670	0.63460	0.63580
467	IN	70	101	859	48	67	582	0.68570	0.66340	0.67750
468	IN	70	101	859	49	68	579	0.70000	0.67330	0.67400
469	IN	70	98	874	49	66	622	0.70000	0.67350	0.71170
470	IN	69	102	852	53	72	625	0.76810	0.70590	0.73360
471	IN	69	102	852	42	58	517	0.60870	0.56860	0.60680
472	IN	69	102	852	52	70	608	0.75360	0.68630	0.71360
473	IN	72	102	895	42	58	539	0.58330	0.56860	0.60220

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
474	IN	69	102	852	52	70	608	0.75360	0.68630	0.71360
475	IN	67	98	832	41	57	536	0.61190	0.58160	0.64420
476	IN	67	98	832	42	59	551	0.62690	0.60200	0.66230
477	IN	67	98	832	41	57	536	0.61190	0.58160	0.64420
478	IN	69	102	852	42	58	517	0.60870	0.56860	0.60680
479	IN	70	98	874	48	67	623	0.68570	0.68370	0.71280
480	MI	80	106	907	55	68	602	0.68750	0.64150	0.66370
481	MI	81	106	903	54	71	601	0.66670	0.66980	0.66560
482	MI	80	105	919	52	68	571	0.65000	0.64760	0.62130
483	MI	81	106	940	57	66	594	0.70370	0.62260	0.63190
484	MI	75	102	822	49	68	546	0.65330	0.66670	0.66420
485	MI	76	106	871	50	65	531	0.65790	0.61320	0.60960
486	MI	71	98	884	58	71	613	0.81690	0.72450	0.69340
487	MI	71	98	884	58	71	613	0.81690	0.72450	0.69340
488	MI	73	96	861	55	71	633	0.75340	0.73960	0.73520
489	MI	76	106	894	53	69	581	0.69740	0.65090	0.64990
490	MI	75	103	926	49	67	583	0.65330	0.65050	0.62960
491	MI	75	103	926	50	67	593	0.66670	0.65050	0.64040
492	MI	75	103	926	49	66	564	0.65330	0.64080	0.60910
493	MI	73	100	881	52	71	626	0.71230	0.71000	0.71060
494	MI	73	100	881	52	70	621	0.71230	0.70000	0.70490
495	MI	76	113	914	52	69	602	0.68420	0.61060	0.65860
496	MI	77	108	904	62	77	622	0.80520	0.71300	0.68810
497	MI	77	108	904	67	81	657	0.87010	0.75000	0.72680
498	MI	74	100	909	58	75	636	0.78380	0.75000	0.69970
499	MI	74	100	909	58	74	633	0.78380	0.74000	0.69640
500	IA	74	98	871	55	70	566	0.74320	0.71430	0.64980
501	IA	74	98	871	55	70	566	0.74320	0.71430	0.64980
502	IA	74	98	871	55	70	566	0.74320	0.71430	0.64980
503	IA	74	98	884	51	68	586	0.68920	0.69390	0.66290
504	IA	67	98	762	47	64	518	0.70150	0.65310	0.67980
505	IA	67	98	762	44	60	478	0.65670	0.61220	0.62730
506	IA	66	96	739	47	65	520	0.71210	0.67710	0.70370
507	IA	66	96	739	47	64	507	0.71210	0.66670	0.68610
508	IA	61	91	821	42	57	486	0.68850	0.62640	0.59200
509	IA	72	103	832	53	67	595	0.73610	0.65050	0.71510
510	IA	65	97	821	44	60	506	0.67690	0.61860	0.61630
511	IA	72	103	867	52	68	604	0.72220	0.66020	0.69670
512	IA	65	97	821	44	60	482	0.67690	0.61860	0.58710
513	IA	67	98	762	44	61	487	0.65670	0.62240	0.63910
514	IA	65	97	821	45	62	482	0.69230	0.63920	0.58710
515	IA	67	100	727	46	63	533	0.68660	0.63000	0.73310
516	IA	67	100	836	45	61	489	0.67160	0.61000	0.58490
520	IA	69	102	853	46	64	540	0.66670	0.62750	0.63310
521	IA	66	96	739	47	64	524	0.71210	0.66670	0.70910
522	IA	70	102	812	52	71	614	0.74290	0.69610	0.75620
523	IA	70	102	812	51	71	613	0.72860	0.69610	0.75490
524	IA	70	97	846	50	69	556	0.71430	0.71130	0.65720
525	IA	70	102	812	48	66	563	0.68570	0.64710	0.69330
526	IA	70	102	812	48	66	567	0.68570	0.64710	0.69830
527	IA	70	102	836	50	69	595	0.71430	0.67650	0.71170
528	IA	69	98	840	51	69	562	0.73910	0.70410	0.66900
530	WI	78	118	948	47	67	591	0.60260	0.56780	0.62340
531	WI	81	118	987	50	70	624	0.61730	0.59320	0.63220
532	WI	80	114	975	52	72	606	0.65000	0.63160	0.62150
534	WI	83	116	977	55	72	648	0.66270	0.62070	0.66330
535	WI	77	109	919	56	77	660	0.72730	0.70640	0.71820
537	WI	89	131	1007	74	113	766	0.83150	0.86260	0.76070
538	WI	73	100	781	57	75	661	0.78080	0.75000	0.84640
539	WI	80	116	958	62	84	701	0.77500	0.72410	0.73170
540	WI	76	98	898	56	70	616	0.73680	0.71430	0.68600
541	WI	75	113	928	59	80	679	0.78670	0.70800	0.73170
542	WI	75	113	928	59	80	710	0.78670	0.70800	0.76510
543	WI	83	126	1047	67	94	791	0.80720	0.74600	0.75550
544	WI	78	121	955	61	86	701	0.78210	0.71070	0.73400

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
545	WI	73	100	892	57	74	667	0.78080	0.74000	0.74780
546	WI	75	103	930	61	80	752	0.81330	0.77670	0.80860
547	WI	79	114	973	64	91	744	0.81010	0.79820	0.76460
548	WI	73	100	892	51	67	600	0.69860	0.67000	0.67260
549	WI	79	122	968	61	85	664	0.77220	0.69670	0.68600
550	MN	85	111	992	55	72	670	0.64710	0.64860	0.67540
551	MN	89	113	1056	63	77	751	0.70790	0.68140	0.71120
553	MN	89	121	976	60	78	719	0.67420	0.64460	0.73670
554	MN	93	116	1071	64	78	755	0.68820	0.67240	0.70490
555	MN	87	110	960	63	75	701	0.72410	0.68180	0.73020
556	MN	75	100	902	56	72	609	0.74670	0.72000	0.67520
557	MN	76	98	902	55	70	614	0.72370	0.71430	0.68070
558	MN	78	100	895	59	74	590	0.75640	0.74000	0.65920
559	MN	79	106	958	61	78	705	0.77220	0.73580	0.73590
560	MN	77	104	906	54	68	599	0.70130	0.65380	0.66110
561	MN	71	98	844	51	66	576	0.71830	0.67350	0.68250
562	MN	72	97	843	54	70	590	0.75000	0.72160	0.69990
563	MN	75	96	887	62	76	651	0.82670	0.79170	0.73390
564	MN	75	96	887	58	72	643	0.77330	0.75000	0.72490
565	MN	72	96	846	58	73	644	0.80560	0.76040	0.76120
566	MN	71	98	846	57	77	639	0.80280	0.78570	0.75530
567	MN	72	96	846	58	73	644	0.80560	0.76040	0.76120
569	DC	104	139	1250	62	75	708	0.59620	0.53960	0.56640
570	SD	74	105	744	58	80	645	0.78380	0.76190	0.86690
571	SD	76	105	891	67	91	684	0.88160	0.86670	0.76770
572	SD	74	104	836	64	87	714	0.86490	0.83650	0.85410
573	SD	74	105	744	58	80	661	0.78380	0.76190	0.88840
574	SD	74	104	836	64	87	714	0.86490	0.83650	0.85410
575	SD	74	105	744	58	80	661	0.78380	0.76190	0.88840
576	SD	74	104	836	64	87	714	0.86490	0.83650	0.85410
577	SD	74	103	835	62	81	691	0.83780	0.78640	0.82750
580	ND	72	100	823	55	72	603	0.76390	0.72000	0.73270
581	ND	82	119	943	68	85	688	0.82930	0.71430	0.72960
582	ND	72	101	831	56	75	641	0.77780	0.74260	0.77140
583	ND	72	100	823	55	72	603	0.76390	0.72000	0.73270
584	ND	69	94	840	55	71	596	0.79710	0.75530	0.70950
585	ND	76	100	870	56	75	640	0.73680	0.75000	0.73560
586	ND	76	100	870	56	75	640	0.73680	0.75000	0.73560
587	ND	69	92	848	56	75	639	0.81160	0.81520	0.75350
588	ND	69	92	848	56	75	639	0.81160	0.81520	0.75350
590	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
591	MT	82	110	993	70	90	715	0.85370	0.81820	0.72000
592	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
593	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
594	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
595	MT	72	102	910	64	79	673	0.88890	0.77450	0.73960
596	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
597	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
598	MT	81	116	873	69	87	693	0.85190	0.75000	0.79380
599	MT	73	101	909	65	86	663	0.89040	0.85150	0.72940
600	IL	87	127	1065	55	74	615	0.63220	0.58270	0.57750
601	IL	84	120	997	52	70	639	0.61900	0.58330	0.64090
602	IL	91	123	1040	55	71	643	0.60440	0.57720	0.61830
603	IL	88	129	991	54	71	643	0.61360	0.55040	0.64880
604	IL	82	111	990	50	66	614	0.60980	0.59460	0.62020
605	IL	85	119	973	50	68	623	0.58820	0.57140	0.64030
606	IL	90	115	1034	54	66	623	0.60000	0.57390	0.60250
607	IL	90	115	1034	53	65	631	0.58890	0.56520	0.61030
608	IL	90	115	1034	57	70	676	0.63330	0.60870	0.65380
609	IL	76	107	802	40	57	496	0.52630	0.53270	0.61850
610	IL	73	104	896	46	65	621	0.63010	0.62500	0.69310
611	IL	80	119	960	54	79	658	0.67500	0.66390	0.68540
612	IL	69	97	863	47	68	549	0.68120	0.70100	0.63620
613	IL	69	98	860	46	69	559	0.66670	0.70410	0.65000
614	IL	69	96	829	49	69	591	0.71010	0.71880	0.71290

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
615	IL	69	96	829	46	65	559	0.66670	0.67710	0.67430
616	IL	71	111	890	45	61	511	0.63380	0.54950	0.57420
617	IL	74	107	939	46	62	512	0.62160	0.57940	0.54530
618	IL	73	100	913	48	70	610	0.65750	0.70000	0.66810
619	IL	71	110	793	46	74	557	0.64790	0.67270	0.70240
620	IL	70	96	870	46	65	532	0.65710	0.67710	0.61150
622	IL	69	93	855	42	59	552	0.60870	0.63440	0.64560
623	IL	68	93	901	46	64	512	0.67650	0.68820	0.56830
624	IL	64	93	721	41	59	501	0.64060	0.63440	0.69490
625	IL	66	97	835	42	59	555	0.63640	0.60820	0.66470
626	IL	66	97	835	43	59	557	0.65150	0.60820	0.66710
627	IL	76	97	894	52	67	644	0.68420	0.69070	0.72040
628	IL	64	93	721	42	59	504	0.65630	0.63440	0.69900
629	IL	70	98	882	51	68	572	0.72860	0.69390	0.64850
630	MO	80	119	985	53	74	627	0.66250	0.62180	0.63650
631	MO	80	114	990	55	76	639	0.68750	0.66670	0.64550
633	MO	82	120	998	50	64	571	0.60980	0.53330	0.57210
634	MO	64	88	754	52	68	556	0.81250	0.77270	0.73740
635	MO	60	85	709	43	59	492	0.71670	0.69410	0.69390
636	MO	67	94	735	50	67	578	0.74630	0.71280	0.78640
637	MO	62	84	696	48	63	543	0.77420	0.75000	0.78020
638	MO	55	74	659	41	55	498	0.74550	0.74320	0.75570
639	MO	55	74	659	41	55	498	0.74550	0.74320	0.75570
640	MO	72	106	903	50	68	611	0.69440	0.64150	0.67660
641	MO	77	106	916	54	70	619	0.70130	0.66040	0.67580
644	MO	60	85	709	39	55	425	0.65000	0.64710	0.59940
645	MO	63	94	788	47	67	513	0.74600	0.71280	0.65100
646	MO	60	85	709	38	52	448	0.63330	0.61180	0.63190
647	MO	60	85	734	42	58	483	0.70000	0.68240	0.65800
648	MO	71	107	828	59	85	648	0.83100	0.79440	0.78260
649	MO	71	101	843	52	71	584	0.73240	0.70300	0.69280
650	MO	71	107	788	64	92	707	0.90140	0.85980	0.89720
651	MO	73	105	835	53	72	592	0.72600	0.68570	0.70900
652	MO	73	102	967	53	68	620	0.72600	0.66670	0.64120
653	MO	62	86	742	42	57	505	0.67740	0.66280	0.68060
654	MO	60	81	668	42	58	494	0.70000	0.71600	0.73950
655	MO	60	81	668	42	58	493	0.70000	0.71600	0.73800
656	MO	71	107	828	48	67	521	0.67610	0.62620	0.62920
657	MO	71	107	828	47	65	506	0.66200	0.60750	0.61110
658	MO	74	102	852	52	70	663	0.70270	0.68630	0.77820
660	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.02	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.16	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.2	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.23	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.24	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.41	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.43	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.48	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.54	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.58	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.6	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.7	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.87	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.88	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.9	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
660.97	KS	75	102	916	48	68	577	0.64000	0.66670	0.62990
661	KS	73	105	856	47	63	570	0.64380	0.60000	0.66590
662	KS	81	114	972	53	79	642	0.65430	0.69300	0.66050
664	KS	71	101	790	57	79	602	0.80280	0.78220	0.76200
665	KS	71	101	790	57	79	602	0.80280	0.78220	0.76200
666	KS	69	104	815	61	81	680	0.88410	0.77880	0.83440
667	KS	68	98	767	57	75	628	0.83820	0.76530	0.81880
668	KS	68	98	850	55	74	637	0.80880	0.75510	0.74940
669	KS	71	100	884	61	80	649	0.85920	0.80000	0.73420

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
670	KS	70	100	783	61	80	625	0.87140	0.80000	0.79820
671	KS	70	100	783	54	73	564	0.77140	0.73000	0.72030
672	KS	72	99	849	59	78	607	0.81940	0.78790	0.71500
673	KS	70	101	850	57	75	622	0.81430	0.74260	0.73180
674	KS	71	100	884	61	80	649	0.85920	0.80000	0.73420
675	KS	71	100	886	59	81	676	0.83100	0.81000	0.76300
676	KS	71	100	884	59	81	678	0.83100	0.81000	0.76700
677	KS	71	100	884	61	80	648	0.85920	0.80000	0.73300
678	KS	71	100	884	61	80	646	0.85920	0.80000	0.73080
679	KS	71	100	884	61	80	645	0.85920	0.80000	0.72960
680	NE	59	86	725	49	69	546	0.83050	0.80230	0.75310
681	NE	69	97	741	57	73	624	0.82610	0.75260	0.84210
683	NE	58	80	665	48	66	536	0.82760	0.82500	0.80600
684	NE	61	84	665	46	63	513	0.75410	0.75000	0.77140
685	NE	62	90	782	54	74	612	0.87100	0.82220	0.78260
686	NE	58	80	665	48	67	579	0.82760	0.83750	0.87070
687	NE	63	92	725	55	79	595	0.87300	0.85870	0.82070
688	NE	59	83	685	52	70	528	0.88140	0.84340	0.77080
689	NE	61	84	673	47	64	492	0.77050	0.76190	0.73110
690	NE	61	84	673	48	67	513	0.78690	0.79760	0.76230
691	NE	64	90	785	49	69	587	0.76560	0.76670	0.74780
692	NE	59	83	685	49	67	591	0.83050	0.80720	0.86280
693	NE	59	83	685	52	70	570	0.88140	0.84340	0.83210
700	LA	67	103	845	50	72	648	0.74630	0.69900	0.76690
701	LA	73	102	833	52	70	665	0.71230	0.68630	0.79830
703	LA	68	99	821	46	66	583	0.67650	0.66670	0.71010
704	LA	68	100	826	46	69	571	0.67650	0.69000	0.69130
705	LA	68	99	821	45	64	570	0.66180	0.64650	0.69430
706	LA	67	96	813	43	63	588	0.64180	0.65630	0.72320
707	LA	68	98	886	51	73	640	0.75000	0.74490	0.72230
708	LA	71	105	901	53	80	643	0.74650	0.76190	0.71370
710	LA	68	96	876	56	75	614	0.82350	0.78130	0.70090
711	LA	68	96	904	53	76	647	0.77940	0.79170	0.71570
712	LA	67	100	875	53	74	644	0.79100	0.74000	0.73600
713	LA	67	100	875	46	65	561	0.68660	0.65000	0.64110
714	LA	66	93	875	44	63	522	0.66670	0.67740	0.59660
716	AR	54	76	661	49	66	561	0.90740	0.86840	0.84870
717	AR	54	76	661	48	65	548	0.88890	0.85530	0.82900
718	AR	54	76	661	48	65	548	0.88890	0.85530	0.82900
719	AR	57	81	771	49	66	561	0.85960	0.81480	0.72760
720	AR	62	87	725	54	74	615	0.87100	0.85060	0.84830
721	AR	62	87	725	54	74	615	0.87100	0.85060	0.84830
722	AR	68	96	846	54	74	615	0.79410	0.77080	0.72700
723	AR	59	81	696	49	66	561	0.83050	0.81480	0.80600
724	AR	57	83	712	53	72	596	0.92980	0.86750	0.83710
725	AR	57	80	722	52	68	570	0.91230	0.85000	0.78950
726	AR	57	80	722	52	68	570	0.91230	0.85000	0.78950
727	AR	67	94	825	54	74	615	0.80600	0.78720	0.74550
728	AR	57	81	771	52	71	583	0.91230	0.87650	0.75620
729	AR	66	95	843	54	74	615	0.81820	0.77890	0.72950
730	OK	77	111	926	53	73	627	0.68830	0.65770	0.67710
731	OK	76	113	866	52	70	611	0.68420	0.61950	0.70550
733	TX	73	100	874	64	76	614	0.87670	0.76000	0.70250
734	OK	69	100	774	56	75	631	0.81160	0.75000	0.81520
735	OK	69	100	774	56	75	631	0.81160	0.75000	0.81520
736	OK	72	102	842	57	78	636	0.79170	0.76470	0.75530
737	OK	72	106	896	46	65	522	0.63890	0.61320	0.58260
738	OK	72	106	896	56	76	623	0.77780	0.71700	0.69530
739	OK	71	102	773	53	75	643	0.74650	0.73530	0.83180
740	OK	74	100	913	51	69	555	0.68920	0.69000	0.60790
741	OK	72	99	883	54	72	634	0.75000	0.72730	0.71800
743	OK	63	88	741	47	64	543	0.74600	0.72730	0.73280
744	OK	63	88	741	47	64	543	0.74600	0.72730	0.73280
745	OK	71	101	751	59	79	640	0.83100	0.78220	0.85220
746	OK	72	105	918	61	84	685	0.84720	0.80000	0.74620

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
747	OK	71	101	751	59	79	640	0.83100	0.78220	0.85220
748	OK	69	99	776	49	67	565	0.71010	0.67680	0.72810
749	OK	65	91	842	54	74	615	0.83080	0.81320	0.73040
750	TX	84	115	985	53	69	612	0.63100	0.60000	0.62130
750.2	TX	74	106	910	48	69	582	0.64860	0.65090	0.63960
750.21	TX	74	106	910	48	69	582	0.64860	0.65090	0.63960
750.9	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
750.91	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
750.92	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
751	TX	74	106	910	48	69	582	0.64860	0.65090	0.63960
752	TX	86	109	1093	55	72	682	0.63950	0.66060	0.62400
753	TX	86	109	1093	56	72	717	0.65120	0.66060	0.65600
754	TX	68	99	888	51	70	597	0.75000	0.70710	0.67230
755	TX	68	101	893	49	72	606	0.72060	0.71290	0.67860
756	TX	67	98	867	62	77	597	0.92540	0.78570	0.68860
757	TX	71	100	888	51	73	642	0.71830	0.73000	0.72300
758	TX	68	99	908	52	75	625	0.76470	0.75760	0.68830
759	TX	69	98	907	49	67	578	0.71010	0.68370	0.63730
760	TX	80	117	962	55	76	650	0.68750	0.64960	0.67570
761	TX	76	107	941	51	69	599	0.67110	0.64490	0.63660
762	TX	76	110	918	53	74	598	0.69740	0.67270	0.65140
763	TX	74	103	918	53	73	632	0.71620	0.70870	0.68850
764	TX	70	98	887	55	72	638	0.78570	0.73470	0.71930
765	TX	72	100	892	53	72	591	0.73610	0.72000	0.66260
766	TX	69	93	842	65	88	682	0.94200	0.94620	0.81000
767	TX	69	96	842	49	67	587	0.71010	0.69790	0.69710
768	TX	66	92	859	49	68	583	0.74240	0.73910	0.67870
769	TX	73	100	859	55	74	638	0.75340	0.74000	0.74270
770	TX	82	114	974	50	70	653	0.60980	0.61400	0.67040
772	TX	82	114	974	51	72	673	0.62200	0.63160	0.69100
773	TX	83	121	1045	55	75	635	0.66270	0.61980	0.60770
774	TX	78	114	931	58	80	667	0.74360	0.70180	0.71640
775	TX	71	101	837	49	69	573	0.69010	0.68320	0.68460
776	TX	70	99	828	54	74	615	0.77140	0.74750	0.74280
777	TX	70	99	836	55	73	624	0.78570	0.73740	0.74640
778	TX	72	100	892	53	72	591	0.73610	0.72000	0.66260
779	TX	69	94	877	45	62	552	0.65220	0.65960	0.62940
780	TX	71	98	778	44	61	551	0.61970	0.62240	0.70820
781	TX	70	105	830	42	59	548	0.60000	0.56190	0.66020
782	TX	70	102	865	47	64	573	0.67140	0.62750	0.66240
783	TX	67	93	758	54	73	587	0.80600	0.78490	0.77440
784	TX	67	98	758	54	73	585	0.80600	0.74490	0.77180
785	TX	67	99	714	54	73	623	0.80600	0.73740	0.87250
786	TX	78	109	967	54	77	629	0.69230	0.70640	0.65050
787	TX	85	126	977	62	83	704	0.72940	0.65870	0.72060
788	TX	73	101	859	49	69	582	0.67120	0.68320	0.67750
789	TX	69	96	906	51	74	592	0.73910	0.77080	0.65340
790	TX	74	103	940	49	69	595	0.66220	0.66990	0.63300
791	TX	77	111	940	55	78	615	0.71430	0.70270	0.65430
792	TX	72	104	940	55	77	597	0.76390	0.74040	0.63510
793	TX	70	101	821	53	75	592	0.75710	0.74260	0.72110
794	TX	72	104	850	54	75	614	0.75000	0.72120	0.72240
795	TX	70	101	885	48	70	598	0.68570	0.69310	0.67570
796	TX	70	101	874	53	72	598	0.75710	0.71290	0.68420
797	TX	74	104	887	54	71	582	0.72970	0.68270	0.65610
798	TX	69	95	849	48	68	541	0.69570	0.71580	0.63720
799	TX	69	97	849	51	70	587	0.73910	0.72160	0.69140
800	CO	84	119	984	61	73	681	0.72620	0.61340	0.69210
801	CO	87	123	975	60	72	698	0.68970	0.58540	0.71590
802	CO	86	116	1054	60	73	673	0.69770	0.62930	0.63850
803	CO	90	113	1003	63	77	679	0.70000	0.68140	0.67700
804	CO	84	118	984	61	74	625	0.72620	0.62710	0.63520
805	CO	83	112	972	57	74	654	0.68670	0.66070	0.67280
806	CO	80	108	942	53	71	607	0.66250	0.65740	0.64440
807	CO	75	104	902	52	71	583	0.69330	0.68270	0.64630

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
808	CO	85	117	980	66	84	682	0.77650	0.71790	0.69590
809	CO	84	115	968	64	78	693	0.76190	0.67830	0.71590
810	CO	75	101	910	59	79	668	0.78670	0.78220	0.73410
811	CO	75	102	897	62	84	700	0.82670	0.82350	0.78040
812	CO	75	101	910	55	74	597	0.73330	0.73270	0.65600
813	CO	75	101	910	63	84	640	0.84000	0.83170	0.70330
814	CO	75	102	897	62	84	700	0.82670	0.82350	0.78040
815	CO	77	108	897	64	85	741	0.83120	0.78700	0.82610
816	CO	91	122	959	64	84	678	0.70330	0.68850	0.70700
820	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
821	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
822	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
823	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
824	WY	72	98	897	63	82	660	0.87500	0.83670	0.73580
825	WY	72	98	897	63	82	660	0.87500	0.83670	0.73580
826	WY	72	98	897	63	82	679	0.87500	0.83670	0.75700
827	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
828	WY	72	98	897	63	82	679	0.87500	0.83670	0.75700
829	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
830	WY	72	98	897	63	82	653	0.87500	0.83670	0.72800
831	WY	72	98	897	63	82	660	0.87500	0.83670	0.73580
832	ID	68	95	816	60	77	624	0.88240	0.81050	0.76470
833	ID	73	96	767	63	78	653	0.86300	0.81250	0.85140
834	ID	68	95	816	60	77	624	0.88240	0.81050	0.76470
835	ID	73	96	767	63	78	654	0.86300	0.81250	0.85270
836	ID	73	96	767	58	73	617	0.79450	0.76040	0.80440
837	ID	78	113	863	62	87	657	0.79490	0.76990	0.76130
838	ID	77	107	880	66	88	664	0.85710	0.82240	0.75450
840	UT	61	86	697	42	61	491	0.68850	0.70930	0.70440
841	UT	61	93	737	47	68	532	0.77050	0.73120	0.72180
842	UT	70	100	808	52	70	579	0.74290	0.70000	0.71660
843	UT	62	87	677	49	68	516	0.79030	0.78160	0.76220
844	UT	62	87	762	45	63	496	0.72580	0.72410	0.65090
845	UT	57	80	697	47	66	506	0.82460	0.82500	0.72600
846	UT	57	85	698	43	61	471	0.75440	0.71760	0.67480
847	UT	57	80	697	43	58	464	0.75440	0.72500	0.66570
850	AZ	80	113	944	55	70	600	0.68750	0.61950	0.63560
852	AZ	81	116	951	51	65	640	0.62960	0.56030	0.67300
853	AZ	79	111	935	53	68	585	0.67090	0.61260	0.62570
855	AZ	73	99	849	47	64	514	0.64380	0.64650	0.60540
856	AZ	79	109	928	54	74	571	0.68350	0.67890	0.61530
857	AZ	80	109	951	61	73	604	0.76250	0.66970	0.63510
859	AZ	73	99	849	58	84	642	0.79450	0.84850	0.75620
860	AZ	84	122	964	56	69	635	0.66670	0.56560	0.65870
863	AZ	73	105	849	57	77	609	0.78080	0.73330	0.71730
864	AZ	74	105	817	58	74	629	0.78380	0.70480	0.76990
865	AZ	84	117	970	63	77	693	0.75000	0.65810	0.71440
870	NM	85	117	1008	72	86	784	0.84710	0.73500	0.77780
871	NM	82	106	971	66	83	820	0.80490	0.78300	0.84450
873	NM	87	113	1016	67	78	767	0.77010	0.69030	0.75490
874	NM	87	113	1016	67	78	767	0.77010	0.69030	0.75490
875	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.01	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.02	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.03	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.04	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.05	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.06	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.07	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.08	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.09	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.4	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.92	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.93	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520
875.94	NM	88	110	1035	65	83	792	0.73860	0.75450	0.76520

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
877	NM	87	113	1016	67	85	677	0.77010	0.75220	0.66630
878	NM	75	109	924	59	75	647	0.78670	0.68810	0.70020
879	NM	75	109	924	59	76	648	0.78670	0.69720	0.70130
880	NM	76	105	950	58	78	637	0.76320	0.74290	0.67050
881	NM	78	114	950	59	78	662	0.75640	0.68420	0.69680
882	NM	75	109	924	59	75	647	0.78670	0.68810	0.70020
883	NM	78	114	950	59	78	661	0.75640	0.68420	0.69580
884	NM	82	109	1013	62	80	709	0.75610	0.73390	0.69990
885	TX	63	88	750	46	64	533	0.73020	0.72730	0.71070
889	NV	76	107	883	55	69	582	0.72370	0.64490	0.65910
890	NV	77	103	831	57	72	613	0.74030	0.69900	0.73770
890.3	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.31	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.32	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.33	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
890.36	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
891	NV	77	105	921	59	75	643	0.76620	0.71430	0.69820
893	NV	87	129	922	55	75	570	0.63220	0.58140	0.61820
894	NV	89	132	916	75	104	754	0.84270	0.78790	0.82310
895	NV	89	132	916	75	104	754	0.84270	0.78790	0.82310
897	NV	89	132	916	67	93	670	0.75280	0.70450	0.73140
898	NV	87	129	922	53	73	558	0.60920	0.56590	0.60520
900	CA	100	111	1039	63	69	610	0.63000	0.62160	0.58710
901	CA	100	111	1039	63	69	610	0.63000	0.62160	0.58710
902	CA	102	118	906	60	64	617	0.58820	0.54240	0.68100
903	CA	102	118	906	57	65	596	0.55880	0.55080	0.65780
904	CA	103	135	947	63	70	626	0.61170	0.51850	0.66100
905	CA	99	153	978	56	66	606	0.56570	0.43140	0.61960
906	CA	89	113	932	56	66	610	0.62920	0.58410	0.65450
907	CA	93	113	927	55	64	595	0.59140	0.56640	0.64190
908	CA	90	112	940	56	66	570	0.62220	0.58930	0.60640
910	CA	90	115	940	56	66	601	0.62220	0.57390	0.63940
911	CA	91	115	946	54	61	591	0.59340	0.53040	0.62470
912	CA	90	115	940	57	64	577	0.63330	0.55650	0.61380
913	CA	94	136	926	59	70	616	0.62770	0.51470	0.66520
914	CA	96	130	1040	61	65	637	0.63540	0.50000	0.61250
915	CA	91	111	1005	57	63	606	0.62640	0.56760	0.60300
916	CA	91	111	953	58	62	606	0.63740	0.55860	0.63590
917	CA	90	113	940	55	62	589	0.61110	0.54870	0.62660
917.18	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
917.19	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
917.2	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
918	CA	91	112	959	56	63	589	0.61540	0.56250	0.61420
919	CA	88	119	1006	59	75	603	0.67050	0.63030	0.59940
920	CA	92	126	1016	61	77	674	0.66300	0.61110	0.66340
921	CA	92	119	991	62	74	620	0.67390	0.62180	0.62560
922	CA	85	108	912	61	74	631	0.71760	0.68520	0.69190
923	CA	85	107	912	57	69	558	0.67060	0.64490	0.61180
924	CA	88	106	912	60	71	597	0.68180	0.66980	0.65460
925	CA	90	113	960	59	68	589	0.65560	0.60180	0.61350
926	CA	96	137	910	62	71	633	0.64580	0.51820	0.69560
927	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.11	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.21	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.22	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.23	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.31	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.32	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.33	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.34	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.35	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.36	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.37	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.38	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320

DOLLAR VALUE SCHEDULE TABLE (continued)

		COINSURANCE MULTIPLIER								
3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
928.4	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.41	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.42	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.43	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.44	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.45	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.46	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.56	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.57	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.59	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.6	CA	88	106	912	60	71	597	0.68180	0.66980	0.65460
928.61	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.62	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.63	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.64	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.65	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.66	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.67	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.68	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.69	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.7	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.71	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.77	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.78	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.79	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.8	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.81	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.82	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.83	CA	96	130	950	61	70	625	0.63540	0.53850	0.65790
928.85	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.86	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
928.87	CA	95	130	939	61	72	604	0.64210	0.55380	0.64320
930	CA	91	128	928	62	76	597	0.68130	0.59380	0.64330
931	CA	101	121	1114	77	88	761	0.76240	0.72730	0.68310
932	CA	88	115	919	60	71	574	0.68180	0.61740	0.62460
933	CA	88	115	919	66	77	644	0.75000	0.66960	0.70080
934	CA	91	114	978	63	78	608	0.69230	0.68420	0.62170
935	CA	88	115	919	63	74	604	0.71590	0.64350	0.65720
936	CA	84	104	898	58	67	576	0.69050	0.64420	0.64140
937	CA	84	108	917	58	72	586	0.69050	0.66670	0.63900
938	CA	78	100	820	54	69	590	0.69230	0.69000	0.71950
939	CA	95	134	1011	64	79	652	0.67370	0.58960	0.64490
940	CA	102	121	947	70	79	686	0.68630	0.65290	0.72440
941	CA	107	141	1114	71	81	711	0.66360	0.57450	0.63820
942	CA	84	116	926	66	82	629	0.78570	0.70690	0.67930
943	CA	115	153	1165	74	81	694	0.64350	0.52940	0.59570
944	CA	106	139	1061	79	92	734	0.74530	0.66190	0.69180
945	CA	101	125	1006	65	76	659	0.64360	0.60800	0.65510
945.33	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
945.34	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
945.71	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
945.85	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
946	CA	101	125	906	68	82	685	0.67330	0.65600	0.75610
947	CA	105	137	906	72	81	700	0.68570	0.59120	0.77260
948	CA	101	125	1006	69	78	721	0.68320	0.62400	0.71670
949	CA	101	125	906	77	84	742	0.76240	0.67200	0.81900
950	CA	101	123	1014	70	82	676	0.69310	0.66670	0.66670
950.76	CA	95	134	1011	64	79	652	0.67370	0.58960	0.64490
951	CA	104	135	909	71	83	675	0.68270	0.61480	0.74260
952	CA	90	116	937	65	76	602	0.72220	0.65520	0.64250
953	CA	90	116	937	66	83	635	0.73330	0.71550	0.67770
954	CA	93	139	1011	65	83	658	0.69890	0.59710	0.65080
955	CA	89	124	966	64	82	653	0.71910	0.66130	0.67600
956	CA	93	119	955	63	81	618	0.67740	0.68070	0.64710
957	CA	93	119	955	69	86	657	0.74190	0.72270	0.68800

DOLLAR VALUE SCHEDULE TABLE (continued)

COINSURANCE MULTIPLIER

3-Digit		Out of Panel			In Panel					
Zip Code	State	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1 Ratio	Type 2 Ratio	Type 3 Ratio
958	CA	93	123	960	71	85	649	0.76340	0.69110	0.67600
959	CA	88	129	966	63	79	611	0.71590	0.61240	0.63250
960	CA	89	124	966	69	86	687	0.77530	0.69350	0.71120
961	CA	89	119	1011	82	104	820	0.92130	0.87390	0.81110
967	HI	79	101	902	79	90	749	1.00000	0.89110	0.83040
968	HI	79	101	902	79	90	749	1.00000	0.89110	0.83040
970	OR	92	119	953	70	80	703	0.76090	0.67230	0.73770
971	OR	92	119	953	70	80	703	0.76090	0.67230	0.73770
972	OR	92	120	956	70	80	703	0.76090	0.66670	0.73540
973	OR	89	121	941	72	85	702	0.80900	0.70250	0.74600
974	OR	88	120	944	71	83	695	0.80680	0.69170	0.73620
975	OR	88	120	941	72	86	705	0.81820	0.71670	0.74920
976	OR	86	115	941	69	84	678	0.80230	0.73040	0.72050
977	OR	88	120	941	70	84	694	0.79550	0.70000	0.73750
978	OR	85	107	858	64	76	652	0.75290	0.71030	0.75990
979	OR	82	110	793	63	79	656	0.76830	0.71820	0.82720
980	WA	110	131	1083	89	98	814	0.80910	0.74810	0.75160
981	WA	110	131	1082	89	98	814	0.80910	0.74810	0.75230
981.1	WA	110	131	1082	89	98	814	0.80910	0.74810	0.75230
982	WA	100	134	1011	81	95	814	0.81000	0.70900	0.80510
983	WA	102	134	1034	88	100	787	0.86270	0.74630	0.76110
984	WA	105	121	917	89	101	830	0.84760	0.83470	0.90510
985	WA	96	109	918	84	92	814	0.87500	0.84400	0.88670
986	WA	91	118	945	70	80	703	0.76920	0.67800	0.74390
988	WA	98	132	940	82	103	811	0.83670	0.78030	0.86280
989	WA	98	132	940	84	105	829	0.85710	0.79550	0.88190
990	WA	91	118	971	80	95	750	0.87910	0.80510	0.77240
991	WA	88	119	957	80	102	781	0.90910	0.85710	0.81610
992	WA	91	118	971	77	89	787	0.84620	0.75420	0.81050
993	WA	94	125	940	84	105	776	0.89360	0.84000	0.82550
994	WA	93	125	946	82	105	773	0.88170	0.84000	0.81710
995	AK	119	183	1233	109	154	953	0.91600	0.84150	0.77290
996	AK	120	177	1152	108	153	888	0.90000	0.86440	0.77080
997	AK	119	183	1233	109	154	953	0.91600	0.84150	0.77290
998	AK	120	177	1152	109	153	895	0.90830	0.86440	0.77690
999	AK	113	173	976	101	119	755	0.89380	0.68790	0.77360

INSTRUCTIONS FOR DENTAL INDUSTRY FACTORS TABLE

Whenever possible, factors from this Table should be used. If a group cannot be classified under this Table, occupational classifications must be made for each employee.

