Filing at a Glance

Company:	Reliance Standard Life Insurance Company
Product Name:	2015 HCR Rates-RSL
State:	District of Columbia
TOI:	H10G Group Health - Dental
Sub-TOI:	H10G.000 Health Dental
Filing Type:	Rate
Date Submitted:	07/01/2014
SERFF Tr Num:	AMFA-129620030
SERFF Status:	Pending Industry Response
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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:** *Reliance Standard Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *2015 HCR Rates-RSL*
Project Name/Number: *2015 HCR Rates-RSL/2015 HCR Rates-RSL*

General Information

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

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

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CoCode: 68381
Group Code: 3098
Group Name:
FEIN Number: 36-0883760

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

Filing Fees

Fee Required? No
Retaliatory? No

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

Fee Explanation:

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

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:	RSL 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, SMART, MAC 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, SMART, MAC 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

DENTAL BASICS NET STARTING RATES FOR U&C, SMART AND MAC

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

DENTAL BASICS NET STARTING RATES FOR U&C, SMART AND MAC (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	0.04	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, SMART AND MAC

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, SMART AND MAC (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', 'SMART' 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, SMART AND MAC PLANS

Months	Monoline Extended Rate Guarantee Factor	Multiline Extended Rate Guarantee Factor
12	1.00000	1.00000
13	1.00500	1.00400
14	1.01000	1.00800
15	1.01600	1.01200
16	1.02300	1.01700
17	1.03100	1.02200
18	1.03900	1.02700
19	1.04700	1.03300
20	1.05600	1.03900
21	1.06500	1.04500
22	1.07500	1.05100
23	1.08500	1.05800
24	1.09500	1.06500

EXTENDED RATE GUARANTEE FACTORS FOR SCHEDULE PLANS

Months	Monoline Extended Rate Guarantee Factor	Multiline Extended Rate Guarantee Factor
12	1.00000	1.00000
13	1.00200	1.00100
14	1.00400	1.00200
15	1.00700	1.00300
16	1.01000	1.00500
17	1.01300	1.00700
18	1.01700	1.00900
19	1.02100	1.01100
20	1.02500	1.01300
21	1.02900	1.01500
22	1.03300	1.01700
23	1.03700	1.01900
24	1.04200	1.02200

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, SMART AND MAC

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, SMART AND MAC*

				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.

Dental Basics 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

LENGTH OF TIME WITH PRIOR CARRIER

Number of Years	Factor
0 to 3 years	1.000
3+ years	0.970

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 MAC Factor, then use Passive Utilization factor.

If the Ratio of In Panel Employee Net Claims to Out of Panel Net Claims is between the MAC 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 = 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 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, SMART and MAC 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	1.029	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
6	PR	1.004	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
7	PR	1.004	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
9	PR	1.004	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
10	MA	0.949	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
11	MA	0.949	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
12	MA	0.951	1.031	0.987	1.032	1.120	1.742	1.812	0.290	0.210
13	MA	0.943	1.000	1.156	1.142	1.222	1.742	1.812	0.330	0.380
14	MA	0.957	1.010	1.152	1.200	1.253	1.742	1.812	0.350	0.410
15	MA	0.887	1.027	1.156	1.177	1.252	1.742	1.812	0.160	0.250
16	MA	0.986	0.964	1.250	1.249	1.347	1.742	1.812	0.390	0.350
17	MA	1.023	0.995	1.247	1.241	1.351	1.746	1.816	0.310	0.380
18	MA	0.975	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
19	MA	0.999	1.006	1.191	1.260	1.298	1.746	1.816	0.300	0.250
20	MA	1.000	0.987	1.195	1.232	1.294	1.746	1.816	0.400	0.300
21	MA	0.991	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
22	MA	0.991	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
23	MA	0.955	1.044	1.152	1.148	1.248	1.742	1.812	0.510	0.330
24	MA	0.991	0.952	1.304	1.275	1.468	1.742	1.812	0.400	0.320
25	MA	0.948	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
26	MA	0.948	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
27	MA	0.910	0.992	1.147	1.116	1.241	1.742	1.812	0.500	0.230
28	RI	0.931	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
29	RI	0.931	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
30	NH	0.986	1.007	1.164	1.151	1.227	1.694	1.762	0.150	0.330
31	NH	1.032	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
32	NH	0.916	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
33	NH	1.032	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
34	NH	0.940	1.000	1.101	1.112	1.154	1.694	1.762	0.080	0.330
35	NH	0.953	1.008	1.072	1.083	1.177	1.694	1.762	0.050	0.340
36	NH	0.916	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
37	NH	0.951	0.972	1.135	1.173	1.200	1.694	1.762	0.090	0.340
38	NH	0.929	1.006	1.130	1.139	1.216	1.694	1.762	0.130	0.140
39	ME	0.902	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
40	ME	0.902	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
41	ME	0.959	0.992	1.124	1.183	1.271	1.672	1.739	0.220	0.160
42	ME	0.894	1.013	1.036	1.076	1.156	1.672	1.739	0.090	0.190
43	ME	0.882	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
44	ME	0.955	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
45	ME	0.955	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
46	ME	0.786	1.007	0.961	1.025	1.109	1.672	1.739	0.150	0.180
47	ME	0.803	1.029	0.883	0.936	0.974	1.672	1.739	0.100	0.070
48	ME	0.938	0.996	1.048	1.096	1.136	1.672	1.739	0.050	0.260
49	ME	0.882	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
50	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
51	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
52	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
53	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
54	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
55	MA	0.975	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
56	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
57	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
58	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
59	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
60	CT	1.014	1.004	1.189	1.185	1.192	1.675	1.742	0.390	0.180
61	CT	1.038	0.998	1.205	1.188	1.191	1.675	1.742	0.380	0.160
62	CT	0.990	1.000	1.181	1.168	1.165	1.675	1.742	0.150	0.150
63	CT	1.015	0.998	1.186	1.163	1.148	1.675	1.742	0.260	0.250
64	CT	0.975	1.001	1.217	1.193	1.221	1.675	1.742	0.360	0.210
65	CT	1.025	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
66	CT	1.025	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
67	CT	1.006	1.009	1.157	1.170	1.186	1.675	1.742	0.400	0.250
68	CT	1.080	0.997	1.276	1.281	1.381	1.675	1.742	0.290	0.230
69	CT	1.064	0.987	1.294	1.295	1.373	1.675	1.742	0.290	0.290
70	NJ	1.040	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	SMART	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	0.977	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
72	NJ	0.977	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
73	NJ	0.977	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
74	NJ	1.025	0.991	1.211	1.237	1.226	1.663	1.729	0.380	0.330
75	NJ	0.964	1.000	1.142	1.165	1.190	1.663	1.729	0.690	0.220
76	NJ	1.047	0.995	1.249	1.212	1.249	1.663	1.729	0.500	0.330
77	NJ	1.002	1.030	1.178	1.172	1.177	1.663	1.729	0.570	0.290
78	NJ	1.041	0.993	1.196	1.193	1.177	1.663	1.729	0.470	0.350
79	NJ	1.048	0.911	1.289	1.344	1.328	1.663	1.729	0.300	0.310
80	NJ	0.997	1.017	1.082	1.070	1.084	1.663	1.729	0.600	0.310
81	NJ	0.961	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
82	NJ	0.984	1.001	1.076	1.053	1.083	1.663	1.729	0.290	0.220
83	NJ	0.961	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
84	NJ	0.991	0.960	1.132	1.106	1.111	1.663	1.729	0.360	0.300
85	NJ	0.989	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
86	NJ	0.989	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
87	NJ	0.987	1.000	1.116	1.078	1.080	1.663	1.729	0.410	0.280
88	NJ	1.019	0.999	1.224	1.185	1.169	1.663	1.729	0.530	0.270
89	NJ	1.017	0.944	1.279	1.278	1.220	1.663	1.729	0.460	0.280
100	NY	0.978	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
101	NY	0.978	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
102	NY	0.978	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
103	NY	1.010	0.990	1.346	1.115	1.150	1.673	1.740	0.660	0.340
104	NY	0.988	1.050	1.302	0.989	1.046	1.673	1.740	0.740	0.150
104.54	NY	0.988	1.050	1.302	0.989	1.046	1.673	1.740	0.540	0.340
104.63	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
104.71	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
105	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
106	NY	1.014	0.988	1.351	1.398	1.382	1.673	1.740	0.320	0.450
107	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
108	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
109	NY	1.064	0.985	1.205	1.156	1.164	1.673	1.740	0.440	0.320
110	NY	1.063	0.975	1.329	1.210	1.284	1.673	1.740	0.500	0.350
111	NY	1.002	1.050	1.458	1.075	1.162	1.673	1.740	0.770	0.390
112	NY	1.006	0.993	1.526	1.172	1.217	1.673	1.740	0.560	0.310
112.22	NY	1.002	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
113	NY	0.997	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
114	NY	0.997	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
115	NY	1.088	0.978	1.382	1.183	1.233	1.673	1.740	0.520	0.340
116	NY	0.975	0.982	1.391	1.161	1.222	1.673	1.740	0.660	0.400
117	NY	1.029	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
118	NY	1.066	0.924	1.384	1.194	1.260	1.673	1.740	0.640	0.400
119	NY	1.015	1.050	1.113	1.005	1.073	1.673	1.740	0.700	0.380
120	NY	0.956	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
121	NY	0.956	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
122	NY	0.956	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
123	NY	0.977	1.032	0.955	0.955	1.037	1.834	1.907	0.390	0.130
124	NY	0.945	0.987	1.045	1.030	1.077	1.834	1.907	0.480	0.270
125	NY	0.956	1.027	1.030	0.979	1.034	1.834	1.907	0.570	0.340
126	NY	0.951	1.000	1.102	0.997	1.072	1.834	1.907	0.630	0.270
127	NY	0.888	1.050	1.016	0.968	1.017	1.834	1.907	0.360	0.360
128	NY	0.935	1.000	1.025	0.968	1.000	1.834	1.907	0.440	0.370
129	NY	0.898	1.000	0.919	0.891	0.916	1.834	1.907	0.060	0.320
130	NY	0.902	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
131	NY	0.902	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
132	NY	0.957	0.996	0.986	1.027	1.011	1.834	1.907	0.230	0.280
133	NY	0.864	1.041	0.880	0.895	0.948	1.834	1.907	0.050	0.250
134	NY	0.885	1.000	0.916	0.942	0.945	1.834	1.907	0.180	0.230
135	NY	0.938	0.966	0.944	0.975	1.005	1.834	1.907	0.230	0.280
136	NY	0.900	1.000	0.901	0.902	0.934	1.834	1.907	0.190	0.270
137	NY	0.910	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
138	NY	0.910	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
139	NY	0.910	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
140	NY	0.925	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
141	NY	0.925	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	SMART	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	0.935	0.993	0.900	0.909	0.932	1.834	1.907	0.560	0.340
143	NY	0.925	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
144	NY	0.941	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
145	NY	0.941	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
146	NY	0.941	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
147	NY	0.866	1.030	0.802	0.762	0.861	1.834	1.907	0.320	0.260
148	NY	0.869	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
149	NY	0.869	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
150	PA	0.925	1.005	0.857	0.837	0.888	1.729	1.798	0.700	0.230
151	PA	0.934	0.996	0.864	0.854	0.926	1.729	1.798	0.780	0.310
152	PA	0.952	0.994	0.880	0.863	0.906	1.729	1.798	0.690	0.300
153	PA	0.915	1.000	0.826	0.832	0.898	1.729	1.798	0.720	0.310
154	PA	0.892	1.000	0.842	0.808	0.907	1.729	1.798	0.520	0.020
155	PA	0.902	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
156	PA	0.924	1.024	0.823	0.763	0.829	1.729	1.798	0.490	0.160
157	PA	0.875	1.007	0.797	0.755	0.854	1.729	1.798	0.510	0.120
158	PA	0.882	1.000	0.704	0.656	0.740	1.689	1.757	0.200	0.370
159	PA	0.902	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
160	PA	0.943	0.995	0.871	0.868	0.885	1.729	1.798	0.580	0.220
161	PA	0.902	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
162	PA	0.902	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
163	PA	0.874	1.000	0.785	0.745	0.842	1.729	1.798	0.150	0.050
164	PA	0.902	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
165	PA	0.902	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
166	PA	0.907	1.029	0.812	0.787	0.858	1.689	1.757	0.380	0.250
167	PA	0.874	1.000	0.785	0.745	0.842	1.689	1.757	0.150	0.050
168	PA	0.950	1.000	0.840	0.807	0.906	1.689	1.757	0.120	0.260
169	PA	0.909	1.000	0.803	0.802	0.913	1.689	1.757	0.050	0.370
170	PA	0.967	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
171	PA	0.967	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
172	PA	0.910	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
173	PA	0.910	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
174	PA	0.957	1.005	0.914	0.889	0.940	1.689	1.757	0.230	0.270
175	PA	0.945	1.005	0.943	0.955	0.965	1.689	1.757	0.250	0.180