Examples of when factors from the Dental Industry Factors Table may not be used are:

a. When union, hourly or other lower-level employees are excluded from eligibility, unless there is a specific listing for that exclusion.

   Even when there is a listing, the make-up of the remaining group must be looked at for reasonableness. The listings in this Table assume that the group to be insured includes an "average" mix of non-union or salaried employees. If we are insuring mostly Officers of a company or Sales personnel, it is obvious that the factors in the Table are not adequate. To use the factors from the Table, there must be a fair mix of supervisory and/or office personnel, as well as Professional and Sales personnel.

   If in doubt, contact Group Underwriting for guidance.

b. When management, salaried, or other higher-level employees are excluded from eligibility, unless there is a specific listing for that exclusion.

c. When there is reason to believe that the group in question is not a "typical" group in that industry, refer to Group Underwriting. This occurs when certain "types" of employees normally expected in such a group are excluded because they are part-time, seasonal, etc.

   For example, all full-time employees of a restaurant may be eligible for coverage. However, the waiters, waitresses, bartenders, and dishwashers are routinely hired on a part-time basis, and are not eligible for coverage. This eliminates the unskilled class of employees who usually exhibit low utilization. Because of their higher level in the organization, the remaining employees who are eligible for coverage tend to exhibit higher utilization. The result is the potential for lower premium income with higher utilization.

   Another example is a company in the garment industry which states that they are a garment manufacturer. However, the actual production of the garment is sub-contracted to another firm. The unskilled class, which is usually prevalent in such cases is eliminated. The remaining eligible Insureds such as the designer, bookkeepers, sewers, cutters, etc., are all included in the other classes. This results in the potential for fewer insured persons and higher utilization.

d. "OCC" in the Table means that these are groups in which the occupational distribution and/or female percentages are so diverse that standardized factors have been impossible to determine or for which we do not yet have any experience to base a standardized factor.

There will be many instances in which a group overlaps several industries, for example, a manufacturing group which does its own trucking, warehousing, and wholesale distribution, or a Policyholder who owns several diverse companies. Weighted averages should be considered. Determine the number of eligible employees in each industry, and consult Group Underwriting for assistance.

If a case is Flex X, use a factor of 1.21 for employees and dependents instead of the usual occupation or SIC rating factors.

CODING

In addition to the four digits shown in the main Standard Industry Factor Table, include two additional numbers (preceded by a decimal point, for clarity).

5th Digit - Eligibility

"1" All full-time employees are eligible.

"2" Eligibility limitations which result in a larger than normal proportion of management and professional workers for that industry. (Examples: Union employees excluded; hourly workers excluded; only management and supervisory workers eligible; etc.)

"3" Eligibility limitations which result in a smaller than normal proportion of management and professional workers. (Examples: Opposite of "2" above.)

"4" Eligibility limitations which do not bias the occupational distribution of the group. (Examples: Only participants in the group medical plan are eligible, provided that the group medical plan itself does not restrict eligibility; specified divisions are excluded; etc.)

Note: Eligibility limits that exclude less than 10 percent of the total full-time work force can be ignored; code the group "1".

6th Digit - Rating method used

"1" Standard Industry Factor.

"2" Occupational Factor based on actual census.

"3" Standard Industry Factor, rated by areas.

"4" Occupational Factor based on actual census, rated by areas.

"5" Non-standard Factor (special exceptions), rated by areas.

"9" Non-standard Factor (special exceptions).

NAICS QUESTIONS

On some industries, additional information is needed in order to properly classify the group for rating purposes. Following are questions which need to be asked to determine the correct rating factors for the stated NAICS codes.

QUESTION #1--For NAICS 1311-1389

Are the occupations of the group:

a. Primarily blue-collar occupations, such as drillers, pumpers, roughnecks, roustabouts, etc.
b. Primarily white-collar and technical occupations, such as geologists, engineers, surveyors, loggers, seismic analysts, clerical and managerial.

If "a", validate as 1310.
If "b", validate as 1380.

QUESTION #2--For NAICS 4512-4581

Is this business:

a. A regularly scheduled passenger airline.
b. A chartered airline, cargo flying, flight instructions, or aircraft sales, rental or service.
c. Airport authority operations.

If "a", validate as 4510.
If "b", validate as 4520.
If "c", validate as 4580.

QUESTION #3--For NAICS 4899

Is this group a cable television franchise with no on-camera or original programming?

a. Yes.
b. No.

If "a", validate as 4810.
If "b", validate as 4833.

QUESTION #4--For NAICS 5012-5023, 5031-5052, 5072-5078, 5082-5085, 5087-5088, 5091-5094, 5111-5182, 5191-5199

Is this group primarily sales type positions, such as wholesale commodity brokers or traders, that does not include warehousing and trucking positions?

a. Yes.
b. No.

If "a", validate as 5095.
If "b", validate as code shown in the listing.

QUESTION #6–For NAICS 5812-5813

Which best describes this business?

a. Combination restaurant and auto service, or truck stop.
b. Restaurant serving both food and liquor, but liquor is not the primary income.
c. Restaurant serving food, but no alcoholic beverages.
d. Bar, nightclub or lounge, where liquor is the primary income.

If "a", validate as 5810.
If "b", validate as 5811.
If "c", validate as 5812.
If "d", validate as 5813.

NAICS QUESTIONS (continued)

QUESTION #7--For NAICS 6510-6553

Which best describes this group?

a. Real estate management with at least 30 percent blue-collar occupations such as janitors, grounds keepers, maids and maintenance engineers.
b. Real estate management with less than 30 percent blue-collar occupations, real estate management and administration only, or real estate management groups with union employees excluded.
c. Real estate developers including construction planning, subdividers and land development. (If the group operates or manages existing properties, use "a" or "b" above.)
d. Real estate brokers and agents only.

If "a", validate as 6510.
If "b", validate as 6500-21.
If "c", validate as 6550.
If "d", validate as 6530.

QUESTION #8--For NAICS 6712-6719

Is this group the holding company central offices only? (Employees of subsidiaries are not included.)

a. Yes.
b. No.

If "a", validate as 6700.
If "b", use the appropriate code for the main subsidiary's business.

QUESTION #9--For NAICS 8011, 8041-8049

Are there at least 50 percent non-physicians (nurses, receptionists, medical technicians, etc.) in this group?
a. Yes.
b. No.

If "a", validate as 8010-11.
If "b", validate as 8010-21 (rate by occupation).

QUESTION #10–For NAICS 5944, 8021

Consult the Home Office for appropriate Employee and Dependent Industry Factor. This is not required in the states of Florida and New York. For Florida and New York, determine the Employee and Dependent Industry Factor by Occupation. Enter the female and occupation factors supplies by the Home Office.

QUESTION #11--For NAICS 8111

Is this group a governmentally subsidized legal services corporation for low income clients?

a. Yes.
b. No.

If "a", validate as 8120.
If "b", validate as 8110.

NAICS QUESTIONS (continued)

QUESTION #13–For NAICS 5063-5065, 5099, 5712-5719, does this group:

a. Consist of Manufacturing Reps, Brokers and Traders, where most occupations are sales?
b. Consist of Manufacturing Reps, Brokers and Traders, where Union is excluded or other code 2 carve-outs?
c. Consist primarily of interior decorators or designers?
d. Contain a normal wholesale/retail group occupational distribution?

If "a", validate as 5095-11.
If "b", validate as 5095-21.
If "c", validate as 7300.
If "d" and NAICS 5063, 5064, or 5065, validate as 5060.
If "d" and NAICS 5712, 5713, 5714, or 5719, validate as 5700.

QUESTION #15–For NAICS 92111-92812

Is this group:

a. Federal Government?
b. State Government?
c. Local Government?
d. Police and Firefighters Only?
e. Housing Authorities?
f. Parks and Recreation Districts?
g. Planning Councils, Planning Agencies?

If "a", validate as 9100.
If "b", validate as 9210.
If "c", validate as 9220.
If "d", validate as 9221.
If "e", validate as 9500.
If "f", validate as 9810.
If "g", validate as 9820.
If none are selected, validate as 9890.

QUESTION #17–For NAICS 7991, 7992, 7997, 7999, and 8641

Which of the following best describes this business?

a. Spa services(massages, manicures/pedicures, hair styling, facials) are the primary source of income for this business.
b. The majority of this company's business is in providing physical fitness facilities to customers or members.
c. This company is a members only country club and/or golf facility.
d. None of the above.

If "a", validate as 7230.
If "b", validate as 7991.
If "c", validate as 7970.
If "d", validate as 7990 (rate by occupation).

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	AGRICULTURAL, FORESTRY, FISHING, HUNTING, AND TRAPPING									
0100	Agricultural Production - Crops	0.99	1.16	OCC	OCC	OCC	OCC	0.99	1.16	
0200	Agricultural Production - Livestock	0.76	0.84	OCC	OCC	OCC	OCC	0.76	0.84	
0711	Soil Preparation and Crop Services	0.89	1.00	OCC	OCC	OCC	OCC	0.89	1.00	
0742	Veterinary Services	1.08	1.14	OCC	OCC	OCC	OCC	1.08	1.14	
0780	Landscape and Horticulture Services	0.96	1.00	OCC	OCC	OCC	OCC	0.96	1.00	
0790	Miscellaneous Agricultural Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
0800	Forestry	0.92	0.97	OCC	OCC	OCC	OCC	0.92	0.97	
0920	Fish Hatcheries and Preserves	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
0970	Commercial Fishing, Hunting, Trapping, and Game Propagation	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
	MINING									
1000	Metal Mining	0.88	0.95	OCC	OCC	OCC	OCC	0.88	0.95	
1100	Anthracite Mining	0.83	0.90	OCC	OCC	OCC	OCC	0.83	0.90	
1200	Bituminous Coal and Lignite (Surface) Mining	0.74	0.89	OCC	OCC	OCC	OCC	0.74	0.89	
1310	Oil and Gas Extraction, Primarily Blue-Collar Occupations	0.86	0.94	OCC	OCC	OCC	OCC	0.86	0.94	
1380	Oil and Gas Exploration, Primarily White-Collar and Technical Occupations	1.09	1.17	OCC	OCC	OCC	OCC	1.09	1.17	
1400	Non-Metallic Minerals, Except Fuels	0.93	1.03	OCC	OCC	OCC	OCC	0.93	1.03	
	CONTRACT CONSTRUCTION									
1500	Contract Construction (All Types)-Union Excluded or Other Code 2 Carve-Outs	OCC	OCC	1.02	1.15	OCC	OCC	OCC	OCC	
1510	General Building Contractors	0.99	1.07	OCC	OCC	OCC	OCC	0.99	1.07	
1600	Heavy Construction, Except Building	0.85	0.97	OCC	OCC	OCC	OCC	0.85	0.97	
1710	Plumbing, Heating, Air-Conditioning	0.86	0.98	OCC	OCC	0.84	0.95	0.86	0.98	
1720	Painting and Paper Hanging	0.86	0.98	OCC	OCC	0.84	0.95	0.86	0.98	
1730	Electrical Work	0.87	0.99	OCC	OCC	0.82	0.94	0.87	0.99	
1740	Masonry, Stonework, and Plastering	0.78	0.90	OCC	OCC	0.78	0.90	0.78	0.90	
1750	Carpentry and Floor Work	0.85	0.98	OCC	OCC	0.84	0.95	0.85	0.98	
1760	Roofing, Siding, and Sheet Metal Work	0.82	0.94	OCC	OCC	0.82	0.94	0.82	0.94	
1770	Concrete Work	0.82	0.95	OCC	OCC	0.82	0.95	0.82	0.95	
1793	Glass and Glazing Work	0.86	0.99	OCC	OCC	0.84	0.95	0.86	0.99	
1796	Installation or Erection of Building Equipment	0.86	0.97	OCC	OCC	0.84	0.95	0.86	0.97	
	MANUFACTURING									
2010	Meat Products	0.60	0.61	1.03	1.03	0.60	0.61	0.60	0.61	
2040	Grain Mill Products	0.86	0.95	1.09	1.09	0.84	0.86	0.86	0.95	
2090	Miscellaneous Food and Kindred Products	0.89	0.96	1.08	1.08	0.86	0.87	0.89	0.96	
2100	Tobacco Products	0.92	1.00	1.09	1.09	0.87	0.87	0.92	1.00	
2200	Textile Mill Products	0.94	0.89	1.09	1.09	0.86	0.81	0.94	0.89	
2300	Apparel and Other Textile Products	0.99	0.93	1.13	1.13	0.93	0.87	0.99	0.93	
2410	Lumber and Wood Products	0.87	0.93	1.10	1.10	0.84	0.87	0.87	0.93	
2490	Miscellaneous Wood Products, Except Furniture and Fixtures	0.83	0.86	1.09	1.09	0.78	0.81	0.83	0.86	
2500	Furniture and Fixtures, Cabinet Making	0.91	0.98	1.09	1.09	0.90	0.91	0.91	0.98	
2600	Paper and Allied Products	0.92	0.87	1.11	1.11	0.92	0.87	0.92	0.87	
2710	Newspapers, Books, and Periodicals Publishing	1.10	1.10	1.12	1.12	0.87	0.87	1.10	1.10	
2750	Printing, Lithography, Engraving Bookbinding, and Typesetting	0.99	1.06	1.09	1.09	0.87	0.87	0.99	1.06	
2830	Pharmaceutical Manufacturing, Soaps and Detergents, Cosmetics and Toiletries, Paints	1.03	1.04	1.09	1.09	0.86	0.87	1.03	1.04	
2870	Agricultural Chemicals	0.94	0.95	1.09	1.09	0.86	0.87	0.94	0.95	
2890	Miscellaneous Chemical Products	1.05	1.06	1.09	1.09	0.86	0.87	1.05	1.06	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	MANUFACTURING (Continued)									
2900	Petroleum and Coal Products	1.04	1.08	1.08	1.08	0.83	0.87	1.04	1.08	
3000	Rubber and Misc. Plastics Products	0.88	0.97	1.08	1.14	0.88	0.87	0.88	0.97	
3100	Leather and Leather Products	1.04	0.90	1.09	1.09	0.92	0.87	1.04	0.90	
3200	Stone, Clay, and Glass Products	0.90	0.88	1.08	1.08	0.82	0.80	0.90	0.88	
3300	Primary Metals Industries	0.84	0.87	1.11	1.04	0.81	0.85	0.84	0.87	
3400	Fabricated Metal Products	0.85	0.96	1.06	1.05	0.79	0.93	0.85	0.96	
3520	Farm and Garden Machinery	0.88	0.88	1.09	1.09	0.85	0.85	0.88	0.88	
3530	Construction and Related Machinery	1.02	1.03	1.09	1.09	0.85	0.87	1.02	1.03	
3540	Metalworking Machinery	1.02	1.02	1.11	1.11	0.85	0.87	1.02	1.02	
3570	Computer and Office Equipment	1.14	1.14	1.14	1.14	0.85	0.87	1.14	1.14	
3590	Miscellaneous Industrial Machinery, Except Electrical	0.97	1.02	1.09	1.09	0.85	0.87	0.97	1.02	
3600	Electronic and Other Electric Equipment	1.06	1.06	1.09	1.09	0.88	0.87	1.06	1.06	
3710	Motor Vehicles and Equipment	0.94	0.92	1.09	1.09	0.84	0.85	0.94	0.92	
3720	Aircraft and Parts	1.05	0.99	1.09	1.09	0.84	0.87	1.05	0.99	
3790	Miscellaneous Transportation - Ships, Boats, Railroads, Bicycles, Trailers	0.92	0.90	1.09	1.09	0.84	0.83	0.92	0.90	
3800	Engineering, Scientific, and Medical Instruments and Related Products	1.02	1.01	1.15	1.11	0.88	0.87	1.02	1.01	
3910	Jewelry, Silverware, and Plated Ware	1.16	1.10	1.24	1.10	0.88	0.87	1.16	1.10	
3920	Miscellaneous Manufacturing Industries	1.01	0.96	1.12	1.12	0.88	0.82	1.01	0.96	
	TRANSPORTATION, COMMUNICATION AND PUBLIC UTILITIES									
4000	Railroad Transportation	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4110	Local and Interurban Passenger Transit	0.98	0.96	OCC	OCC	OCC	OCC	0.98	0.96	
4180	Ambulance Service	0.96	0.92	OCC	OCC	OCC	OCC	0.96	0.92	
4200	Trucking and Warehousing	0.85	0.86	0.99	0.98	0.80	0.81	0.85	0.86	
4210	Truck Driver Training	0.97	0.96	OCC	OCC	OCC	OCC	0.97	0.96	
4300	U.S. Postal Service	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4400	Water Transportation	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4510	Regularly Scheduled Passenger Airlines	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4520	Charter Aircraft, Cargo Flying, Sales/Rental/Service of Aircraft, Private Terminals	1.10	1.12	OCC	OCC	OCC	OCC	1.10	1.12	
4580	Airport and Seaport Authorities	1.02	1.02	OCC	OCC	OCC	OCC	1.02	1.02	
4600	Pipelines, Except Natural Gas	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4722	Passenger Transportation Arrangement	1.16	1.09	OCC	OCC	OCC	OCC	1.16	1.09	
4723	Freight Transportation Arrangement	1.00	0.95	OCC	OCC	OCC	OCC	1.00	0.95	
4780	Freight and Cargo Handling - Packing, Weighing, Loading (primarily Blue-Collar Workers)	0.93	0.93	OCC	OCC	OCC	OCC	0.93	0.93	
4790	Other Transportation Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
4810	Telephone, Telegraph, Cable TV Services	1.01	0.95	OCC	OCC	OCC	OCC	1.01	0.95	
4832	Radio Broadcasting Stations	1.08	1.04	OCC	OCC	OCC	OCC	1.08	1.04	
4833	Television Broadcasting Stations	1.08	1.03	OCC	OCC	OCC	OCC	1.08	1.03	
4910	Electric Services	1.10	1.14	OCC	OCC	OCC	OCC	1.10	1.14	
4920	Gas Production and Distribution	0.95	1.05	OCC	OCC	OCC	OCC	0.95	1.05	
4940	Water Supply	1.05	1.15	OCC	OCC	OCC	OCC	1.05	1.15	
4950	Sanitary Services	0.84	0.93	OCC	OCC	OCC	OCC	0.84	0.93	
4970	Irrigation Systems, Steam and Air-Conditioning Supply	0.86	0.91	OCC	OCC	OCC	OCC	0.86	0.91	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11		EXT .21		EXT .31		EXT .41		Q#
		EE	DEP	EE	DEP	EE	DEP	EE	DEP	
	WHOLESALE AND RETAIL TRADE									
5030	Wholesale and Retail Hardware and Building Supplies	0.95	1.04	1.11	1.12	OCC	OCC	0.95	1.04	
5060	Wholesale Electronic and Electrical Parts, Equipment and Supplies, Monitoring and Communications Systems	1.02	1.08	1.11	1.12	OCC	OCC	1.02	1.08	
5081	Business Office Equipment and Supplies, Not Primarily Computers	1.03	1.09	1.14	1.15	OCC	OCC	1.03	1.09	
5086	Medical, Dental, and Hospital Equipment and Supplies	1.00	1.07	1.11	1.12	OCC	OCC	1.00	1.07	
5089	Other Machinery and Equipment, Metal Products Industrial Supplies, Scrap Metal Recycling, Plumbing, Heating and Air Conditioning Supplies	0.95	1.03	1.08	1.09	OCC	OCC	0.95	1.03	
5095	Manufacturers Representatives, Lumber, Metal, Food and Other Wholesale Commodity Brokers/Traders (Occps. Should Be Mostly Sales and White Collar)	1.04	1.11	1.11	1.12	OCC	OCC	1.04	1.11	
5110	Paper and Paper Products	1.13	1.14	1.13	1.14	OCC	OCC	1.13	1.14	
5130	Apparel, Piece Goods, and Notions	0.93	0.96	1.14	1.15	OCC	OCC	0.93	0.96	
5140	Groceries and Related Products, Farm-Product Raw Materials, and Tobacco Products	0.95	0.98	1.14	1.15	OCC	OCC	0.95	0.98	
5160	Drugs, Proprietaries, and Sundries	1.04	1.07	1.14	1.15	OCC	OCC	1.04	1.07	
5180	Beer, Wine, and Distilled Spirits	0.85	0.86	1.15	1.16	OCC	OCC	0.85	0.86	
5190	Miscellaneous Wholesale Goods, Athletic Equipment, Toys and Hobby Goods, Ceramics, Art Supplies, Plastics and Giftware	0.95	0.97	1.14	1.15	OCC	OCC	0.95	0.97	
5260	Retail Nurseries and Garden Stores	0.92	0.98	OCC	OCC	OCC	OCC	0.92	0.98	
5300	General Merchandise Stores	0.92	0.87	OCC	OCC	OCC	OCC	0.92	0.87	
5400	Food Stores	0.86	0.96	1.04	1.08	OCC	OCC	0.86	0.96	
5500	Automotive Dealers	0.98	1.02	1.06	1.08	OCC	OCC	0.98	1.02	
5530	Auto and Home Supply Stores	0.91	0.94	OCC	OCC	OCC	OCC	0.91	0.94	
5540	Gasoline Service Stations	0.86	0.90	1.02	1.05	OCC	OCC	0.86	0.90	
5600	Apparel and Accessory Stores	1.05	1.10	1.22	1.28	OCC	OCC	1.05	1.10	
5700	Furniture and Homefurnishing Stores	0.93	1.08	OCC	OCC	OCC	OCC	0.93	1.08	
5810	Truck Stops, Other Combination Restaurant and Auto Service	0.95	0.91	1.03	0.99	OCC	OCC	0.95	0.91	6
5811	Restaurants, Eating Places, Liquor Service But Not Primary Income	1.00	0.93	1.03	0.99	OCC	OCC	1.00	0.93	6
5812	Eating Places, Liquor Not Served	0.88	0.87	0.91	0.91	OCC	OCC	0.88	0.87	6
5813	Drinking Places (Alcoholic Beverages), Bars, Nightclubs	0.99	0.94	1.06	1.01	OCC	OCC	0.99	0.94	6
5920	Liquor Stores	1.04	1.05	OCC	OCC	OCC	OCC	1.04	1.05	
5944	Jewelry Stores	1.18	1.20	OCC	OCC	OCC	OCC	1.18	1.20	10
5961	Catalog and Mail-Order Houses	0.94	0.97	OCC	OCC	OCC	OCC	0.94	0.97	
5962	Merchandising Machine Operators	0.90	0.93	OCC	OCC	OCC	OCC	0.90	0.93	
5980	Fuel Dealers	0.96	1.01	OCC	OCC	OCC	OCC	0.96	1.01	
5992	Florists	1.08	1.05	OCC	OCC	OCC	OCC	1.08	1.05	
5999	Miscellaneous Retail Stores	0.98	1.00	1.04	1.08	OCC	OCC	0.98	1.00	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	FINANCE, INSURANCE, AND REAL ESTATE									
6000	Banks	1.21	1.18	OCC	OCC	OCC	OCC	1.21	1.18	
6120	Savings and Loans, Credit Unions, Small Lenders, Other Credit Institutions	1.09	1.05	OCC	OCC	OCC	OCC	1.09	1.05	
6200	Security and Commodity Brokers	1.15	1.11	OCC	OCC	OCC	OCC	1.15	1.11	
6360	Title Insurance	1.17	1.13	OCC	OCC	OCC	OCC	1.17	1.13	
6390	Insurance Carriers - Life, Accident and Health, Fire and Casualty, and Pensions	1.19	1.14	OCC	OCC	OCC	OCC	1.19	1.14	
6400	Insurance Agents, Brokers, and Service	1.14	1.09	OCC	OCC	OCC	OCC	1.14	1.09	
6500	Real Estate - Union Excluded, Management Only or Less Than 30 Percent Blue Collar Occupations	OCC	OCC	1.10	1.00	OCC	OCC	OCC	OCC	
6510	Real Estate Operators and Lessors With at Least 30 Percent Blue Collar Employees	1.04	1.02	OCC	OCC	OCC	OCC	1.04	1.02	7
6530	Real Estate - Agents and Brokers Only	1.23	1.18	OCC	OCC	OCC	OCC	1.23	1.18	7
6550	Subdividers and Developers	1.15	1.07	OCC	OCC	OCC	OCC	1.15	1.07	7
6590	Real Estate Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
6700	Holding Offices	1.21	1.16	OCC	OCC	OCC	OCC	1.21	1.16	
	SERVICE									
7000	Hotels and Other Lodging Places	0.94	1.01	1.11	1.21	OCC	OCC	0.94	1.01	
7210	Laundry, Cleaning, and Garment Services	0.88	0.93	OCC	OCC	OCC	OCC	0.88	0.93	
7230	Beauty Shops	1.14	1.12	OCC	OCC	OCC	OCC	1.14	1.12	
7240	Barber shops	1.01	1.09	OCC	OCC	OCC	OCC	1.01	1.09	
7260	Funeral Service and Crematories	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7299	Miscellaneous Personal Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7300	Interior Decorating or Design, Designing Displays	1.21	1.25	OCC	OCC	OCC	OCC	1.21	1.25	
7310	Advertising	1.04	1.04	OCC	OCC	OCC	OCC	1.04	1.04	
7330	Miscellaneous Business Office Services	0.96	1.01	OCC	OCC	OCC	OCC	0.96	1.01	
7340	Services to Buildings	0.88	0.92	1.03	1.06	OCC	OCC	0.88	0.92	
7360	Personnel Supply Services	1.10	1.11	OCC	OCC	OCC	OCC	1.10	1.11	
7370	Computer and Data Processing Services	1.01	1.01	OCC	OCC	OCC	OCC	1.01	1.01	
7392	Business Management Consulting, Job Evaluation and Counseling	1.05	1.06	OCC	OCC	OCC	OCC	1.05	1.06	
7394	Equipment (Other Than Automobile) Rental and Leasing	0.95	0.99	OCC	OCC	OCC	OCC	0.95	0.99	
7395	Commercial Photography and Art, Photography Studios, and Film Processing	1.01	1.01	OCC	OCC	OCC	OCC	1.01	1.01	
7510	Automotive Rentals, No Drivers	0.97	1.02	OCC	OCC	OCC	OCC	0.97	1.02	
7520	Automobile Parking	0.95	1.06	OCC	OCC	OCC	OCC	0.95	1.06	
7530	Automobile Repair Shops	0.86	0.94	0.96	1.05	OCC	OCC	0.86	0.94	
7540	Car Washes	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7600	Miscellaneous Repair Services	1.00	1.07	OCC	OCC	OCC	OCC	1.00	1.07	
7810	Motion Picture Production, Distribution, and Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7830	Motion Picture Theaters	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7930	Casinos, Gambling Places	0.99	0.95	OCC	OCC	OCC	OCC	0.99	0.95	
7970	Golf and Country Clubs	0.95	1.00	OCC	OCC	OCC	OCC	0.95	1.00	
7990	Miscellaneous Amusement, Recreation Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
7991	Physical Fitness Facilities	0.97	1.00	OCC	OCC	OCC	OCC	0.97	1.00	17
8010	Offices and Clinics of Physicians and Other Medical Practitioners At Least 50 Non-Physicians (Nurses, Receptionists, Med-tech, etc.). Otherwise Treat as a Carve-out.	1.13	1.09	OCC	OCC	OCC	OCC	1.13	1.09	
8020	Offices of Dentists	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	10
8040	Mental Health Centers or Clinics - Outpatient Only	1.02	1.02	OCC	OCC	OCC	OCC	1.02	1.02	
8050	Convalescent Hospitals, Nursing Homes (For Residential Retirement Communities Use 8300)	0.93	0.89	OCC	OCC	OCC	OCC	0.93	0.89	

DENTAL INDUSTRY FACTORS TABLE

VALID	DESCRIPTION	EXT .11 EE	EXT .11 DEP	EXT .21 EE	EXT .21 DEP	EXT .31 EE	EXT .31 DEP	EXT .41 EE	EXT .41 DEP	Q#
	SERVICE (Continued)									
8060	Medical and Surgical Hospitals (Acute, Short-Term Care)	1.08	1.09	OCC	OCC	OCC	OCC	1.08	1.09	
8063	Psychiatric Hospitals, Hospitals for Mentally Disabled	1.00	0.96	OCC	OCC	OCC	OCC	1.00	0.96	
8070	Medical and Dental Laboratories	1.15	1.16	OCC	OCC	OCC	OCC	1.15	1.16	
8080	Outpatient Health Services - Counseling; Blood Banks; Private Nursing: Physical, Occupational or Speech Therapy; Dialysis, Hearing, Orthotic, and Prosthetic Centers	1.11	1.09	OCC	OCC	OCC	OCC	1.11	1.09	
8090	Other Health Services	0.98	0.94	OCC	OCC	OCC	OCC	0.98	0.94	
8110	Law Firms, Law Offices	1.12	1.18	OCC	OCC	OCC	OCC	1.12	1.18	
8120	Legal Service Corporations-Governmentally Subsidized Legal Services Low Income Clients	1.03	1.07	OCC	OCC	OCC	OCC	1.03	1.07	
8200	Schools, Colleges-This group should consist primarily of teachers but also include some blue-collar support personnel. If support personnel (bus drivers, custodians, cafeteria workers, etc.) are not included, use 8200.21	1.17	1.16	1.23	1.22	1.11	1.06	1.17	1.16	
8210	Educational Institutes and Foundations Libraries, Other Educational Service Groups That Do Not Consist Primarily of Teachers	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
8299	Schools and Educational Services	1.04	1.05	OCC	OCC	OCC	OCC	1.04	1.05	
8300	Social Services	0.99	0.91	OCC	OCC	OCC	OCC	0.99	0.91	
8410	Museums, Art Galleries, Botanical and Zoological Gardens	1.08	1.04	OCC	OCC	OCC	OCC	1.08	1.04	
8610	Membership Organizations	1.12	1.18	OCC	OCC	OCC	OCC	1.12	1.18	
8660	Religious Organizations	1.10	1.21	OCC	OCC	OCC	OCC	1.10	1.21	
8670	Other Religious, Charitable, Political, and Fund Raising Organizations' Administrative Staff	1.14	1.28	OCC	OCC	OCC	OCC	1.14	1.28	
8910	Engineering and Architectural Services, Design, Graphic Art	1.08	1.16	OCC	OCC	OCC	OCC	1.08	1.16	
8920	Scientific Research	1.12	1.14	OCC	OCC	OCC	OCC	1.12	1.14	
8930	Public Accounting, Auditing	1.07	1.13	OCC	OCC	OCC	OCC	1.07	1.13	
8940	Technical Field Services Such as Surveying, Environmental Testing, Inspecting, Hazardous Waste Management, Analytical Labs	0.97	1.03	OCC	OCC	OCC	OCC	0.97	1.03	
	PUBLIC ADMINISTRATION									
8990	Services	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
9100	Federal Government	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
9210	State Government	OCC	OCC	OCC	OCC	OCC	OCC	OCC	OCC	
9220	Local Government (If Police and/or Fire Departments Are Excluded Use 9220.41)	0.99	1.06	OCC	OCC	OCC	OCC	0.99	1.06	
9221	Police and Firefighters Only	1.01	1.10	OCC	OCC	OCC	OCC	1.01	1.10	
9500	housing Authorities (At Least 30 Percent Blue-Collar Maintenance Type Occupations)	0.91	0.89	OCC	OCC	OCC	OCC	0.91	0.89	
9810	Parks and Recreation Districts	0.93	1.00	OCC	OCC	OCC	OCC	0.93	1.00	
9820	Planning Councils, Planning Agencies	1.09	1.16	OCC	OCC	OCC	OCC	1.09	1.16	

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
0100	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0200	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0711	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0742	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0780	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0790	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0800	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0920	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
0970	0.911	1.076	0.984	1.021	1.056	0.943	0.938	1.052	1.022
1000	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1100	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1200	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1310	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1380	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1400	0.822	1.120	1.000	0.813	1.048	1.075	0.940	1.065	0.867
1500	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1510	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1600	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1710	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1720	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1730	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1740	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1750	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1760	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1770	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1793	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
1796	0.877	1.122	0.960	0.946	1.051	0.990	0.978	1.020	1.000
2010	0.956	1.328	0.700	0.996	1.244	0.789	0.965	1.054	0.756
2040	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2090	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2100	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2200	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2300	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2410	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2490	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2500	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2600	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2710	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2750	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2830	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2870	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2890	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
2900	0.955	1.077	0.953	0.988	1.042	0.973	0.933	1.060	1.000
3000	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3100	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3200	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3300	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3400	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3520	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3530	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3540	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3570	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3590	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3600	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3710	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
3720	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3790	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3800	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3910	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
3920	0.906	1.100	0.963	0.959	1.034	0.998	0.971	1.034	0.911
4000	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4110	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4180	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4200	0.764	1.195	0.964	0.867	1.129	0.968	0.927	1.046	1.222
4210	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4300	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4400	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4510	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4520	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4580	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4600	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4722	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4723	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4780	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4790	0.762	1.171	0.990	0.784	1.053	1.085	0.863	1.034	2.000
4810	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4832	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4833	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4890	0.923	1.139	0.912	0.992	1.059	0.958	0.960	1.010	1.311
4910	1.117	0.810	1.112	1.137	0.829	1.075	1.038	0.986	0.778
4920	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
4940	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
4950	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
4970	0.906	1.027	1.036	0.900	1.031	1.035	0.956	1.032	1.089
5030	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5060	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5081	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5086	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5089	0.890	0.998	1.076	0.950	1.034	1.002	0.956	1.016	1.289
5095	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5110	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5130	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5140	0.849	1.158	0.944	0.867	1.059	1.030	0.978	1.036	0.822
5160	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5180	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5190	0.928	1.056	0.992	0.983	0.975	1.035	0.973	1.020	1.044
5260	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5300	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5400	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5500	0.880	1.076	1.005	0.975	1.028	0.993	0.973	1.042	0.800
5530	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5540	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5600	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5700	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5810	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5811	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5812	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5813	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5920	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5944	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
5961	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5962	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5980	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5992	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
5999	0.881	1.151	0.929	0.934	1.081	0.970	0.984	1.028	0.844
6000	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
6120	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
6200	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
6360	1.055	0.884	1.079	1.041	0.949	1.022	1.035	0.954	1.156
6390	1.055	0.884	1.079	1.041	0.949	1.022	1.035	0.954	1.156
6400	1.055	0.884	1.079	1.041	0.949	1.022	1.035	0.954	1.156
6500	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6510	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6530	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6550	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6590	0.839	1.033	1.076	0.905	1.025	1.037	0.982	1.034	0.800
6700	1.082	0.961	0.983	1.075	1.003	0.955	1.031	0.960	1.133
7000	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7210	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7230	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7240	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7260	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7299	0.778	1.140	1.010	0.813	1.174	0.960	0.834	1.151	1.000
7300	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7310	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7330	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7340	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7360	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7370	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7392	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7394	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7395	0.932	1.039	1.006	0.963	1.011	1.015	1.009	0.992	1.000
7510	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7520	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7530	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7540	0.971	1.126	0.893	0.983	0.989	1.020	1.035	0.992	0.733
7600	0.936	0.898	1.146	1.075	1.177	0.803	0.949	1.054	0.933
7810	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7830	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7930	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7970	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7990	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
7991	0.904	1.086	0.978	0.913	0.963	1.090	0.971	1.046	0.778
8010	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8020	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8040	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8050	0.833	1.112	1.000	0.830	1.129	0.990	0.902	1.067	1.222
8060	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8063	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8070	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8080	0.926	1.016	1.034	0.846	1.039	1.060	0.900	1.014	1.844
8090	1.057	0.954	1.007	1.004	0.980	1.015	1.011	0.990	1.022
8110	1.079	0.891	1.056	1.079	0.885	1.055	1.064	0.956	0.822
8120	1.079	0.891	1.056	1.079	0.885	1.055	1.064	0.956	0.822
8200	1.123	0.909	1.008	1.075	0.961	0.995	1.029	0.978	0.956