176	PA	0.983	0.979	0.979	0.984	0.969	1.689	1.757	0.350	0.240
177	PA	0.917	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
178	PA	0.917	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
179	PA	0.909	1.000	0.791	0.789	0.873	1.689	1.757	0.250	0.320
180	PA	0.961	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
181	PA	0.961	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
182	PA	0.964	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
183	PA	0.926	0.958	1.017	0.963	1.025	1.689	1.757	0.370	0.390
184	PA	0.949	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
185	PA	0.949	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
186	PA	0.915	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
187	PA	0.964	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
188	PA	0.915	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
189	PA	0.979	0.995	1.131	1.068	1.116	1.689	1.757	0.520	0.270
190	PA	0.947	0.998	1.090	1.029	1.113	1.689	1.757	0.580	0.280
191	PA	0.906	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
192	PA	0.906	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
193	PA	1.009	1.001	1.107	1.049	1.118	1.689	1.757	0.550	0.170
194	PA	0.965	0.995	1.093	1.010	1.106	1.689	1.757	0.570	0.250
195	PA	0.916	0.993	0.922	0.878	0.971	1.689	1.757	0.460	0.360
196	PA	0.944	1.024	0.935	0.898	0.960	1.689	1.757	0.390	0.260
197	DE	0.861	0.973	1.274	1.240	1.261	1.682	1.749	0.300	0.230
198	DE	0.923	0.947	1.293	1.264	1.297	1.682	1.749	0.120	0.100
199	DE	0.811	0.994	1.144	1.149	1.182	1.682	1.749	0.110	0.290
200	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
201	VA	1.009	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
202	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
203	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
204	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
205	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
206	MD	0.904	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	SMART	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	0.903	0.992	1.176	1.125	1.150	1.682	1.749	0.700	0.340
208	MD	0.927	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
209	MD	0.927	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
210	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
211	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
212	MD	0.892	1.042	1.077	1.017	1.060	1.682	1.749	0.690	0.340
214	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
215	MD	0.903	1.000	0.877	0.911	0.921	1.682	1.749	0.410	0.130
216	MD	0.880	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
217	MD	0.941	1.003	1.096	1.063	1.120	1.682	1.749	0.520	0.270
218	MD	0.880	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
219	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
220	VA	1.009	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
221	VA	1.009	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
222	VA	0.902	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
223	VA	0.902	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
224	VA	0.842	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
225	VA	0.842	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
226	VA	0.866	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
227	VA	0.866	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
228	VA	0.955	0.993	0.998	1.003	1.033	1.618	1.683	0.200	0.160
229	VA	0.882	0.989	0.994	1.034	1.051	1.618	1.683	0.140	0.260
230	VA	0.932	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
231	VA	0.932	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
232	VA	0.956	1.019	0.989	0.939	1.015	1.618	1.683	0.510	0.250
233	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
234	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
235	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
236	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
237	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
238	VA	0.856	1.001	0.987	0.963	1.013	1.618	1.683	0.410	0.180
239	VA	0.875	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
240	VA	0.813	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
241	VA	0.813	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
242	VA	0.831	0.996	0.854	0.874	0.878	1.618	1.683	0.050	0.250
243	VA	0.804	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
244	VA	0.874	1.017	0.924	0.913	0.993	1.618	1.683	0.110	0.250
245	VA	0.875	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
246	VA	0.804	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
247	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
248	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
249	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
250	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
251	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
252	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
253	WV	0.878	0.984	0.894	0.835	0.888	1.645	1.711	0.190	0.150
254	WV	0.805	1.048	0.916	0.894	0.965	1.645	1.711	0.050	0.260
255	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
256	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
257	WV	0.843	1.000	0.830	0.809	0.858	1.645	1.711	0.130	0.010
258	WV	0.830	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
259	WV	0.830	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
260	WV	0.853	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
261	WV	0.814	0.994	0.867	0.838	0.888	1.645	1.711	0.050	0.270
262	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
263	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
264	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
265	WV	0.853	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
266	WV	0.772	1.046	0.729	0.769	0.827	1.645	1.711	0.050	0.180
267	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
268	WV	0.844	1.080	0.649	0.668	0.736	1.645	1.711	0.180	0.250
270	NC	0.881	1.012	0.917	0.974	0.996	1.648	1.714	0.080	0.020
271	NC	0.905	0.972	1.047	1.085	1.039	1.648	1.714	0.190	0.130
272	NC	0.914	1.014	0.978	1.014	0.997	1.648	1.714	0.220	0.180
273	NC	0.914	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	SMART	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	0.918	0.982	1.032	1.079	1.052	1.648	1.714	0.200	0.130
275	NC	0.912	0.996	1.077	1.097	1.086	1.648	1.714	0.350	0.210
276	NC	0.912	0.985	1.107	1.129	1.105	1.648	1.714	0.330	0.210
277	NC	0.894	0.993	1.083	1.129	1.086	1.648	1.714	0.320	0.120
278	NC	0.808	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
279	NC	0.808	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
280	NC	0.856	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
281	NC	0.856	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
282	NC	0.955	0.956	1.098	1.111	1.107	1.648	1.714	0.370	0.220
283	NC	0.808	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
284	NC	0.910	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
285	NC	0.910	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
286	NC	0.858	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
287	NC	0.858	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
288	NC	0.875	0.975	1.031	1.077	1.056	1.648	1.714	0.100	0.200
289	NC	0.858	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
290	SC	0.826	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
291	SC	0.826	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
292	SC	0.894	0.968	0.952	0.987	1.050	1.690	1.758	0.200	0.210
293	SC	0.809	1.039	0.897	0.877	0.946	1.690	1.758	0.200	0.220
294	SC	0.870	0.994	0.966	0.954	1.016	1.690	1.758	0.370	0.220
295	SC	0.786	1.030	0.907	0.902	0.956	1.690	1.758	0.150	0.110
296	SC	0.806	0.999	0.954	0.958	0.997	1.690	1.758	0.130	0.240
297	SC	0.850	0.994	0.953	0.968	1.002	1.690	1.758	0.300	0.220
298	SC	0.805	1.006	0.900	0.946	0.982	1.690	1.758	0.220	0.180
299	SC	0.881	1.000	0.929	0.985	1.013	1.690	1.758	0.310	0.230
300	GA	1.020	0.985	1.011	1.042	1.052	1.692	1.760	0.530	0.240
301	GA	0.890	1.009	0.969	0.977	0.992	1.692	1.760	0.460	0.210
302	GA	0.889	1.002	0.996	1.006	1.020	1.692	1.760	0.560	0.260
303	GA	0.953	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
304	GA	0.802	1.002	0.880	0.955	1.000	1.692	1.760	0.100	0.220
305	GA	0.887	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
306	GA	0.887	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
307	GA	0.847	0.983	0.940	0.951	0.973	1.692	1.760	0.260	0.280
308	GA	0.845	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
309	GA	0.845	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
310	GA	0.729	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
311	GA	0.953	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
312	GA	0.729	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
313	GA	0.841	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
314	GA	0.841	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
315	GA	0.808	0.996	0.914	0.972	0.993	1.692	1.760	0.180	0.320
316	GA	0.888	0.999	0.877	0.930	0.971	1.692	1.760	0.470	0.090
317	GA	0.832	0.999	0.861	0.913	0.990	1.692	1.760	0.100	0.240
318	GA	0.812	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
319	GA	0.812	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
320	FL	0.841	1.000	0.971	0.982	1.048	1.639	1.705	0.500	0.330
321	FL	0.862	1.015	0.878	0.911	0.904	1.639	1.705	0.550	0.290
322	FL	0.926	1.001	0.983	0.984	1.010	1.639	1.705	0.640	0.350
323	FL	0.830	1.011	0.880	0.947	0.983	1.639	1.705	0.470	0.270
324	FL	0.776	0.993	0.892	0.889	0.940	1.639	1.705	0.430	0.300
325	FL	0.789	0.997	0.913	0.951	0.967	1.639	1.705	0.330	0.220
326	FL	0.891	0.992	0.962	1.013	1.006	1.639	1.705	0.450	0.220
327	FL	0.905	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
328	FL	0.982	1.000	0.925	0.942	0.966	1.651	1.717	0.720	0.320
329	FL	0.967	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
330	FL	1.022	1.014	1.063	1.039	1.023	1.730	1.799	0.650	0.320
330.02	FL	1.022	1.014	1.063	1.039	1.023	1.730	1.799	0.600	0.380
331	FL	1.037	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
332	FL	1.037	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
333	FL	1.037	0.986	1.075	1.116	1.064	1.730	1.799	0.630	0.340
334	FL	1.091	1.027	0.988	1.017	1.009	1.730	1.799	0.700	0.320
335	FL	0.890	1.007	0.899	0.950	0.972	1.651	1.717	0.730	0.310
336	FL	0.971	0.988	0.936	0.958	0.948	1.651	1.717	0.720	0.370
337	FL	0.890	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	SMART	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	0.832	1.003	0.905	0.930	0.920	1.651	1.717	0.470	0.290
339	FL	0.959	1.011	0.968	0.998	0.996	1.651	1.717	0.630	0.280
341	FL	0.984	0.996	1.035	1.085	1.044	1.651	1.717	0.470	0.330
342	FL	0.918	0.992	0.978	1.028	1.047	1.651	1.717	0.550	0.280
344	FL	0.829	0.998	0.891	0.971	0.932	1.639	1.705	0.530	0.230
346	FL	0.994	1.012	0.881	0.924	0.922	1.651	1.717	0.730	0.300
347	FL	0.905	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