DENTAL INDUSTRY CLAIM DISPERSION FACTORS TABLE

VALID	EMPLOYEE			SPOUSE			CHILD		
SIC	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3	Type 1	Type 2	Type 3
8210	1.123	0.909	1.008	1.075	0.961	0.995	1.029	0.978	0.956
8299	1.123	0.909	1.008	1.075	0.961	0.995	1.029	0.978	0.956
8300	0.943	1.072	0.966	0.900	1.093	0.980	0.951	1.028	1.178
8410	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8610	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8660	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8670	0.893	0.981	1.092	0.929	0.910	1.124	0.918	1.048	1.289
8910	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8920	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8930	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8940	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
8990	1.120	0.903	1.016	1.095	0.904	1.027	1.091	0.933	0.867
9100	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9210	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9220	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9221	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9500	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9810	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9820	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956
9890	1.098	0.932	1.002	1.087	0.963	0.983	1.047	0.962	0.956

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
11-AGRICULTURAL, FORESTRY, FISHING AND HUNTING				
111-	Crop Production			
1111-	Oilseed and Grain Farming			
11111	Soybean Farming	0100	0100	
11112	Oilseed (except Soybean) Farming	0100	0100	
11113	Dry Pea and Bean Farming	0100	0100	
11114	Wheat Farming	0100	0100	
11115	Corn Farming	0100	0100	
11116	Rice Farming	0100	0100	
11119	Other Grain Farming	0100	0100	
111191	Oilseed and Grain Combination Farming	0100	0100	
111199	All Other Grain Farming	0100	0100	
1112-	Vegetable and Melon Farming			
11121	Vegetable and Melon Farming	0100	0100	
111211	Potato Farming	0100	0100	
111219	Other Vegetable (except Potato) and Melon Farming	0100	0100	
1113-	Fruit and Tree Nut Farming			
11131	Orange Groves	0100	0100	
11132	Citrus (except Orange) Groves	0100	0100	
11133	Noncitrus Fruit and Tree Nut Farming	0100	0100	
111331	Apple Orchards	0100	0100	
111332	Grape Vineyards	0100	0100	
111333	Strawberry Farming	0100	0100	
111334	Berry (except Strawberry) Farming	0100	0100	
111335	Tree Nut Farming	0100	0100	
111336	Fruit and Tree Nut Combination Farming	0100	0100	
111339	Other Noncitrus Fruit Farming	0100	0100	
1114-	Greenhouse, Nursery and Floriculture Production			
11141	Food Crops Grown Under Cover	0100	0100	
111411	Mushroom Production	0100	0100	
111419	Other Food Crops Grown Under Cover	0100	0100	
11142	Nursery and Floriculture Production	0100	0100	
111421	Nursery and Tree Production	0100	0100	
111422	Floriculture Production	0100	0100	
1119-	Other Crop Farming			
11191	Tobacco Farming	0100	0100	
11192	Cotton Farming	0100	0100	
11193	Sugarcane Farming	0100	0100	
11194	Hay Farming	0100	0100	
11199	All Other Crop Farming	0100	0100	
111991	Sugar Beet Farming	0100	0100	
111992	Peanut Farming	0100	0100	
111998	All Other Miscellaneous Crop Farming	0100	0100	
112-	Animal Production			
1121-	Cattle Ranching and Farming			
11211	Beef Cattle Ranching and Farming, including Feedlots	0200	0200	
112111	Beef Cattle Ranching and Farming	0200	0200	
112112	Cattle Feedlots	0200	0200	
11212	Dairy Cattle and Milk Production	0200	0200	
1122-	Hog and Pig Farming			
11221	Hog and Pig Farming	0200	0200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
1123-	Poultry and Egg Production			
11231	Chicken Egg Production	0200	0200	
11232	Broilers & Other Meat-Type Chicken Production	0200	0200	
11233	Turkey Production	0200	0200	
11234	Poultry Hatcheries	0200	0200	
11239	Other Poultry Production	0200	0200	
1124-	Sheep and Goat Farming			
11241	Sheep Farming	0200	0200	
11242	Goat Farming	0200	0200	
1125-	Animal Aquaculture			
11251	Animal Aquaculture	0200	0200	
112511	Finfish Farming and Fish Hatcheries	0920	0920	
112512	Shellfish Farming	0970	0970	
112519	Other Animal Aquaculture	0200	0200	
1129-	Other Animal Production			
11291	Apiculture	0200	0200	
11292	Horse and Other Equine Production	0200	0200	
11293	Fur-Bearing Animal and Rabbit Production	0200	0200	
11299	All Other Animal Production	0200	0200	
113-	Forestry and Logging			
1131-	Timber Tract Operations			
11311	Timber Tract Operations	0800	0800	
1132-	Forest Nurseries and Gathering of Forest Products			
11321	Forest Nurseries and Gathering of Forest Products	0800	0800	
1133-	Logging			
11331	Logging	2410	2410	
114-	Fishing, Hunting and Trapping			
1141-	Fishing			
11411	Fishing	0970	0970	
114111	Finfish Fishing	0970	0970	
114112	Shellfish Fishing	0970	0970	
114119	Other Marine Fishing	0970	0970	
1142-	Hunting and Trapping			
11421	Hunting and Trapping	0970	0970	
115-	Support Activities for Agriculture and Forestry			
1151-	Support Activities for Crop Production			
11511	Support Activities for Crop Production	0711	0711	
115111	Cotton Ginning	0711	0711	
115112	Soil Preparation, Planting and Cultivating	0711	0711	
115113	Crop Harvesting, Primarily by Machine	0711	0711	
115114	Postharvest Crop Activities (except Cotton Ginning)	0711	0711	
115115	Farm Labor Contractors and Crew Leaders	0790	0790	
115116	Farm Management Services	0790	0790	
1152-	Support Activities for Animal Production			
11521	Support Activities for Animal Production	0790	0790	
1153-	Support Activities for Forestry			
11531	Support Activities for Forestry	0800	0800	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
21-MINING				
211-	Oil and Gas Extraction			
2111-	Oil and Gas Extraction			
21111	Oil and Gas Extraction	*	*	Question 1
211111	Crude Petroleum and Natural Gas Extraction	*	*	Question 1
211112	Natural Gas Liquid Extraction	*	*	Question 1
212-	Mining (except Oil and Gas)			
2121-	Coal Mining			
21211	Coal Mining	1200	1200	
212111	Bituminous Coal and Lignite Surface Mining	1200	1200	
212112	Bituminous Coal Underground Mining	1100	1100	
212113	Anthracite Mining	1100	1100	
2122-	Metal Ore Mining			
21221	Iron Ore Mining	1000	1000	
21222	Gold Ore and Silver Mining	1000	1000	
212221	Gold Ore Mining	1000	1000	
212222	Silver Ore Mining	1000	1000	
21223	Copper, Nickel, Lead and Zinc Mining	1000	1000	
212231	Lead Ore and Zinc Ore Mining	1000	1000	
212234	Copper Ore and Nickel Ore Mining	1000	1000	
21229	Other Metal Ore Mining	1000	1000	
212291	Uranium-Radium-Vanadium Ore Mining	1000	1000	
212299	Other Metal Ore Mining	1000	1000	
2123-	Non-Metallic Mineral Mining and Quarrying			
21231	Stone Mining and Quarrying	1400	1400	
212311	Dimension Stone Mining and Quarry	1400	1400	
212312	Crushed and Broken Limestone Mining and Quarrying	1400	1400	
212313	Crushed and Broken Granite Mining and Quarrying	1400	1400	
212319	Other Crushed and Broken Stone Mining and Quarrying	1400	1400	
21232	Sand, Gravel, Clay and Ceramic and Refractory Minerals Mining and Quarrying	1400	1400	
212321	Construction Sand and Gravel Mining	1400	1400	
212322	Industrial Sand Mining	1400	1400	
212324	Kaolin and Ball Clay Mining	1400	1400	
212325	Clay and Ceramic and Refractory Minerals Mining	1400	1400	
21239	Other Non-Metallic Mineral Mining and Quarrying	1400	1400	
212391	Potash, Soda, and Borate Mineral Mining	1400	1400	
212392	Phosphate Rock Mining	1400	1400	
212393	Other Chemical and Fertilizer Mineral Mining	1400	1400	
212399	All Other Non-Metallic Mineral Mining	1400	1400	
213-	Support Activities for Mining			
2131-	Support Activities for Mining			
21311	Support Activities for Mining	1000	1000	
213111	Drilling Oil and Gas Wells	*	*	Question 1
213112	Support Activities for Oil and Gas Field Operations	*	*	Question 1
213113	Support Activities for Coal Mining	1200	1200	
213114	Support Activities for Metal Mining	1000	1000	
213115	Support Activities for Non-Metallic Minerals (except Fuels)	1400	1400	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
22-UTILITIES				
221-	Utilities			
2211-	Electric Power Generation, Transmission and Distribution			
22111	Electric Power Generation	4910	4910	
221111	Hydroelectric Power Generation	4910	4910	
221112	Fossil Fuel Electric Power Generation	4910	4910	
221113	Nuclear Electric Power Generation	4910	4910	
221119	Other Electric Power Generation	4910	4910	
22112	Electric Power Transmission, Control and Distribution	4910	4910	
221121	Electric Bulk Power Transmission and Control	4910	4910	
221122	Electric Power Distribution	4910	4910	
2212-	Natural Gas Distribution			
22121	Natural Gas Distribution	4920	4920	
2213-	Water, Sewage and Other Systems			
22131	Water Supply and Irrigation Systems	4940	4940	
22132	Sewage Treatment Facilities	4950	4950	
22133	Steam and Air-Conditioning Supply	4970	4970	
23-CONSTRUCTION				
233-	Building, Developing and General Contracting			
2331-	Land Subdivision and Land Development			
23311	Land Subdivision and Land Development	6550	6500	Question 7
2332-	Residential Building Construction			
23321	Single Family Housing Construction	1510	1500	
23322	Multifamily Housing Construction	1510	1500	
2333-	Nonresidential Building Construction			
23331	Manufacturing and Industrial Building Construction	1510	1500	
23332	Commercial and Institutional Building Construction	1510	1500	
234-	Heavy Construction			
2341-	Highway, Street, Bridge and Tunnel Construction			
23411	Highway and Street Construction	1600	1500	
23412	Bridge and Tunnel Construction	1600	1500	
2349-	Other Heavy Construction			
23491	Water, Sewer and Pipeline Construction	1600	1500	
23492	Power and Communication Transmission Line Construction	1600	1500	
23493	Industrial Nonbuilding Structure Construction	1600	1500	
23499	All Other Heavy Construction	1600	1500	
235-	Special Trade Contractors			
2351-	Plumbing, Heating and Air-Conditioning Contractors			
23511	Plumbing, Heating and Air-Conditioning Contractors	1710	1500	
2352-	Painting and Wall Covering Contractors			
23521	Painting and wall Covering Contractors	1720	1500	
2353-	Electrical Contractors			
23531	Electrical Contractors	1730	1500	
2354-	Masonry, Drywall, Insulation and Tile Contractors			
23541	Masonry and Stone Contractors	1740	1500	
23542	Drywall, Plastering, Acoustical and Insulation Contractors	1740	1500	
23543	Tile, Marble, Terrazzo and Mosaic Contractors	1740	1500	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
2355-	Carpentry and Floor Contractors			
23551	Carpentry Contractors	1750	1500	
23552	Floor Laying and Other Floor Contractors	1750	1500	
2356-	Roofing, Siding, and Sheet Metal Contractors			
23561	Roofing, Siding, and Sheet Metal Contractors	1760	1500	
2357-	Concrete Contractors			
23571	Concrete Contractors	1770	1500	
2358-	Water Well Drilling Contractors			
23581	Water Well Drilling Contractors	1796	1500	
2359-	Other Special Trade Contractors			
23591	Structural Steel Erection Contractors	1796	1500	
23592	Glass and Glazing Contractors	1793	1500	
23593	Excavation Contractors	1796	1500	
23594	Wrecking and Demolition Contractors	1796	1500	
23595	Building Equipment and Other Machinery Installation Contractors	1796	1500	
23599	All Other Special Trade Contractors	1796	1500	
31, 32, 33-MANUFACTURING				
311-	Food Manufacturing			
3111-	Animal Food Manufacturing			
31111	Animal Food Manufacturing	2040	2040	
311111	Dog and Cat Food Manufacturing	2040	2040	
311119	Other Animal Food Manufacturing	2040	2040	
3112-	Grain and Oil Seed Milling			
31121	Flour Milling and Malt Manufacturing	2040	2040	
311211	Flour Milling	2040	2040	
311212	Rice Milling	2040	2040	
311213	Malt Manufacturing	2090	2090	
31122	Starch and Vegetable Fats and Oils Manufacturing	2040	2040	
311221	Wet Corn Milling	2040	2040	
311222	Soybean Processing	2040	2040	
311223	Other Oilseed Processing	2040	2040	
311225	Fats and Oils Refining and Blending	2040	2040	
31123	Breakfast Cereal Manufacturing	2040	2040	
3113-	Sugar and Confectionery Product Manufacturing			
31131	Sugar Manufacturing	2040	2040	
311311	Sugarcane Mills	2040	2040	
311312	Cane Sugar Refining	2040	2040	
311313	Beet Sugar Manufacturing	2040	2040	
31132	Chocolate and Confectionery Manufacturing from Cacao Beans	2040	2040	
31133	Confectionery Manufacturing from Purchased Chocolate	2040	2040	
31134	Non-Chocolate Confectionery Manufacturing	2040	2040	
3114-	Fruit and Vegetable Preserving and Specialty Food Manufacturing			
31141	Frozen Food Manufacturing	2090	2090	
311411	Frozen Fruit, Juice, and Vegetable Processing	2090	2090	
311412	Frozen Specialty Food Manufacturing	2090	2090	
31142	Fruit and Vegetable Canning, Pickling and Drying	2090	2090	
311421	Fruit and Vegetable Canning	2090	2090	
311422	Specialty Canning	2090	2090	
311423	Dried and Dehydrated Food Manufacturing	2090	2090	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3115-	Dairy Product Manufacturing			
31151	Dairy Product (except Frozen) Manufacturing	2090	2090	
311511	Fluid Milk Manufacturing	2090	2090	
311512	Creamery Butter Manufacturing	2090	2090	
311513	Cheese Manufacturing	2090	2090	
311514	Dry, Condensed, and Evaporated Dairy Product Manufacturing	2090	2090	
31152	Ice Cream and Frozen Dessert Manufacturing	2090	2090	
3116-	Meat Product Manufacturing			
31161	Animal Slaughtering and Processing	2010	2010	
311611	Animal (except Poultry) Slaughtering	2010	2010	
311612	Meat Processed from Carcasses	2010	2010	
311613	Rendering and Meat By-product Processing	2010	2010	
311615	Poultry Processing	2010	2010	
3117-	Seafood Product Preparation and Packaging			
31171	Seafood Product Preparation and Packaging	2090	2090	
311711	Seafood Canning	2090	2090	
311712	Fresh and Frozen Seafood Processing	2090	2090	
3118-	Bakeries and Tortilla Manufacturing			
31181	Bread and Bakery Product Manufacturing	2090	2090	
311811	Retail Bakeries	5400	5400	
311812	Commercial Bakeries	2090	2090	
311813	Frozen Bakery Product Manufacturing	2090	2090	
31182	Cookie, Cracker and Pasta Manufacturing	2090	2090	
311821	Cookie and Cracker Manufacturing	2090	2090	
311822	Flour Mixes and Dough Manufacturing from Purchased Flour	2040	2040	
311823	Pasta Manufacturing	2090	2090	
31183	Tortilla Manufacturing	2090	2090	
3119-	Other Food Manufacturing			
31191	Snack Food Manufacturing	2090	2090	
311911	Roasted Nuts and Peanut Butter Manufacturing	2040	2040	
311919	Other Snack Food Manufacturing	2090	2090	
31192	Coffee and Tea Manufacturing	2090	2090	
31193	Flavoring Syrup and Concentrate Manufacturing	2090	2090	
31194	Seasoning and Dressing Manufacturing	2090	2090	
311941	Mayonnaise, Dressing, and Other Prepared Sauce Manufacturing	2090	2090	
311942	Spice and Extract Manufacturing	2090	2090	
31199	All Other Food Manufacturing	2090	2090	
311991	Perishable Prepared Food Manufacturing	2090	2090	
311999	All Other Miscellaneous Food Manufacturing	2090	2090	
312-	Beverage and Tobacco Product Manufacturing			
3121-	Beverage Manufacturing			
31211	Soft Drink and Ice Manufacturing	2090	2090	
312111	Soft Drink Manufacturing	2090	2090	
312112	Bottled Water Manufacturing	2090	2090	
312113	Ice Manufacturing	2090	2090	
31212	Breweries	2090	2090	
31213	Wineries	2090	2090	
31214	Distilleries	2090	2090	
3122-	Tobacco Manufacturing			
31221	Tobacco Stemming and Redrying	2100	2100	
31222	Tobacco Product Manufacturing	2100	2100	
312221	Cigarette Manufacturing	2100	2100	
312229	Other Tobacco Product Manufacturing	2100	2100	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
313-	Textile Mills			
3131-	Fiber, Yarn and Thread Mills			
31311	Fiber, Yarn and Thread Mills	2200	2200	
313111	Yarning Spinning Mills	2200	2200	
313112	Yarn Texturing, Throwing and Twisting Mills	2200	2200	
313113	Thread Mills	2200	2200	
3132-	Fabric Mills			
31321	Broadwoven Fabric Mills	2200	2200	
31322	Narrow Fabric Mills and Schiffli Machine Embroidery	2200	2200	
313221	Narrow Fabric Mills	2200	2200	
313222	Schiffli Machine Embroidery	2300	2300	
31323	Nonwoven Fabric Mils	2200	2200	
31324	Knit Fabric Mills	2200	2200	
313241	Weft Knit Fabric Mills	2200	2200	
313249	Other Knit Fabric and Lace Mills	2200	2200	
3133-	Textile and Fabric Finishing and Fabric Coating Mills			
31331	Textile and Fabric Finishing Mills	2200	2200	
313311	Broadwoven Fabric Finishing Mills	2200	2200	
313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills	2200	2200	
31332	Fabric Coating Mills	2200	2200	
314-	Textile Product Mills			
3141-	Textile Furnishings Mills			
31411	Carpet and Rug Mills	2200	2200	
31412	Curtain and Linen Mills	2300	2300	
314121	Curtain and Drapery Mills	2300	2300	
314129	Other Household Textile Product Mills	2300	2300	
3149-	Other Textile Product Mills			
31491	Textile Bag and Canvas Mills	2300	2300	
314911	Textile Bag Mills	2300	2300	
314912	Canvas and Related Product Mills	2300	2300	
31499	All Other Textile Product Mills	2300	2300	
314991	Rope, Cordage and Twine Mills	2200	2200	
314992	Tire Cord and Tire Fabric Mills	2200	2200	
314999	All Other Miscellaneous Textile Product Mills	2300	2300	
315-	Apparel Manufacturing			
3151-	Apparel Knitting Mills			
31511	Hosiery and Sock Mills	2200	2200	
315111	Sheer Hosiery Mills	2200	2200	
315119	Other Hosiery and Sock Mills	2200	2200	
31519	Other Apparel Knitting Mills	2200	2200	
315191	Outerwear Knitting Mills	2200	2200	
315192	Underwear and Nightwear Knitting Mills	2200	2200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3152-	Cut and Sew Apparel Manufacturing			
31521	Cut and Sew Apparel Contractors	2300	2300	
315211	Men's and Boys' Cut and Sew Apparel Contractors	2300	2300	
315212	Women's and Girls' Cut and Sew Apparel Contractors	2300	2300	
31522	Men's and Boys' Cut and Sew Apparel Manufacturing	2300	2300	
315221	Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing	2300	2300	
315222	Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing	2300	2300	
315223	Men's and Boys' Cut and Sew Shirt (except Work Shirt) Manufacturing	2300	2300	
315224	Men's and Boys' Cut and Sew Trouser, Slack, and Jean Manufacturing	2300	2300	
315225	Men's and Boys' Cut and Sew Work Clothing Manufacturing	2300	2300	
315228	Men's and Boys' Cut and Sew Other Outerwear Manufacturing	2300	2300	
31523	Women's and Girls' Cut and Sew Apparel Manufacturing	2300	2300	
315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufacturing	2300	2300	
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	2300	2300	
315233	Women's and Girls' Cut and Sew Dress Manufacturing	2300	2300	
315234	Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufacturing	2300	2300	
315239	Women's and Girls' Cut and Sew Other Outerwear Manufacturing	2300	2300	
31529	Other Cut and Sew Apparel Manufacturing	2300	2300	
315291	Infants' Cut and Sew Apparel Manufacturing	2300	2300	
315292	Fur and Leather Apparel Manufacturing	2300	2300	
315299	All Other Cut and Sew Apparel Manufacturing	2300	2300	
3159-	Apparel Accessories and Other Apparel Manufacturing			
31599	Apparel Accessories and Other Apparel Manufacturing	2300	2300	
315991	Hat, Cap, and Millinery Manufacturing	2300	2300	
315992	Glove and Mitten Manufacturing	2300	2300	
315993	Men's and Boys' Neckwear Manufacturing	2300	2300	
315999	Other Apparel Accessories and Other Apparel Manufacturing	2300	2300	
316-	Leather and Allied Product Manufacturing			
3161-	Leather and Hide Tanning and Finishing			
31611	Leather and Hide Tanning and Finishing	3100	3100	
3162-	Footwear Manufacturing			
31621	Footwear Manufacturing	3100	3100	
316211	Rubber and Plastics Footwear Manufacturing	3000	3000	
316212	House Slipper Manufacturing	3100	3100	
316213	Men's Footwear (except Athletic) Manufacturing	3100	3100	
316214	Women's Footwear (except Athletic) Manufacturing	3100	3100	
316219	Other Footwear Manufacturing	3100	3100	
3169-	Other Leather and Allied Product Manufacturing			
31699	Other Leather and Allied Product Manufacturing	3100	3100	
316991	Luggage Manufacturing	3100	3100	
316992	Women's Handbag and Purse Manufacturing	3100	3100	
316993	Personal Leather Good (except Women's Handbag and Purse) Manufacturing	3100	3100	
316999	All Other Leather Good Manufacturing	3100	3100	
321-	Wood Product Manufacturing			
3211-	Sawmills and Wood Preservation			
32111	Sawmills and Wood Preservation	2410	2410	
321113	Sawmills	2410	2410	
321114	Wood Preservation	2490	2490	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3212-	Veneer, Plywood and Engineered Wood Product Manufacturing			
32121	Veneer, Plywood and Engineered Wood Product Manufacturing	2410	2410	
321211	Hardwood Veneer and Plywood Manufacturing	2490	2490	
321212	Softwood Veneer and Plywood Manufacturing	2490	2490	
321213	Engineered Wood Member (except Truss) Manufacturing	2490	2490	
321214	Truss Manufacturing	2490	2490	
321219	Reconstituted Wood Product Manufacturing	2490	2490	
3219-	Other Wood Product Manufacturing			
32191	Millwork	2410	2410	
321911	Wood Window and Door Manufacturing	2410	2410	
321912	Cut Stock, Resawing Lumber, and Planing	2410	2410	
321918	Other Millwork (including Flooring)	2410	2410	
32192	Wood Container and Pallet Manufacturing	2490	2490	
32199	All Other Wood Product Manufacturing	2490	2490	
321991	Manufactured Home (Mobile Home) Manufacturing	2490	2490	
321992	Prefabricated Wood Building Manufacturing	2490	2490	
321999	All Other Miscellaneous Wood Product Manufacturing	2490	2490	
322-	Paper Manufacturing			
3221-	Pulp, Paper, and Paperboard Mills			
32211	Pulp Mills	2600	2600	
32212	Paper Mills	2600	2600	
322121	Paper (except Newsprint) Mills	2600	2600	
322122	Newsprint Mills	2600	2600	
32213	Paperboard Mills	2600	2600	
3222-	Converted Paper Product Manufacturing			
32221	Paperboard Container Manufacturing	2600	2600	
322211	Corrugated and Solid Fiber Box Manufacturing	2600	2600	
322212	Folding Paperboard Box Manufacturing	2600	2600	
322213	Setup Paperboard Box Manufacturing	2600	2600	
322214	Fiber Can, Tube, Drum, and Similar Products Manufacturing	2600	2600	
322215	Non-Folding Sanitary Food Container Manufacturing	2600	2600	
32222	Paper Bag and Coated and Treated Paper Manufacturing	2600	2600	
322221	Coated and Laminated Packaging Paper and Plastics Film Manufacturing	2600	2600	
322222	Coated and Laminated Paper Manufacturing	2600	2600	
322223	Plastics, Foil, and Coated Paper Bag Manufacturing	2600	2600	
322224	Uncoated Paper and Multiwall Bag Manufacturing	2600	2600	
322225	Laminated Aluminum Foil Manufacturing for Flexible Packaging Uses	3400	3400	
32223	Stationery Product Manufacturing	2600	2600	
322231	Die-Cut Paper and Paperboard Office Supplies Manufacturing	2600	2600	
322232	Envelope Manufacturing	2600	2600	
322233	Stationery, Tablet, and Related Product Manufacturing	2600	2600	
32229	Other Converted Paper Product Manufacturing	2600	2600	
322291	Sanitary Paper Product Manufacturing	2600	2600	
322292	Surface-Coated Paperboard Manufacturing	2600	2600	
322299	All Other Converted Paper Product Manufacturing	2600	2600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
323-	Printing and Related Support Activities			
3231-	Printing and Related Support Activities			
32311	Printing	2750	2750	
323110	Commercial Lithographic Printing	2750	2750	
323111	Commercial Gravure Printing	2750	2750	
323112	Commercial Flexographic Printing	2750	2750	
323113	Commercial Screen Printing	2750	2750	
323114	Quick Printing	2750	2750	
323115	Digital Printing	2750	2750	
323116	Manifold Business Form Printing	2750	2750	
323117	Book Printing	2750	2750	
323118	Blankbook, Loose-leaf Binder and Device Manufacturing	2750	2750	
323119	Other Commercial Printing	2750	2750	
32312	Support Activities for Printing	2750	2750	
323121	Tradebinding and Related Work	2750	2750	
323122	Prepress Services	2750	2750	
324-	Petroleum and Coal Products Manufacturing			
3241-	Petroleum and Coal Products Manufacturing			
32411	Petroleum Refineries	2900	2900	
32412	Asphalt Paving, Roofing and Saturated Materials Manufacturing	2900	2900	
324121	Asphalt Paving Mixture and Block Manufacturing	2900	2900	
324122	Asphalt Shingle and Coating Materials Manufacturing	2900	2900	
32419	Other Petroleum and Coal Products Manufacturing	2900	2900	
324191	Petroleum Lubricating Oil and Grease Manufacturing	2900	2900	
324199	All Other Petroleum and Coal Products Manufacturing	2900	2900	
325-	Chemical Manufacturing			
3251-	Basic Chemical Manufacturing			
32511	Petrochemical Manufacturing	2890	2890	
32512	Industrial Gas Manufacturing	2890	2890	
32513	Dye and Pigment Manufacturing	2890	2890	
325131	Inorganic Dye and Pigment Manufacturing	2890	2890	
325132	Organic Dye and Pigment Manufacturing	2890	2890	
32518	Other Basic Inorganic Chemical Manufacturing	2890	2890	
325181	Alkalies and Chlorine Manufacturing	2890	2890	
325182	Carbon Black Manufacturing	2890	2890	
325188	All Other Basic Inorganic Chemical Manufacturing	2890	2890	
32519	Other Basic Organic Chemical Manufacturing	2890	2890	
325191	Gum and Wood Chemical Manufacturing	2890	2890	
325192	Cyclic Crude and Intermediate Manufacturing	2890	2890	
325193	Ethyl Alcohol Manufacturing	2890	2890	
325199	All Other Basic Organic Chemical Manufacturing	2890	2890	
3252-	Resin, Synthetic Rubber, and Artificial and Synthetic Fibers and Filaments Manufacturing			
32521	Resin and Synthetic Rubber Manufacturing	2890	2890	
325211	Plastics Material and Resin Manufacturing	2890	2890	
325212	Synthetic Rubber Manufacturing	2890	2890	
32522	Artificial and Synthetic Fibers and Filaments Manufacturing	2890	2890	
325221	Cellulosic Organic Fiber Manufacturing	2890	2890	
325222	Noncellulosic Organic Fiber Manufacturing	2890	2890	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3253-	Pesticide, Fertilizer and Other Agricultural Chemical Manufacturing			
32531	Fertilizer Manufacturing	2870	2870	
325311	Nitrogenous Fertilizer Manufacturing	2870	2870	
325312	Phosphatic Fertilizer Manufacturing	2870	2870	
325314	Fertilizer (Mixing Only) Manufacturing	2870	2870	
32532	Pesticide and Other Agricultural Chemical Manufacturing	2870	2870	
3254-	Pharmaceutical and Medicine Manufacturing			
32541	Pharmaceutical and Medicine Manufacturing	2830	2830	
325411	Medicinal and Botanical Manufacturing	2830	2830	
325412	Pharmaceutical Preparation Manufacturing	2830	2830	
325413	In-Vitro Diagnostic Substance Manufacturing	2830	2830	
325414	Biological Product (except Diagnostic) Manufacturing	2830	2830	
3255-	Painting, Coating, Adhesive, and Sealant Manufacturing			
32551	Paint and Coating Manufacturing	2830	2830	
32552	Adhesive Manufacturing	2890	2890	
3256-	Soap, Cleaning Compound and Toilet Preparation Manufacturing			
32561	Soap and Cleaning Compound Manufacturing	2830	2830	
325611	Soap and Other Detergent Manufacturing	2830	2830	
325612	Polish and Other Sanitation Good Manufacturing	2830	2830	
325613	Surface Active Agent Manufacturing	2830	2830	
32562	Toilet Preparation Manufacturing	2830	2830	
3259-	Other Chemical Product Manufacturing			
32591	Printing Ink Manufacturing	2890	2890	
32592	Explosives Manufacturing	2890	2890	
32599	All Other Chemical Product Manufacturing	2890	2890	
325991	Custom Compounding of Purchased Resin	3000	3000	
325992	Photographic Film, Paper, Plate and Chemical Manufacturing	3800	3800	
325998	All Other Miscellaneous Chemical Product Manufacturing	2890	2890	
326-	Plastics and Rubber Products Manufacturing			
3261-	Plastics Product Manufacturing			
32611	Unsupported Plastics Film, Sheet and Bag Manufacturing	3000	3000	
326111	Unsupported Plastics Bag Manufacturing	3000	3000	
326112	Unsupported Plastics Packaging Film and Sheet Manufacturing	3000	3000	
326113	Unsupported Plastics Film and Sheet (except Packaging) Manufacturing	3000	3000	
32612	Plastic Pipe, Pipe Fitting, and Unsupported Profile Shape Manufacturing	3000	3000	
326121	Unsupported Plastics Profile Shape Manufacturing	3000	3000	
326122	Plastic Pipe and Pipe Fitting Manufacturing	3000	3000	
32613	Laminated Plastics Plate, Sheet, and Shape Manufacturing	3000	3000	
32614	Polystyrene Foam Product Manufacturing	3000	3000	
32615	Urethane and Other Foam Product (except Polystyrene) Manufacturing	3000	3000	
32616	Plastics Bottle Manufacturing	3000	3000	
32619	Other Plastics Product Manufacturing	3000	3000	
326191	Plastics Plumbing Fixtures Manufacturing	3000	3000	
326192	Resilient Floor Covering Manufacturing	3920	3920	
326199	All Other Plastics Product Manufacturing	3000	3000	
3262-	Rubber Product Manufacturing			
32621	Tire Manufacturing	3000	3000	
326211	Tire Manufacturing (except Retreading)	3000	3000	
326212	Tire Retreading	7530	7530	
32622	Rubber and Plastics Hoses and Belting Manufacturing	3000	3000	
32629	Other Rubber Product Manufacturing	3000	3000	
326291	Rubber Product Manufacturing for Mechanical Use	3000	3000	
326299	All Other Rubber Product Manufacturing	3000	3000	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
327-	Nonmetallic Mineral Product Manufacturing			
3271-	Clay Product and Refractory Manufacturing			
32711	Pottery, Ceramics, and Plumbing Fixture Manufacturing	3200	3200	
327111	Vitreous China Plumbing Fixture and China and Earthenware Fittings and Bathroom Accessories Manufacturing	3200	3200	
327112	Vitreous China, Fine Earthenware and Other Pottery Product Manufacturing	3200	3200	
327113	Porcelain Electrical Supply Manufacturing	3200	3200	
32712	Clay Building Material and Refractories Manufacturing	3200	3200	
327121	Brick and Structural Clay Tile Manufacturing	3200	3200	
327122	Ceramic Wall and Floor Tile Manufacturing	3200	3200	
327123	Other Structural Clay Product Manufacturing	3200	3200	
327124	Clay Refractory Manufacturing	3200	3200	
327125	Nonclay Refractory Manufacturing	3200	3200	
3272-	Glass and Glass Product Manufacturing			
32721	Glass and Glass Product Manufacturing	3200	3200	
327211	Flat Glass Manufacturing	3200	3200	
327212	Other Pressed and Blown Glass and Glassware Manufacturing	3200	3200	
327213	Glass Container Manufacturing	3200	3200	
327215	Glass Product Manufacturing Made of Purchased Glass	3200	3200	
3273-	Cement and Concrete Product Manufacturing			
32731	Cement Manufacturing	3200	3200	
32732	Ready-Mix Concrete Manufacturing	3200	3200	
32733	Concrete Pipe, Brick and Block Manufacturing	3200	3200	
327331	Concrete Block and Brick Manufacturing	3200	3200	
327332	Concrete Pipe Manufacturing	3200	3200	
32739	Other Concrete Product Manufacturing	3200	3200	
3274-	Lime, Gypsum and Gypsum Product Manufacturing			
32741	Lime Manufacturing	3200	3200	
32742	Gypsum and Gypsum Product Manufacturing	3200	3200	
3279-	Other Nonmetallic Mineral Product Manufacturing			
32791	Abrasive Product Manufacturing	3200	3200	
32799	All Other Nonmetallic Mineral Product Manufacturing	3200	3200	
327991	Cut Stone and Stone Product Manufacturing	3200	3200	
327992	Ground or Treated Mineral and Earth Manufacturing	3200	3200	
327993	Mineral Wool Manufacturing	3200	3200	
327999	All Other Miscellaneous Nonmetallic Mineral Product Manufacturing	3200	3200	
331-	Primary Metal Manufacturing			
3311-	Iron and Steel Mills and Ferroalloy Manufacturing			
33111	Iron and Steel Mills and Ferroalloy Manufacturing	3300	3300	
331111	Iron and Steel Mills	3300	3300	
331112	Electrometallurgical Ferroalloy Product Manufacturing	3300	3300	
3312-	Steel Product Manufacturing from Purchased Steel			
33121	Iron and Steel Pipes and Tubes Manufacturing from Purchased Steel	3300	3300	
33122	Rolling and Drawing of Purchased Steel	3300	3300	
331221	Cold-Rolled Steel Shape Manufacturing	3300	3300	
331222	Steel Wire Drawing	3300	3300	
3313-	Alumina and Aluminum Production and Processing			
33131	Alumina and Aluminum Production and Processing	3300	3300	
331311	Alumina Refining	3300	3300	
331312	Primary Aluminum Production	3300	3300	
331314	Secondary Smelting and Alloying of Aluminum	3300	3300	
331315	Aluminum Sheet, Plate, and Foil Manufacturing	3300	3300	
331316	Aluminum Extruded Product Manufacturing	3300	3300	
331319	Other Aluminum Rolling and Drawing	3300	3300	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3314-	Nonferrous Metal (except Aluminum) Production and Processing			
33141	Nonferrous Metal (except Aluminum) Smelting and Refining	3300	3300	
331411	Primary Smelting and Refining of Copper	3300	3300	
331419	Primary Smelting and Refining of Nonferrous Metals (except Copper and Aluminum)	3300	3300	
33142	Copper Rolling, Drawing, Extruding and Alloying	3300	3300	
331421	Copper Rolling, Drawing, and Extruding	3300	3300	
331422	Copper Wire (except Mechanical) Drawing	3300	3300	
331423	Secondary Smelting, Refining, and Alloying of Copper	3300	3300	
33149	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, Extruding and Alloying	3300	3300	
331491	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, and Extruding	3300	3300	
331492	Secondary Smelting, Refining, and Alloying of Nonferrous Metals (except Copper and Aluminum)	3300	3300	
3315-	Foundries			
33151	Ferrous Metal Foundries	3300	3300	
331511	Iron Foundries	3300	3300	
331512	Steel Investment Foundries	3300	3300	
331513	Steel Foudries (except Investment)	3300	3300	
33152	Nonferrous Metal Foundries	3300	3300	
331521	Aluminum Die-Castings	3300	3300	
331522	Nonferrous (except Aluminum) Die-Castings	3300	3300	
331524	Aluminum Foundries	3300	3300	
331525	Copper Foundries	3300	3300	
331528	Other Nonferrous Foundries	3300	3300	
332-	Fabricated Metal Product Manufacturing			
3321-	Forging and Stamping			
33211	Forging and Stamping	3400	3400	
332111	Iron and Steel Forging	3400	3400	
332112	Nonferrous Forging	3400	3400	
332114	Custom Roll Forming	3400	3400	
332115	Crown and Closure Manufacturing	3400	3400	
332116	Metal Stamping	3400	3400	
332117	Powder Metallurgy Part Manufacturing	3400	3400	
3322-	Cutlery and Hand Tool Manufacturing			
33221	Cutlery and Hand Tool Manufacturing	3400	3400	
332211	Cutlery and Flatware (except Precious) Manufacturing	3400	3400	
332212	Hand and Edge Tool Manufacturing	3400	3400	
332213	Saw Blade and Handsaw Manufacturing	3400	3400	
332214	Kitchen Utensil, Pot and Pan Manufacturing	3400	3400	
3323-	Architectural and Structural Metals Manufacturing			
33231	Plate Work and Fabricated Structural Product Manufacturing	3400	3400	
332311	Prefabricated Metal Building and Component Manufacturing	3400	3400	
332312	Fabricated Structural Metal Manufacturing	3400	3400	
332313	Plate Work Manufacturing	3400	3400	
33232	Ornamental and Architectural Metal Products Manufacturing	3400	3400	
332321	Metal Window and Door Manufacturing	3400	3400	
332322	Sheet Metal Work Manufacturing	3400	3400	
332323	Ornamental and Architectural Metal Work Manufacturing	3400	3400	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3324-	Boiler, Tank, and Shipping Container Manufacturing			
33241	Power Boiler and Heat Exchanger Manufacturing	3400	3400	
33242	Metal Tank (Heavy Gauge) Manufacturing	3400	3400	
33243	Metal Can, Box, and Other Metal Container (Light Gauge) Manufacturing	3400	3400	
332431	Metal Can Manufacturing	3400	3400	
332439	Other Metal Container Manufacturing	3400	3400	
3325-	Hardware Manufacturing			
33251	Hardware Manufacturing	3400	3400	
3326-	Spring and Wire Product Manufacturing			
33261	Spring and Wire Product Manufacturing	3400	3400	
332611	Steel Spring (except Wire) Manufacturing	3400	3400	
332612	Wire Spring Manufacturing	3400	3400	
332618	Other Fabricated Wire Product Manufacturing	3400	3400	
3327-	Machine Shops, Turned Product, and Screw, Nut and Bolt Manufacturing			
33271	Machine Shops	3590	3590	
33272	Turned Product and Screw, Nut and Bolt Manufacturing	3400	3400	
332721	Precision Turned Product Manufacturing	3400	3400	
332722	Bolt, Nut, Screw, Rivet, and Washer Manufacturing	3400	3400	
3328-	Coating, Engraving, Heat Treating and Allied Activities			
33281	Coating, Engraving, Heat Treating and Allied Activities	3300	3300	
332811	Metal Heat Treating	3300	3300	
332812	Metal Coating, Engraving (except Jewelry and Silverware), and Allied Services to Manufacturers	3400	3400	
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	3400	3400	
3329-	Other Fabricated Metal Product Manufacturing			
33291	Metal Valve Manufacturing	3400	3400	
332911	Industrial Valve Manufacturing	3400	3400	
332912	Fluid Power Valve and Hose Fitting Manufacturing	3400	3400	
332913	Plumbing Fixture Fitting and Trim Manufacturing	3400	3400	
332919	Other Metal Valve and Pipe Fitting Manufacturing	3400	3400	
33299	All Other Fabricated Metal Product Manufacturing	3400	3400	
332991	Ball and Roller Bearing Manufacturing	3590	3590	
332992	Small Arms Ammunition Manufacturing	3400	3400	
332993	Ammunition (except Small Arms) Manufacturing	3400	3400	
332994	Small Arms Manufacturing	3400	3400	
332995	Other Ordnance and Accessories Manufacturing	3400	3400	
332996	Fabricated Pipe and Pipe Fitting Manufacturing	3400	3400	
332997	Industrial Pattern Manufacturing	3540	3540	
332998	Enameled Iron and Metal Sanitary Ware Manufacturing	3400	3400	
332999	All Other Miscellaneous Fabricated Metal Product Manufacturing	3400	3400	
333-	Machinery Manufacturing			
3331-	Agriculture, Construction, and Mining Machinery Manufacturing			
33311	Agricultural Implement Manufacturing	3520	3520	
333111	Farm Machinery and Equipment Manufacturing	3520	3520	
333112	Lawn and Garden Tractor and Home Lawn and Garden Equipment Manufacturing	3520	3520	
33312	Construction Machinery Manufacturing	3530	3530	
33313	Mining and Oil and Gas Field Machinery Manufacturing	3530	3530	
333131	Mining Machinery and Equipment Manufacturing	3530	3530	
333132	Oil and Gas Field Machinery and Equipment Manufacturing	3530	3530	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3332-	Industrial Machinery Manufacturing			
33321	Sawmill and Woodworking Machinery Manufacturing	3590	3590	
33322	Rubber and Plastics Industry Machinery Manufacturing	3590	3590	
33329	Other Industrial Machinery Manufacturing	3590	3590	
333291	Paper Industry Machinery Manufacturing	3590	3590	
333292	Textile Machinery Manufacturing	3590	3590	
333293	Printing Machinery and Equipment Manufacturing	3590	3590	
333294	Food Product Machinery Manufacturing	3590	3590	
333295	Semiconductor Manufacturing Machinery	3590	3590	
333298	All Other Industrial Machinery Manufacturing	3590	3590	
3333-	Commercial and Service Industry Machinery Manufacturing			
33331	Commercial and Service Industry Machinery Manufacturing	3590	3590	
333311	Automatic Vending Machine Manufacturing	3590	3590	
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	3590	3590	
333313	Other Machinery Manufacturing	3570	3570	
333314	Optical Instrument and Lens Manufacturing	3800	3800	
333315	Photographic and Photocopying Equipment Manufacturing	3800	3800	
333319	Other Commercial and Service Industry Machinery Manufacturing	3590	3590	
3334-	Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing			
33341	Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing	3590	3590	
333411	Air Purification Equipment Manufacturing	3590	3590	
333412	Industrial and Commercial Fan and Blower Manufacturing	3590	3590	
333414	Heating Equipment Manufacturing (except Electric and Warm Air Furnaces)	3400	3400	
333415	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment Manufacturing	3590	3590	
3335-	Metalworking Machinery Manufacturing			
33351	Metalworking Machinery Manufacturing	3540	3540	
333511	Industrial Mold Manufacturing	3540	3540	
333512	Machine Tool (Metal Cutting Types) Manufacturing	3540	3540	
333513	Machine Tool (Metal Forming Types) Manufacturing	3540	3540	
333514	Special Die and Tool, Die Set, Jig, and Fixture Manufacturing	3540	3540	
333515	Cutting Tool and Machine Tool Accessory Manufacturing	3540	3540	
333516	Rolling Mill Machinery and Equipment Manufacturing	3540	3540	
333518	Other Metalworking Machinery Manufacturing	3540	3540	
3336-	Engine, Turbine, and Power Transmission Equipment Manufacturing			
33361	Engine, Turbine, and Power Transmission Equipment Manufacturing	3590	3590	
333611	Turbine and Turbine Generator Set Unit Manufacturing	3590	3590	
333612	Speed Changer, Industrial High-Speed Drive, and Gear Manufacturing	3590	3590	
333613	Mechanical Power Transmission Equipment Manufacturing	3590	3590	
333618	Other Engine Equipment Manufacturing	3590	3590	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3339-	Other General Purpose Machinery Manufacturing			
33391	Pump and Compressor Manufacturing	3590	3590	
333911	Pump and Pumping Equipment Manufacturing	3590	3590	
333912	Air and Gas Compressor Manufacturing	3590	3590	
333913	Measuring and Dispensing Pump Manufacturing	3590	3590	
33392	Material Handling Equipment Manufacturing	3590	3590	
333921	Elevator and Moving Stairway Manufacturing	3530	3530	
333922	Conveyor and Conveying Equipment Manufacturing	3530	3530	
333923	Overhead Traveling Crane, Hoist, and Monorail System Manufacturing	3530	3530	
333924	Industrial Truck, Tractor, Trailer, and Stacker Machinery Manufacturing	3530	3530	
33399	All Other General Purpose Machinery Manufacturing	3590	3590	
333991	Power-Driven Hand Tool Manufacturing	3540	3540	
333992	Welding and Soldering Equipment Manufacturing	3540	3540	
333993	Packaging Machinery Manufacturing	3590	3590	
333994	Industrial Process Furnace and Oven Manufacturing	3590	3590	
333995	Fluid Power Cylinder and Actuator Manufacturing	3590	3590	
333996	Fluid Power Pump and Motor Manufacturing	3590	3590	
333997	Scale and Balance (except Laboratory) Manufacturing	3590	3590	
333999	All Other General Purpose Machinery Manufacturing	3590	3590	
334-	Computer and Electronic Product Manufacturing			
3341-	Computer and Peripheral Equipment Manufacturing			
33411	Computer and Peripheral Equipment Manufacturing	3570	3570	
334111	Electronic Computer Manufacturing	3570	3570	
334112	Computer Storage Device Manufacturing	3570	3570	
334113	Computer Terminal Manufacturing	3570	3570	
334119	Other Computer Peripheral Equipment Manufacturing	3570	3570	
3342-	Communications Equipment Manufacturing			
33421	Telephone Apparatus Manufacturing	3600	3600	
33422	Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing	3600	3600	
33429	Other Communication Equipment Manufacturing	3600	3600	
3343-	Audio and Video Equipment Manufacturing			
33431	Audio and Video Equipment Manufacturing	3600	3600	
3344-	Semiconductor and Other Electronic Component Manufacturing			
33441	Semiconductor and Other Electronic Component Manufacturing	3600	3600	
334411	Electron Tube Manufacturing	3600	3600	
334412	Printed Circuit Board Manufacturing	3600	3600	
334413	Semiconductor and Related Device Manufacturing	3600	3600	
334414	Electronic Capacitor Manufacturing	3600	3600	
334415	Electronic Resistor Manufacturing	3600	3600	
334416	Electronic Coil, Transformer, and Other Inductor Manufacturing	3600	3600	
334417	Electronic Connector Manufacturing	3600	3600	
334418	Printed Circuit/Electronics Assembly Manufacturing	3600	3600	
334419	Other Electronic Component Manufacturing	3600	3600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3345-	Navigational, Measuring, Medical, and Control Instruments Manufacturing			
33451	Navigational, Measuring, Medical, and Control Instruments Manufacturing	3800	3800	
334510	Electromedical and Electrotherapeutic Apparatus Manufacturing	3800	3800	
334511	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System and Instrument Manufacturing	3800	3800	
334512	Automatic Environmental Control Manufacturing for Regulating Residential, Commercial, and Appliance Use	3800	3800	
334513	Instruments and Related Product Manufacturing for Measuring Displaying, and Controlling Industrial Process Variables	3800	3800	
334514	Totalizing Fluid Meter and Counting Device Manufacturing	3800	3800	
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	3800	3800	
334516	Analytical Laboratory Instrument Manufacturing	3800	3800	
334517	Irradiation Apparatus Manufacturing	3800	3800	
334518	Watch, Clock, and Part Manufacturing	3800	3800	
334519	Other Measuring and Controlling Device Manufacturing	3800	3800	
3346-	Manufacturing and Reproducing Magnetic and Optical Media			
33461	Manufacturing and Reproducing Magnetic and Optical Media	3600	3600	
334611	Software Reproducing	7370	7370	
334612	Prerecorded Compact Disc (except Software), Tape and Record Reproducing	3600	3600	
334613	Magnetic and Optical Recording Media Manufacturing	3600	3600	
335-	Electrical Equipment, Appliance and Component Manufacturing			
3351-	Electric Lighting Equipment Manufacturing			
33511	Electric Lamp Bulb and Part Manufacturing	3600	3600	
33512	Lighting Fixture Manufacturing	3600	3600	
335121	Residential Electric Lighting Fixture Manufacturing	3600	3600	
335122	Commercial, Industrial, and Institutional Electric Lighting Fixture Manufacturing	3600	3600	
335129	Other Lighting Equipment Manufacturing	3600	3600	
3352-	Household Appliance Manufacturing			
33521	Small Electrical Appliance Manufacturing	3600	3600	
335211	Electric Housewares and Household Fan Manufacturing	3600	3600	
335212	Household Vacuum Cleaner Manufacturing	3600	3600	
33522	Major Appliance Manufacturing	3600	3600	
335221	Household Cooking Appliance Manufacturing	3600	3600	
335222	Household Refrigerator and Home Freezer Manufacturing	3600	3600	
335224	Household Laundry Equipment Manufacturing	3600	3600	
335228	Other Major Household Appliance Manufacturing	3600	3600	
3353-	Electrical Equipment Manufacturing			
33531	Electrical Equipment Manufacturing	3600	3600	
335311	Power, Distribution, and Specialty Transformer Manufacturing	3600	3600	
335312	Motor and Generator Manufacturing	3600	3600	
335313	Switchgear and Switchboard Apparatus Manufacturing	3600	3600	
335314	Relay and Industrial Control Manufacturing	3600	3600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3359-	Other Electrical Equipment and Component Manufacturing			
33591	Battery Manufacturing	3600	3600	
335911	Storage Battery Manufacturing	3600	3600	
335912	Dry and Wet Primary Battery Manufacturing	3600	3600	
33592	Communication and Energy Wire and Cable Manufacturing	3600	3600	
335921	Fiber Optic Cable Manufacturing	3600	3600	
335929	Other Communication and Energy Wire Manufacturing	3600	3600	
33593	Wiring Device Manufacturing	3600	3600	
335931	Current-Carrying Wiring Device Manufacturing	3600	3600	
335932	Noncurrent-Carrying Wiring Device Manufacturing	3600	3600	
33599	All Other Electrical Equipment and Component Manufacturing	3600	3600	
335991	Carbon and Graphite Product Manufacturing	3600	3600	
335999	All Other Miscellaneous Electrical Equipment and Component Manufacturing	3600	3600	
336-	Transportation Equipment Manufacturing			
3361-	Motor Vehicle Manufacturing			
33611	Automobile and Light Duty Motor Vehicle Manufacturing	3710	3710	
336111	Automobile Manufacturing	3710	3710	
336112	Light Truck and Utility Vehicle Manufacturing	3710	3710	
33612	Heavy Duty Truck Manufacturing	3710	3710	
3362-	Motor Vehicle Body and Trailer Manufacturing			
33621	Motor Vehicle Body and Trailer Manufacturing	3710	3710	
336211	Motor Vehicle Body Manufacturing	3710	3710	
336212	Truck Trailer Manufacturing	3710	3710	
336213	Motor Home Manufacturing	3710	3710	
336214	Travel Trailer and Camper Manufacturing	3790	3790	
3363-	Motor Vehicle Parts Manufacturing			
33631	Motor Vehicle Gasoline Engine and Engine Parts Manufacturing	3710	3710	
336311	Carburetor, Piston, Piston Ring and Valve Manufacturing	3590	3590	
336312	Gasoline Engine and Engine Parts Manufacturing	3710	3710	
33632	Motor Vehicle Electrical and Electronic Equipment Manufacturing	3600	3600	
336321	Vehicular Lighting Equipment Manufacturing	3600	3600	
336322	Other Motor Vehicle Electrical and Electronic Equipment Manufacturing	3600	3600	
33633	Motor Vehicle Steering and Suspension Components (except Spring) Manufacturing	3710	3710	
33634	Motor Vehicle Brake System Manufacturing	3710	3710	
33635	Motor Vehicle Transmission and Power Train Parts Manufacturing	3710	3710	
33636	Motor Vehicle Fabric Accessories and Seat Manufacturing	3710	3710	
33637	Motor Vehicle Metal Stamping	3400	3400	
33639	Other Motor Vehicle Parts Manufacturing	3710	3710	
336391	Motor Vehicle Air Conditioning Manufacturing	3590	3590	
336399	All Other Motor Vehicle Parts Manufacturing	3710	3710	
3364-	Aerospace Product and Parts Manufacturing			
33641	Aerospace Product and Parts Manufacturing	3720	3720	
336411	Aircraft Manufacturing	3720	3720	
336412	Aircraft Engine and Engine Parts Manufacturing	3720	3720	
336413	Other Aircraft Part and Auxiliary Equipment Manufacturing	3720	3720	
336414	Guided Missile and Space Vehicle Manufacturing	3800	3800	
336415	Guided Missile and Space Vehicle Propulsion Unit and Propulsion Unit Parts Manufacturing	3800	3800	
336419	Other Guided Missile and Space Vehicle Parts and Auxiliary Equipment Manufacturing	3800	3800	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3365-	Railroad Rolling Stock Manufacturing			
33651	Railroad Rolling Stock Manufacturing	3790	3790	
3366-	Ship and Boat Building			
33661	Ship and Boat Building	3790	3790	
336611	Ship Building and Repairing	3790	3790	
336612	Boat Building	3790	3790	
3369-	Other Transportation Equipment Manufacturing			
33699	Other Transportation Equipment Manufacturing	3790	3790	
336991	Motorcycle, Bicycle, and Parts Manufacturing	3790	3790	
336992	Military Armored Vehicle, Tank, and Tank Component Manufacturing	3800	3800	
336999	All Other Transportation Equipment Manufacturing	3790	3790	
337-	Furniture and Related Product Manufacturing			
3371-	Household and Institutional Furniture and Kitchen Cabinet Manufacturing			
33711	Wood Kitchen Cabinet and Counter Top Manufacturing	2500	2500	
33712	Household and Institutional Furniture Manufacturing	2500	2500	
337121	Upholstered Household Furniture Manufacturing	2500	2500	
337122	Wood Household Furniture (except Upholstered) Manufacturing	2500	2500	
337124	Metal Household Furniture Manufacturing	2500	2500	
337125	Household Furniture (except Wood and Metal) Manufacturing	2500	2500	
337127	Institutional Furniture Manufacturing	2500	2500	
337129	Wood Television, Radio, and Sewing Machine Cabinet Manufacturing	2500	2500	
3372-	Office Furniture (including Fixtures) Manufacturing			
33721	Office Furniture (including Fixtures) Manufacturing	2500	2500	
337211	Wood Office Furniture Manufacturing	2500	2500	
337212	Custom Architectural Woodwork, and Millwork Manufacturing	2500	2500	
337214	Nonwood Office Furniture Manufacturing	2500	2500	
337215	Showcase, Partition, Shelving, and Locker Manufacturing	2500	2500	
3379-	Other Furniture Related Product Manufacturing			
33791	Mattress Manufacturing	2500	2500	
33792	Blind and Shade Manufacturing	2500	2500	
339-	Miscellaneous Manufacturing			
3391-	Medical Equipment and Supplies Manufacturing			
33911	Medical Equipment and Supplies Manufacturing	3800	3800	
339111	Laboratory Apparatus and Furniture Manufacturing	3800	3800	
339112	Surgical and Medical Instrument Manufacturing	3800	3800	
339113	Surgical Appliance and Supplies Manufacturing	3800	3800	
339114	Dental Equipment and Supplies Manufacturing	3800	3800	
339115	Ophthalmic Goods Manufacturing	3800	3800	
339116	Dental Laboratories	8070	8070	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
3399-	Other Miscellaneous Manufacturing			
33991	Jewelry and Silverware Manufacturing	3910	3910	
339911	Jewelry (except Costume) Manufacturing	3910	3910	
339912	Silverware and Plated Ware Manufacturing	3910	3910	
339913	Jewelers' Material and Lapidary Work Manufacturing	3910	3910	
339914	Costume Jewelry and Novelty Manufacturing	3920	3920	
33992	Sporting and Athletic Good Manufacturing	3920	3920	
33993	Doll, Toy and Game Manufacturing	3920	3920	
339931	Doll and Stuffed Toy Manufacturing	3920	3920	
339932	Game, Toy, and Children's Vehicle Manufacturing	3920	3920	
33994	Office Supplies (except Paper) Manufacturing	3920	3920	
339941	Pen and Mechanical Pencil Manufacturing	3920	3920	
339942	Lead Pencil and Art Good Manufacturing	3920	3920	
339943	Marking Device Manufacturing	3920	3920	
339944	Carbon Paper and Inked Ribbon Manufacturing	3920	3920	
33995	Sign Manufacturing	3920	3920	
33999	All Other Miscellaneous Manufacturing	3920	3920	
339991	Gasket, Packing, and Sealing Device Manufacturing	3000	3000	
339992	Musical Instrument Manufacturing	3920	3920	
339993	Fastener, Button, Needle, and Pin Manufacturing	3920	3920	
339994	Broom, Brush and Mop Manufacturing	3920	3920	
339995	Burial Casket Manufacturing	3920	3920	
339999	All Other Miscellaneous Manufacturing	3920	3920	
42-WHOLESALE TRADE				
421-	Wholesale Trade, Durable Goods			
4211-	Motor Vehicle and Motor Vehicle Part and Supplies Wholesalers			
42111	Automobile and Other Motor Vehicle Wholesalers	5500	5500	Question 4
42112	Motor Vehicle Supplies and New Part Wholesalers	5530	5530	Question 4
42113	Tire and Tube Wholesalers	5530	5530	Question 4
42114	Motor Vehicle Part (Used) Wholesalers	5530	5530	Question 4
4212-	Furniture and Home Furnishing Wholesalers			
42121	Furniture Wholesalers	5700	5700	Question 4
42122	Home Furnishing Wholesalers	5700	5700	Question 4
4213-	Lumber and Other Construction Materials Wholesalers			
42131	Lumber, Plywood, Millwork, and Wood Panel Wholesalers	5030	5030	Question 4
42132	Brick, Stone and Related Construction Material Wholesalers	5030	5030	Question 4
42133	Roofing, Siding, and Insulation Material Wholesalers	5030	5030	Question 4
42139	Other Construction Material Wholesalers	5030	5030	Question 4
4214-	Professional and Commercial Equipment and Supplies Wholesalers			
42141	Photographic Equipment and Supplies Wholesalers	5190	5190	Question 4
42142	Office Equipment Wholesalers	5081	5081	Question 4
42143	Computer and Computer Peripheral Equipment and Software Wholesalers	7370	7370	Question 4
42144	Other Commercial Equipment Wholesalers	5089	5089	Question 4
42145	Medical, Dental and Hospital Equipment and Supplies Wholesalers	5086	5086	Question 4
42146	Ophthalmic Goods Wholesalers	5086	5086	Question 4
42149	Other Professional Equipment and Supplies Wholesalers	5086	5086	Question 4
4215-	Metal and Mineral (except Petroleum) Wholesalers			
42151	Metals Service Centers and Offices	5089	5089	Question 4
42152	Coal and Other Mineral and Ore Wholesalers	5089	5089	Question 4
4216-	Electrical Goods Wholesalers			
42161	Electrical Apparatus and Equipment, Wiring Supplies and Construction Material Wholesalers	*	*	Question 13
42162	Electrical Appliance, Television and Radio Set Wholesalers	*	*	Question 13
42169	Other Electronic Parts and Equipment Wholesalers	*	*	Question 13

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
4217-	Hardware, and Plumbing and Heating Equipment and Supplies Wholesalers			
42171	Hardware Wholesalers	5030	5030	Question 4
42172	Plumbing and Heating Equipment and Supplies (Hydronics) Wholesalers	5089	5089	Question 4
42173	Warm Air Heating and Air-Conditioning Equipment and Supplies Wholesalers	5089	5089	Question 4
42174	Refrigeration Equipment and Supplies Wholesalers	5089	5089	Question 4
4218-	Machinery, Equipment and Supplies Wholesalers			
42181	Construction and Mining (except Petroleum) Machinery and Equipment Who	5089	5089	Question 4
42182	Farm and Garden Machinery and Equipment Wholesalers	5089	5089	Question 4
42183	Industrial Machinery and Equipment Wholesalers	5089	5089	Question 4
42184	Industrial Supplies Wholesalers	5089	5089	Question 4
42185	Service Establishment Equipment and Supplies Wholesalers	5089	5089	Question 4
42186	Transportation Equipment and Supplies (except Motor Vehicles) Wholesalers	5089	5089	Question 4
4219-	Miscellaneous Durable Goods Wholesalers			
42191	Sporting and Recreational Goods and Supplies Wholesalers	5190	5190	Question 4
42192	Toy and Hobby Goods and Supplies Wholesalers	5190	5190	Question 4
42193	Recyclable Material Wholesalers	5089	5089	Question 4
42194	Jewelry, Watch, Precious Stone, and Precious Metal Wholesalers	5944 H.O.	5944	Question 4
42199	Other Miscellaneous Durable Goods Wholesalers	*	*	Question 13
422-	Wholesale Trade, Nondurable Goods			
4221-	Paper and Paper Product Wholesalers			
42211	Printing and Writing Paper Wholesalers	5110	5110	Question 4
42212	Stationery and Office Supplies Wholesalers	5110	5110	Question 4
42213	Industrial and Personal Service Paper Wholesalers	5110	5110	Question 4
4222-	Drug, Drug Proprietaries and Druggists' Sundries Wholesalers			
42221	Drugs, Drug Proprietaries, and Druggists' Sundries Wholesalers	5160	5160	Question 4
4223-	Apparel, Piece Goods, and Notions Wholesalers			
42231	Piece Goods, Notions, and Other Dry Goods Wholesalers	5130	5130	Question 4
42232	Men's and Boys' Clothing and Furnishings Wholesalers	5130	5130	Question 4
42233	Women's, Children's, and Infants' Clothing and Accessories Wholesalers	5130	5130	Question 4
42234	Footwear Wholesalers	5130	5130	Question 4
4224-	Grocery and Related Product Wholesalers			
42241	General Line Grocery Wholesalers	5140	5140	Question 4
42242	Packaged Frozen Food Wholesalers	5140	5140	Question 4
42243	Dairy Products (except Dried or Canned) Wholesalers	5140	5140	Question 4
42244	Poultry and Poultry Product Wholesalers	5140	5140	Question 4
42245	Confectionery Wholesalers	5140	5140	Question 4
42246	Fish and Seafood Wholesalers	5140	5140	Question 4
42247	Meat and Meat Product Wholesalers	5140	5140	Question 4
42248	Fresh Fruit and Vegetable Wholesalers	5140	5140	Question 4
42249	Other Grocery and Related Product Wholesalers	5140	5140	Question 4
4225-	Farm Product Raw Material Wholesalers			
42251	Grain and Field Bean Wholesalers	5140	5140	Question 4
42252	Livestock Wholesalers	5140	5140	Question 4
42259	Other Farm Product Raw Material Wholesalers	5140	5140	Question 4
4226-	Chemical and Allied Products Wholesalers			
42261	Plastics Materials and Basic Forms and Shapes Wholesalers	5160	5160	Question 4
42269	Other Chemical and Allied Products Wholesalers	5160	5160	Question 4
4227-	Petroleum and Petroleum Products Wholesalers			
42271	Petroleum Bulk Stations and Terminals	5980	5980	Question 4
42272	Petroleum and Petroleum Products (except Bulk Stations and Terminals) Wholesalers	5980	5980	Question 4