349	FL	0.940	1.001	0.957	1.002	0.993	1.651	1.717	0.590	0.340
350	AL	0.854	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
351	AL	0.854	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
352	AL	0.890	0.984	0.819	0.809	0.819	1.643	1.709	0.410	0.190
354	AL	0.839	1.030	0.780	0.811	0.812	1.643	1.709	0.220	0.280
355	AL	0.825	1.035	0.739	0.732	0.777	1.643	1.709	0.340	0.230
356	AL	0.852	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
357	AL	0.852	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
358	AL	0.922	0.982	0.878	0.875	0.877	1.643	1.709	0.470	0.260
359	AL	0.825	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
360	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
361	AL	0.804	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
362	AL	0.825	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
363	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
364	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
365	AL	0.838	0.960	0.832	0.847	0.878	1.643	1.709	0.280	0.350
366	AL	0.898	0.999	0.817	0.858	0.874	1.643	1.709	0.420	0.310
367	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
368	AL	0.804	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
369	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
370	TN	0.841	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371	TN	0.841	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371.3	TN	0.971	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
372	TN	0.867	0.947	0.996	1.034	1.066	1.568	1.631	0.470	0.330
373	TN	0.838	0.992	0.866	0.903	0.921	1.568	1.631	0.240	0.270
374	TN	0.826	0.995	0.893	0.911	0.953	1.568	1.631	0.230	0.290
375	TN	0.882	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
376	TN	0.867	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
377	TN	0.867	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
378	TN	0.867	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
379	TN	0.878	0.969	0.935	0.972	0.963	1.568	1.631	0.420	0.320
380	TN	0.868	1.006	0.872	0.847	0.866	1.568	1.631	0.480	0.290
381	TN	0.882	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
382	TN	0.809	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
383	TN	0.809	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
384	TN	0.809	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
385	TN	0.850	1.022	0.782	0.789	0.816	1.568	1.631	0.270	0.260
386	MS	0.798	1.001	0.847	0.862	0.858	1.643	1.709	0.420	0.310
387	MS	0.760	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	0.715	1.010	0.847	0.860	0.835	1.643	1.709	0.050	0.270
390	MS	0.775	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
391	MS	0.775	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
392	MS	0.823	0.990	0.884	0.904	0.906	1.643	1.709	0.340	0.330
393	MS	0.775	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
394	MS	0.820	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
395	MS	0.820	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
396	MS	0.750	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	0.832	0.999	0.861	0.913	0.990	1.659	1.725	0.100	0.240
399	GA	0.953	0.944	1.070	1.103	1.176	1.659	1.725	0.500	0.300
400	KY	0.846	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
401	KY	0.846	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
402	KY	0.837	1.013	0.889	0.888	0.919	1.593	1.657	0.820	0.240
403	KY	0.863	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
404	KY	0.863	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
405	KY	0.898	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
406	KY	0.898	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	SMART	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	0.831	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
408	KY	0.831	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
409	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
410	KY	0.856	1.000	0.948	0.898	0.962	1.593	1.657	0.540	0.290
411	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
412	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
413	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
414	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
415	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
416	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
417	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
418	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
419	KY	0.898	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
420	KY	0.837	1.000	0.851	0.834	0.940	1.593	1.657	0.250	0.380
421	KY	0.870	1.000	0.884	0.841	0.945	1.593	1.657	0.340	0.400
422	KY	0.821	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
423	KY	0.821	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
424	KY	0.821	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
425	KY	0.831	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
426	KY	0.834	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
427	KY	0.834	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
430	OH	0.898	0.988	0.986	1.005	1.013	1.722	1.791	0.460	0.260
431	OH	0.886	1.020	0.951	0.961	0.942	1.722	1.791	0.500	0.240
432	OH	0.972	0.988	0.986	0.983	1.009	1.722	1.791	0.530	0.290
433	OH	0.883	1.042	0.820	0.858	0.841	1.722	1.791	0.270	0.240
434	OH	0.907	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
435	OH	0.907	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
436	OH	0.918	1.002	0.936	0.952	1.016	1.722	1.791	0.590	0.330
437	OH	0.864	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
438	OH	0.842	1.031	0.803	0.834	0.887	1.722	1.791	0.320	0.180
439	OH	0.864	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
440	OH	0.910	0.998	0.950	0.959	1.001	1.742	1.812	0.550	0.230
441	OH	0.927	1.001	0.951	0.952	1.008	1.742	1.812	0.690	0.320
442	OH	0.805	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
443	OH	0.805	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
444	OH	0.852	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
445	OH	0.852	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
446	OH	0.839	1.017	0.877	0.904	0.926	1.742	1.812	0.340	0.260
447	OH	0.862	0.989	0.940	0.927	0.968	1.742	1.812	0.480	0.260
448	OH	0.878	1.016	0.856	0.879	0.945	1.722	1.791	0.430	0.200
449	OH	0.846	1.005	0.886	0.914	0.983	1.742	1.812	0.290	0.300
450	OH	0.912	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
451	OH	0.912	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
452	OH	0.929	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
453	OH	0.819	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
454	OH	0.897	1.000	0.957	0.939	0.978	1.722	1.791	0.520	0.350
455	OH	0.819	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
456	OH	0.873	0.979	0.863	0.895	0.923	1.722	1.791	0.370	0.410
457	OH	0.864	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
458	OH	0.867	1.003	0.840	0.891	0.936	1.722	1.791	0.090	0.310
459	OH	0.929	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
460	IN	0.954	0.992	0.968	0.998	1.002	1.767	1.838	0.370	0.310
461	IN	0.920	0.996	0.964	0.971	0.982	1.767	1.838	0.460	0.300
462	IN	0.892	0.997	0.975	0.995	0.993	1.767	1.838	0.500	0.220
463	IN	0.914	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
464	IN	0.914	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
465	IN	0.905	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
466	IN	0.905	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
467	IN	0.885	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
468	IN	0.885	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
469	IN	0.901	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
470	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
471	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
472	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
473	IN	0.868	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	SMART	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	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
475	IN	0.901	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
476	IN	0.901	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
477	IN	0.901	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
478	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
479	IN	0.901	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
480	MI	1.001	1.008	1.037	0.980	0.974	1.768	1.839	0.560	0.270
481	MI	1.011	0.985	1.063	1.005	1.002	1.768	1.839	0.500	0.300
482	MI	0.973	1.025	1.027	0.946	0.985	1.768	1.839	0.570	0.330
483	MI	1.032	0.986	1.061	0.998	0.995	1.768	1.839	0.490	0.270
484	MI	0.962	1.012	0.996	0.925	0.935	1.777	1.848	0.440	0.260
485	MI	1.009	1.010	1.024	0.935	0.948	1.777	1.848	0.450	0.320
486	MI	0.952	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
487	MI	0.952	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
488	MI	0.957	1.009	0.983	0.927	0.930	1.777	1.848	0.250	0.250
489	MI	1.008	0.994	1.000	0.920	0.959	1.777	1.848	0.210	0.260
490	MI	0.892	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
491	MI	0.892	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
492	MI	0.892	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
493	MI	0.998	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
494	MI	0.998	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
495	MI	1.032	0.989	0.984	0.987	0.987	1.777	1.848	0.350	0.180
496	MI	0.971	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
497	MI	0.971	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
498	MI	0.993	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
499	MI	0.993	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
500	IA	0.886	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
501	IA	0.886	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
502	IA	0.886	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
503	IA	0.992	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
504	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
505	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
506	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
507	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
508	IA	0.926	1.030	0.799	0.796	0.857	1.813	1.885	0.330	0.230
509	IA	0.992	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
510	IA	0.952	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
511	IA	1.014	1.000	0.950	0.953	0.917	1.813	1.885	0.220	0.300
512	IA	0.952	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
513	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
514	IA	0.952	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
515	IA	0.969	1.003	0.875	0.887	0.877	1.813	1.885	0.700	0.370
516	IA	0.975	0.994	0.915	0.881	0.898	1.813	1.885	0.100	0.330
520	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
521	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