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
4228-	Beer, Wine, and Distilled Alcoholic Beverage Wholesalers			
42281	Beer and Ale Wholesalers	5180	5180	Question 4
42282	Wine and Distilled Alcoholic Beverage Wholesalers	5180	5180	Question 4
4229-	Miscellaneous Nondurable Goods Wholesalers			
42291	Farm Supplies Wholesalers	5190	5190	Question 4
42292	Book, Periodical and Newspaper Wholesalers	5190	5190	Question 4
42293	Flower, Nursery Stock and Florists' Supplies Wholesalers	5190	5190	Question 4
42294	Tobacco and Tobacco Product Wholesalers	5140	5140	Question 4
42295	Paint, Varnish and Supplies Wholesalers	5030	5030	Question 4
42299	Other Miscellaneous Nondurable Goods Wholesalers	5190	5190	Question 4
44-RETAIL TRADE				
441-	Motor Vehicle and Parts Dealers			
4411-	Automobile Dealers			
44111	New Car Dealers	5500	5500	
44112	Used Car Dealers	5500	5500	
4412-	Other Motor Vehicle Dealers			
44121	Recreational Vehicle Dealers	5500	5500	
44122	Motorcycle, Boat and Other Motor Vehicle Dealers	5500	5500	
441221	Motorcycle Dealers	5500	5500	
441222	Boat Dealers	5500	5500	
441229	All Other Motor Vehicle Dealers	5500	5500	
4413-	Automotive Parts, Accessories and Tire Stores			
44131	Automotive Parts and Accessories Stores - Retail	5530	5530	
44132	Tire Dealers - Retail	5530	5530	
442-	Furniture and Home Furnishings Stores			
4421-	Furniture Stores			
44211	Furniture Stores	*	*	Question 13
4422-	Home Furnishings Stores			
44221	Floor Covering Stores	*	*	Question 13
44229	Other Home Furnishings Stores	*	*	Question 13
442291	Window Treatment Stores	*	*	Question 13
442299	All Other Home Furnishings Stores	*	*	Question 13
443-	Electronics and Appliance Stores			
4431-	Electronics and Appliance Store			
44311	Appliance, Television and Other Electronics Stores	5700	5700	
443111	Household Appliance Stores	5700	5700	
443112	Radio, Television, and Other Electronics Stores	5700	5700	
44312	Computer and Software Stores - Retail	5700	5700	
44313	Camera and Photographic Supplies Stores	5999	5999	
444-	Building Material and Garden Equipment and Supplies Dealers			
4441-	Building Material and Supplies Dealers			
44411	Home Centers	5030	5030	
44412	Paint and Wallpaper Stores - (Retail)	5030	5030	
44413	Hardware Stores	5030	5030	
44419	Other Building Material Dealers	5030	5030	
4442-	Lawn and Garden Equipment and Supplies Stores			
44421	Outdoor Power Equipment Stores - Retail	5089	5089	
44422	Nursery and Garden Centers - Retail	5260	5260	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
445-	Food and Beverage Stores			
4451-	Grocery Stores			
44511	Supermarkets and Other Grocery (except Convenience) Stores	5400	5400	
44512	Convenience Stores	5400	5400	
4452-	Specialty Food Stores			
44521	Meat Markets	5400	5400	
44522	Fish and Seafood Markets	5400	5400	
44523	Fruit and Vegetable Markets	5400	5400	
44529	Other Specialty Food Stores	5400	5400	
445291	Baked Goods Stores	5400	5400	
445292	Confectionary and Nut Stores	5400	5400	
445299	All Other Specialty Food Stores	5400	5400	
4453-	Beer, Wine and Liquor Stores			
44531	Beer, Wine and Liquor Stores	5920	5920	
446-	Health and Personal Care Stores			
4461-	Health and Personal Care Stores			
44611	Pharmacies and Drug Stores	5999	5999	
44612	Cosmetics, Beauty Supplies, and Perfume Stores	5999	5999	
44613	Optical Goods Stores	5999	5999	
44619	Other Health and Personal Care Stores	5999	5999	
446191	Food (Health) Supplement Stores	5400	5400	
446199	All Other Health and Personal Care Stores - Retail	5999	5999	
447-	Gasoline Stations			
4471-	Gasoline Stations			
44711	Gasoline Stations with Convenience Stores	5540	5540	
44719	Other Gasoline Stations	5540	5540	
448-	Clothing and Clothing Accessories Stores			
4481	Clothing Stores			
44811	Men's Clothing Stores	5600	5600	
44812	Women's Clothing Stores	5600	5600	
44813	Children's and Infants' Clothing Stores	5600	5600	
44814	Family Clothing Stores	5600	5600	
44815	Clothing Accessories Stores	5600	5600	
44819	Other Clothing Stores	5600	5600	
4482	Shoe Stores			
44821	Shoe Stores	5600	5600	
4483	Jewelry, Luggage and Leather Goods Stores			
44831	Jewelry Stores	5944 H.O.	5944	Question 10
44832	Luggage and Leather Goods Stores	5999	5999	
451-	Sporting Goods, Hobby, Book and Music Stores			
4511-	Sporting Goods, Hobby and Musical Instrument Stores			
45111	Sporting Goods Stores	5999	5999	
45112	Hobby, Toy and Game Stores	5999	5999	
45113	Sewing, Needlework and Piece Goods Stores	5999	5999	
45114	Musical Instrument and Supplies Stores	5700	5700	
4512-	Book, Periodical and Music Stores			
45121	Book Stores and News Dealers	5999	5999	
451211	Book Stores	5999	5999	
451212	News Dealers and Newsstands	5999	5999	
45122	Prerecorded Tape, Compact Disc and Record Stores	5700	5700	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
452-	General Merchandise Stores			
4521-	Department Stores			
45211	Department Stores	5300	5300	
4529-	Other General Merchandise Stores			
45291	Warehouse Clubs and Superstores	5300	5300	
45299	All Other General Merchandise Stores	5300	5300	
453-	Miscellaneous Store Retailers			
4531-	Florists			
45311	Florists	5992	5992	
4532-	Office Supplies, Stationery and Gift Stores			
45321	Office Supplies and Stationery Stores - Retail	5999	5999	
45322	Gift, Novelty and Souvenir Stores	5999	5999	
4533-	Used Merchandise Stores			
45331	Used Merchandise Stores	5999	5999	
4539-	Other Miscellaneous Store Retailers			
45391	Pet and Pet Supplies Stores	5999	5999	
45392	Art Dealers	5999	5999	
45393	Manufactured (Mobile) Home Dealers	5500	5500	
45399	All Other Miscellaneous Store Retailers	5999	5999	
453991	Tobacco Stores	5999	5999	
453998	All Other Miscellaneous Store Retailers (except Tobacco Stores)	5999	5999	
454-	Nonstore Retailers			
4541-	Electronic Shopping and Mail-Order Houses			
45411	Electronic Shopping and Mail-Order Houses	5961	5961	
4542-	Vending Machine Operators			
45421	Vending Machine Operators	5962	5962	
4543-	Direct Selling Establishments			
45431	Fuel Dealers	5980	5980	
454311	Heating Oil Dealers	5980	5980	
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	5980	5980	
454319	Other Fuel Dealers	5980	5980	
45439	Other Direct Selling Establishments	5999	5999	
48, 49-TRANSPORTATION AND WAREHOUSING				
481-	Air Transportation			
4811-	Scheduled Air Transportation			
48111	Scheduled Air Transportation	*	*	Question 2
481111	Scheduled Passenger Air Transportation	*	*	Question 2
481112	Scheduled Freight Air Transportation	*	*	Question 2
4812-	Nonscheduled Air Transportation			
48121	Nonscheduled Air Transporation	*	*	Question 2
481211	Nonscheduled Chartered Passenger Air Transportation	*	*	Question 2
481212	Nonscheduled Chartered Freight Air Transportation	*	*	Question 2
481219	Other Nonscheduled Air Transportation	*	*	Question 2
482-	Rail Transportation			
4821-	Rail Transportation			
48211	Rail Transportation	4000	4000	
482111	Line-Haul Railroads	4000	4000	
482112	Short Line Railroads	4000	4000	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
483-	Water Transportation			
4831-	Deep Sea, Coastal and Great Lakes Water Transportation			
48311	Deep Sea, Coastal and Great Lakes Water Transportation	4400	4400	
483111	Deep Sea Freight Transportation	4400	4400	
483112	Deep Sea Passenger Transportation	4400	4400	
483113	Coastal and Great Lakes Freight Transportation	4400	4400	
483114	Coastal and Great Lakes Passenger Transportation	4400	4400	
4832-	Inland Water Transportation			
48321	Inland Water Transportation	4400	4400	
483211	Inland Water Freight Transportation	4400	4400	
483212	Inland Water Passenger Transportation	4400	4400	
484-	Truck Transportation			
4841-	General Freight Trucking			
48411	General Freight Trucking, Local	4200	4200	
48412	General Freight Trucking, Long-Distance	4200	4200	
484121	General Freight Trucking, Long-Distance, Truckload	4200	4200	
484122	General Freight Trucking, Long-Distance, Less than Truckload	4200	4200	
4842-	Specialized Freight Trucking			
48421	Used Household and Office Goods Moving	4200	4200	
48422	Specialized Freight (except Used Goods) Trucking, Local	4200	4200	
48423	Specialized Freight (except Used Goods) Trucking, Long-Distance	4200	4200	
485-	Transit and Ground Passenger Transportation			
4851-	Urban Transit Systems			
48511	Urban Transit Systems	4110	4110	
485111	Mixed Mode Transit Systems	4110	4110	
485112	Commuter Rail Systems	4110	4110	
485113	Bus and Motor Vehicle Transit Systems	4110	4110	
485119	Other Urban Transit Systems	4110	4110	
4852-	Interurban and Rural Bus Transportation			
48521	Interurban and Rural Bus Transportation	4110	4110	
4853-	Taxi and Limousine Service			
48531	Taxi Service	4110	4110	
48532	Limousine Service	4110	4110	
4854-	School and Employee Bus Transportation			
48541	School and Employee Bus Transportation	4110	4110	
4855-	Charter Bus Industry			
48551	Charter Bus Industry	4110	4110	
4859-	Other Transit and Ground Passenger Transportation			
48599	Other Transit and Ground Passenger Transportation	4110	4110	
485991	Special Needs Transportation	4110	4110	
485999	All Other Transit and Ground Passenger Transportation	4110	4110	
486-	Pipeline Transportation			
4861-	Pipeline Transportation of Crude Oil			
48611	Pipeline Transportation of Crude Oil	4600	4600	
4862-	Pipeline Transportation of Natural Gas			
48621	Pipeline Transportation of Natural Gas	4920	4920	
4869-	Other Pipeline Transportation			
48691	Pipeline Transportation of Refined Petroleum Products	4600	4600	
48699	All Other Pipeline Transportation	4600	4600	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
487-	Scenic and Sightseeing Transportation			
4871-	Scenic and Sightseeing Transportation, Land			
48711	Scenic and Sightseeing Transportation, Land	7990	7990	
4872-	Scenic and Sightseeing Transportation, Water			
48721	Scenic and Sightseeing Transportation, Water	7990	7990	
4879-	Scenic and Sightseeing Transportation, Other			
48799	Scenic and Sightseeing Transportation, Other	7990	7990	
488-	Support Activities for Transportation			
4881-	Support Activities for Air Transportation			
48811	Airport Operations	*	*	Question 2
488111	Air Traffic Control	*	*	Question 2
488119	Other Airport Operations	*	*	Question 2
48819	Other Support Activities for Air Transportation	*	*	Question 2
4882-	Support Activities for Rail Transportation			
48821	Support Activities for Rail Transportation	4790	4790	
4883-	Support Activities for Water Transportation			
48831	Port and Harbor Operations	4400	4400	
48832	Marine Cargo Handling	4400	4400	
48833	Navigational Services to Shipping	4400	4400	
48839	Other Support Activities for Water Transportation	4400	4400	
4884-	Support Activities for Road Transportation			
48841	Motor Vehicle Towing	7530	7530	
48849	Other Support Activities for Road Transportation	4790	4790	
4885-	Freight Transportation Arrangement			
48851	Freight Transportation Arrangement	4790	4790	
4889-	Other Support Activities for Transportation			
48899	Other Support Activities for Transportation	4790	4790	
488991	Packing and Crating	4780	4780	
488999	All Other Support Activities for Transportation	4790	4790	
491-	Postal Service			
4911-	Postal Service			
49111	Postal Service	4300	4300	
492-	Couriers and Messengers			
4921-	Couriers			
49211	Couriers	4200	4200	
4922-	Local Messengers and Local Delivery			
49221	Local Messenger and Local Delivery	4200	4200	
493-	Warehousing and Storage Facilities			
4931-	Warehousing and Storage Facilities			
49311	General Warehousing and Storage Facilities	4200	4200	
49312	Refrigerated Warehousing and Storage Facilities	4200	4200	
49313	Farm Product Warehousing and Storage Facilities	4200	4200	
49319	Other Warehousing and Storage Facilities	4200	4200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
51-INFORMATION				
511-	Publishing Industries			
5111-	Newspaper, Periodical, Book and Database Publishers			
51111	Newspaper Publishers	2710	2710	
51112	Periodical Publishers	2710	2710	
51113	Book Publishers	2710	2710	
51114	Database and Directory Publishers	2710	2710	
51119	Other Publishers	2710	2710	
511191	Greeting Card Publishers	2710	2710	
511199	All Other Publishers	2710	2710	
5112-	Software Publishers			
51121	Software Publishers	7370	7370	
512-	Motion Picture and Sound Recording Industries			
5121-	Motion Picture and Video Industries			
51211	Motion Picture and Video Production	7810	7810	
51212	Motion Picture and Video Distribution	7810	7810	
51213	Motion Picture and Video Exhibition	7830	7830	
512131	Motion Picture Theaters, except Drive-In	7830	7830	
512132	Drive-In Motion Picture Theaters	7830	7830	
51219	Post Production and Other Motion Picture and Video Industries	7810	7810	
512191	Teleproduction and Other Post-Production Services	7810	7810	
512199	Other Motion Picture and Video Industries	7810	7810	
5122-	Sound Recording Industries			
51221	Record Production	8990	8990	
51222	Integrated Record Production/Distribution	8990	8990	
51223	Music Publishers	8990	8990	
51224	Sound Recording Studios	8990	8990	
51229	Other Sound Recording Industries	8990	8990	
513-	Broadcasting and Telecommunications			
5131-	Radio and Television Broadcasting			
51311	Radio Broadcasting	4832	4832	
513111	Radio Networks	4832	4832	
513112	Radio Stations	4832	4832	
51312	Television Broadcasting	4833	4833	
5132-	Cable Networks and Program Distribution			
51321	Cable Networks	4810	4810	
51322	Cable and Other Program Distribution	4810	4810	
5133-	Telecommunications			
51331	Wired Telecommunications Carriers	4810	4810	
51332	Wireless Telecommunications Carriers (except Satellite)	4810	4810	
513321	Paging	4810	4810	
513322	Cellular and Other Wireless Telecommunications	4810	4810	
51333	Telecommunications Resellers	4810	4810	
51334	Satellite Telecommunications	4810	4810	
51339	Other Telecommunications	*	*	Question 3

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
514-	Information Services and Data Processing Services			
5141-	Information Services			
51411	News Syndicates	7330	7330	
51412	Libraries and Archives	8210	8210	
51419	Other Information Services	7330	7330	
514191	On-Line Information Services	7370	7370	
514199	All Other Information Services	7330	7330	
5142-	Data Processing Services			
51421	Data Processing Services	7370	7370	
52-FINANCE AND INSURANCE				
521-	Monetary Authorities Central Bank			
5211-	Monetary Authorities-Central Banks			
52111	Monetary Authorities-Central Banks	6000	6000	
522-	Credit Intermediation and Related Activities			
5221-	Depository Credit Intermediation			
52211	Commercial Banking	6000	6000	
52212	Savings Institutions	6120	6120	
52213	Credit Unions	6120	6120	
52219	Other Depository Intermediation	6000	6000	
5222-	Non-Depository Credit Intermediation			
52221	Credit Card Issuing	6000	6000	
52222	Sales Financing	6120	6120	
52229	Other Non-Depository Credit Intermediation	6120	6120	
522291	Consumer Lending	6120	6120	
522292	Real Estate Credit	6120	6120	
522293	International Trade Financing	6000	6000	
522294	Secondary Market Financing	6120	6120	
522298	All Other Non-Depository Credit Intermediation	6120	6120	
5223-	Activities Related to Credit Intermediation			
52231	Mortgage and Other Loan Brokers	6120	6120	
52232	Financial Transactions Processing, Reserve, and Clearing House Activities	6120	6120	
52239	Other Activities Related to Credit Intermediation	6120	6120	
523-	Securities, Commodity Contracts and Other Intermediation and Related Activities			
5231-	Securities and Commodity Contracts Intermediation and Brokerage			
52311	Investment Banking and Securities Dealing	6200	6200	
52312	Securities Brokerage	6200	6200	
52313	Commodity Contracts Dealing	6200	6200	
52314	Commodity Brokerage	6200	6200	
5232-	Securities and Commodity Exchanges			
52321	Securities and Commodity Exchanges	6200	6200	
5239-	Other Financial Investment Activities			
52391	Miscellaneous Intermediation	6200	6200	
52392	Portfolio Management	6200	6200	
52393	Investment Advice	6200	6200	
52399	All Other Financial Investment Activities	6200	6200	
523991	Trust, Fiduciary and Custody Activities	6700	6700	
523999	Miscellaneous Financial Investment Activities	6200	6200	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
524-	Insurance Carriers and Related Activities			
5241-	Insurance Carriers			
52411	Direct Life, Health and Medical Insurance Carriers	6390	6390	
524113	Direct Life Insurance Carriers	6390	6390	
524114	Direct Health and Medical Insurance Carriers	6390	6390	
52412	Direct Insurance (except Life, Health and Medical) Carriers	6390	6390	
524126	Direct Property and Casualty Insurance Carriers	6390	6390	
524127	Direct Title Insurance Carriers	6390	6390	
524128	Other Direct Insurance (except Life, Health, and Medical) Carriers	6390	6390	
52413	Reinsurance Carriers	6390	6390	
5242-	Agencies, Brokerages and Other Insurance Related Activities			
52421	Insurance Agencies and Brokerages	6400	6400	
52429	Other Insurance Related Activities	6400	6400	
524291	Claims Adjusters	6400	6400	
524292	Third Party Administration for Insurance and Pension Funds	6390	6390	
524298	All Other Insurance Related Activities	6400	6400	
525-	Funds, Trusts and Other Financial Vehicles (U.S. only)			
5251-	Insurance and Employee Benefit Funds			
52511	Pension Funds	6390	6390	
52512	Health and Welfare Funds	6390	6390	
52519	Other Insurance Funds	6390	6390	
5259-	Other Investment Pools and Funds			
52591	Open-End Investment Funds	6700	6700	
52592	Trusts, Estates, and Agency Accounts	6700	6700	
52593	Real Estate Investment Trusts	6700	6700	
52599	Other Financial Vehicles	6700	6700	
53-REAL ESTATE AND RENTAL AND LEASING				
531-	Real Estate			
5311-	Lessors of Real Estate			
53111	Lessors of Residential Buildings and Dwellings	*	6500	Question 7
53112	Lessors of Nonresidential Buildings (except Miniwarehouses)	*	6500	Question 7
53113	Lessors of Miniwarehouses and Self Storage Units	*	6500	Question 7
53119	Lessors of Other Real Estate Property	*	6500	Question 7
5312-	Offices of Real Estate Agents and Brokers			
53121	Offices of Real Estate Agents and Brokers	*	6500	Question 7
5313-	Activities Related to Real Estate			
53131	Real Estate Property Managers	*	6500	Question 7
531311	Residential Property Managers	*	6500	Question 7
531312	Nonresidential Property Managers	*	6500	Question 7
53132	Offices of Real Estate Appraisers	*	6500	Question 7
53139	Other Activities Related to Real Estate	*	6500	Question 7
532-	Rental and Leasing Services			
5321-	Automotive Equipment Rental and Leasing			
53211	Passenger Car Rental and Leasing	7510	7510	
532111	Passenger Cars Rental	7510	7510	
532112	Passenger Cars Leasing	7510	7510	
53212	Truck, Utility Trailer and RV (Recreational Vehicle) Rental and Leasing	7510	7510	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
5322-	Consumer Goods Rental			
53221	Consumer Electronics and Appliances Rental	7394	7394	
53222	Formal Wear and Costume Rental	7299	7299	
53223	Video Tapes and Disc Rental	5999	5999	
53229	Other Consumer Goods Rental	7394	7394	
532291	Home Health Equipment Rental	7394	7394	
532292	Recreational Goods Rental	7990	7990	Question 17
532299	All Other Consumer Goods Rental	7394	7394	
5323-	General Rental Centers			
53231	General Rental Centers	7394	7394	
5324-	Commercial and Industrial Machinery and Equipment Rental and Leasing			
53241	Construction, Transportation, Mining and Forestry Machinery and Equipment Rental and Leasing	7394	7394	
532411	Commercial Air, Rail, and Water Transportation Equipment Rental and Leasing	7394	7394	
532412	Construction, Mining and Forestry Machinery and Equipment Rental and Leasing	7394	7394	
53242	Office Machinery and Equipment Rental and Leasing	7394	7394	
53249	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	7394	7394	
533-	Owners and Lessors of Other Non-Financial Assets			
5331-	Owners, Owners and Lessors of Other Non-Financial Assets			
53311	Owners and Lessors of Other Non-Financial Assets	6700	6700	
54-PROFESSIONAL, SCIENTIFIC AND TECHNICAL SERVICES				
541-	Professional, Scientific and Technical Services			
5411-	Legal Service			
54111	Offices of Lawyers	*	*	Question 11
54119	Other Legal Services	*	*	Question 11
541191	Title Abstract and Settlement Offices	6360	6360	
541199	All Other Legal Services	*	*	Question 11
5412-	Accounting, Tax Preparation, Bookkeeping and Payroll Services			
54121	Accounting, Tax Preparation, Bookkeeping and Payroll Services	8930	8930	
541211	Offices of Certified Public Accountants	8930	8930	
541213	Tax Preparation Services	7330	7330	
541214	Payroll Services	8930	8930	
541219	Other Accounting Services	8930	8930	
5413-	Architectural, Engineering and Related Services			
54131	Architectural Services	8910	8910	
54132	Landscape Architectural Services	0780	0780	
54133	Engineering Services	8910	8910	
54134	Drafting Services	8910	8910	
54135	Building Inspection Services	8910	8910	
54136	Geophysical Surveying and Mapping Services	8940	8940	
54137	Surveying and Mapping (except Geophysical) Services	8940	8940	
54138	Testing Laboratories	8920	8920	
5414-	Specialized Design Services			
54141	Interior Design Services	7330	7330	
54142	Industrial Design Services	7330	7330	
54143	Graphic Design Services	7395	7395	
54149	Other Specialized Design Services	7330	7330	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
5415-	Computer Systems Design and Related Services			
54151	Computer Systems Design and Related Services	7370	7370	
541511	Custom Computer Programming Services	7370	7370	
541512	Computer Systems Design Services	7370	7370	
541513	Computer Facilities Management Services	7370	7370	
541519	Other Computer Related Services	7370	7370	
5416-	Management, Scientific and Technical Consulting Services			
54161	Management Consulting Services	7392	7392	
541611	Administrative Management and General Management Consulting Services	7392	7392	
541612	Human Resources and Executive Search Consulting Services	7392	7392	
541613	Marketing Consulting Services	7392	7392	
541614	Process, Physical, Distribution and Logistics Consulting Services	7392	7392	
541618	Other Management Consulting Services	7392	7392	
54162	Environmental Consulting Services	8990	8990	
54169	Other Scientific and Technical Consulting Services	7392	7392	
5417-	Scientific Research and Development Services			
54171	Research and Development in the Physical Sciences and Engineering Services	8920	8920	
54172	Research and Development in the Life Sciences	8920	8920	
54173	Research and Development in the Social Sciences and Humanities	8920	8920	
5418-	Advertising and Related Services			
54181	Advertising Agencies	7310	7310	
54182	Public Relations Agencies	7310	7310	
54183	Media Buying Agencies	7310	7310	
54184	Media Representatives	7310	7310	
54185	Display Advertising	7310	7310	
54186	Direct Mail Advertising	7330	7330	
54187	Advertising Material Distribution Services	7310	7310	
54189	Other Services Related to Advertising	7310	7310	
5419-	Other Professional, Scientific and Technical Services			
54191	Marketing Research and Public Opinion Polling	8920	8920	
54192	Photographic Services	7395	7395	
541921	Photographic Studios, Portrait	7395	7395	
541922	Commercial Photography	7395	7395	
54193	Translation and Interpretation Services	7330	7330	
54194	Veterinary Services	0742	0742	
54199	All Other Professional, Scientific and Technical Services	7330	7330	
55-MANAGEMENT OF COMPANIES AND ENTERPRISES				
551-	Management of Companies and Enterprises			
5511-	Management of Companies and Enterprises			
55111	Management of Companies and Enterprises	*	*	Question 8
551111	Offices of Bank Holding Companies	*	*	Question 8
551112	Offices of Other Holding Companies	*	*	Question 8
551114	Corporate, Subsidiary and Regional Managing Offices	*	*	Question 8

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
56-ADMINISTRATIVE AND SUPPORT SERVICES, WASTE MANAGEMENT AND REMEDIATION SERVICE				
561-	Administrative and Support Services			
5611-	Office Administrative Services			
56111	Office Administrative Services	7392	7392	
5612-	Facilities Support Services			
56121	Facilities Support Services	7330	7330	
5613-	Employment Services			
56131	Employment Placement Agencies	7360	7360	
56132	Temporary Help Services	7360	7360	
56133	Employee Leasing Services	7360	7360	
5614-	Business Support Services			
56141	Document Preparation Services	7330	7330	
56142	Telephone Call Centers	7330	7330	
561421	Telephone Answering Services	7330	7330	
561422	Telemarketing Bureaus	7330	7330	
56143	Business Service Centers	7330	7330	
561431	Private Mail Centers	7330	7330	
561439	Business Services Centers (including Copy Shops)	7330	7330	
56144	Collection Agencies	7330	7330	
56145	Credit Bureaus	7330	7330	
56149	Other Business Support Services	7330	7330	
561491	Repossession Services	7330	7330	
561492	Court Reporting and Stenotype Services	7330	7330	
561499	All Other Business Support Services	7330	7330	
5615-	Travel Arrangement and Reservation Services			
56151	Travel Agencies	4722	4722	
56152	Tour Operators	4722	4722	
56159	Other Travel Arrangement and Reservation Services	4722	4722	
561591	Convention and Visitors Bureaus	7330	7330	
561599	All Other Travel Arrangement and Reservation Services	4722	4722	
5616-	Investigation and Security Services			
56161	Investigation, Guard and Armored Car Services	7330	7330	
561611	Investigation Services	7330	7330	
561612	Security Guards and Patrol Services	7330	7330	
561613	Armored Car Services	7330	7330	
56162	Security Systems Services	7340	7340	
561621	Security Systems Services (except Locksmiths)	7340	7340	
561622	Locksmiths	7340	7340	
5617-	Services to Buildings and Dwellings			
56171	Exterminating and Pest Control Services	7340	7340	
56172	Janitorial Services	7340	7340	
56173	Landscaping Services	0780	0780	
56174	Carpet and Upholstery Cleaning Services	7210	7210	
56179	Other Services to Buildings and Dwellings	7340	7340	
5619-	Other Support Services			
56191	Packaging and Labeling Services	7330	7330	
56192	Convention and Trade Show Organizers	7330	7330	
56199	All Other Support Services	7330	7330	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
562-	Waste Management and Remediation Services			
5621-	Waste Collection			
56211	Waste Collection	4950	4950	
562111	Solid Waste Collection	4950	4950	
562112	Hazardous Waste Collection	4950	4950	
562119	Other Waste Collection	4950	4950	
5622-	Waste Treatment and Disposal			
56221	Waste Treatment and Disposal	4950	4950	
562211	Hazardous Waste Treatment and Disposal	4950	4950	
562212	Solid Waste Landfills	4950	4950	
562213	Solid Waste Combustors and Incinerators	4950	4950	
562219	Other Nonhazardous Waste Treatment and Disposal	4950	4950	
5629-	Remediation and Other Waste Management Services			
56291	Remediation Services	4950	4950	
56292	Materials Recovery Facilities	4950	4950	
56299	All Other Waste Management Services	4950	4950	
562991	Septic Tank and Related Services	4950	4950	
562998	All Other Miscellaneous Waste Management Services	4950	4950	
61-EDUCATIONAL SERVICES				
611-	Educational Services			
6111-	Elementary and Secondary Schools			
61111	Elementary and Secondary Schools	8200	8200	
6112-	Junior Colleges			
61121	Junior Colleges	8200	8200	
6113-	Colleges, Universities and Professional Schools			
61131	Colleges, Universities and Professional Schools	8200	8200	
6114-	Business Schools and Computer and Management Training			
61141	Business and Secretarial Schools	8200	8200	
61142	Computer Training	8200	8200	
61143	Professional and Management Development Training Schools	8299	8299	
6115-	Technical and Trade Schools			
61151	Technical and Trade Schools	8200	8200	
611511	Cosmetology and Barber Schools	7230	7230	
611512	Flight Training	8200	8200	
611513	Apprenticeship Training	8200	8200	
611519	Other Technical and Trade Schools	8200	8200	
6116-	Other Schools and Instruction			
61161	Fine Arts Schools	8299	8299	
61162	Sports and Recreation Instruction	8299	8299	
61163	Language Schools	8299	8299	
61169	All Other Schools and Instruction	8299	8299	
611691	Exam Preparation and Tutoring	8299	8299	
611692	Automobile Driving Schools	8299	8299	
611699	All Other Miscellaneous Schools and Instruction	8299	8299	
6117-	Educational Support Services			
61171	Educational Support Services	8299	8299	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
62-HEALTH CARE AND SOCIAL ASSISTANCE				
621-	Ambulatory Health Care Services			
6211-	Offices of Physicians			
62111	Offices of Physicians	*	*	Question 9
621111	Offices of Physicians, (except Mental Health Specialists)	*	*	Question 9
621112	Offices of Physicians, Mental Health Specialists	*	*	Question 9
6212-	Offices of Dentists			
62121	Offices of Dentists	*	*	Question 10
6213-	Office of Other Health Practitioners			
62131	Offices of Chiropractors	*	*	Question 9
62132	Offices of Optometrists	*	*	Question 9
62133	Offices of Mental Health Practitioners (except Physicians)	8040	8040	
62134	Offices of Physical, Occupational, and Speech Therapists and Audiologists	*	*	Question 9
62139	Offices of All Other Health Practitioners	*	*	Question 9
621391	Offices of Podiatrists	*	*	Question 9
621399	Offices of All Other Miscellaneous Health Practitioners	*	*	Question 9
6214-	Outpatient Care Centers			
62141	Family Planning Centers	8090	8090	
62142	Outpatient Mental Health and Substance Abuse Centers	*	*	
62149	Other Outpatient Care Centers	*	*	
621491	HMO Medical Centers	*	*	Question 9
621492	Kidney Dialysis Centers	*	*	
621493	Freestanding Ambulatory Surgical and Emergency Centers	8060	8060	
621498	All Other Outpatient Care Facilities	*	*	
6215-	Medical and Diagnostic Laboratories			
62151	Medical and Diagnostic Laboratories	8070	8070	
621511	Medical Laboratories	8070	8070	
621512	Diagnostic Imaging Centers	8070	8070	
6216-	Home Health Care Services			
62161	Home Health Care Services	*	*	
6219-	Other Ambulatory Health Care Services			
62191	Ambulance Service	8090	8090	
62199	All Other Ambulatory Health Care Services	8090	8090	
621991	Blood and Organ Banks	8090	8090	
621999	All Other Miscellaneous Ambulatory Health Care Services	8090	8090	
622-	Hospitals			
6221-	General Medical and Surgical Hospitals			
62211	General Medical and Surgical Hospitals	8060	8060	
6222-	Psychiatric and Substance Abuse Hospitals			
62221	Psychiatric and Substance Abuse Hospitals	8063	8063	
6223-	Specialty (except Psychiatric and Substance Abuse) Hospitals			
62231	Specialty (except Psychiatric and Substance Abuse) Hospitals	8090	8090	
623-	Nursing and Residential Care Facilities			
6231-	Nursing Care Facilities			
62311	Nursing Care Facilities	8050	8050	
6232-	Residential Mental Retardation, Mental Health and Substance Abuse Facilities			
62321	Residential Mental Retardation Facilities	8040	8040	
62322	Residential Mental Health and Substance Abuse Facilities	8040	8040	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
6233-	Community Care Facilities for the Elderly			
62331	Community Care Facilities for the Elderly	8300	8300	
623311	Continuing Care Retirement Communities	8300	8300	
623312	Homes for the Elderly	8300	8300	
6239-	Other Residential Care Facilities			
62399	Other Residential Care Facilities	*	*	
624-	Social Assistance			
6241-	Individual and Family Services			
62411	Child and Youth Services	*	*	
62412	Services for the Elderly and Persons with Disabilities	*	*	
62419	Other Individual and Family Services	*	*	
6242-	Community Food and Housing, and Emergency and Other Relief Services			
62421	Community Food Services	8300	8300	
62422	Community Housing Services	8300	8300	
624221	Temporary Shelters	8300	8300	
624229	Other Community Housing Services	8300	8300	
62423	Emergency and Other Relief Services	8300	8300	
6243-	Vocational Rehabilitation Services			
62431	Vocational Rehabilitation Services	*	*	
6244-	Child Day Care Services			
62441	Child Day Care Services	*	*	
71-ARTS, ENTERTAINMENT AND RECREATION				
711-	Performing Arts, Spectator Sports and Related Industries			
7111-	Performing Arts Companies			
71111	Theater Companies and Dinner Theaters	7990	7990	
71112	Dance Companies	7990	7990	
71113	Musical Groups and Artists	7990	7990	
71119	Other Performing Arts Companies	7990	7990	
7112-	Spectator Sports			
71121	Spectator Sports	7990	7990	
711211	Sports Teams and Clubs	7990	7990	
711212	Race Tracks	7990	7990	
711219	Other Spectator Sports	7990	7990	
7113-	Promoters of Performing Arts, Sports and Similar Events			
71131	Promoters of Performing Arts, Sports and Similar Events with Facilities	7990	7990	
71132	Promoters of Performing Arts, Sports, and Similar Events without Facilities	7990	7990	
7114-	Agents and Managers for Artists, Athletes, Entertainers and Other Public Figures			
71141	Agents and Managers for Artists, Athletes, Entertainers and Other Public Figures	7990	7990	
7115-	Independent Artists, Writers, and Performers			
71151	Independent Artists, Writers, and Performers	7990	7990	
712-	Museums, Historical Sites and Similar Institutions			
7121-	Museums, Historical Sites and Similar Instructions			
71211	Museums	8410	8410	
71212	Historical Sites	8410	8410	
71213	Zoos and Botanical Gardens	8410	8410	
71219	Nature Parks and Other Similar Institutions	7990	7990	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
713-	Amusement, Gambling and Recreation Industries			
7131-	Amusement Parks and Arcades			
71311	Amusement and Theme Parks	7990	7990	
71312	Amusement Arcades	7990	7990	
7132-	Gambling Industries			
71321	Casinos (except Casino Hotels)	7930	7930	
71329	Other Gambling Industries	7930	7930	
7139-	Other Amusement and Recreation Industries			
71391	Golf Courses and Country Clubs	7990	7990	Question 17
71392	Skiing Facilities	7990	7990	Question 17
71393	Marinas	4400	4400	
71394	Fitness and Recreational Sports Centers	7990	7990	
71395	Bowling Centers	7990	7990	
71399	All Other Amusement and Recreation Industries	7990	7990	Question 17
72-ACCOMMODATION AND FOODSERVICES				
721-	Accommodation			
7211-	Traveler Accommodation			
72111	Hotels (except Casino Hotels) and Motels	7000	7000	
72112	Casino Hotels	7000	7000	
72119	Other Traveler Accommodation	7000	7000	
721191	Bed and Breakfast Inns	7000	7000	
721199	All Other Traveler Accommodation	7000	7000	
7212-	RV (Recreational Vehicle) Parks and Recreational Camps			
72121	RV (Recreational Vehicle) Parks and Recreational Camps	7000	7000	
721211	RV (Recreational Vehicle) Parks and Campgrounds	7000	7000	
721214	Recreational and Vacation Camps	7000	7000	
7213-	Rooming and Boarding Houses			
72131	Rooming and Boarding Houses	7000	7000	
722-	Foodservices and Drinking Places			
7221-	Full-Service Restaurants			
72211	Full-Service Restaurants	*	*	Question 6
7222-	Limited-Service Eating Places			
72221	Limited-Service Eating Places	*	*	Question 6
722211	Limited-Service Restaurants	*	*	Question 6
722212	Cafeterias	*	*	Question 6
722213	Snack and Nonalcoholic Beverage Bars	*	*	Question 6
7223-	Special Foodservices			
72231	Foodservice Contractors	*	*	Question 6
72232	Caterers	*	*	Question 6
72233	Mobile Foodservices	5999	5999	
7224-	Drinking Places (Alcoholic Beverages)			
72241	Drinking Places (Alcoholic Beverages)	*	*	Question 6

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
81-OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)				
811-	Repair and Maintenance			
8111-	Automotive Repair and Maintenance			
81111	Automotive Mechanical and Electrical Repair and Maintenance	7530	7530	
811111	General Automotive Repair	7530	7530	
811112	Automotive Exhaust System Repair	7530	7530	
811113	Automotive Transmission Repair	7530	7530	
811118	Other Automotive Mechanical and Electrical Repair and Maintenance	7530	7530	
81112	Automotive Body, Paint, Interior and Glass Repair	7530	7530	
811121	Automotive Body, Paint, and Interior Repair and Maintenance	7530	7530	
811122	Automotive Glass Replacement Shops	7530	7530	
81119	Other Automotive Repair and Maintenance	7530	7530	
811191	Automotive Oil Change and Lubrication Shops	7530	7530	
811192	Car Washes	7540	7540	
811198	All Other Automotive Repair and Maintenance	7530	7530	
8112-	Electronic and Precision Equipment Repair and Maintenance			
81121	Electronic and Precision Equipment Repair and Maintenance	7600	7600	
811211	Consumer Electronics Repair and Maintenance	7600	7600	
811212	Computer and Office Machine Repair and Maintenance	7370	7370	
811213	Communication Equipment Repair and Maintenance	7600	7600	
811219	Other Electronic and Precision Equipment Repair and Maintenance	7600	7600	
8113-	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance			
81131	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	7600	7600	
8114-	Personal and Household Goods Repair and Maintenance			
81141	Home and Garden Equipment and Appliance Repair and Maintenance	7600	7600	
811411	Home and Garden Equipment Repair and Maintenance	7600	7600	
811412	Appliance Repair and Maintenance	7600	7600	
81142	Reupholstery and Furniture Repair	7600	7600	
81143	Footwear and Leather Goods Repair	7600	7600	
81149	Other Personal and Household Goods Repair and Maintenance	7600	7600	
812-	Personal and Laundry Services			
8121-	Personal Care Services			
81211	Hair, Nail and Skin Care Services	7230	7230	
812111	Barber Shops	7240	7240	
812112	Beauty Salons	7230	7230	
812113	Nail Salons	7230	7230	
81219	Other Personal Care Services	7299	7299	
812191	Diet and Weight Reducing Centers	7299	7299	
812199	Other Personal Care Services	7299	7299	
8122-	Death Care Services			
81221	Funeral Homes	7260	7260	
81222	Cemeteries and Crematories	7260	7260	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
8123-	Laundry Services			
81231	Coin-Operated Laundries and Drycleaners	7210	7210	
81232	Drycleaning and Laundry Services (except Coin-Operated)	7210	7210	
812321	Laundries, Family and Commercial	7210	7210	
812322	Drycleaning Plants	7210	7210	
81233	Linen and Uniform Supply	7210	7210	
812331	Linen Supply	7210	7210	
812332	Industrial Launderers	7210	7210	
81239	Other Laundry Services	7210	7210	
812391	Garment Pressing and Agents for Laundries	7210	7210	
812399	All Other Laundry Services	7210	7210	
8129-	Other Personal Services			
81291	Pet Care (except Veterinary) Services	0790	0790	
81292	Photo Finishing	7395	7395	
812921	Photo Finishing Laboratories (except One-Hour)	7395	7395	
812922	One-Hour Photo Finishing	7395	7395	
81293	Parking Lots and Garages	7520	7520	
81299	All Other Personal Services	7299	7299	
813-	Religious, Grantmaking, Civic, and Professional and Similar Organizations			
8131-	Religious Organizations			
81311	Religious Organizations	8660	8660	
8132-	Grantmaking and Giving Services			
81321	Grantmaking and Giving Services	*	*	
813211	Grantmaking Foundations	6700	6700	
813212	Voluntary Health Organizations	*	*	
813219	Other Grantmaking and Giving Services	*	*	
8133-	Social Advocacy Organizations			
81331	Social Advocacy Organizations	8990	8990	
813311	Human Rights Organizations	8990	8990	
813312	Environment, Conservation and Wildlife Organizations	8990	8990	
813319	Other Social Advocacy Organizations	8990	8990	
8134-	Civic and Social Organizations			
81341	Civic and Social Organizations	8610	8610	Question 17
8139-	Business, Professional, Labor, Political, and Other Organizations			
81391	Business Associations	8610	8610	
81392	Professional Organizations	8610	8610	
81393	Labor Unions and Similar Labor Organizations	8610	8610	
81394	Political Organizations	8670	8670	
81399	Other Similar Organizations	8610	8610	
814-	Private Households			
8141-	Private Households			
81411	Private Households	8090	8090	

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
92-PUBLIC ADMINISTRATION				
921-	Executive, Legislative, Public Finance and General Government			
9211-	Executive, Legislative, Public Finance and General Government			
92111	Executive Offices	*	*	Question 15
92112	Legislative Bodies	*	*	Question 15
92113	Public Finance	*	*	Question 15
92114	Executive and Legislative Offices, Combined	*	*	Question 15
92115	American Indian and Alaska Native Tribal Governments	*	*	Question 15
92119	All Other General Government	*	*	Question 15
922-	Justice, Public Order, and Safety			
9221-	Justice, Public Order, and Safety			
92211	Courts	*	*	Question 15
92212	Police Protection	*	*	Question 15
92213	Legal Counsel and Prosecution	*	*	Question 15
92214	Correctional Institutions	*	*	Question 15
92215	Parole Offices and Probation Offices	*	*	Question 15
92216	Fire Protection	*	*	Question 15
92219	All Other Justice, Public Order, and Safety	*	*	Question 15
923-	Administration of Human Resources Program			
9231-	Administration of Human Resources Programs			
92311	Administration of Education Programs	*	*	Question 15
92312	Administration of Public Health Programs	*	*	Question 15
92313	Administration of Social, Human Resource and Income Maintenance Programs	*	*	Question 15
92314	Administration of Veteran's Affairs	*	*	Question 15
924-	Administration of Environmental Quality Programs			
9241-	Administration of Environmental Quality Programs			
92411	Air and Water Resource and Solid Waste Management	*	*	Question 15
92412	Land, Mineral, Wildlife, and Forest Conservation	*	*	Question 15
925-	Administration of Housing Programs, Urban Planning, and Community Development			
9251-	Administration of Housing Programs, Urban Planning, and Community Development			
92511	Administration of Housing Programs	*	*	Question 15
92512	Administration of Urban Planning and Community and Rural Development	*	*	Question 15
926-	Administration of Economic Programs			
9261-	Administration of Economic Programs			
92611	Administration of General Economic Programs	*	*	Question 15
92612	Regulation and Administration of Transportation Programs	*	*	Question 15
92613	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	*	*	Question 15
92614	Regulation of Agricultural Marketing and Commodity	*	*	Question 15
92615	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	*	*	Question 15

NAICS VALIDATION TABLE

NAICS		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
927-	Space Research and Technology			
9271-	Space Research and Technology			
92711	Space Research and Technology	*	*	Question 15
928-	National Security and International Affairs			
9281-	National Security and International Affairs			
92811	National Security	*	*	Question 15
92812	International Affairs	*	*	Question 15
99-UNCLASSIFIED ESTABLISHMENTS				
999-	Unclassified Establishments			
9999-	Unclassified Establishments			
99999	Unclassified Establishments	*	*	

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in New York, NY 10010. The policyholder has requested a 12 month rate guarantee with an effective date of February 1, 2014. There are 110 eligible employees. The employee contributes 35% to the employee and the dependent premium. Joe's Hardware currently does not have a dental plan. They would like a 100%-80%-50% plan quoted with a $1,000 maximum, no internal or enhanced maximum, and $50 deductible with no family max. They would like Orthodontia coverage quoted with a $1,000 max. The policyholder has requested a rate structure showing a rate for an employee and an additional rate for employees having one or more dependents.

The Standard Life Insurance Company

Company	Joe's Hardware		
State	NY		
ZIP	10000		
Effective Date	2/1/14	Orig Effective Date	2/1/14
Ortho Effective Date	2/1/14		
Product	Tailored	Ext Rate Guarantee	12 months
		Type Table	1001
		SIC Code	503011
Number of Employees	110	Composite	44
Employee Partic.	Contrib/Contrib		
PPO Option	Passive PPO	Structure	Composite
Two Tier	N		

	Type 1	Type 2	Type 3	Type 4	Ortho
Allowance Option	U&C 90th	U&C 90th	U&C 90th	None	U&C 90th
Plan Design	100	80	50		50
					Non-takeover

Annual Maximum	$1000		
		Ortho Maximum	$1000
		Child Only/Adult	Adult
Deductible		12 Month Elim	Waived for All
Type 1 Waived, $50 CCY Type 2/3			
No Family Maximum			
		Child Age	19
		Student Age	24
Prior Extraction Coverage	None		
Perio/Endo	Type 2	X-Rays	Type 1
Restorative In	Type 3	Sealants	Type 1
Commision	101		
Override Pct of Commission	0.00%		
Override Pct of Premium	0.00%		

Rates Effective February 2014

	EMPLOYEE				SPOUSE				CHILD			
	Type 1	Type 2	Type 3	Type 4	Type 1	Type 2	Type 3	Type 4	Type 1	Type 2	Type 3	Type 4
Case Size Selection Factor	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955
Participation Factor	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020
Industry or Occup Factor	0.920	0.920	0.920	0.920	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Geographic Area Factor	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014	1.014

Amount of Commission	2,334.37
Gross Premium	87,291.39

FINAL GROSS RATES	TYPE 1 & 2 %	DENTAL	ORTHO	UNITS
Employee Gross Rate	84.5%	$ 36.72	$ 1.00	110
Composite Gross Rate	91.4%	$ 73.48	$ 5.96	44
Spouse Gross Rate	82.4%	$ 40.04	$ 1.08	0
Child Gross Rate	98.8%	$ 55.16	$ 6.92	0
Spouse & Child Gross Rate	91.9%	$ 95.20	$ 8.00	0
1 Dependent Gross Rate	88.5%	$ 41.88	$ 2.64	0
2+ Dependent Gross Rate	93.7%	$ 94.32	$ 8.96	0

EXPLANATION OF FIELD VERSION OF NEW MANUAL RATESHEET

Case Size Selection Factor--Adjustment for anti-selection, based on the number of employees

Participation Factor--Adjustment for anti-selection, based on participation in the plan and contributions required.

Industry or Occupation Factor--Reflects the occupational makeup of the group.

Geographic Area Factor--Reflects the utilization of the geographic area.

Amount of Commission and Retention--Total annualized amounts, based on the number of employees and assumed dependents. If applicable, Target Loss Ratios must exceed State minimum.

Gross Premium--Total annualized premium for the case.

Commission Table--The commission scale used in pricing the case.

Scale--The percent of commission override used to price the case. This will be the assumed amount for all new business.

DEPENDENT CALCULATIONS

Comp Dependent	=	(83% x Spouse) + (73% x Child(ren))
One Dependent	=	(66% x Spouse) + (28% x Child(ren))
2 or more Dependent	=	(73% x Spouse) + (118% x Child(ren))
Spouse	=	Spouse
Child	=	Child
SP/CH	=	Spouse + Child

Alternative Commissions and Overrides

These rules apply to all Dental, Eye Care, Hearing and Lasik plans

Flat Commissions or Overrides:

Commissions or overrides may be paid to the broker or agent on a flat percentage basis equivalent to regular commission scale applied to a case.

Additional Service Commissions or Overrides:

Additional compensation may be included in a broker, agent or general agent's commission or override.

1) The participation as determined by the number of insured employees participating in the plan versus the number of insured employees eligible.
2) All the commissions and overrides paid for the policy must be on a flat% basis.
3) The aggregate total of all commissions and overrides may not exceed 19% of the gross premium.
4) Commissions and overrides may increase the premium charged to a policyholder or may be reflected as a reduction in insurer expenses.
5) The value of each additional service may be based on the broker, agent or general agents success at renewing business, amount of new business sold or the total size of their block of business.

Additional services (0% to 1.5% each):

1) Assisting in the distribution of employee booklets, certificates, and enrollment cards and in the design, preparation and distribution of any promotional material used for enrollment and pre-approved by the Company.
2) Assisting in initial enrollment meetings at multiple locations or for multiple shifts and divisions (for large case customers).
3) Assisting in processing of multiple divisions of a single firm.
4) Assisting in ongoing enrollment meetings at multiple locations, for multiple shifts or for multiple divisions.
5) Reviewing on a regular basis, the contractual provisions and claim experience, providing consultation and analysis on alternative benefit designs, implications of claims experience and/or funding alternative in conjunction with the evaluation of the policyholder's financial condition and objectives.
6) Appoint a relationship manager who will promotethe companies products, act as a coordinator of quarterly meetings betweenthe agent, policyholder and the company and serve as a liasison between the agent and company field representative.
7) Assisting in conducting employee focus groups, member satisfaction surveys, and/or other monitors of customer satisfaction and loyalty.
8) Participating in programs of communication and education for the control of claims.
9) Incurring additional service expenses related to marketing, advertising or use of a web site for promotion of Ameritas products (with the permission of the Company.)
10) Assist in the presentationof any renewal business and assist with the delivery of the renewal information to the policyholder. In addition to this, the agent will assist with the renewal process by presenting alternative renewal proposals and/or answering any renewal related questions and concerns.

DENTAL BROCHURE PRODUCT

This is a brochured product that offers a choice between a number of dental options to a given group (choice is not at employee level).

Target loss ratios for such brochures will be set uniformly. If applicable, Target Loss Ratios must exceed State minimum.

Rates are guaranteed for 12 months

Rates are based on existing manual rates blended over these variables to create the brochure rates.

SPECIAL CHILD ONLY BENEFITS

The Special Child Only Benefits ("SCOB") portion of the product will be rated using the same logic as is defined in the Dental Manual with the exception of 5 factors:

1. Unlimited maximums and Out of Pocket maximums
2. Family limits on Out of Pocket maximums
3. PPO Utilization factor
4. Medically Necessary Ortho
5. SCOB/Base plan blending formula

UNLIMITED MAXIMUMS AND OUT OF POCKET MAXIMUMS

Pricing for the Unlimited Maximum and Out Of Pocket Maximum ("OOP Max") will be based on the Annual Maximum factors for a $2,000 maximum, as defined in the Dental Manual, adjusted by the appropriate factor from the tables "Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (AV80 and above)", "Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (below AV80)", and "Family Limits on Out Of Pocket Maximums".

Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (AV80 and above)

	Common OOP Max		Not Common OOP Max	
Out of Pocket Max	In network	Out of network	In network	Out of network
NO OOP Max (but includes Annual Max)	1.000	1.000	1.000	1.000
NO OOP Max	1.010	1.020	1.005	1.015
350	1.250	1.260	1.245	1.255
500	1.170	1.180	1.165	1.175
600	1.100	1.110	1.095	1.105
700	1.050	1.060	1.045	1.055
800	1.045	1.055	1.040	1.050
900	1.040	1.050	1.035	1.045
1000	1.030	1.040	1.025	1.035
1100	1.028	1.038	1.023	1.033
1200	1.026	1.036	1.021	1.031
1300	1.024	1.034	1.019	1.029
1400	1.022	1.032	1.017	1.027
1500	1.020	1.030	1.015	1.025
1600	1.018	1.028	1.013	1.023
1700	1.016	1.026	1.011	1.021
1800	1.014	1.024	1.009	1.019
1900	1.012	1.022	1.007	1.017
2000	1.011	1.021	1.006	1.016

UNLIMITED MAXIMUMS AND OUT OF POCKET MAXIMUMS (cont.)

Unlimited Maximum and Out of Pocket Maximum Adjustment Factors (below AV80)

Out of Pocket Max	Common OOP Max		Not Common OOP Max	
	In network	Out of network	In network	Out of network
NO OOP Max (but includes Annual Max)	1.000	1.000	1.000	1.000
NO OOP Max	1.010	1.020	1.005	1.015
350	1.090	1.100	1.085	1.095
500	1.070	1.080	1.065	1.075
600	1.055	1.065	1.050	1.060
700	1.050	1.060	1.045	1.055
800	1.045	1.055	1.040	1.050
900	1.040	1.050	1.035	1.045
1000	1.030	1.040	1.025	1.035
1100	1.028	1.038	1.023	1.033
1200	1.026	1.036	1.021	1.031
1300	1.024	1.034	1.019	1.029
1400	1.022	1.032	1.017	1.027
1500	1.020	1.030	1.015	1.025
1600	1.018	1.028	1.013	1.023
1700	1.016	1.026	1.011	1.021
1800	1.014	1.024	1.009	1.019
1900	1.012	1.022	1.007	1.017
2000	1.011	1.021	1.006	1.016

FAMILY LIMITS ON OUT OF POCKET MAXIMUMS

The appropriate factor from the following table should be multiplied by the factor for Unlimited Maximum and Out Of Pocket Maximum.

Family Limits on Out Of Pocket Maximums

Out of Pocket Maximum	No Family Limit	X Family member max*		Family cumulative total $ max: individual max applies**		Family cumulative total $ max: individual max does NOT apply**	
		1	2+	1	2	1	2
350	1.000	1.025	1.015	1.030	1.020	1.030	0.980
500	1.000	1.025	1.015	1.030	1.020	1.030	0.980
600	1.000	1.015	1.005	1.020	1.010	1.020	0.980
700	1.000	1.010	1.005	1.015	1.005	1.015	0.990
800	1.000	1.010	1.005	1.015	1.005	1.015	0.990
900	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1000	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1100	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1200	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1300	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1400	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1500	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1600	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1700	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1800	1.000	1.010	1.005	1.015	1.005	1.015	0.990
1900	1.000	1.010	1.005	1.015	1.005	1.015	0.990
2000	1.000	1.010	1.005	1.015	1.005	1.015	0.990

PPO UTILIZATION FACTOR

The formula for blending the in and out of network benefits for SCOB is the same as defined in the Dental Manual except that the SCOB PPO utilization formula will be based on the expected child benefits from the SCOB plan instead of the employee Net Claims Cost.

Here is the formula for blending SCOB rates:

A	=	In Panel Child "SCOB" Net Claims Costs
B	=	Out of Panel Child "SCOB" Net Claims Costs
C	=	Passive PPO Utilization
D	=	MAC Claim Factor

If A/B <= D then

In Panel Utilization	C
Out of Panel Utilization	1 - C
*Blended Net Rate =	(C*Net In Panel Rate) + ((1-C)*Net Out of Panel Rate)

If D < A/B < 2.0 then

In - Panel Utilization	C + ((95%-C)*(A/B-D)/(2.0-D))
Out Panel Utilization	1-(C + ((95%-C)*(A/B-D)/(2.0-D)))
*Blended Net Rate =	(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D)))*Net In Panel Rate+ (1-(C+((95%-C)*(Net In Panel Rate/Net Out of Panel Rate-D)/(2.0-D))))*Net Out of Panel Rate

If A/B >= 2.0 then

In Panel Utilization	95%
Out Panel Utilization	5%
*Blended Net Rate =	Net In Panel Rate

*Once the utilization is calculated using the Child rate, apply the same utilization for In Panel and Out of Panel rates to calculate the SCOB Employee and Spouse blended net rates.

MEDICALLY NECESSARY ORTHO

SCOB rules define a new type of limited ortho coverage. This option will only cover a potentially limited number of orthodontic procedures that are necessary due to a specific set of conditions (covered procedures and conditions varies by state). Further, the Ortho services would not be subject to an annual maximum and follow the same out of pocket limits as the other SCOB dental benefits.

The Medically Necessary Ortho ("MNO") calculation will be incorporated into our Base Ortho calculation. Any updates to the previous tables will be listed here.

ORTHO PLAN FACTOR (updated table, refer to Dental Page 52)

Months Wait	Option	Adult	Child
None	Takeover Waived for All	1.10	1.12
	Non-Takeover Waived for All	0.90	0.95
3	Takeover Waived for Initials	1.05	1.08
	Non-Takeover Not Waived	0.81	0.85
6	Takeover Waived for Initials	1.00	1.04
	Non-Takeover Not Waived	0.73	0.75
12	Takeover Waived for Initials	0.90	0.95
	Non-Takeover Not Waived	0.55	0.55
18	Takeover Waived for Initials	0.85	0.90
	Non-Takeover Not Waived	0.50	0.50
24	Takeover Waived for Initials	0.80	0.85
	Non-Takeover Not Waived	0.45	0.45

MEDICALLY NECESSARY ORTHO COINSURANCE

If there is an Unlimited Max and there is no OOP Max, this factor is the selected Coinsurance divided by 100 (i.e., a selection of 50% coinsurance would equal a factor of 0.50). In all other instances this factor is 1.000.

MEDICALLY NECESSARY ORTHO OUT OF POCKET MAXIMUM FACTOR

	MNO OOP Max Factor			
	Common OOP maximum		Not Common OOP maximum	
OOP Max	In network	Out of network	In network	Out of network
350	1.210	1.170	1.200	1.160
500	1.130	1.100	1.120	1.090
600	1.070	1.060	1.060	1.050
700	1.010	1.010	1.000	1.000
800	0.960	0.960	0.950	0.950
900	0.900	0.920	0.890	0.910
1000	0.840	0.870	0.830	0.860
1100	0.780	0.830	0.770	0.820
1200	0.730	0.780	0.720	0.770
1300	0.670	0.740	0.660	0.730
1400	0.610	0.690	0.600	0.680
1500	0.550	0.600	0.540	0.590
1600	0.490	0.500	0.480	0.490
1700	0.440	0.560	0.430	0.550
1800	0.380	0.510	0.370	0.500
1900	0.320	0.460	0.310	0.450
2000	0.260	0.420	0.250	0.410
None	1.000	1.000	1.000	1.000

ORTHO GEO FACTORS

	MNO					
	In Network		Out of Network			
State	Unlimited Max Only	Unlimited Max + OOP	Unlimited Max Only	Unlimited Max + OOP	Passive PPO Utilization	MNO Factor
AK	4.10	3.29	5.03	4.22	0.10	0.07
AL	3.51	2.70	4.69	3.87	0.10	0.07
AR	0.46	0.38	0.54	0.46	0.11	0.07
AZ	4.20	3.39	4.98	4.17	0.78	0.07
CA	4.15	3.32	5.25	4.42	0.50	0.14
CO	4.00	3.19	5.08	4.26	0.44	0.12
CT	4.27	3.48	5.36	4.57	0.10	0.12
DC	4.49	3.68	5.42	4.61	0.20	0.12
DE	4.60	3.77	5.65	4.82	0.10	0.12
FL	4.00	3.19	4.98	4.17	0.49	0.07
GA	4.10	3.29	4.83	4.02	0.27	0.07
HI	4.20	3.37	5.15	4.32	0.10	0.12
IA	4.59	3.78	5.22	4.41	0.12	0.07
ID	4.00	3.19	5.08	4.26	0.10	0.07
IL	3.89	3.17	4.55	3.82	0.27	0.12
IN	4.00	3.19	4.93	4.12	0.20	0.12
KS	4.03	3.23	4.61	3.81	0.30	0.15
KY	0.43	0.34	0.46	0.38	0.38	0.12
LA	4.25	3.43	4.78	3.97	0.21	0.07
MA	4.11	3.35	4.87	4.12	0.23	0.15
MD	3.98	3.25	4.90	4.17	0.68	0.12
ME	4.10	3.29	4.88	4.07	0.10	0.07
MI	4.25	3.43	4.83	4.02	0.32	0.00
MN	4.59	3.78	5.37	4.56	0.19	0.12
MO	4.05	3.24	5.17	4.36	0.37	0.07
MS	3.41	2.68	4.11	3.38	0.11	0.15
MT	4.00	3.19	5.08	4.26	0.10	0.07
NC	4.30	3.48	5.13	4.31	0.21	0.07
ND	4.38	3.57	4.97	4.16	0.10	0.12
NE	4.05	3.24	4.54	3.73	0.72	0.12
NH	4.39	3.58	5.32	4.51	0.10	0.12
NJ	0.74	0.59	1.04	0.89	0.56	0.15
NM	3.89	3.10	4.93	4.14	0.48	0.12
NV	4.00	3.17	5.65	4.82	0.67	0.12
NY	4.15	3.34	5.66	4.85	0.35	0.12
OH	4.39	3.58	4.88	4.07	0.31	0.07
OK	4.60	3.77	5.15	4.32	0.15	0.15
OR	3.77	3.02	4.84	4.10	0.17	0.07
PA	4.20	3.39	4.69	3.87	0.48	0.07
PR	4.10	3.29	5.03	4.22	0.10	0.07
RI	4.49	3.68	5.32	4.51	0.00	0.12
SC	4.25	3.43	5.22	4.41	0.10	0.07
SD	4.59	3.78	5.52	4.70	0.10	0.07
TN	4.05	3.24	4.93	4.12	0.24	0.07
TX	4.15	3.34	5.03	4.22	0.24	0.07
UT	3.61	2.80	4.30	3.48	0.64	0.00
VA	0.46	0.37	0.54	0.46	0.21	0.07
VT	4.67	3.86	5.74	4.93	0.10	0.12
WA	4.45	3.61	5.39	4.56	0.10	0.09
WI	4.69	3.87	5.27	4.46	0.10	0.07
WV	3.64	2.88	4.10	3.34	0.10	0.12
WY	4.00	3.19	5.08	4.26	0.10	0.07

MEDICALLY NECESSARY ORTHO FACTOR

This percentage is used to blend the MNO Rate with the Base Ortho rate. Obtain this factor from the above Ortho Geo Table.

Ortho Net Rates = Base Ortho Rates * (1-MNO Factor) + MNO Rates * MNO Factor

This calculation is done for both in panel and out of panel rates.

MNO Rates are the Base Ortho rates excluding the Ortho Coinsurance Factor and Ortho Maximum Factor, while including the MNO OOP Factor, MNO Unlimited Max factor (from the Ortho Geo Table), and MNO Coinsurance.

ORTHO PPO TWO-TIER UTILIZATION FACTOR

Ortho OOP Utilization Incentive Factor

OOP Max	Factor	OOP Max	Factor	OOP Max	Factor
350	1.500	1000	1.350	1600	1.050
500	1.500	1100	1.300	1700	1.030
600	1.500	1200	1.250	1800	1.020
700	1.500	1300	1.200	1900	1.010
800	1.450	1400	1.150	2000	1.005
900	1.400	1500	1.100	None	1.000

InOutRatio = ([In Panel Ortho Net Rate] * [In Panel Ortho OOP Utilization Incentive Factor]) / ([Out of Panel Ortho Net Rate] * [Out of Panel Ortho OOP Utilization Incentive Factor])

If InOutRatio < 1, Ortho PPO Two-Tier Utilization Factor = Ortho Passive PPO Utilization Factor (From Ortho Geo Table)

If InOutRatio > 2, Ortho PPO Two-Tier Utilization Factor = 0.95

If 1 <= InOutRatio >= 2, Ortho PPO Two-Tier Utilization Factor = Otho Passive PPO Utilization Factor + ((0.95 - Ortho Passive PPO Utilization Factor) * (InOutRatio - 1))

Otho Final Net Rate = (In Panel Ortho Net Rate * Ortho PPO Two-Tier Utilization Factor) + (Out Of Panel Ortho Net Rate * (1 - Ortho PPO Two-Tier Utilization Factor))

SCOB/BASE PLAN BLENDING FORMULA

Groups would have a base benefit along with an SCOB component. Each piece is priced separately. As a final step in determining the net claim costs, the base plan rates and the SCOB rates need to be blended into one rate for each rating unit (Employee, Spouse or Children).

Terms: Plans with Integrated SCOB

EE, SP, CH

Employee, Spouse, Child net claim costs (blended based on PPO utilization) for the underlying dental benefit.

EESCOB, SPSCOB, CHSCOB

Employee, Spouse, Child net claim costs (blended based on PPO utilization) for the integrated SCOB benefit.

CAF_{c-s}

The Child/Student age factor (from the ChildDefintion table) used for the underlying dental plan.

CAFSCOB

The Child/Student SCOB age factor (from the ChildDefintion table) prescribed by states SCOB definition.

AAFSCOB

The Adult SCOB age factor (from the AdultSCOBAge table) prescribed by states SCOB definition.

Rate Blending Logic: Plans with Integrated SCOB

blended EE = AAFSCOB * EESCOB + (AAFAge99 - AAFSCOB) * EE

blended SP = AAFSCOB * SPSCOB + (AAFAge99 - AAFSCOB) * SP

blended CH = CHSCOB + (1 - CAFSCOB /CAFc-s) * CH

AdultSCOBAge table

Adult	Factor
19	0.000
20	0.002
21	0.004
22	0.007
23	0.013
24	0.021
25	0.031
26	0.044
27	0.058
28	0.074
29	0.090
99	1.000

SCOB/BASE PLAN "BETTER OF" BLENDING FORMULA

When a "Better Of" SCOB Plan is selected, calculate the Base and SCOB plans up to Plan & Group Adjusted Net Rates (immediately before Final Net Rates) as is defined in the "Replacement" SCOB Plan definition. Blend the Final Net Rates as defined below.

Terms: Plans with Integrated Better Of SCOB

EE / SP / CH_{Base}	Employee, Spouse, and Child Final Net Rates for the Base Dental (or Ortho) plan.
EE / SP / CH_{SCOB}	Employee, Spouse, and Child Final Net Rates for the SCOB plan.
CAFc-s	The Child/Student age factor (from the ChildDefFactors Table as defined in the SCOB Replacement Plan) used for the Base Dental plan.
CAF_{SCOB}	The Child/Student SCOB age factor (from the ChildDefFactors Table as defined in the SCOB Replacement Plan) prescribed by state's SCOB definition.
AAF_{SCOB}	The Adult SCOB age factor (from the AdultSCOBAge Table as defined in the SCOB Replacement Plan) prescribed by state's SCOB definition.
$BetterOf_{Max}$	The SCOBBetterOf factor (from the SCOBBetterOf Table). This factor varies by the selected In Panel Annual Max for the Base plan.
MNOPct	From the OrthoGeo table, as defined in the MNO Ortho Rating definition.

Rate Blending Logic: Better Of SCOB Plans

Calculate both sets of rates (as defined below) and use the greater of the two for each of EE, SP, and CH.

$EE1 = EE_{SCOB} * AAF_{SCOB} + EE_{Base} * (AAF_{Age99} - AAF_{SCOB})$

$EE2 = EE_{Base} + EE_{SCOB} * AAF_{SCOB} * SCOBBetterOf_{Max}$

$SP1 = SP_{SCOB} * AAF_{SCOB} + SP_{Base} * (AAF_{Age99} - AAF_{SCOB})$

$SP2 = SP_{Base} + SP_{SCOB} * AAF_{SCOB} * SCOBBetterOf_{Max}$

$CH1 = CH_{SCOB} + CH_{Base} * (1 - CAF_{SCOB} / CAFc\text{-}s)$

$CH2 = CH_{Base} + CH_{SCOB} * SCOBBetterOf_{Max}$

$\text{Ortho EE} = EE_{Base}$

$\text{Ortho SP} = SP_{Base} * (1 - MNOPct_{SCOB} / OAFc\text{-}s)$

$\text{Ortho CH} = CH_{SCOB} + CH_{Base} * (1 - MNOPct)$

SCOBBetterOf Table

AnnualMax	Factor
1000	0.10
1500	0.07
2000	0.04

GEOGRAPHIC AREAS (Balanced Care I)

		Employee		Spouse		Child	
STATE	Area Factor	Exam	Materials	Exam	Materials	Exam	Materials
Alabama	0.960	0.970	1.010	0.970	1.010	0.970	1.010
Alaska	0.960	1.510	1.130	1.510	1.150	1.510	1.060
Arizona	0.860	1.060	0.900	1.060	0.890	1.060	0.920
Arkansas	1.010	0.940	0.960	0.940	0.950	0.940	0.970
California	0.990	1.250	1.080	1.250	1.090	1.250	1.050
Colorado	1.080	1.000	1.000	1.000	1.000	1.000	0.990
Connecticut	0.930	1.150	1.010	1.150	1.000	1.150	1.020
Delaware	0.980	0.860	0.920	0.860	0.920	0.860	0.950
Dist. Columbia	0.870	1.080	0.960	1.080	0.960	1.080	0.980
Florida	0.890	0.930	0.930	0.930	0.930	0.930	0.950
Georgia	0.890	1.000	1.120	1.000	1.130	1.000	1.010
Hawaii	0.960	1.180	1.030	1.180	1.040	1.180	1.020
Idaho	1.080	1.090	1.030	1.090	1.030	1.090	1.030
Illinois	1.010	0.930	0.930	0.930	0.920	0.930	0.950
Indiana	1.080	0.930	0.990	0.930	0.980	0.930	0.990
Iowa	1.090	1.020	0.980	1.020	0.980	1.020	0.990
Kansas	1.050	1.050	1.010	1.050	1.010	1.050	0.990
Kentucky	0.970	0.870	0.990	0.870	0.990	0.870	0.990
Louisiana	0.740	0.970	0.960	0.970	0.950	0.970	0.970
Maine	0.960	1.020	0.990	1.020	0.990	1.020	1.000
Maryland	0.820	1.020	0.960	1.020	0.960	1.020	0.970
Massachusetts	0.930	1.020	1.010	1.020	1.010	1.020	1.010
Michigan	0.970	0.820	1.060	0.820	1.060	0.820	1.010
Minnesota	0.890	1.120	1.030	1.120	1.030	1.120	1.030
Mississippi	0.920	0.970	0.980	0.970	0.980	0.970	0.990
Missouri	1.080	0.900	0.980	0.900	0.980	0.900	0.990
Montana	0.970	1.030	1.000	1.030	1.000	1.030	0.990
Nebraska	1.230	0.920	0.980	0.920	0.980	0.920	0.990
Nevada	0.880	1.090	1.020	1.090	1.020	1.090	1.030
New Hampshire	0.960	1.000	1.020	1.000	1.020	1.000	1.020
New Jersey	0.940	1.150	0.960	1.150	0.950	1.150	0.980
New Mexico	0.940	0.990	0.990	0.990	0.990	0.990	0.990
New York	0.840	1.080	0.960	1.080	0.960	1.080	0.980
North Carolina	0.960	1.000	1.020	1.000	1.020	1.000	1.020
North Dakota	0.960	1.030	0.990	1.030	0.990	1.030	1.000
Ohio	0.980	0.870	1.010	0.870	1.010	0.870	1.010
Oklahoma	0.990	0.980	0.960	0.980	0.960	0.980	0.970
Oregon	0.960	1.140	1.040	1.140	1.040	1.140	1.040
Pennsylvania	0.900	0.800	0.910	0.800	0.900	0.800	0.940
Puerto Rico	0.000	0.770	0.940	0.770	0.940	0.770	0.940
Rhode Island	0.960	1.170	0.980	1.170	0.970	1.170	0.990
South Carolina	0.850	1.000	1.020	1.000	1.020	1.000	1.020
South Dakota	0.980	0.940	1.000	0.940	1.000	0.940	1.010
Tennessee	0.950	0.970	1.020	0.970	1.020	0.970	1.020
Texas	0.900	0.980	0.970	0.980	0.970	0.980	0.980
Utah	0.950	1.000	1.110	1.000	1.120	1.000	0.990
Vermont	0.960	1.040	1.010	1.040	1.010	1.040	1.020
Virginia	0.860	1.080	0.980	1.080	0.980	1.080	0.990
Washington	0.840	1.150	1.040	1.150	1.050	1.150	1.040
West Virginia	0.980	0.860	1.000	0.860	1.000	0.860	1.000
Wisconsin	0.920	0.930	0.970	0.930	0.970	0.930	0.980
Wyoming	1.000	0.980	0.990	0.980	0.990	0.980	0.990

GEOGRAPHIC AREAS (Balanced Care III only)

		Employee		Spouse		Child	
STATE	Area Factor	Exam	Materials	Exam	Materials	Exam	Materials
Alabama	0.940	1.000	1.000	1.000	1.000	1.000	1.000
Alaska	0.940	1.000	1.000	1.000	1.000	1.000	1.000
Arizona	0.890	1.000	1.000	1.000	1.000	1.000	1.000
Arkansas	0.890	1.000	1.000	1.000	1.000	1.000	1.000
California	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Colorado	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Connecticut	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Delaware	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Dist. Columbia	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Florida	1.010	1.000	1.000	1.000	1.000	1.000	1.000
Georgia	0.840	1.000	1.000	1.000	1.000	1.000	1.000
Hawaii	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Idaho	1.080	1.000	1.000	1.000	1.000	1.000	1.000
Illinois	1.010	1.000	1.000	1.000	1.000	1.000	1.000
Indiana	0.980	1.000	1.000	1.000	1.000	1.000	1.000
Iowa	1.040	1.000	1.000	1.000	1.000	1.000	1.000
Kansas	0.920	1.000	1.000	1.000	1.000	1.000	1.000
Kentucky	0.970	1.000	1.000	1.000	1.000	1.000	1.000
Louisiana	0.880	1.000	1.000	1.000	1.000	1.000	1.000
Maine	0.930	1.000	1.000	1.000	1.000	1.000	1.000
Maryland	0.930	1.000	1.000	1.000	1.000	1.000	1.000
Massachusetts	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Michigan	0.980	1.000	1.000	1.000	1.000	1.000	1.000
Minnesota	0.840	1.000	1.000	1.000	1.000	1.000	1.000
Mississippi	0.920	1.000	1.000	1.000	1.000	1.000	1.000
Missouri	0.910	1.000	1.000	1.000	1.000	1.000	1.000
Montana	0.970	1.000	1.000	1.000	1.000	1.000	1.000
Nebraska	0.930	1.000	1.000	1.000	1.000	1.000	1.000
Nevada	0.880	1.000	1.000	1.000	1.000	1.000	1.000
New Hampshire	0.960	1.000	1.000	1.000	1.000	1.000	1.000
New Jersey	0.900	1.000	1.000	1.000	1.000	1.000	1.000
New Mexico	0.940	1.000	1.000	1.000	1.000	1.000	1.000
New York	0.940	1.000	1.000	1.000	1.000	1.000	1.000
North Carolina	0.940	1.000	1.000	1.000	1.000	1.000	1.000
North Dakota	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Ohio	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Oklahoma	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Oregon	0.910	1.000	1.000	1.000	1.000	1.000	1.000
Pennsylvania	0.990	1.000	1.000	1.000	1.000	1.000	1.000
Puerto Rico	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Rhode Island	0.970	1.000	1.000	1.000	1.000	1.000	1.000
South Carolina	0.850	1.000	1.000	1.000	1.000	1.000	1.000
South Dakota	0.980	1.000	1.000	1.000	1.000	1.000	1.000
Tennessee	0.940	1.000	1.000	1.000	1.000	1.000	1.000
Texas	0.880	1.000	1.000	1.000	1.000	1.000	1.000
Utah	0.950	1.000	1.000	1.000	1.000	1.000	1.000
Vermont	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Virginia	0.930	1.000	1.000	1.000	1.000	1.000	1.000
Washington	0.820	1.000	1.000	1.000	1.000	1.000	1.000
West Virginia	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Wisconsin	0.960	1.000	1.000	1.000	1.000	1.000	1.000
Wyoming	0.960	1.000	1.000	1.000	1.000	1.000	1.000

GEOGRAPHIC AREAS (Balanced Care II only)

		Employee		Spouse		Child	
STATE	Area Factor	Exam	Materials	Exam	Materials	Exam	Materials
Alabama	0.980	0.990	0.970	0.990	0.970	0.990	0.990
Alaska	0.960	1.040	1.010	1.040	1.010	1.040	1.020
Arizona	0.890	1.020	1.000	1.020	1.000	1.020	1.000
Arkansas	0.970	1.020	0.970	1.020	0.970	1.020	0.990
California	0.990	1.180	1.060	1.180	1.060	1.180	1.070
Colorado	1.030	0.980	0.970	0.980	0.960	0.980	0.980
Connecticut	0.910	1.080	0.970	1.080	0.960	1.080	0.990
Delaware	0.960	1.140	1.020	1.140	1.030	1.140	0.990
Dist. Columbia	0.880	0.990	0.970	0.990	0.960	0.990	0.990
Florida	0.900	0.960	0.970	0.960	0.970	0.960	0.990
Georgia	0.880	0.960	1.000	0.960	1.010	0.960	0.990
Hawaii	0.960	1.100	1.000	1.100	1.000	1.100	1.000
Idaho	0.960	1.270	0.960	1.270	0.950	1.270	0.990
Illinois	1.010	0.930	0.980	0.930	0.980	0.930	0.990
Indiana	1.080	0.960	0.990	0.960	0.990	0.960	0.990
Iowa	1.050	0.940	1.000	0.940	1.000	0.940	0.990
Kansas	1.050	1.180	0.970	1.180	0.960	1.180	0.990
Kentucky	0.970	0.950	0.980	0.950	0.970	0.950	0.990
Louisiana	0.760	0.980	0.980	0.980	0.980	0.980	0.990
Maine	0.960	1.140	0.970	1.140	0.960	1.140	0.990
Maryland	0.860	1.000	1.000	1.000	1.000	1.000	0.990
Massachusetts	0.960	1.020	0.970	1.020	0.960	1.020	0.980
Michigan	1.010	0.970	0.970	0.970	0.970	0.970	0.990
Minnesota	0.910	0.940	0.970	0.940	0.960	0.940	0.990
Mississippi	0.920	1.020	0.980	1.020	0.980	1.020	0.990
Missouri	1.080	0.990	0.980	0.990	0.980	0.990	0.990
Montana	0.960	1.200	0.970	1.200	0.960	1.200	0.990
Nebraska	1.230	0.970	1.030	0.970	1.030	0.970	0.990
Nevada	0.880	1.020	0.980	1.020	0.980	1.020	0.990
New Hampshire	0.960	1.020	0.940	1.020	0.930	1.020	0.930
New Jersey	0.950	1.040	0.950	1.040	0.950	1.040	0.970
New Mexico	0.940	1.250	0.970	1.250	0.960	1.250	0.990
New York	0.840	1.050	0.950	1.050	0.950	1.050	0.980
North Carolina	0.960	1.010	0.970	1.010	0.970	1.010	0.990
North Dakota	0.960	0.960	0.970	0.960	0.960	0.960	0.990
Ohio	0.980	0.960	0.980	0.960	0.980	0.960	0.990
Oklahoma	0.960	1.000	0.980	1.000	0.980	1.000	0.990
Oregon	0.960	1.290	1.040	1.290	1.040	1.290	1.060
Pennsylvania	0.940	1.000	0.980	1.000	0.970	1.000	0.990
Puerto Rico	0.000	0.830	0.970	0.830	0.960	0.830	0.990
Rhode Island	0.960	1.010	0.970	1.010	0.960	1.010	0.990
South Carolina	0.850	0.940	0.980	0.940	0.970	0.940	0.990
South Dakota	0.980	0.980	1.010	0.980	1.010	0.980	0.990
Tennessee	0.960	0.970	0.980	0.970	0.970	0.970	0.990
Texas	0.910	0.980	1.020	0.980	1.020	0.980	0.990
Utah	0.950	0.950	0.970	0.950	0.970	0.950	0.990
Vermont	0.960	0.940	1.100	0.940	1.120	0.940	1.000
Virginia	0.860	0.970	1.000	0.970	1.000	0.970	0.990
Washington	0.840	1.200	1.050	1.200	1.050	1.200	1.060
West Virginia	0.960	1.060	0.980	1.060	0.970	1.060	0.990
Wisconsin	0.940	1.110	1.080	1.110	1.100	1.110	1.020
Wyoming	1.000	1.160	0.930	1.160	0.910	1.160	0.990

EYE CARE INDUSTRY FACTORS (Balanced Care I, Balanced Care III, and Balanced Care II)

Assign Industry Codes according to the table in the Dental Section of this manual.