522	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
523	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
524	IA	1.004	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
525	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
526	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
527	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
528	IA	1.004	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
530	WI	0.950	0.998	1.015	1.048	1.039	1.798	1.870	0.350	0.200
531	WI	0.969	0.990	1.054	1.078	1.056	1.798	1.870	0.500	0.220
532	WI	0.938	1.027	1.043	1.025	1.000	1.798	1.870	0.530	0.290
534	WI	0.979	1.000	1.080	1.049	1.071	1.798	1.870	0.310	0.130
535	WI	1.010	1.017	1.025	1.042	0.987	1.798	1.870	0.510	0.240
537	WI	1.042	0.940	1.164	1.181	1.131	1.798	1.870	0.880	0.150
538	WI	0.970	1.011	0.880	0.923	0.899	1.798	1.870	0.320	0.210
539	WI	0.936	1.011	1.020	1.045	1.029	1.798	1.870	0.170	0.180
540	WI	0.961	0.999	1.008	1.042	0.983	1.798	1.870	0.440	0.190
541	WI	0.927	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
542	WI	0.927	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
543	WI	0.956	0.978	1.085	1.116	1.103	1.798	1.870	0.390	0.120
544	WI	0.992	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	SMART	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	0.951	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
546	WI	0.948	1.002	0.981	1.000	0.989	1.798	1.870	0.220	0.060
547	WI	0.987	1.000	0.993	1.033	1.021	1.798	1.870	0.370	0.130
548	WI	0.951	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
549	WI	0.977	1.003	1.030	1.063	1.033	1.798	1.870	0.320	0.180
550	MN	0.974	0.983	1.070	1.111	1.039	1.798	1.870	0.520	0.180
551	MN	0.922	0.971	1.138	1.172	1.130	1.798	1.870	0.480	0.150
553	MN	0.985	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
554	MN	0.878	0.976	1.155	1.186	1.104	1.798	1.870	0.550	0.140
555	MN	0.985	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
556	MN	0.894	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
557	MN	0.932	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
558	MN	0.972	0.985	0.977	0.991	1.004	1.798	1.870	0.190	0.350
559	MN	0.971	1.001	1.004	1.012	1.026	1.798	1.870	0.140	0.150
560	MN	0.899	1.012	0.957	0.990	0.969	1.798	1.870	0.120	0.300
561	MN	0.945	1.000	0.863	0.883	0.858	1.798	1.870	0.250	0.320
562	MN	0.952	0.998	0.904	0.945	0.884	1.798	1.870	0.090	0.420
563	MN	0.922	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
564	MN	0.922	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
565	MN	0.932	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
566	MN	0.894	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
567	MN	0.932	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
569	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
570	SD	0.859	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
571	SD	0.952	0.985	0.986	1.027	0.929	1.693	1.761	0.140	0.010
572	SD	0.906	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
573	SD	0.859	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
574	SD	0.906	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
575	SD	0.859	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
576	SD	0.906	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
577	SD	0.943	0.985	1.002	0.958	0.927	1.693	1.761	0.060	0.220
580	ND	0.886	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
581	ND	0.964	0.960	1.093	1.081	1.039	1.693	1.761	0.050	0.170
582	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
583	ND	0.886	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
584	ND	0.886	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
585	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
586	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
587	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
588	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
590	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
591	MT	1.020	1.000	1.031	1.072	1.059	1.923	2.000	0.070	0.300
592	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
593	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
594	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
595	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
596	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
597	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
598	MT	0.953	0.994	1.001	1.003	0.951	1.923	2.000	0.050	0.260
599	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
600	IL	1.080	0.987	1.120	1.137	1.134	1.835	1.908	0.290	0.310
601	IL	1.053	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
602	IL	0.971	0.995	1.123	1.115	1.124	1.835	1.908	0.190	0.340
603	IL	1.053	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
604	IL	0.892	1.010	1.051	1.055	1.051	1.835	1.908	0.420	0.310
605	IL	0.897	0.995	1.090	1.103	1.089	1.835	1.908	0.410	0.320
606	IL	0.966	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
607	IL	0.966	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
608	IL	0.966	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
609	IL	0.836	1.001	0.965	0.981	0.984	1.691	1.759	0.360	0.280
610	IL	0.852	1.007	0.922	0.972	0.981	1.691	1.759	0.330	0.110
611	IL	0.911	0.995	1.008	1.003	1.009	1.691	1.759	0.310	0.200
612	IL	0.855	1.017	0.895	0.908	0.952	1.691	1.759	0.140	0.260
613	IL	0.837	1.027	0.860	0.912	0.913	1.691	1.759	0.190	0.370
614	IL	0.810	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	SMART	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	0.810	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
616	IL	0.888	0.963	0.980	1.056	0.969	1.691	1.759	0.290	0.200
617	IL	0.846	0.956	0.975	1.014	1.021	1.691	1.759	0.190	0.160
618	IL	0.849	0.984	0.973	1.021	1.069	1.691	1.759	0.200	0.370
619	IL	0.851	0.989	0.904	0.981	0.982	1.691	1.759	0.250	0.400
620	IL	0.878	1.000	0.930	0.965	0.886	1.691	1.759	0.600	0.130
622	IL	0.850	1.008	0.911	0.926	0.940	1.691	1.759	0.540	0.260
623	IL	0.810	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
624	IL	0.801	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
625	IL	0.841	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
626	IL	0.841	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
627	IL	0.906	0.988	1.037	1.049	1.031	1.691	1.759	0.230	0.180
628	IL	0.801	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
629	IL	0.825	0.981	0.927	0.942	1.007	1.691	1.759	0.220	0.380
630	MO	0.895	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
631	MO	0.876	0.998	1.023	1.013	1.038	1.700	1.768	0.440	0.240
633	MO	0.895	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
634	MO	0.781	1.028	0.826	0.853	0.953	1.700	1.768	0.140	0.250
635	MO	0.820	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
636	MO	0.812	0.984	0.888	0.867	0.863	1.700	1.768	0.200	0.250
637	MO	0.845	0.998	0.834	0.835	0.845	1.700	1.768	0.260	0.330
638	MO	0.788	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
639	MO	0.788	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
640	MO	1.061	1.005	0.949	0.917	0.954	1.753	1.823	0.740	0.300
641	MO	1.001	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
644	MO	0.820	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
645	MO	0.798	1.010	0.857	0.854	0.855	1.700	1.768	0.530	0.210
646	MO	0.820	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
647	MO	0.829	1.045	0.827	0.835	0.882	1.700	1.768	0.270	0.380
648	MO	0.802	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
649	MO	1.001	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
650	MO	0.797	1.002	0.901	0.898	0.912	1.700	1.768	0.070	0.050
651	MO	0.847	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
652	MO	0.847	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
653	MO	0.797	1.027	0.796	0.780	0.839	1.700	1.768	0.440	0.140
654	MO	0.785	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
655	MO	0.785	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
656	MO	0.802	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
657	MO	0.802	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
658	MO	0.902	0.990	0.929	0.912	0.962	1.700	1.768	0.430	0.150
660	KS	0.988	1.038	0.944	0.920	0.945	1.753	1.823	0.570	0.250
660.02	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.16	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.2	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.23	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.24	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.41	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.43	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.48	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.54	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.58	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.6	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.7	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.87	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.88	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.9	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.97	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
661	KS	0.980	1.030	0.926	0.918	0.870	1.753	1.823	0.890	0.320
662	KS	1.033	0.972	1.025	1.022	1.046	1.753	1.823	0.680	0.200
664	KS	0.841	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
665	KS	0.841	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
666	KS	0.860	1.010	0.925	0.882	0.892	1.691	1.759	0.200	0.270
667	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
668	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
669	KS	0.819	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	SMART	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	0.835	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
671	KS	0.835	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
672	KS	0.840	0.978	0.936	0.924	0.954	1.691	1.759	0.330	0.220
673	KS	0.799	1.031	0.886	0.861	0.868	1.691	1.759	0.080	0.370
674	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
675	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
676	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
677	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
678	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
679	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
680	NE	0.989	1.029	0.814	0.836	0.827	1.892	1.968	0.850	0.260
681	NE	0.921	0.983	0.904	0.925	0.897	1.755	1.825	0.860	0.200
683	NE	0.913	1.040	0.697	0.719	0.734	1.892	1.968	0.500	0.100
684	NE	0.977	1.026	0.768	0.803	0.811	1.892	1.968	0.530	0.210
685	NE	1.113	0.994	0.821	0.851	0.890	1.813	1.886	0.740	0.190
686	NE	0.966	1.016	0.781	0.807	0.832	1.892	1.968	0.810	0.230
687	NE	1.010	1.003	0.845	0.864	0.830	1.892	1.968	0.590	0.220
688	NE	1.055	0.999	0.814	0.844	0.834	1.892	1.968	0.680	0.220
689	NE	0.934	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
690	NE	0.934	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