Code	Description	Rating Factor
	AGRICULTURAL, FORESTRY, FISHING, HUNTING, AND TRAPPING	
0100	Agricultural Production - Crops	0.850
0200	Agricultural Production - Livestock	0.850
0711	Soil Preparation and Crop Services	0.900
0780	Landscape and Horticulture Services	0.900
0790	Miscellaneous Agricultural Services	0.900
0800	Forestry	0.900
0920	Fish Hatcheries and Preserves	0.900
0970	Commercial Fishing, Hunting, Trapping, and Game Propagation	0.900
	MINING	
1000	Metal Mining	0.900
1100	Anthracite Mining	0.900
1200	Bituminous Coal and Lignite (Surface) Mining	0.900
1310	Oil and Gas Extraction, Primarily Blue-Collar Occupations	0.850
1380	Oil and Gas Exploration, Primarily White-Collar and Technical Occupations	1.050
1400	Non-Metallic Minerals, Except Fuels	0.900
	CONTRACT CONSTRUCTION	
1500	Contract Construction (All Types)-Union Excluded or Other Code 2 Carve-Outs	0.850
1510	General Building Contractors	0.850
1600	Heavy Construction, Except Building	0.850
1710	Plumbing, Heating, Air-Conditioning	0.850
1720	Painting and Paper Hanging	0.850
1730	Electrical Work	0.850
1740	Masonry, Stonework, and Plastering	0.850
1750	Carpentry and Floor Work	0.850
1760	Roofing, Siding, and Sheet Metal Work	0.850
1770	Concrete Work	0.850
1793	Glass and Glazing Work	0.850
1796	Installation or Erection of Building Equipment	0.850
	MANUFACTURING	
2010	Meat Products	0.850
2040	Grain Mill Products	0.900
2090	Miscellaneous Food and Kindred Products	0.850
2100	Tobacco Products	0.900
2200	Textile Mill Products	0.900
2300	Apparel and Other Textile Products	0.900
2410	Lumber and Wood Products	0.900
2490	Miscellaneous Wood Products, Except Furniture and Fixtures	0.900
2500	Furniture and Fixtures, Cabinet Making	0.900
2600	Paper and Allied Products	0.900
2710	Newspapers, Books, and Periodicals Publishing	1.050
2750	Printing, Lithography, Engraving Bookbinding, and Typesetting	0.850
2830	Pharmaceutical Manufacturing, Soaps and Detergents, Cosmetics and Toiletries, Paints	1.000
2870	Agricultural Chemicals	0.850
2890	Miscellaneous Chemical Products	0.850
2900	Petroleum and Coal Products	0.900
3000	Rubber and Misc. Plastics Products	0.900
3100	Leather and Leather Products	0.900
3200	Stone, Clay, and Glass Products	0.900
3300	Primary Metals Industries	0.850
3400	Fabricated Metal Products	0.900
3520	Farm and Garden Machinery	0.900
3530	Construction and Related Machinery	0.900
3540	Metalworking Machinery	0.900

EYE CARE INDUSTRY FACTORS (Balanced Care I, Balanced Care III, and Balanced Care II)

Assign Industry Codes according to the table in the Dental Section of this manual.

Code	Description	Rating Factor
	MANUFACTURING (continued)	
3570	Computer and Office Equipment	1.000
3590	Miscellaneous Industrial Machinery, Except Electrical	0.950
3600	Electronic and Other Electric Equipment	0.950
3710	Motor Vehicles and Equipment	0.850
3720	Aircraft and Parts	0.950
3790	Miscellaneous Transportation - Ships, Boats, Railroads, Bicycles, Trailers	0.950
3800	Engineering, Scientific, and Medical Instruments and Related Products	0.950
3910	Jewelry, Silverware, and Plated Ware	1.050
3920	Miscellaneous Manufacturing Industries	0.950
	TRANSPORTATION, COMMUNICATION AND PUBLIC UTILITIES	
4000	Railroad Transportation	0.850
4110	Local and Interurban Passenger Transit	0.850
4180	Ambulance Service	0.850
4200	Trucking and Warehousing	0.850
4210	Truck Driver Training	0.900
4300	U.S. Postal Service	0.900
4400	Water Transportation	0.900
4510	Regularly Scheduled Passenger Airlines	0.900
4520	Charter Aircraft, Cargo Flying, Sales/Rental/Service of Aircraft, Private Terminals	1.000
4580	Airport and Seaport Authorities	0.900
4600	Pipelines, Except Natural Gas	0.900
4722	Passenger Transportation Arrangement	1.050
4723	Freight Transportation Arrangement	1.050
4780	Freight and Cargo Handling - Packing, Weighing, Loading (primarily Blue-Collar Workers)	0.900
4790	Other Transportation Services	0.900
4810	Telephone, Telegraph, Cable TV Services	0.950
4832	Radio Broadcasting Stations	1.050
4833	Television Broadcasting Stations	1.050
4910	Electric Services	0.950
4920	Gas Production and Distribution	0.900
4940	Water Supply	1.000
4950	Sanitary Services	0.900
4970	Irrigation Systems, Steam and Air-Conditioning Supply	0.900
	WHOLESALE AND RETAIL TRADE	
5030	Wholesale and Retail Hardware and Building Supplies	0.950
5060	Wholesale Electronic and Electrical Parts, Equipment and Supplies, Monitoring and Communications Systems	0.900
5081	Business Office Equipment and Supplies, Not Primarily Computers	1.000
5086	Medical, Dental, and Hospital Equipment and Supplies	0.950
5089	Other Machinery and Equipment, Metal Products Industrial Supplies, Scrap Metal Recycling, Plumbing, Heating and Air Conditioning Supplies	0.900
5095	Manufacturers Representatives, Lumber, Metal, Food and Other Wholesale Commodity Brokers/Traders	0.900
5110	Paper and Paper Products	0.950
5130	Apparel, Piece Goods, and Notions	0.900
5140	Groceries and Related Products, Farm-Product Raw Materials, and Tobacco Products	0.900
5160	Drugs, Proprietaries, and Sundries	1.050
5180	Beer, Wine, and Distilled Spirits	0.850
5190	Miscellaneous Wholesale Goods, Athletic Equipment, Toys and Hobby Goods, Ceramics, Art Supplies, Plastics and Giftware	1.000
5260	Retail Nurseries and Garden Stores	0.950
5300	General Merchandise Stores	0.900
5400	Food Stores	0.900
5500	Automotive Dealers	0.900
5530	Auto and Home Supply Stores	0.850

EYE CARE INDUSTRY FACTORS (Balanced Care I, Balanced Care III, and Balanced Care II)

Assign Industry Codes according to the table in the Dental Section of this manual.

Code	Description	Rating Factor
	WHOLESALE AND RETAIL TRADE (continued)	
5540	Gasoline Service Stations	0.900
5600	Apparel and Accessory Stores	0.900
5700	Furniture and Homefurnishing Stores	0.900
5810	Truck Stops, Other Combination Restaurant and Auto Service	0.900
5811	Restaurants, Eating Places, Liquor Service But Not Primary Income	0.850
5812	Eating Places, Liquor Not Served	0.850
5813	Drinking Places (Alcoholic Beverages), Bars, Nightclubs	0.900
5920	Liquor Stores	0.900
5944	Jewelry Stores	1.050
5961	Catalog and Mail-Order Houses	0.900
5962	Merchandising Machine Operators	0.850
5980	Fuel Dealers	0.900
5992	Florists	0.900
5999	Miscellaneous Retail Stores	0.900
	FINANCE, INSURANCE, AND REAL ESTATE	
6000	Banks	1.100
6120	Savings and Loans, Credit Unions, Small Lenders, Other Credit Institutions	1.100
6200	Security and Commodity Brokers	1.050
6360	Title Insurance	1.050
6390	Insurance Carriers - Life, Accident and Health, Fire and Casualty, and Pensions	1.100
6400	Insurance Agents, Brokers, and Service	1.100
6500	Real Estate - Union Excluded, Management Only or Less Than 30 Percent Blue Collar Occupations	1.000
6510	Real Estate Operators and Lessors With at Least 30 Percent Blue Collar Employees	0.900
6530	Real Estate - Agents and Brokers Only	1.100
6550	Subdividers and Developers	1.050
6590	Real Estate Services	0.900
6700	Holding Offices	1.050
	SERVICE	
7000	Hotels and Other Lodging Places	0.900
7210	Laundry, Cleaning, and Garment Services	0.850
7230	Beauty Shops	1.050
7240	Barber shops	0.950
7260	Funeral Service and Crematories	0.900
7299	Miscellaneous Personal Services	0.900
7300	Interior Decorating or Design, Designing Displays	1.050
7310	Advertising	1.000
7330	Miscellaneous Business Office Services	0.950
7340	Services to Buildings	0.850
7360	Personnel Supply Services	1.000
7370	Computer and Data Processing Services	1.050
7392	Business Management Consulting, Job Evaluation and Counseling	1.000
7394	Equipment (Other Than Automobile) Rental and Leasing	0.850
7395	Commercial Photography and Art, Photography Studios, and Film Processing	0.950
7510	Automotive Rentals, No Drivers	0.850
7520	Automobile Parking	0.900
7530	Automobile Repair Shops	0.850
7540	Car Washes	0.900
7600	Miscellaneous Repair Services	0.850
7810	Motion Picture Production, Distribution, and Services	0.850
7830	Motion Picture Theaters	0.900
7930	Casinos, Gambling Places	0.950
7970	Golf and Country Clubs	0.900
7990	Miscellaneous Amusement, Recreation Services	0.850

EYE CARE INDUSTRY FACTORS (Balanced Care I, Balanced Care III, and Balanced Care II)

Assign Industry Codes according to the table in the Dental Section of this manual.

Code	Description	Rating Factor
	SERVICE (continued)	
7991	Physical Fitness Facilities	0.900
8010	Offices and Clinics of Physicians and Other Medical Practitioners At Least 50 Non-Physicians (Nurses, Receptionists, Med-tech, etc.). Otherwise Treat as a Carve-out.	1.050
8020	Offices of Dentists	1.050
8040	Mental Health Centers or Clinics - Outpatient Only	1.000
8050	Convalescent Hospitals, Nursing Homes (For Residential Retirement Communities Use 8300)	0.900
8060	Medical and Surgical Hospitals (Acute, Short-Term Care)	1.100
8063	Psychiatric Hospitals, Hospitals for Mentally Disabled	0.950
8070	Medical and Dental Laboratories	1.050
8080	Outpatient Health Services - Counseling; Blood Banks; Private Nursing: Physical, Occupational or Speech Therapy; Dialysis, Hearing, Orthotic, and Prosthetic Centers	1.050
8090	Other Health Services	1.000
8110	Law Firms, Law Offices	1.050
8120	Legal Service Corporations-Governmentally Subsidized Legal Services Low Income Clients	1.050
8200	Schools, Colleges-This group should consist primarily of teachers but also include some blue-collar support personnel. If support personnel (bus drivers, custodians, cafeteria workers, etc.) are not included, use 8200.21	1.100
8210	Educational Institutes and Foundations Libraries, Other Educational Service Groups That Do Not Consist Primarily of Teachers	0.950
8299	Schools and Educational Services	1.050
8300	Social Services	1.000
8410	Museums, Art Galleries, Botanical and Zoological Gardens	1.000
8610	Membership Organizations	1.000
8660	Religious Organizations	1.000
8670	Other Religious, Charitable, Political, and Fund Raising Organizations' Administrative Staff	1.000
8910	Engineering and Architectural Services, Design, Graphic Art	1.000
8920	Scientific Research	1.050
8930	Public Accounting, Auditing	1.100
8940	Technical Field Services Such as Surveying, Environmental Testing, Inspecting, Hazardous Waste Management, Analytical Labs	0.900
	PUBLIC ADMINISTRATION	
8990	Services	0.900
9100	Federal Government	1.100
9210	State Government	1.100
9220	Local Government (If Police and/or Fire Departments Are Excluded Use 9220.41)	1.050
9221	Police and Firefighters Only	1.000
9500	housing Authorities (At Least 30 Percent Blue-Collar Maintenance Type Occupations)	1.000
9810	Parks and Recreation Districts	1.100
9820	Planning Councils, Planning Agencies	1.100

CASE SIZE FACTORS (Balanced Care I, Balanced Care III, and Balanced Care II)

Employee			Factor
10	to	14	0.989
15	to	19	0.965
20	to	24	0.957
25	to	34	0.944
35	to	49	0.930
50	to	69	0.923
70	to	99	0.912
100	to	149	0.900
150	to	249	0.890
250	to	499	0.886
500	to	999	0.884
1000	or more		0.870

EYE CARE TREND FACTORS (Balanced Care I, Balanced Care III, and Balanced Care II)

Effective Date			Balanced Care I Factor	Balanced Care III Factor	Balanced Care II Factor
January 2, 2014	to	February 1, 2014	1.107	1.107	1.107
February 2, 2014	to	March 1, 2014	1.110	1.110	1.110
March 2, 2014	to	April 1, 2014	1.114	1.114	1.114
April 2, 2014	to	May 1, 2014	1.118	1.118	1.118
May 2, 2014	to	June 1, 2014	1.121	1.121	1.121
June 2, 2014	to	July 1, 2014	1.125	1.125	1.125
July 2, 2014	to	August 1, 2014	1.129	1.129	1.129
August 2, 2014	to	September 1, 2014	1.132	1.132	1.132
September 2, 2014	to	October 1, 2014	1.136	1.136	1.136
October 2, 2014	to	November 1, 2014	1.140	1.140	1.140
November 2, 2014	to	December 1, 2014	1.143	1.143	1.143
December 2, 2014	to	January 1, 2015	1.147	1.147	1.147
January 2, 2015	to	February 1, 2015	1.151	1.151	1.151
February 2, 2015	to	March 1, 2015	1.155	1.155	1.155
March 2, 2015	to	April 1, 2015	1.159	1.159	1.159
April 2, 2015	to	May 1, 2015	1.163	1.163	1.163

For months beyond 5/1/2015, apply a factor of 1.00327 to the previous month.*
*In Colorado and Ohio, the trend factor may only be applied for 12 months beyond the effective date of this rate manual.
**Alteration of the factors tabulated above is not allowed in Colorado or Ohio due to state insurance regulations.

Eye Care Trend Factors shown above reflect trend estimates developed as of the rate filing date. Should our actual trends progress at a slower pace, we may be able to use slightly lower values. To be specific, the values shown above represent the maximum factors, but we may alter the tabular values downward by as much as 5% if warranted by actual trends.**

EXTENDED RATE GUARANTEE FACTORS (Balanced Care I and Balanced Care II)

Months	Extended Rate Guarantee Factor
12	0.970
13	0.973
14	0.975
15	0.978
16	0.980
17	0.983
18	0.985
19	0.988
20	0.990
21	0.993
22	0.995
23	0.998
24	1.000

EXTENDED RATE GUARANTEE FACTORS (Balanced Care III)

Months	Extended Rate Guarantee Factor
12	0.980
13	0.982
14	0.983
15	0.985
16	0.987
17	0.988
18	0.990
19	0.992
20	0.993
21	0.995
22	0.997
23	0.998
24	1.000

These factors are applied to the Monthly Adjustment Factor.

NET STARTING RATES (Balanced Care I only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Balanced Care I	5.57	10.03	5.57	9.99	5.57	8.65

DEDUCTIBLE ADJUSTMENT (Balanced Care I only)

For other Deductibles, multiply the Unlisted Amounts factor times the Deductible.

EXAM DEDUCTIBLE	Employee	Spouse	Child
$ 0	0.00	0.00	0.00
$ 5	0.42	0.42	0.42
$ 10	0.83	0.83	0.83
$ 15	1.25	1.25	1.25
$ 20	1.67	1.67	1.67
$ 25	2.08	2.08	2.08
$ 30	2.50	2.50	2.50
$ 35	2.92	2.92	2.92
Unlisted Amounts	0.083	0.083	0.083

MATERIALS DEDUCTIBLE	Employee	Spouse	Child
$ 0	0.00	0.00	0.00
$ 5	0.28	0.30	0.25
$ 10	0.56	0.61	0.50
$ 15	0.84	0.91	0.75
$ 20	1.12	1.21	1.00
$ 25	1.40	1.51	1.25
$ 30	1.68	1.82	1.50
$ 35	1.96	2.12	1.75
Unlisted Amounts	0.056	0.061	0.005

BENEFIT PLAN FACTORS (Balanced Care I only)

Number of months that only one of Each benefit is covered	EMPLOYEE		SPOUSE		CHILDREN	
Exam/Lens/Frame	Exam	Materials	Exam	Materials	Exam	Materials
12/12/12	0.490	0.503	0.491	0.504	0.409	0.420
12/12/24	0.445	0.422	0.446	0.423	0.405	0.384
12/24/24	0.392	0.357	0.392	0.357	0.316	0.284
12/12/24 Enhanced Plan B	0.445	0.445	0.446	0.446	0.405	0.405

PARTICIPATION FACTORS (Balanced Care I only)

	EMPLOYEE		SPOUSE		CHILD	
Description	Exam	Materials	Exam	Materials	Exam	Materials
Non-Contributory for Employees and Dependents	0.760	0.760	0.800	0.800	0.760	0.720
Non-Contributory for Employees, Contributory for Dependents	0.760	0.760	1.000	1.000	1.000	1.000
Tied to Dental Participation for Employees and Dependents	0.790	0.790	0.790	0.790	0.780	0.750
Tied to Dental Participation for Employees, Contributory for Dependents	0.790	0.790	0.840	0.840	0.830	0.800
Tied to Medical Participation for Employees and Dependents	0.790	0.790	0.790	0.790	0.780	0.750
Tied to Medical Participation for Employees, Contributory for Dependents	0.790	0.790	0.840	0.840	0.830	0.800
Contributory for Employees (requires 60%), Contributory for Dependents	1.100	1.150	1.100	1.150	1.200	1.250
Non Contributory Except Covered Elsewhere for Employees and Dependents**	0.810	0.810	0.860	0.860	0.810	0.770
Non Contributory Except Covered Elsewhere for Employee, Contributory for Dependents**	0.810	0.810	1.000	1.000	1.000	1.000
Non Contributory for Employee, Non Contributory Except Covered Elsewhere for Dependents**	0.760	0.760	0.860	0.860	0.810	0.770
Section 125 - Requires 50% for Employees	1.040	1.080	1.040	1.080	1.070	1.120
Section 125 - Requires 10 Employees*	1.070	1.110	1.070	1.110	1.140	1.190

*New York state insurance regulations require that when participation minimums allow for less than 50% participation, the minimum case size required is 5 covered lives. This requirement supercedes the minimum lives requirements noted for plan designs and allowed in other states.

**With this participation requirement, the policy will be administered as Non Contributory (Non Contributory) for Employees or Dependents Not Covered Elsewhere for Eye Care benefits, and Contributory for Employees or Dependents who are Covered Elsewhere for Eye Care benefits. That is, all eligible Employees or Dependents must be enrolled except those who have completed a Waiver Card Which permits them to decline participation in our plan due to other Eye Care coverage. This participation option and the associated discounts is not available in New York due to state insurance regulations.

FRAME ALLOWANCE FACTORS (Balanced Care I only)

	EMPLOYEE		SPOUSE		CHILDREN		
Allowance	Exam	Materials	Exam	Materials	Exam	Materials	Out-of-Panel
$120/$120 In-Panel:	1.000	0.965	1.000	0.968	1.000	0.960	Sch. 2 & 5
$120/$105 In-Panel:	1.000	0.936	1.000	0.944	1.000	0.924	Sch. 2 & 5
$105/$105 In-Panel:	1.000	0.913	1.000	0.920	1.000	0.902	Sch. 1
$80/$80 In-Panel:	1.000	0.802	1.000	0.814	1.000	0.780	Sch. 3
$130/$130 In-Panel:	1.000	1.000	1.000	1.000	1.000	1.000	Sch. 6 & 7
$150/$150 In-Panel:	1.000	1.124	1.000	1.113	1.000	1.142	Sch. 6 & 7
$180/$180 In-Panel:	1.000	1.247	1.000	1.226	1.000	1.284	Sch. 6 & 7

For Frame Allowances and Out-of-Panel Schedules that are not listed, use the following formula. This is valid for Frame Allowances between $110 and $300.

Frame Allowance Factor = [1.080 + 0.0035 * (Frame Allowance - 120) + 0.0070 * (Contact Allowance - 120)] * [0.940 + 0.060 * (0.0050 * Exam Allowance + 0.0030 * Single Vision Lenses + 0.0030 * Bifocal Lenses + 0.0002 * Trifocal Lenses + 0.0002 * Lenticular Lenses + 0.0040 * Frames + 0.0010 * Elective Contacts + 0.0004 * Medically Necessary Contacts)]

OUT-OF-PANEL ALLOWANCE SCHEDULES (Balanced Care I only)

Schedule	Exams	Single Lenses	Bifocal Lenses	Trifocal Lenses	Lenticular Lenses	Frames	Contacts Elective	Contacts Necessary
1	47	48	69	85	125	45	105	210
2	52	55	75	95	125	45	105	210
3	52	55	75	95	125	40	80	210
5	43	26	43	60	91	40	100	210
6	52	55	75	95	125	70	105	210
7	45	30	50	65	100	70	105	210

PANEL FACTOR (Balanced Care I only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
VSP Network	1.000	1.000	1.000	1.000	1.000	1.000
VSP Choice Network	0.950	0.780	0.950	0.760	0.950	0.820
VSP Network + Affiliates	0.980	0.980	0.980	0.980	0.980	0.980
VSP Choice Network + Affiliates	0.930	0.760	0.930	0.740	0.930	0.800

NET STARTING RATES (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Balanced Care III	5.84	18.03	5.84	18.03	5.84	15.42

To include the Loss-of-Sight benefit, multiply the Balanced Care III Exam and Materials Net Starting Rates by 1.02 for Employee, Spouse, and Children.

BENEFIT PLAN FACTORS (Balanced Care III only)

Number of months that only one of Each benefit is covered		EMPLOYEE		SPOUSE		CHILDREN	
Exam/Lens/Frame	Lens Method	Exam	Materials	Exam	Materials	Exam	Materials
12/12/12	Exam And	0.250	0.259	0.233	0.242	0.205	0.215
12/12/24	Exam And	0.227	0.227	0.213	0.213	0.204	0.204
No Limit	None	1.000	1.000	1.000	1.000	1.000	1.000

PARTICIPATION FACTORS (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILD	
Description	Exam	Materials	Exam	Materials	Exam	Materials
Non-Contributory for Employees and Dependents	0.760	0.760	0.800	0.800	0.760	0.720
Non-Contributory for Employees, Contributory for Dependents	0.760	0.760	1.000	1.000	1.000	1.000
Tied to Dental Participation for Employees and Dependents	0.790	0.790	0.790	0.790	0.780	0.750
Tied to Dental Participation for Employees, Contributory for Dependents	0.790	0.790	0.840	0.840	0.830	0.800
Tied to Medical Participation for Employees and Dependents	0.790	0.790	0.790	0.790	0.780	0.750
Tied to Medical Participation for Employees, Contributory for Dependents	0.790	0.790	0.840	0.840	0.830	0.800
Contributory for Employees (requires 60%), Contributory for Dependents	1.150	1.200	1.150	1.200	1.250	1.300
Non Contributory Except Covered Elsewhere for Employees and Dependents**	0.810	0.810	0.860	0.860	0.810	0.770
Non Contributory Except Covered Elsewhere for Employee, Contributory for Dependents**	0.810	0.810	1.000	1.000	1.000	1.000
Non Contributory for Employee, Non Contributory Except Covered Elsewhere for Dependents**	0.760	0.760	0.860	0.860	0.810	0.770
Section 125 - Requires 50% for Employees	1.090	1.130	1.090	1.130	1.120	1.170
Section 125 - Requires 10 Employees*	1.120	1.160	1.120	1.160	1.190	1.240

*New York state insurance regulations require that when participation minimums allow for less than 50% participation, the minimum case size required is 5 covered lives. This requirement supercedes the minimum lives requirements noted for plan designs and allowed in other states.

**With this participation requirement, the policy will be administered as Non Contributory (Non Contributory) for Employees or Dependents Not Covered Elsewhere for Eye Care benefits, and Contributory for Employees or Dependents who are Covered Elsewhere for Eye Care benefits. That is, all eligible Employees or Dependents must be enrolled except those who have completed a Waiver Card Which permits them to decline participation in our plan due to other Eye Care coverage. This participation option and the associated discounts is not available in New York due to state insurance regulations.

EXAM ALLOWANCE FACTORS (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
Exam Allowance	Exam	Materials	Exam	Materials	Exam	Materials
0	0.000	0.000	0.000	0.000	0.000	0.000
25	0.220	1.000	0.220	1.000	0.220	1.000
35	0.370	1.000	0.370	1.000	0.370	1.000
45	0.550	1.000	0.550	1.000	0.550	1.000
50	0.640	1.000	0.640	1.000	0.640	1.000
55	0.750	1.000	0.750	1.000	0.750	1.000
60	0.860	1.000	0.860	1.000	0.860	1.000
75	1.220	1.000	1.220	1.000	1.220	1.000

FRAME ALLOWANCE FACTORS (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
Frame Allowance	Exam	Materials	Exam	Materials	Exam	Materials
0	0.000	0.000	0.000	0.000	0.000	0.000
30	1.000	0.280	1.000	0.280	1.000	0.280
40	1.000	0.340	1.000	0.340	1.000	0.340
50	1.000	0.390	1.000	0.390	1.000	0.390
55	1.000	0.410	1.000	0.410	1.000	0.410
65	1.000	0.470	1.000	0.470	1.000	0.470
75	1.000	0.530	1.000	0.530	1.000	0.530
100	1.000	0.650	1.000	0.650	1.000	0.650
125	1.000	0.780	1.000	0.780	1.000	0.780
150	1.000	0.950	1.000	0.950	1.000	0.950

LENS SCHEDULE ALLOWANCES AND FACTORS (Balanced Care III only)

ALLOWANCES

Service	Schedule 1	Schedule 2	Schedule A	Schedule W1
Single Eye Care Lenses:	$35	$40	$60	$30
Bifocal Lenses:	$50	$60	$80	$50
Trifocal Lenses:	$65	$75	$95	$100
No line bifocal or progressive power:	$70	$80	$100	$130
Lenticular:	$70	$80	$100	$130
Contacts:	Equal to Frame plus single eye care lense allowance.			

All allowances are per pair.

FACTORS

	EMPLOYEE		SPOUSE		CHILDREN	
Lens Schedule	Exam	Materials	Exam	Materials	Exam	Materials
Schedule 1	1.000	0.874	1.000	0.874	1.000	0.874
Schedule 2	1.000	1.010	1.000	1.020	1.000	0.980
Schedule A	1.000	1.403	1.000	1.426	1.000	1.323
Schedule W1	1.000	1.210	1.000	1.230	1.000	1.000

CALENDAR YEAR DEDUCTIBLE - EXAM AND MATERIALS (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
Deductible	Exam	Materials	Exam	Materials	Exam	Materials
0	0.000	0.000	0.000	0.000	0.000	0.000
5	0.160	0.250	0.140	0.270	0.240	0.180
10	0.330	0.510	0.290	0.550	0.470	0.360
15	0.490	0.760	0.430	0.820	0.710	0.540
20	0.650	1.010	0.570	1.100	0.940	0.730
25	0.810	1.270	0.710	1.370	1.180	0.910
30	0.980	1.520	0.860	1.640	1.410	1.090

LIFETIME DEDUCTIBLE - EXAM AND MATERIALS (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
Deductible	Exam	Materials	Exam	Materials	Exam	Materials
0	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.950	0.000	0.940	0.000	0.900
40	0.000	1.270	0.000	1.250	0.000	1.200
50	0.000	1.590	0.000	1.560	0.000	1.500
55	0.000	1.750	0.000	1.720	0.000	1.650
60	0.000	1.910	0.000	1.870	0.000	1.810
65	0.000	2.070	0.000	2.030	0.000	1.960

ANNUAL MAXIMUM (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
Maximum	Exam	Materials	Exam	Materials	Exam	Materials
None	1.000	1.000	1.000	1.000	1.000	1.000
50	0.374	0.374	0.374	0.374	0.355	0.355
100	0.656	0.656	0.656	0.656	0.623	0.623
150	0.824	0.824	0.824	0.824	0.783	0.783
200	0.903	0.903	0.903	0.903	0.858	0.858
250	0.948	0.948	0.948	0.948	0.925	0.925
300	0.974	0.974	0.974	0.974	0.950	0.950

ANNUAL MAXIMUM ONLY (Balanced Care III only)

	EMPLOYEE		SPOUSE		CHILDREN	
Maximum	Exam	Materials	Exam	Materials	Exam	Materials
50	0.034	0.034	0.033	0.033	0.027	0.027
100	0.096	0.096	0.091	0.091	0.075	0.075
150	0.178	0.178	0.170	0.170	0.163	0.163
200	0.248	0.248	0.238	0.238	0.227	0.227
250	0.307	0.307	0.295	0.295	0.282	0.282
300	0.370	0.370	0.358	0.358	0.341	0.341
350	0.434	0.434	0.419	0.419	0.400	0.400

INCREASING FLAT MAX (Balanced Care III only)

	4-Step Incentive				3-Step Incentive		
Initials Start at Slot 1	Slot 1	Slot 2	Slot 3	Slot 4	Slot 1	Slot 2	Slot 3
Year 1	30%	70%	0%	0%	30%	70%	0%
Year 2	30%	70%	0%	0%	30%	70%	0%
Year 3	25%	20%	55%	0%	25%	20%	55%
Year 4+	18%	16%	14%	52%	18%	16%	66%
Initials Start at Slot 2	Slot 1	Slot 2	Slot 3	Slot 4	Slot 1	Slot 2	Slot 3
Year 1	25%	0%	75%	0%	25%	0%	75%
Year 2	25%	0%	75%	0%	25%	0%	75%
Year 3	20%	16%	0%	64%	20%	16%	64%
Year 4+	18%	16%	14%	52%	18%	16%	66%
Initials Start at Slot 3	Slot 1	Slot 2	Slot 3	Slot 4	Slot 1	Slot 2	Slot 3
Year 1	17%	0%	0%	83%	17%	0%	83%
Year 2	17%	0%	0%	83%	17%	0%	83%
Year 3	18%	16%	0%	66%	18%	16%	66%
Year 4+	18%	16%	14%	52%	18%	16%	66%
Initials Start at Slot 4	Slot 1	Slot 2	Slot 3	Slot 4	Slot 1	Slot 2	Slot 3
Year 1	8%	0%	0%	92%	8%	0%	92%
Year 2	8%	0%	0%	92%	8%	0%	92%
Year 3	18%	16%	0%	66%	18%	16%	66%
Year 4+	18%	16%	14%	52%	18%	16%	1%

To calulate the Flat Max factor, sum the product of the slot percentages times the flat max factor for each slot. Look up the Flat Max Factors in the existing Annual Maximum Only (Balanced Care III only) table.

Example: Year 3 of 4-Step Incentive plan "Initials Start at Slot 1"

	Slot Value	Factor	Percent
Slot 1	$100	0.096	25%
Slot 2	$150	0.178	20%
Slot 3	$200	0.248	55%
Slot 4	$250	0.307	0%
	Factor For Ratesheet:		0.196

NET STARTING RATES (Balanced Care II only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Balanced Care II	4.40	9.07	4.40	8.96	4.40	7.73
Balanced Care II Exam Only	4.40	0.00	4.40	0.00	4.40	0.00
Balanced Care II Materials Only	0.00	9.07	0.00	8.96	0.00	7.73

DEDUCTIBLE ADJUSTMENT (Balanced Care II only)

For other Deductibles, multiply the Unlisted Amounts factor times the Deductible.

EXAM DEDUCTIBLE	Employee	Spouse	Child
$ 0	0.00	0.00	0.00
$ 5	0.42	0.42	0.42
$ 10	0.83	0.83	0.83
$ 15	1.25	1.25	1.25
$ 20	1.67	1.67	1.67
$ 25	2.08	2.08	2.08
$ 30	2.50	2.50	2.50
$ 35	2.92	2.92	2.92
Unlisted Amounts	0.083	0.083	0.083

MATERIALS DEDUCTIBLE	Employee	Spouse	Child
$ 0	0.00	0.00	0.00
$ 5	0.27	0.29	0.24
$ 10	0.54	0.58	0.49
$ 15	0.82	0.87	0.73
$ 20	1.09	1.16	0.98
$ 25	1.36	1.45	1.22
$ 30	1.63	1.74	1.47
$ 35	1.91	2.03	1.71
Unlisted Amounts	0.054	0.057	0.048

BENEFIT PLAN FACTORS (Balanced Care II only)

Number of months that only one of Each benefit is covered		EMPLOYEE		SPOUSE		CHILDREN	
Exam/Lens/Frame	Lens Method	Exam	Materials	Exam	Materials	Exam	Materials
12/12/12	Exam And	0.478	0.492	0.477	0.491	0.415	0.428
12/12/24	Exam And	0.435	0.435	0.434	0.434	0.411	0.411
12/24/24	Exam And	0.383	0.348	0.382	0.348	0.321	0.288

PARTICIPATION FACTORS (Balanced Care II only)

	EMPLOYEE		SPOUSE		CHILD	
Description	Exam	Materials	Exam	Materials	Exam	Materials
Non-Contributory for Employees and Dependents	0.760	0.760	0.800	0.800	0.760	0.720
Non-Contributory for Employees, Contributory for Dependents	0.760	0.760	1.000	1.000	1.000	1.000
Tied to Dental Participation for Employees and Dependents	0.790	0.790	0.790	0.790	0.780	0.750
Tied to Dental Participation for Employees, Contributory for Dependents	0.790	0.790	0.840	0.840	0.830	0.800
Tied to Medical Participation for Employees and Dependents	0.790	0.790	0.790	0.790	0.780	0.750
Tied to Medical Participation for Employees, Contributory for Dependents	0.790	0.790	0.840	0.840	0.830	0.800
Contributory for Employees (requires 60%), Contributory for Dependents	1.100	1.150	1.100	1.150	1.200	1.250
Non Contributory Except Covered Elsewhere for Employees and Dependents**	0.810	0.810	0.860	0.860	0.810	0.770
Non Contributory Except Covered Elsewhere for Employee, Contributory for Dependents**	0.810	0.810	1.000	1.000	1.000	1.000
Non Contributory for Employee, Non Contributory Except Covered Elsewhere for Dependents**	0.760	0.760	0.860	0.860	0.810	0.770
Section 125 - Requires 50% for Employees	1.040	1.080	1.040	1.080	1.070	1.120
Section 125 - Requires 10 Employees*	1.070	1.110	1.070	1.110	1.140	1.190

*New York state insurance regulations require that when participation minimums allow for less than 50% participation, the minimum case size required is 5 covered lives. This requirement supercedes the minimum lives requirements noted for plan designs and allowed in other states.

**With this participation requirement, the policy will be administered as Non Contributory (Non Contributory) for Employees or Dependents Not Covered Elsewhere for Eye Care benefits, and Contributory for Employees or Dependents who are Covered Elsewhere for Eye Care benefits. That is, all eligible Employees or Dependents must be enrolled except those who have completed a Waiver Card Which permits them to decline participation in our plan due to other Eye Care coverage. This participation option and the associated discounts is not available in New York due to state insurance regulations.

FRAME ALLOWANCE FACTORS (Balanced Care II only)

	EMPLOYEE		SPOUSE		CHILDREN		Out-of-Panel
Allowance	Exam	Materials	Exam	Materials	Exam	Materials	Schedule
$100/$115 Access H	1.000	0.878	1.000	0.878	1.000	0.867	11,12
$130/$130 Access H	1.000	1.000	1.000	1.000	1.000	1.000	13,14
$150/$150 Access H	1.000	1.132	1.000	1.125	1.000	1.152	25,26
$180/$180 Access H	1.000	1.346	1.000	1.333	1.000	1.390	27
$100/$80 Access A	1.000	0.921	1.000	0.916	1.000	0.921	15,16
$130/$100 Access A	1.000	1.058	1.000	1.050	1.000	1.072	17,18
$100/$115 Select H	1.000	0.878	1.000	0.878	1.000	0.867	12,29
$130/$130 Select H	1.000	1.000	1.000	1.000	1.000	1.000	14,30
$150/$150 Select H	1.000	1.132	1.000	1.125	1.000	1.152	31,35
$180/$180 Select H	1.000	1.346	1.000	1.333	1.000	1.390	32
$100/$80 Select A	1.000	0.921	1.000	0.916	1.000	0.921	33
$130/$100 Select A	1.000	1.058	1.000	1.050	1.000	1.072	34

For Frame Allowances and Out-of-Panel Schedules that are not listed, use the following formula. This is valid for Frame Allowances between $110 and $300.

Frame Allowance Factor = [1.120 + 0.0035 * (Frame Allowance - 130) + 0.0070 * (Contact Allowance - 130)] * [0.940 + 0.060 * (0.0060 * Exam Allowance + 0.0040 * Single Vision Lenses + 0.0040 * Bifocal Lenses + 0.0003 * Trifocal Lenses + 0.0001 * Lenticular Lenses + 0.0035 * Frames + 0.0020 * Elective Contacts + 0.0004 * Medically Necessary Contacts)]

OUT-OF-PANEL ALLOWANCE SCHEDULES (Balanced Care II only)

Schedule	Exams	Single Lenses	Bifocal Lenses	Trifocal Lenses	Lenticular Lenses	Frames	Contacts Elective	Contacts Necessary
11	35	25	40	55	0	45	92	200
12	52	68	96	129	0	80	92	200
13	35	25	40	55	0	65	104	200
14	52	68	96	129	0	104	104	200
15	35	25	40	55	0	45	64	200
16	52	68	96	129	0	80	64	200
17	35	25	40	55	0	65	80	200
18	52	68	96	129	0	104	80	200
25	35	25	40	55	0	75	120	200
26	52	68	96	129	0	120	120	200
27	35	25	40	55	0	90	144	200
29	30	25	40	55	0	45	92	200
30	30	25	40	55	0	65	104	200
31	30	25	40	55	0	75	120	200
32	30	25	40	55	0	90	144	200
33	30	25	40	55	0	45	64	200
34	30	25	40	55	0	65	80	200
35	52	68	96	129	0	120	120	200

PANEL FACTOR (Balanced Care II only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
EyeMed Access Network	1.000	1.000	1.000	1.000	1.000	1.000
EyeMed Select Network	0.850	0.960	0.850	0.960	0.850	0.990

RATING WORKSHEET (Balanced Care I)

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in New York, NY 10010. This is a wholesale supplier of hardware (SIC 5072). They are interested in a new eye care plan with a 12 month rate guarantee effective on August 1, 2012. The policyholder has asked for a Balanced Care I plan with $10 Exam/$0 Materials calendar year deductible. The policyholder wants to limit the number of months benefits are payable for exams to once every 12 months, lenses to once every 12 months, and frames to once every 24 months. The current product design marketed includes benefits for an exam and lenses, and a Frame Allowance of $120/$105 In-Panel. There are 75 employees (45 have one or more dependents). Joe's Hardware will combine this case with the dental he already has with our company and will pay the entire cost of the coverage.

The Standard Insurance Company

Company: JOE'S HARDWARE STORE
City, State, Zip: NEW YORK, NY 10010
Effective Date: 8-1-2012 Guarantee Date: 12 Months Industry Type: RETAIL HARDWARE
SIC Code: 503011 Validate as: 503011 Number of Employees: 75
Section 125: No

Eye Care Product: Balanced Care I (VIS048)
Employee Part.: Non-Contributory
Dependent Part.: Non-Contributory
Dental Included: Yes

Frequency - Exam/Lens/Frame: 12/12/24 Allowance Schedule: 2
Frame/Contact Lens Allowance: $120/$105 Deductible: $10 Exam

RATES BASED ON AUGUST 2012 TABLES

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Geographic Area Factor	0.840	0.840	0.840	0.840	0.840	0.840
Industry Factor	1.000	1.000	1.000	1.000	1.000	1.000
Case Size Selection Factor	0.912	0.912	0.912	0.912	0.912	0.912
Participation Factor	0.760	0.760	0.760	0.760	0.760	0.760

Amount of Commission (E-Scale) #N/A
Gross Premium #N/A

FINAL GROSS RATES

	Eye Care	Units
Employee	#N/A	75
Spouse	#N/A	0
Child	#N/A	0
Spouse & Child	#N/A	0
1 Dependent	#N/A	0
2+ Dependent	#N/A	0
Composite Dependent	#N/A	45

RATING WORKSHEET (Balanced Care III)

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in New York, NY 10010. This is a wholesale supplier of hardware (SIC 5072). They are interested in a new eye care plan with a 12 month rate guarantee effective on August 1, 2012. The policyholder has asked for a Balanced Care III plan with no deductible. The policyholder wants to limit the benefits payable for exams to $55 once every 12 months, lenses to once every 12 months, and frames to $55 once every 12 months. They also want to have lens schedule 2. There are 75 employees (45 have one or more dependents). Joe's Hardware will combine this case with the dental he already has with our company and will pay the entire cost of the coverage.

The Standard Insurance Company

Company: JOE'S HARDWARE STORE
City, State, Zip: NEW YORK, NY 10010
Effective Date: 8-1-2012 Guarantee Date: 12 Months Industry Type: RETAIL HARDWARE
SIC Code: 503011 Validate as: 503011 Number of Employees: 75
Section 125: No

Eye Care Product: Balanced Care III–Exam & Materials (VIS275)
Employee Part.: Non-Contributory
Dependent Part.: Non-Contributory
Dental Included: Yes

Frame Allowance: $55 Exam Allowance: $55
Frequency - Exam/Lens/Frame: 12/12/12 Allowance Schedule: 2
Annual Maximum: None Deductible: $0

RATES BASED ON AUGUST 2012 TABLES

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Geographic Area Factor	0.940	0.940	0.940	0.940	0.940	0.940
Industry Factor	1.000	1.000	1.000	1.000	1.000	1.000
Case Size Selection Factor	0.912	0.912	0.912	0.912	0.912	0.912
Participation Factor	0.760	0.760	0.760	0.760	0.760	0.760

Amount of Commission (E-Scale) #N/A
Gross Premium #N/A

FINAL GROSS RATES

	Eye Care	Units
Employee	#N/A	75
Spouse	#N/A	0
Child	#N/A	0
Spouse & Child	#N/A	0
1 Dependent	#N/A	0
2+ Dependent	#N/A	0
Composite Dependent	#N/A	45

RATING WORKSHEET (Balanced Care II)

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in New York, NY 10010. This is a wholesale supplier of hardware (SIC 5072). They are interested in a new eye care plan with a 12 month rate guarantee effective on August 1, 2012. The policyholder has asked for a Balanced Care II plan with $10 Exam/$0 Materials calendar year deductible. The policyholder wants to limit the number of months benefits are payable for exams to once every 12 months, lenses to once every 12 months, and frames to once every 24 months. The current product design marketed includes benefits for an exam and lenses, and a Frame Allowance of $100/$115 In-Panel. There are 75 employees (45 have one or more dependents). Joe's Hardware will combine this case with the dental he already has with our company and will pay the entire cost of the coverage.

The Standard Insurance Company

Company: JOE'S HARDWARE STORE
City, State, Zip: NEW YORK, NY 10010
Effective Date: 8-1-2012 Guarantee Date: 12 Months Industry Type: RETAIL HARDWARE
SIC Code: 503011 Validate as: 503011 Number of Employees: 75
Section 125: No

Eye Care Product: Balanced Care II (VIS773)
Employee Part.: Non-Contributory
Dependent Part.: Non-Contributory
Dental Included: Yes

Frequency - Exam/Lens/Frame: 12/12/24 Allowance Schedule: 1
Frame/Contact Lens Allowance: $100/$115 Access H Deductible: $10 Exam

RATES BASED ON AUGUST 2012 TABLES

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Geographic Area Factor	0.840	0.840	0.840	0.840	0.840	0.840
Industry Factor	1.000	1.000	1.000	1.000	1.000	1.000
Case Size Selection Factor	0.912	0.912	0.912	0.912	0.912	0.912
Participation Factor	0.760	0.760	0.760	0.760	0.760	0.760

Amount of Commission (E-Scale) #N/A
Gross Premium #N/A

FINAL GROSS RATES

	Eye Care	Units
Employee	#N/A	75
Spouse	#N/A	0
Child	#N/A	0
Spouse & Child	#N/A	0
1 Dependent	#N/A	0
2+ Dependent	#N/A	0
Composite Dependent	#N/A	45

EXPLANATION OF FIELD VERSION OF NEW MANUAL RATESHEET

Geographic Area Factor--Reflects the utilization of the geographic area.

Industry or Occupation Factor--Reflects the occupational makeup of the group.

Case Size Selection Factor--Adjustment for anti-selection, based on the number of employees

Participation Factor--Adjustment for anti-selection, based on participation in the plan and contributions required.

Amount of Commission and Retention--Total annualized amounts, based on the number of employees and assumed dependents. If applicable, Target Loss Ratios must exceed State minimums.

Gross Premium--Total annualized premium for the case.

Commission Table--The commission scale used in pricing the case.

Scale--The percent of commission override used to price the case. This will be the assumed amount for all new business. Upon renewal, the actual override paid will be priced into each individual case.

DEPENDENT CALCULATIONS

Composite Dependent	=	0.83% * Spouse + 0.73% * Child
One Dependent	=	0.66% * Spouse + 0.28% * Child
2 or more Dependent	=	0.73% * Spouse + 1.18% * Child
Spouse	=	Spouse
Child	=	Child
SP/CH	=	Spouse + Child

EYE CARE BROCHURE PRODUCT

This is a brochured product that offers a choice between any 3 eyecare options to a given group (choice is not at employee level).

Target loss ratios for such brochures will be set to 65%, uniformly.

Rates are guaranteed for 12 months

Rates do not vary by State, Industry, Case Size or Month of Sale. Rates are based on existing manual rates blended over these variables to create a single rate.

DENTAL ROUTINE EXAMS WHEN COMBINED WITH EYE CARE EXAMS

Frequency	Factor
None	1.000
1 per Benefit Period	1.000
1 in 6 months	1.000
1 in 12 months	1.000
2 per Benefit Period	1.000
2 in 12 months	1.000

EYE CARE EXAMS WHEN COMBINED WITH DENTAL ROUTINE EXAMS

	EMPLOYEE		SPOUSE		CHILDREN	
Frequency	Exam	Material	Exam	Material	Exam	Material
1 per benefit period	0.650	1.000	0.650	1.000	0.650	1.000
1 in 6 months	0.980	1.000	0.980	1.000	0.980	1.000
1 in 12 months	0.640	1.000	0.640	1.000	0.640	1.000
2 per benefit period	1.000	1.000	1.000	1.000	1.000	1.000
2 in 12 months	0.980	1.000	0.980	1.000	0.980	1.000
3 per benefit period	1.050	1.000	1.050	1.000	1.050	1.000

EYE CARE DEDUCTIBLE WHEN COMBINED WITH DENTAL DEDUCTIBLE

A = Combined Deductible
B = Dental Plan Deductible
C = Eye Care Plan Deductible
D = [A/(B+C)]*C
The value D is used to lookup the deductible values from the appropriate Eye Care Deductible table in Section Three, Eye Care Page 9.

EYE CARE ANNUAL MAXIMUM WHEN COMBINED WITH DENTAL ANNUAL MAXIMUM

A = Combined Maximum
B = Dental Plan Maximum
C = Eye Care Plan Maximum
D = [A/(B+C)]*C
The value D is the Ratio used to determine factors from the Fusion Max Ratio table. Eye Care Annual Maximum When Combined With Dental Annual Maximum is equal to (Constant factor plus the appropriate Exam or Materials factor for each of Employee, Spouse, and Children) times calculated Eye Care Annual Maximum.

FUSION MAX RATIO

		EMPLOYEE		SPOUSE		CHILDREN	
Ratio	Constant	Exam	Material	Exam	Material	Exam	Material
0.50	0.050	0.200	0.200	0.200	0.200	0.200	0.200
0.55	0.050	0.220	0.220	0.220	0.220	0.220	0.220
0.60	0.050	0.240	0.240	0.240	0.240	0.240	0.240
0.65	0.050	0.260	0.260	0.260	0.260	0.260	0.260
0.70	0.050	0.280	0.280	0.280	0.280	0.280	0.280
0.75	0.050	0.300	0.300	0.300	0.300	0.300	0.300
0.80	0.050	0.320	0.320	0.320	0.320	0.320	0.320
0.85	0.050	0.340	0.340	0.340	0.340	0.340	0.340
0.90	0.050	0.360	0.360	0.360	0.360	0.360	0.360
0.95	0.050	0.380	0.380	0.380	0.380	0.380	0.380
1.00	0.050	0.400	0.400	0.400	0.400	0.400	0.400

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in Lincoln, NE 68506. The policyholder has requested a combined Dental and Eye Care plan with 12 month rate guarantee and an effective date of August 1, 2012. There are 110 eligible employees. The employee contributes 35% to the employee and the dependent premium. Joe's Hardware currently does not have Dental or Eye Care. They would like a 100%-80%-50% Dental plan quoted with a $1,000 annual maximum, no internal or enhanced maximum, and $50 deductible with no family max. They would like Orthodontia coverage quoted with a $1000 max. They would like a Balanced Care III Eye Care plan with $200 annual maximum. They would like to combine their annual maximum at $1,000.

The Standard Life Insurance Company

Company	Joe's Hardware		
State	NY		
ZIP	10000		
Effective Date	8/1/12	Orig Effective Date	8/1/12
Ortho Effective Date	8/1/12		
Product	Tailored	Ext Rate Guarantee	12 months
		Type Table	1001
		SIC Code	503011
Number of Employees	110	Composite	44
Employee Partic.	Contrib/Contrib		
PPO Option	Passive PPO	Structure	Composite
Two Tier	N		

	Type 1	Type 2	Type 3	Type 4	Ortho
Allowance Option	U&C 90th	U&C 90th	U&C 90th	None	U&C 90th
Plan Design	100	80	50		50
					Non-takeover

Dental Annual Maximum	$1000		
Dental Deductible		Ortho Maximum	$1000
Type 1 Waived, $50 CCY Type 2/3		Child Only/Adult	Adult
No Family Maximum		12 Month Elim	Waived for All
Prior Extraction Coverage	None	Child Age	19
Perio/Endo	Type 2	X-Rays	Type 1	Student Age	24
Restorative In	Type 3	Sealants	Type 1		
Eye Care Frame Allowance	None	Eye Care Exam Allowance	None
Eye Care Frequency	None	Eye Care Allowance Schedule	None
Eye Care Annual Maximum	$200	Eye Care Deductible	None

Combined Annual Maximum: $1000 Combined Deductible: None Combined Exam Frequency: None

Commision	E-Scale
Override Pct of Commission	0.00%
Override Pct of Premium	0.00%

Rates Effective August 2012

Amount of Commission	2,383.97
Gross Premium	90,598.03

FINAL GROSS RATES	TYPE 1 & 2 %	COMBINED	ORTHO	UNITS
Employee Gross Rate	80.5%	$ 38.44	$ 1.00	110
Composite Gross Rate	88.6%	$ 75.56	$ 5.92	44
Spouse Gross Rate	79.0%	$ 41.68	$ 1.08	0
Child Gross Rate	96.8%	$ 56.12	$ 6.92	0
Spouse & Child Gross Rate	89.2%	$ 97.80	$ 8.00	0
1 Dependent Gross Rate	85.4%	$ 43.20	$ 2.64	0
2+ Dependent Gross Rate	91.2%	$ 96.64	$ 8.92	0

EXPLANATION OF FIELD VERSION OF NEW MANUAL RATESHEET

Case Size Selection Factor--Adjustment for anti-selection, based on the number of employees

Participation Factor--Adjustment for anti-selection, based on participation in the plan and contributions required.

Industry or Occupation Factor--Reflects the occupational makeup of the group.

Geographic Area Factor--Reflects the utilization of the geographic area.

Amount of Commission and Retention--Total annualized amounts, based on the number of employees and assumed dependents.

Gross Premium--Total annualized premium for the case.

Commission Table--The commission scale used in pricing the case.

Scale--The percent of commission override used to price the case. This will be the assumed amount for all new business. Upon renewal, the actual override paid will be priced into each individual case.

DEPENDENT CALCULATIONS

Comp Dependent	=	(83% x Spouse) + (73% x Child(ren))
One Dependent	=	(66% x Spouse) + (28% x Child(ren))
2 or more Dependent	=	(73% x Spouse) + (118% x Child(ren))
Spouse	=	Spouse
Child	=	Child
SP/CH	=	Spouse + Child

FUSION BROCHURE PRODUCT

FUSION SIMPLE

This is a brochured product that offers a choice between four Fusion product to a given group (choice is not at employee level).

Rates do not vary by State, Industry, Case Size or Month of Sale. Rates are based on existing manual rates blended over these variables to create a single rate.

Fusion Simple Premium Rates	*If Dental Plan has Annual maximum of $1000 or less*			
	Plan 1	Plan 2	Plan 3	Plan 4
Employee	$ 0.48	$ 0.48	$ 0.96	$ 0.96
Employee + Spouse	$ 1.16	$ 1.16	$ 2.32	$ 2.32
Employee + Child	$ 0.88	$ 0.88	$ 1.76	$ 1.76
Employee + Spouse + Child	$ 1.56	$ 1.56	$ 3.12	$ 3.12
Employee + 1 Dependent	$ 1.08	$ 1.08	$ 2.16	$ 2.16
Employee + 2+ Dependents	$ 1.44	$ 1.44	$ 2.88	$ 2.88
Employee + Comp Dep	$ 1.28	$ 1.28	$ 2.56	$ 2.56

	If Dental Plan has Annual maximum greater than $1000			
	Plan 1	Plan 2	Plan 3	Plan 4
Employee	$ 0.72	$ 0.72	$ 1.32	$ 1.32
Employee + Spouse	$ 1.76	$ 1.76	$ 3.24	$ 3.24
Employee + Child	$ 1.32	$ 1.32	$ 2.44	$ 2.44
Employee + Spouse + Child	$ 2.36	$ 2.36	$ 4.36	$ 4.36
Employee + 1 Dependent	$ 1.64	$ 1.64	$ 3.04	$ 3.04
Employee + 2+ Dependents	$ 2.16	$ 2.16	$ 3.93	$ 3.93
Employee + Comp Dep	$ 1.92	$ 1.92	$ 3.52	$ 3.52

Target Loss Ratio is based on the underlying dental plan.

AVERAGE BENEFIT

Benefit Level	Year 1	Year 2	Year 3	Year 4	Year 5
Year 1	1.000	0.220	0.220	0.220	0.220
Year 2	0.000	0.780	0.172	0.172	0.172
Year 3	0.000	0.000	0.608	0.134	0.134
Year 4	0.000	0.000	0.000	0.474	0.105
Year 5	0.000	0.000	0.000	0.000	0.369

Population is the percentage of employees assumed in each benefit year of the plan. For example, the Year 4 Population (from the fourth column) has 22% of the employees at the Year 1 Benefit Level, 17.2% of the employees at the Year 2 Benefit Level, 13.4% of the employees at the Year 3 Benefit Level, and 47.4% of the employees at the Year 4 Benefit Level.

UTILIZATION FACTORS

Employee & Spouse	Child
0.022	0.008

CASE SIZE FACTORS

Number of Employees	Factor
0 to 9	1.550
10 to 14	1.350
15 to 19	1.300
20 to 24	1.250
25 to 34	1.175
35 to 49	1.150
50 to 69	1.125
70 to 99	1.100
100 to 249	1.075
250 to 499	1.000
500 to 999	1.000
1000 or more	1.000

CHILD DEFINITION FACTORS

	Student Age								
Child Age	19	20	21	22	23	24	25	26	27
19	0.440	0.610	0.750	0.860	0.940	1.000	1.060	1.060	1.100
20	-	0.680	0.820	0.930	1.020	1.070	1.130	1.190	1.250
21	-	-	0.880	0.990	1.080	1.130	1.190	1.250	1.300
22	-	-	-	1.040	1.120	1.180	1.220	1.270	1.350
23	-	-	-	-	1.160	1.220	1.280	1.330	1.380
24	-	-	-	-	-	1.240	1.300	1.360	1.400
25	-	-	-	-	-	-	1.330	1.380	1.400
26	-	-	-	-	-	-	-	1.400	1.430
27	-	-	-	-	-	-	-	-	1.450

Dependent children will be considered covered up to age 19 if not a full-time student and up to age 24 if full-time student. Exceptions can be requested utilizing the factors listed above. The system will default to age 19 for non-student and to age 24 for full-time student except in the following states as they have passed legislation.

South Dakota

To age 19 for non-student; Age 25 if full-time student (Use 19/25).

Georgia

To age 19 for non-student; Age 26 if full-time student (Use 19/26).

Louisiana

To age 21 for non-student; Age 24 if full-time student (Use 21/24).

North Dakota

To age 22 for non-student; Age 26 if full-time student (Use 22/26).

Indiana, Tennessee

To age 24 regardless of student status. (Use 24/24).

Idaho, Iowa, Maine, Montana, Minnesota, Missouri, New Mexico, Texas, Washington, West Virginia

To age 25 regardless of student status. (Use 25/25).

Illinois, Massachusetts, New Hampshire, Utah, Wisconsin

To age 26 regardless of student status. (Use 26/26).

Florida

To the end of the Calendar Year in which the dependent child reaches age 30 regardless of student-status. (Use 27/27).

LASIK RATING WORKSHEET

John Smith Insurance sends you a request to quote the following:

Joe's Hardware Store, located in New York, NY 10010. The policyholder, who has 110 eligible employees, has requested the dental plan in Section Three, 3.164. They have also requested a per eye Laser Vision Correction Benefit of $100 in year 1, $200 in year, $300 in year 3, and $500 for year 4 and later.

The Standard Insurance Company

Company: JOE'S HARDWARE STORE
City, State, Zip: NEW YORK, NY 10010
Effective Date: 8-1-2007
Guarantee Date: 12 Months
Product: Tailored
Industry Type: RETAIL HARDWARE

Number of Employees: 110
SIC Code: 503011
Validate as: 503011
Final Employees: 110
Employees Covered Elsewhere: 0

Employee Part.: Non-Contributory
Dependent Part.: Non-Contributory
PPO Option: Passive PPO

	TYPE 1	TYPE 2	TYPE 3	TYPE 4	ORTHO
Allowance Option:	U&C 90TH	U&C 90TH	U&C 90TH	None	U&C 90TH
Plan Design:	100%	80%	50%		50%
Takeover:	N	N	N		N

Annual Maximum: $1000
Ortho Maximum: $1000
Deductible: $50
12 Mo. Insured: Waived
Common Calendar Year, Waived Type Ia
Age 17 Limitation: Waived
No Family Maximum
Prior Extractions: None

Frame Allowance: None
Exam Allowance: None
Frequency - Exam/Lens/Frame: None
Allowance Schedule: None
Annual Maximum: $200
Deductible: $50 Calendar Year

Laser Vision Correction Benefit per eye: Year 1 - $100, Year 2 - $200, Year 3 - $300, Year 4 and later - $500

RATES BASED ON AUGUST 2008 TABLES

Dental Adjustment Factor: 1.3328

FINAL GROSS RATES

	Dental	Ortho	Lasik	Units
Employee	$ 27.84	$ 0.32	$ 1.16	110
Spouse	$ 27.92	$ 0.32	$ 1.16	0
Child	$ 33.84	$ 5.52	$ 0.44	0
Spouse & Child	$ 61.76	$ 5.84	$ 1.60	0
1 Dependent	$ 25.24	$ 1.36	$ 0.89	0
2+ Dependent	$ 59.60	$ 6.64	$ 1.37	0
Composite Dependent	$ 47.84	$ 4.28	$ 1.28	44

LASIK BROCHURE PRODUCT

LASIK ADVANTAGE SIMPLE

This is a brochured product that offers a choice between two Lasik products to a given group (choice is not at employee level).

Rates do not vary by State, Industry, Case Size or Month of Sale. Rates are based on existing manual rates blended over these variables to create a single rate.

LASIK Advantage Simple Premium Rates

	Plan 1	Plan 2
Employee	$ 1.00	$ 2.00
Employee + Spouse	$ 2.00	$ 4.00
Employee + Child	$ 1.50	$ 3.00
Employee + Spouse + Child	$ 2.50	$ 5.00
Employee + 1 Dependent	$ 2.00	$ 4.00
Employee + 2+ Dependents	$ 2.50	$ 5.00

Target Loss Ratio is based on the underlying dental plan.

STANDARD INSURANCE COMPANY
ACTUARIAL MEMORANDUM ON RATE ESTABLISHMENT AND LOSS RATIO
Dental Group Policy Form Number 9000 Rev. 04-13 (District Of Columbia)

Scope and Purpose

This is a rate revision for a Group policy available to groups of three or more employees. Marketing and policy administration will be performed by Ameritas Life Insurance Corp. and Standard Insurance Company.

Dental/Lasik/Fusion Changes

- With this filing, some revisions are being made to the dental Special Child-Only Benefit.

Rate Manual Location: Dental - Section Three

Dental Pages 162-163

Revised and extended the Dental Maximum Out of Pocket factor tables

Dental Page 165

Revised and extended the Medically Necessary Ortho Maximum Out of Pocket factor tables

Dental Page 166

Revised the Ortho Geo Factors table

Dental Page 167

Revised and extended the Ortho PPO Two-Tier Utilization Factor table.

Benefit Description
This is a Dental plan of benefits. The benefit options available are outlined on the schedule of benefits page in the form filing. Vision and Sound plans of benefits are also available on the same basis.

Marketing Method
This product is sold by independent brokers who are recruited by employees of Standard Insurance Company.

Premium Classes
This information is described in detail in the rating manual.

Issue Age Range
This is group product issued to employees and their dependents. There is no age rating involved with this product.

Area Factors
The area classifications are based on the historic group dental experience of Ameritas Life Insurance Corp. Area ratings are determined by a combination of cost and utilization by area. The area definition is by the first three digits of the group's ZIP Code. The actual rating variations by area are listed in the rating manual.

Premium Modalization Rules
All of the premiums for this product are monthly.

Claim Liability and Reserves
Only Incurred But Unpaid Claim reserves are established for this product.

Active Life Reserves
No active life reserves are established for this product.

Renewability Clause
This is an Optionally Renewable contract.

Morbidity
Morbidity is based upon the historic group dental experience of Ameritas Life Insurance Corp., adjusted for trend.

Distribution of Business
This product is to be sold to groups of three or more employees.

Persistency
Due to level commissions and relatively level claim costs by duration, no persistency assumption is used in pricing this product.

Acquisition or Assumption.
This business is neither part of an acquisition or assumption.

Proposed Effective Date and Rating Period

5/1/2014 or upon approval. Group benefit plans based on this manual shall have:

- effective (beginning) dates no later than 12 months beyond the approval date of this manual and
- guarantee (ending) dates no later than 24 months beyond the rating period's effective date.

Underwriting

This policy is sold on a group basis. There is no individual underwriting for this product.

Effect of Law Changes

None - Not applicable

History of Rate Adjustments

The numbers below show the aggregate effect nationwide of rate changes for the past several years, measured versus the automatic application of existing Monthly Adjustment Factors to old rates. The dates shown represent the time period filed, not necessarily the effective or approval date.

2/1/2014	–	decrease -3.9%
8/1/2013	–	decrease -0.1%
2/1/2013	–	decrease -2.0%
8/1/2012	–	decrease -5.7%
2/1/2012	–	decrease -0.6%
8/1/2011	–	decrease -4.0%
2/1/2011	–	decrease -0.4%
9/1/2010	–	increase +0.6%
2/1/2010	–	decrease -1.6%
8/1/2009	–	increase +4.3%
2/1/2009	–	increase +3.9%

Coordination of Benefits

Actual loss experience, net of appropriate coordination of benefit recoveries, is used to determine the premium rates

Anticipated Loss Ratio/Expenses

Anticipated loss ratio will vary by PPO network due to differing expense structures.
See attached loss ratio exhibit.

Standard commissions for this product for all policy years are:

Annual Premium	Commissions - all policy years
$ 0 - 5,000	10.00%
$ 5,000 - 10,000	$ 500 + 6.5% of excess - above $ 5,000
$ 10,000 - 20,000	$ 825 + 3.0% of excess - above $ 10,000
$ 20,000 - 30,000	$ 1,125 + 2.5% of excess - above $ 20,000
$30,000 - 50,000	$ 1,375 + 2.0% of excess - above $ 30,000
$50,000 - 100,000	$ 1,775 + 1.5% of excess - above $ 50,000
$100,000 - 150,000	$ 2,525 + 1.0% of excess - above $100,000
$150,000 - 500,000	$ 3,025 + 0.7% of excess - above $150,000
$500,000 - 1,000,000	$ 5,475 + 0.5% of excess - above $500,000
$1,000,000 - 5,000,000	$ 7,975 + 0.3% of excess - above $1,000,000
$5,000,000 – UP	$19,975 + 0.1% of excess - above $5,000,000

Minimum Required Loss Ratio
N/A

Lifetime Loss ratio
This product is not priced using a lifetime loss ratio. Loss ratio expectations are the same for all durations

Trend Assumptions

Dental The expected claims trend assumption is 7.50% annually. Trend increases are applied on a monthly basis (1.0060449 per month.) Trend for enhanced maximum products will be the same as that used for the underlying dental plan. Any change in leveraging that might occur due to the variability of the annual maximum is included implicitly in the enhanced maximum factors.

LASIK Trend does not apply

Fusion Trend follows dental rules for the dental portion of the product and Vision rules for the Vision portion.

Data Requirements
The tables below show a history of the company's loss experience. Experience is shown specific to the company as well as aggregated across all companies that have been pooled together for experience study purposes

Historic Dental Experience Pool for all companies
Nationwide Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	520,702,485	392,902,379	75.5%
2009	563,703,341	443,157,997	78.6%
2010	561,640,969	434,015,836	77.3%
2011	571,200,803	428,587,545	75.0%
2012	563,899,726	419,707,437	74.4%
2013	557,329,202	408,731,509	73.3%
Total	3,338,476,526	2,527,102,703	75.7%

Historic Dental Experience for Standard Insurance Company
Nationwide Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	93,326,326	72,211,400	77.4%
2009	100,042,879	77,668,137	77.6%
2010	102,719,687	78,653,089	76.6%
2011	103,830,294	76,989,010	74.1%
2012	92,786,423	70,548,271	76.0%
2013	89,003,868	66,010,541	74.2%
Total	581,709,478	442,080,449	76.0%

*data through 12/31/2013

Historic Dental Experience Pool for all companies
District Of Columbia Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	-	-	0.0%
2009	1,813,727	1,241,273	68.4%
2010	2,447,424	1,675,884	68.5%
2011	2,805,922	1,835,788	65.4%
2012	2,591,297	1,720,981	66.4%
2013	2,518,747	1,705,622	67.7%
Total	12,177,117	8,179,548	67.2%

Historic Dental Experience for Standard Insurance Company
District Of Columbia Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	-	-	0.0%
2009	503,372	334,386	66.4%
2010	519,590	306,638	59.0%
2011	562,495	365,937	65.1%
2012	486,416	352,990	72.6%
2013	164,082	101,438	61.8%
Total	2,235,954	1,461,390	65.4%

*data through 12/31/2013

Actuarial Certification

I certify that I am an actuary and am authorized to make this Rate Filing on behalf of the company, further that the information contained in related transmittals and the filing is true, complete, correct and, in compliance with all applicable state laws, including applicable policy readability standards. The proposed changes to manual rating provided with this rate filing are recommended by Ameritas Life Insurance Corp to Standard Insurance Company. Standard Insurance Company establishes reliance upon the actuarial body of work performed by Ameritas Life Insurance Corp and affirms the recommendations presented in this filing. This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8. I certify that the proposed premiums are not excessive, inadequate or unfairly discriminatory and are reasonable in relationship to the benefits provided.

Alex Terry, FSA, MAAA
Second Vice President and Associate Actuary
Standard Insurance Compay

6/30/2014
Date

STANDARD INSURANCE COMPANY

STATE OF DISTRICT OF COLUMBIA

ACTUARIAL MEMORANDUM ON RATE ESTABLISHMENT AND LOSS RATIO
Dental

Expected average annual premium per certificate	$	589.44	
Expected number of certificate holders per group		90	
Annual premium per group	$	53,049.81	
Determination of Loss Ratio			
			% of prem
Per Policy Expenses	$	960.00	1.81%
Commissions	$	1,820.75	3.43%
Premium Tax	$	1,061.00	2.00%
Insurer Tax	$	1,538.44	2.90%
Contribution to Surplus Expense	$	2,121.99	4.00%
General Expenses	$	5,292.07	9.98%
Claim Processing	$	2,874.60	5.42%
Total Retention	$	15,668.85	
Expected Claims	$	37,380.96	
Loss Ratio		70.5%	