691	NE	0.944	1.003	0.833	0.849	0.856	1.892	1.968	0.160	0.250
692	NE	0.976	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
693	NE	0.976	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
700	LA	0.786	1.006	0.859	0.914	0.916	1.688	1.755	0.460	0.200
701	LA	0.752	0.977	0.937	0.925	0.965	1.688	1.755	0.490	0.240
703	LA	0.724	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	0.724	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	0.793	1.022	0.871	0.885	0.891	1.688	1.755	0.580	0.210
708	LA	0.829	0.968	0.901	0.959	0.955	1.688	1.755	0.550	0.240
710	LA	0.738	1.011	0.886	0.849	0.888	1.688	1.755	0.340	0.260
711	LA	0.772	0.998	0.915	0.920	0.932	1.688	1.755	0.320	0.250
712	LA	0.794	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
713	LA	0.794	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
714	LA	0.725	1.008	0.880	0.837	0.889	1.688	1.755	0.050	0.010
716	AR	0.789	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
717	AR	0.789	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
718	AR	0.789	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
719	AR	0.835	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
720	AR	0.822	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
721	AR	0.822	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
722	AR	0.875	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	0.834	1.014	0.831	0.820	0.891	1.655	1.721	0.190	0.180
725	AR	0.821	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
726	AR	0.821	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
727	AR	0.867	0.974	0.906	0.914	0.925	1.655	1.721	0.300	0.200
728	AR	0.835	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
729	AR	0.834	0.999	0.870	0.843	0.855	1.655	1.721	0.580	0.230
730	OK	0.777	1.000	0.974	0.971	0.960	1.691	1.759	0.510	0.340
731	OK	0.848	1.000	0.961	0.974	0.947	1.691	1.759	0.630	0.350
733	TX	0.826	1.050	0.858	0.873	0.936	1.687	1.754	0.530	0.150
734	OK	0.780	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
735	OK	0.780	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
736	OK	0.787	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
737	OK	0.787	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
738	OK	0.787	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
739	OK	0.739	1.022	0.901	0.921	0.910	1.691	1.759	0.050	0.330
740	OK	0.760	1.000	0.966	0.915	0.931	1.691	1.759	0.490	0.250
741	OK	0.817	1.005	0.925	0.910	0.936	1.691	1.759	0.590	0.230
743	OK	0.775	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
744	OK	0.775	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
745	OK	0.747	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
746	OK	0.762	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	SMART	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	0.747	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
748	OK	0.747	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
749	OK	0.744	1.000	0.792	0.752	0.860	1.691	1.759	0.350	0.140
750	TX	1.029	0.987	1.029	1.038	1.044	1.683	1.750	0.500	0.280
750.2	TX	0.867	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.21	TX	0.867	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.9	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.91	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.92	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
751	TX	0.867	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
752	TX	0.969	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
753	TX	0.969	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
754	TX	0.818	1.040	0.847	0.869	0.907	1.702	1.770	0.250	0.320
755	TX	0.821	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
756	TX	0.821	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
757	TX	0.842	1.000	0.868	0.891	0.951	1.702	1.770	0.300	0.270
758	TX	0.821	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
759	TX	0.789	1.010	0.869	0.898	0.976	1.702	1.770	0.130	0.320
760	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
761	TX	0.883	1.018	0.946	0.968	0.990	1.654	1.720	0.600	0.340
762	TX	0.829	1.006	0.963	0.967	0.989	1.702	1.770	0.480	0.340
763	TX	0.841	0.998	0.926	0.938	0.970	1.702	1.770	0.130	0.170
764	TX	0.772	1.020	0.900	0.933	0.986	1.702	1.770	0.140	0.130
765	TX	0.807	1.008	0.919	0.945	0.966	1.702	1.770	0.410	0.290
766	TX	0.754	1.005	0.893	0.945	0.968	1.702	1.770	0.380	0.280
767	TX	0.824	1.004	0.886	0.918	0.980	1.702	1.770	0.580	0.360
768	TX	0.676	1.030	0.831	0.831	0.840	1.721	1.790	0.490	0.060
769	TX	0.681	1.000	0.916	0.926	0.956	1.721	1.790	0.250	0.350
770	TX	0.939	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
772	TX	0.939	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
773	TX	0.839	0.990	0.992	0.994	1.060	1.721	1.790	0.480	0.330
774	TX	0.884	1.002	0.954	0.965	0.972	1.721	1.790	0.500	0.250
775	TX	0.823	1.038	0.908	0.915	0.930	1.721	1.790	0.480	0.210
776	TX	0.796	1.007	0.868	0.863	0.948	1.721	1.790	0.310	0.010
777	TX	0.865	0.989	0.912	0.907	0.941	1.721	1.790	0.270	0.290
778	TX	0.807	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	0.679	1.000	0.897	0.910	0.898	1.721	1.790	0.440	0.220
781	TX	0.730	1.026	0.845	0.873	0.853	1.721	1.790	0.470	0.200
782	TX	0.772	1.004	0.882	0.888	0.893	1.721	1.790	0.650	0.310
783	TX	0.643	1.012	0.819	0.840	0.872	1.721	1.790	0.360	0.200
784	TX	0.744	0.998	0.848	0.881	0.880	1.721	1.790	0.480	0.190
785	TX	0.705	1.000	0.827	0.807	0.881	1.721	1.790	0.710	0.260
786	TX	0.809	1.008	0.990	1.029	1.054	1.721	1.790	0.630	0.220
787	TX	0.962	0.950	1.077	1.093	1.091	1.721	1.790	0.550	0.340
788	TX	0.645	0.999	0.904	0.874	0.932	1.721	1.790	0.360	0.180
789	TX	0.826	1.050	0.858	0.873	0.936	1.721	1.790	0.530	0.150
790	TX	0.743	1.006	0.923	0.964	0.979	1.721	1.790	0.100	0.180
791	TX	0.791	0.997	0.954	0.979	0.963	1.721	1.790	0.290	0.260
792	TX	0.686	1.006	0.892	0.964	0.965	1.721	1.790	0.050	0.370
793	TX	0.666	1.033	0.876	0.916	0.898	1.721	1.790	0.170	0.350
794	TX	0.784	0.996	0.927	0.962	0.941	1.721	1.790	0.370	0.250
795	TX	0.682	1.027	0.864	0.889	0.920	1.721	1.790	0.240	0.340
796	TX	0.754	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	0.706	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
799	TX	0.706	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
800	CO	0.950	1.008	1.064	1.030	1.059	1.710	1.778	0.720	0.250
801	CO	1.016	0.984	1.097	1.080	1.069	1.710	1.778	0.620	0.260
802	CO	0.965	0.983	1.074	1.015	1.072	1.710	1.778	0.650	0.310
803	CO	1.033	0.907	1.153	1.151	1.190	1.710	1.778	0.290	0.170
804	CO	0.944	1.026	1.041	0.982	1.033	1.710	1.778	0.480	0.250
805	CO	1.021	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
806	CO	1.021	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
807	CO	0.931	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	SMART	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	0.937	0.992	1.036	1.014	1.024	1.710	1.778	0.590	0.320
809	CO	1.040	0.987	1.031	1.041	1.064	1.710	1.778	0.680	0.280
810	CO	0.979	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
811	CO	0.967	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
812	CO	0.979	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
813	CO	0.979	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
814	CO	0.967	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
815	CO	0.980	1.000	0.958	0.961	0.965	1.710	1.778	0.300	0.220
816	CO	1.020	0.997	1.109	1.120	1.141	1.710	1.778	0.080	0.290
820	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
821	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
822	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
823	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
824	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
825	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
826	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
827	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
828	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
829	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
830	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
831	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
832	ID	1.054	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
833	ID	1.071	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
834	ID	1.054	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
835	ID	1.071	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
836	ID	1.071	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
837	ID	1.092	0.958	0.978	0.946	0.946	1.923	2.000	0.410	0.230
838	ID	1.029	1.008	0.961	0.955	0.916	1.923	2.000	0.260	0.290
840	UT	1.307	1.000	0.821	0.787	0.804	1.730	1.800	0.790	0.300
841	UT	1.355	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
842	UT	1.355	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
843	UT	1.321	1.000	0.802	0.785	0.787	1.970	2.050	0.690	0.070
844	UT	1.318	1.002	0.811	0.788	0.798	1.730	1.800	0.850	0.230
845	UT	1.248	1.000	0.790	0.751	0.753	1.970	2.050	0.740	0.250
846	UT	1.302	1.029	0.776	0.770	0.750	1.970	2.050	0.800	0.270
847	UT	1.248	1.000	0.790	0.751	0.753	1.730	1.800	0.740	0.250
850	AZ	1.028	1.003	0.995	0.970	0.976	1.667	1.734	0.740	0.370
852	AZ	1.134	1.000	1.002	0.983	0.956	1.667	1.734	0.770	0.290
853	AZ	0.971	0.995	0.999	0.953	0.978	1.667	1.734	0.800	0.320
855	AZ	0.941	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
856	AZ	0.866	1.009	0.957	0.952	0.935	1.628	1.693	0.660	0.170
857	AZ	0.989	0.998	0.995	1.004	0.998	1.628	1.693	0.610	0.360
859	AZ	0.941	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
860	AZ	0.810	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
863	AZ	0.952	1.002	0.915	0.919	0.912	1.628	1.693	0.470	0.270
864	AZ	0.891	1.000	0.936	0.909	0.944	1.628	1.693	0.610	0.350
865	AZ	0.810	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
870	NM	0.765	1.007	0.981	0.968	1.032	1.693	1.761	0.250	0.310
871	NM	0.851	0.986	1.042	0.978	1.020	1.693	1.761	0.530	0.220
873	NM	0.827	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
874	NM	0.827	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
875	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.01	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.02	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.03	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.04	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.05	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.06	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.07	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.08	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.09	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.4	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.92	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.93	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.94	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330

DENTAL AREA CLASSIFICATION TABLE (continued)

CLAIM ALLOWANCE FACTOR

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3-Digit Zip Code	State	VSP	Lasik	SMART	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	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
878	NM	0.803	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
879	NM	0.803	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
880	NM	0.803	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
881	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
882	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
883	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
884	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
885	TX	0.725	1.000	0.923	0.829	0.878	1.687	1.754	0.050	0.360
889	NV	1.030	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890	NV	1.030	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890.3	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.31	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.32	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.33	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.36	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
891	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
893	NV	1.119	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
894	NV	1.081	1.000	1.053	1.081	1.014	1.642	1.708	0.930	0.040
895	NV	1.107	0.987	1.122	1.138	1.059	1.642	1.708	0.900	0.170
897	NV	1.159	0.988	1.117	1.169	1.009	1.642	1.708	0.960	0.010
898	NV	1.119	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
900	CA	1.084	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
901	CA	1.084	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
902	CA	1.210	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
903	CA	1.210	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
904	CA	1.210	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
905	CA	1.178	0.977	1.282	1.145	1.103	1.672	1.739	0.570	0.290
906	CA	1.245	1.023	1.218	1.044	1.065	1.672	1.739	0.610	0.300
907	CA	1.234	1.028	1.218	1.065	1.029	1.672	1.739	0.610	0.340
908	CA	1.228	1.030	1.152	1.042	1.037	1.672	1.739	0.620	0.290
910	CA	1.217	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
911	CA	1.188	1.010	1.184	1.071	1.073	1.646	1.712	0.600	0.270
912	CA	1.217	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
913	CA	1.466	1.013	1.207	1.095	1.062	1.646	1.712	0.570	0.280
914	CA	1.427	0.981	1.279	1.111	1.040	1.646	1.712	0.660	0.350
915	CA	1.435	1.019	1.188	1.137	1.047	1.646	1.712	0.620	0.280
916	CA	1.422	1.007	1.259	1.075	1.050	1.646	1.712	0.730	0.310
917	CA	1.353	1.004	1.244	1.056	1.048	1.705	1.773	0.680	0.310
917.18	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.19	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.2	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
918	CA	1.353	1.004	1.244	1.056	1.048	1.646	1.712	0.680	0.310
919	CA	1.101	1.033	1.095	1.020	1.014	1.663	1.729	0.620	0.290
920	CA	1.113	0.995	1.167	1.115	1.078	1.663	1.729	0.680	0.260
921	CA	1.024	0.984	1.174	1.126	1.087	1.663	1.729	0.640	0.280
922	CA	1.002	1.027	1.129	0.999	1.006	1.702	1.770	0.690	0.290
923	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
924	CA	1.110	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
925	CA	1.110	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
926	CA	1.292	0.981	1.264	1.165	1.135	1.616	1.681	0.630	0.360
927	CA	1.291	0.984	1.290	1.125	1.065	1.616	1.681	0.610	0.290
928	CA	1.291	1.015	1.234	1.102	1.071	1.616	1.681	0.640	0.310
928.11	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.21	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.22	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.23	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.31	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.32	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.33	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.34	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.35	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.36	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.37	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.38	CA	1.319	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	SMART	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	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.41	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.42	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.43	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.44	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.45	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.46	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.56	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.57	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.59	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.6	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
928.61	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.62	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.63	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.64	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.65	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.66	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.67	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.68	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.69	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.7	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.71	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.77	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.78	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.79	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.8	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.81	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.82	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.83	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.85	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.86	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.87	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
930	CA	1.388	1.022	1.175	1.085	1.050	1.660	1.726	0.690	0.310
931	CA	1.420	0.986	1.268	1.221	1.198	1.660	1.726	0.460	0.330
932	CA	1.028	1.004	1.109	1.034	0.985	1.628	1.693	0.610	0.390
933	CA	1.032	1.003	1.109	1.030	0.982	1.613	1.677	0.760	0.330
934	CA	0.997	0.996	1.142	1.112	1.026	1.613	1.677	0.500	0.190
935	CA	1.028	1.004	1.109	1.034	0.985	1.613	1.677	0.610	0.390
936	CA	1.055	1.022	1.049	1.010	0.978	1.628	1.693	0.670	0.260
937	CA	1.042	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
938	CA	1.042	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
939	CA	1.099	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
940	CA	1.317	1.005	1.332	1.228	1.149	1.638	1.703	0.420	0.240
941	CA	1.244	0.958	1.400	1.317	1.246	1.638	1.703	0.400	0.270
942	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
943	CA	1.322	0.892	1.418	1.447	1.350	1.638	1.703	0.330	0.350
944	CA	1.303	0.953	1.391	1.351	1.233	1.638	1.703	0.340	0.290
945	CA	1.242	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
945.33	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.34	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.71	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.85	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
946	CA	1.177	0.987	1.291	1.180	1.103	1.638	1.703	0.440	0.290
947	CA	1.250	0.983	1.304	1.254	1.137	1.638	1.703	0.390	0.270
948	CA	1.242	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
949	CA	1.094	0.974	1.292	1.222	1.149	1.638	1.703	0.370	0.210
950	CA	1.293	0.991	1.314	1.233	1.129	1.718	1.787	0.410	0.240
950.76	CA	1.099	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
951	CA	1.412	0.992	1.342	1.232	1.145	1.718	1.787	0.440	0.240
952	CA	1.246	1.007	1.134	1.092	1.000	1.626	1.691	0.490	0.320
953	CA	1.242	0.999	1.134	1.084	1.001	1.626	1.691	0.500	0.270
954	CA	1.123	1.012	1.183	1.193	1.077	1.626	1.691	0.270	0.290
955	CA	1.033	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
956	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
957	CA	1.195	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	SMART	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	1.240	0.999	1.170	1.106	1.021	1.644	1.710	0.560	0.310
959	CA	1.137	1.005	1.088	1.095	1.021	1.626	1.691	0.480	0.310
960	CA	1.033	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
961	CA	1.145	0.992	1.150	1.143	1.086	1.626	1.691	0.400	0.170
967	HI	1.004	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
968	HI	1.004	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
970	OR	1.125	0.997	1.186	1.097	1.025	1.717	1.786	0.450	0.210
971	OR	1.046	1.002	1.167	1.102	1.001	1.717	1.786	0.320	0.210
972	OR	1.124	1.002	1.193	1.097	1.013	1.717	1.786	0.470	0.240
973	OR	1.024	0.999	1.193	1.099	1.008	1.717	1.786	0.260	0.210
974	OR	1.039	1.000	1.179	1.080	1.013	1.717	1.786	0.220	0.240
975	OR	1.033	1.008	1.143	1.056	0.985	1.717	1.786	0.260	0.210
976	OR	1.028	1.000	1.122	1.028	1.000	1.717	1.786	0.160	0.290
977	OR	1.074	1.001	1.164	1.094	0.995	1.717	1.786	0.340	0.270
978	OR	1.001	1.046	1.093	1.012	0.977	1.717	1.786	0.190	0.080
979	OR	1.040	0.975	1.017	0.924	0.893	1.717	1.786	0.170	0.160
980	WA	1.050	0.990	1.316	1.218	1.143	1.737	1.806	0.420	0.220
981	WA	0.997	0.993	1.308	1.202	1.185	1.737	1.806	0.420	0.210
981.1	WA	1.015	1.007	1.221	1.136	1.086	1.737	1.806	0.420	0.210
982	WA	1.049	1.019	1.222	1.118	1.094	1.737	1.806	0.350	0.200
983	WA	1.015	1.007	1.221	1.136	1.086	1.737	1.806	0.480	0.220
984	WA	1.017	0.991	1.245	1.156	1.120	1.737	1.806	0.480	0.200
985	WA	1.024	1.001	1.199	1.110	1.057	1.737	1.806	0.310	0.160
986	WA	1.114	1.005	1.157	1.064	1.016	1.737	1.806	0.610	0.150
988	WA	1.023	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
989	WA	1.023	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
990	WA	1.055	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
991	WA	0.992	1.000	1.085	1.040	1.019	1.737	1.806	0.300	0.200
992	WA	1.055	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
993	WA	1.004	1.003	1.174	1.109	1.035	1.737	1.806	0.410	0.050
994	WA	0.983	1.000	1.115	1.043	0.970	1.737	1.806	0.060	0.170
995	AK	1.008	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
996	AK	0.978	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
997	AK	1.008	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
998	AK	0.978	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
999	AK	0.954	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	SMART	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)

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
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)

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
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)

		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
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)

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
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)

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
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).

D&B SIC 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 D&B SIC codes.

QUESTION #1--For D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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.

D&B SIC QUESTIONS (continued)

QUESTION #7--For D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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.

D&B SIC QUESTIONS (continued)

QUESTION #13–For D&B SIC 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 D&B SIC 5063, 5064, or 5065, validate as 5060.
If "d" and D&B SIC 5712, 5713, 5714, or 5719, validate as 5700.

QUESTION #17–For D&B SIC 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 SIC	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 SIC	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 SIC	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#
	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 SIC	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 SIC	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

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
AGRICULTURAL, FORESTRY, FISHING HUNTING AND TRAPPING 01 00 through 09 71				
	Agricultural Production - Crops			
	Cash grains			
0111	Wheat	0100	0100	
0112	Rice	0100	0100	
0115	Corn	0100	0100	
0116	Soybeans	0100	0100	
0119	Cash grains, n.e.c.	0100	0100	
	Field crops, except cash grains			
0131	Cotton	0100	0100	
0132	Tobacco	0100	0100	
0133	Sugarcane and sugar beets	0100	0100	
0134	Irish potatoes	0100	0100	
0139	Field crops, except cash grains, n.e.c.	0100	0100	
	Vegetables and melons			
0161	Vegetables and melons	0100	0100	
	Fruits and tree nuts			
0171	Berry crops	0100	0100	
0172	Grapes	0100	0100	
0173	Tree nuts	0100	0100	
0174	Citrus fruits	0100	0100	
0175	Deciduous tree fruits	0100	0100	
0179	Fruits and tree nuts, n.e.c.	0100	0100	
	Horticultural specialties			
0181	Ornamental nursery products	0100	0100	
0182	Food crops grown under cover	0100	0100	
	General farms, primarily crop			
0191	General farms, primarily crop	0100	0100	
	Agricultural Production - Livestock			
	Livestock, except dairy and poultry			
0211	Beef cattle feedlots	0200	0200	
0212	Beef cattle, except feedlots	0200	0200	
0213	Hogs	0200	0200	
0214	Sheep and goats	0200	0200	
0219	General livestock, n.e.c	0200	0200	
	Dairy farms			
0241	Dairy farms	0200	0200	
	Poultry and eggs			
0251	Broiler, fryer, and roaster chickens	0200	0200	
0252	Chicken eggs	0200	0200	
0253	Turkeys and turkey eggs	0200	0200	
0254	Poultry hatcheries	0200	0200	
0259	Poultry and eggs, n.e.c.	0200	0200	
	Animal specialties			
0271	Fur-bearing animals and rabbits	0200	0200	
0272	Horses and other equines	0200	0200	
0273	Animal aquaculture	0200	0200	
0279	Animal specialties, n.e.c.	0200	0200	
	General farms, primarily animal			
0291	General farms, primarily animal	0200	0200	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Agricultural Services			
	Soil preparation services			
0711	Soil preparation services	0711	0711	
	Crop services			
0721	Crop planting and protecting	0711	0711	
0722	Crop harvesting	0711	0711	
0723	Crop preparation services for market	0711	0711	
0724	Cotton ginning	0711	0711	
	Veterinary services			
0741	Veterinary services for livestock	0790	0790	
0742	Veterinary services, specialties	0742	0742	
	Animal services, except veterinary			
0751	Livestock services, except veterinary	0790	0790	
0752	Animal specialty services	0790	0790	
	Farm labor and management services			
0761	Farm labor contractors	0790	0790	
0762	Farm management services	0790	0790	
	Landscape and horticultural services			
0781	Landscape counseling and planning	0780	0780	
0782	Lawn and garden services	0780	0780	
0783	Ornamental shrub and tree services	0780	0780	
	Miscellaneous Agricultural Services	0790	0790	
	Forestry			
	Timber tracts			
0811	Timber tracts	0800	0800	
	Forest products			
0831	Forest products	0800	0800	
	Forestry services			
0851	Forestry services	0800	0800	
	Fishing, Hunting, and Trapping			
	Commercial fishing			
0912	Finfish	0970	0970	
0913	Shellfish	0970	0970	
0919	Miscellaneous marine products	0970	0970	
	Fish hatcheries and preserves			
0921	Fish hatcheries and preserves	0920	0920	
	Hunting, trapping, game propagation			
0971	Hunting, trapping, game propagation	0970	0970	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
MINING				
10 00 through 14 99				
	Metal Mining			
	Iron Ores			
1011	Iron ores	1000	1000	
	Copper Ores			
1021	Copper ores	1000	1000	
	Lead and zinc ores			
1031	Lead and zinc ores	1000	1000	
	Gold and silver ores			
1041	Gold ores	1000	1000	
1044	Silver ores	1000	1000	
	Ferroalloy ores, except vanadium			
1061	Ferroalloy ores, except vanadium	1000	1000	
	Metal mining services			
1081	Metal mining services	1000	1000	
	Miscellaneous metal ores			
1094	Uranium-radium-vanadium ores	1000	1000	
1099	Metal ores, n.e.c.	1000	1000	
	Coal Mining			
	Bituminous coal and lignite mining			
1221	Bituminous coal and lignite - surface	1200	1200	
1222	Bituminous coal - underground	1100	1100	
	Anthracite mining			
1231	Anthracite mining	1100	1100	
	Coal mining services			
1241	Coal mining services	1200	1200	
	Oil and Gas Extraction			
	Crude petroleum and natural gas			
1311	Crude petroleum and natural gas	*	*	*Question #1
	Natural gas liquids			
1321	Natural gas liquids	*	*	*Question #1
	Oil and gas field services			
1381	Drilling oil and gas wells	*	*	*Question #1
1382	Oil and gas exploration services	*	*	*Question #1
1389	Oil and gas field services, n..e. c.	*	*	*Question #1
	Oil and Gas Extraction, Primarily Blue-Collar Occupations	1310	1310	
	Oil and Gas Extraction, Primarily White-Collar and Technical Occupations	1380	1380	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Nonmetallic Minerals, Except Fuels			
	Dimension stone			
1411	Dimension stone	1400	1400	
	Crushed and broken stone			
1422	Crushed and broken limestone	1400	1400	
1423	Crushed and broken granite	1400	1400	
1429	Crushed and broken stone, n.e.c.	1400	1400	
	Sand and gravel			
1442	Construction sand and gravel	1400	1400	
1446	Industrial sand	1400	1400	
	Clay, ceramic, and refractory minerals			
1455	Kaolin and ball clay	1400	1400	
1459	Clay and related minerals, n.e.c.	1400	1400	
	Chemical and fertilizer minerals			
1474	Potash, soda, and borate minerals	1400	1400	
1475	Phosphate rock	1400	1400	
1479	Chemical and fertilizer mining n.e.c.	1400	1400	
	Nonmetallic minerals services			
1481	Nonmetallic minerals services	1400	1400	
	Miscellaneous nonmetallic minerals			
1499	Miscellaneous nonmetallic minerals	1400	1400	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
CONTRACT CONSTRUCTION				
15 10 through 17 99				
	General Building Contractors			
	Residential building construction			
1521	Single-family housing construction	1510	1500	
1522	Residential construction, n.e.c.	1510	1500	
	Operative builders			
1531	Operative builders	1510	1500	
	Nonresidential building construction			
1541	Industrial buildings and warehouses	1510	1500	
1542	Nonresidential construction, n.e.c.	1510	1500	
	Contract Construction (All Types)--Union Excluded or Other Code 2 Carve-Outs	1500	1500	
	Heavy Construction, Except Building			
	Highway and street construction			
1611	Highway and street construction	1600	1500	
	Heavy construction, except highway			
1622	Bridge, tunnel, and elevated highway	1600	1500	
1623	Water, sewer, and utility lines	1600	1500	
1629	Heavy construction, n.e.c.	1600	1500	
	Special Trade Contractors			
	Plumbing, heating, air-conditioning			
1711	Plumbing, heating, air-conditioning	1710	1500	
	Painting and paper hanging			
1721	Painting and paper hanging	1720	1500	
	Electrical work			
1731	Electrical work	1730	1500	
	Masonry, stonework, and plastering			
1741	Masonry and other stonework	1740	1500	
1742	Plastering, drywall, and insulation	1740	1500	
1743	Terrazzo, tile, marble, mosaic work	1740	1500	
	Carpentry and floor work			
1751	Carpentry work	1750	1500	
1752	Floor laying and floor work, n.e.c.	1750	1500	
	Roofing, siding, and sheet metal work			
1761	Roofing, siding, and sheet metal work	1760	1500	
	Concrete work			
1771	Concrete work	1770	1500	
	Water well drilling			
1781	Water well drilling	1796	1500	
	Misc. special trade contractors			
1791	Structural steel erection	1796	1500	
1793	Glass and glazing work	1793	1500	
1794	Excavation work	1796	1500	
1795	Wrecking and demolition work	1796	1500	
1796	Installation building equipment, n.e.c.	1796	1500	
1799	Special trade contractors, n.e.c.	1796	1500	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
MANUFACTURING				
20 10 through 39 99				
	Food and Kindred Products			
	Meat products			
2011	Meat packing plants	2010	2010	
2013	Sausages and other prepared meats	2010	2010	
2015	Poultry slaughtering and processing	2010	2010	
	Dairy products			
2021	Creamery butter	2090	2090	
2022	Cheese, natural and processed	2090	2090	
2023	Dry, condensed, evaporated products	2090	2090	
2024	Ice cream and frozen desserts	2090	2090	
2026	Fluid milk	2090	2090	
	Preserved fruits and vegetables			
2032	Canned specialties	2090	2090	
2033	Canned fruits and vegetables	2090	2090	
2034	Dehydrated fruits, vegetables, soups	2090	2090	
2035	Pickles, sauces, and salad dressings	2090	2090	
2037	Frozen fruits and vegetables	2090	2090	
2038	Frozen specialties, n.e.c.	2090	2090	
	Grain mill products			
2041	Flour and other grain mill products	2040	2040	
2043	Cereal breakfast foods	2040	2040	
2044	Rice milling	2040	2040	
2045	Prepared flour mixes and doughs	2040	2040	
2046	Wet corn milling	2040	2040	
2047	Dog and cat food	2040	2040	
2048	Prepared feeds, n.e.c.	2040	2040	
	Bakery products			
2051	Bread, cakes, and related products	2090	2090	
2052	Cookies and crackers	2090	2090	
2053	Frozen bakery products, except bread	2090	2090	
	Sugar and confectionery products			
2061	Raw cane sugar	2040	2040	
2062	Cane sugar refining	2040	2040	
2063	Beet sugar	2040	2040	
2064	Candy and other confectionery products	2040	2040	
2066	Chocolate and cocoa products	2040	2040	
2067	Chewing gum	2040	2040	
2068	Salted and roasted nuts and seed	2040	2040	
	Fats and oils			
2074	Cottonseed oil mills	2040	2040	
2075	Soybean oil mills	2040	2040	
2076	Vegetable oil mills, n.e.c.	2040	2040	
2077	Animal and marine fats and oils	2040	2040	
2079	Edible fats and oils, n.e.c.	2040	2040	
	Beverages			
2082	Malt beverages	2090	2090	
2083	Malt	2090	2090	
2084	Wines, brandy, and brandy spirits	2090	2090	
2085	Distilled and blended liquors	2090	2090	
2086	Bottled and canned soft drinks	2090	2090	
2087	Flavoring extracts and syrups, n.e.c.	2090	2090	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Misc. food and kindred products			
2091	Canned and cured fish and seafoods	2090	2090	
2092	Fresh or frozen prepared fish	2090	2090	
2095	Roasted coffee	2090	2090	
2096	Potato chips and similar snacks	2090	2090	
2097	Manufactured ice	2090	2090	
2098	Macaroni and spaghetti	2090	2090	
2099	Food preparations, n.e.c.	2090	2090	
	Tobacco Products			
	Cigarettes			
2111	Cigarettes	2100	2100	
	Cigars			
2121	Cigars	2100	2100	
	Chewing and smoking tobacco			
2131	Chewing and smoking tobacco	2100	2100	
	Tobacco stemming and redrying			
2141	Tobacco stemming and redrying	2100	2100	
	Textile Mill Products			
	Broadwoven fabric mills, cotton			
2211	Broadwoven fabric milled, cotton	2200	2200	
	Broadwoven fabric mills, manmade			
2221	Broadwoven fabric mills, manmade	2200	2200	
	Broadwoven fabric mills, wool			
2231	Broadwoven fabric mills, wool	2200	2200	
	Narrow fabric mills			
2241	Narrow fabric mills	2200	2200	
	Knitting mills			
2251	Women's hosiery, except socks	2200	2200	
2252	Hosiery, n.e.c.	2200	2200	
2253	Knit outerwear mills	2200	2200	
2254	Knit underwear mills	2200	2200	
2257	Weft knit fabric mills	2200	2200	
2258	Lace and warp knit fabric mills	2200	2200	
2259	Knitting mills, n.e.c.	2200	2200	
	Textile finishing, except wool			
2261	Finishing plants, cotton	2200	2200	
2262	Finishing plants, manmade	2200	2200	
2269	Finishing plants, n.e.c.	2200	2200	
	Carpets and rugs			
2273	Carpets and rugs	2200	2200	
	Yarns and thread mills			
2281	Yarn spinning mills	2200	2200	
2282	Throwing and winding mills	2200	2200	
2284	Thread mills	2200	2200	
	Miscellaneous textile goods			
2295	Coated fabrics, not rubberized	2200	2200	
2296	Tire cord and fabrics	2200	2200	
2297	Nonwoven fabrics	2200	2200	
2298	Cordage and twine	2200	2200	
2299	Textile goods, n.e.c.	2200	2200	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Apparel and Other Textile Products			
	Men's and boys' suits and coats			
2311	Men's and boys' suits and coats	2300	2300	
	Men's and boys' furnishings			
2321	Men's and boys' shirts	2300	2300	
2322	Men's and boys' underwear and nightwear	2300	2300	
2323	Men's and boys' neckwear	2300	2300	
2325	Men's and boys' trousers and slacks	2300	2300	
2326	Men's and boys' work clothing	2300	2300	
2329	Men's and boys' clothing, n.e.c.	2300	2300	
	Women's and misses' outerwear			
2331	Women's and misses' blouses and shirts	2300	2300	
2335	Women's, junior's, and misses' dresses	2300	2300	
2337	Women's and misses' suits and coats	2300	2300	
2339	Women's and misses' outerwear, n.e.c.	2300	2300	
	Women's and children's undergarments			
2341	Women's and children's underwear	2300	2300	
2342	Bras, girdles, and allied garments	2300	2300	
	Hats, caps, and millinery			
2353	Hats, caps, and millinery	2300	2300	
	Girls' and children's outerwear			
2361	Girls' and children's dresses, blouses	2300	2300	
2369	Girls' and children's outerwear, n.e.c.	2300	2300	
	Fur goods			
2371	Fur goods	2300	2300	
	Misc. apparel and accessories			
2381	Fabric dress and work gloves	2300	2300	
2384	Robes and dressing gowns	2300	2300	
2385	Waterproof outerwear	2300	2300	
2386	Leather and sheep-lined clothing	2300	2300	
2387	Apparel belts	2300	2300	
2389	Apparel and accessories, n.e.c.	2300	2300	
	Misc. fabricated textile products			
2391	Curtains and draperies	2300	2300	
2392	Housefurnishings, n.e.c.	2300	2300	
2393	Textile bags	2300	2300	
2394	Canvas and related products	2300	2300	
2395	Pleating and stitching	2300	2300	
2396	Automotive and apparel trimmings	2300	2300	
2397	Schiffli machine embroideries	2300	2300	
2399	Fabricated textile products, n.e.c.	2300	2300	
	Lumber and Wood Products			
	Logging			
2411	Logging	2410	2410	
	Sawmills and planing mills			
2421	Sawmills and planing mills, general	2410	2410	
2426	Hardwood dimension and flooring mills	2410	2410	
2429	Special products sawmills, n.e.c.	2410	2410	
	Millwork, plywood, and structural members			
2431	Millwork	2410	2410	
2434	Wood kitchen cabinets	2500	2500	
2435	Hardwood veneer and plywood	2490	2490	
2436	Softwood veneer and plywood	2490	2490	
2439	Structural wood members, n.e.c.	2490	2490	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Wood containers			
2441	Nailed wood boxes and shook	2490	2490	
2448	Wood pallets and skids	2490	2490	
2449	Wood containers, n.e.c.	2490	2490	
	Wood buildings and mobile homes			
2451	Mobile homes	2490	2490	
2452	Prefabricated wood buildings	2490	2490	
	Misc. wood products			
2491	Wood preserving	2490	2490	
2493	Reconstituted wood products	2490	2490	
2499	Wood products, n.e.c.	2490	2490	
	Furniture and Fixtures			
	Household furniture			
2511	Wood household furniture	2500	2500	
2512	Upholstered household furniture	2500	2500	
2514	Metal household furniture	2500	2500	
2515	Mattresses and bedsprings	2500	2500	
2517	Wood TV and radio cabinets	2500	2500	
2519	Household furniture, n.e.c.	2500	2500	
	Office furniture			
2521	Wood office furniture	2500	2500	
2522	Office furniture, except wood	2500	2500	
	Public building and related furniture			
2531	Public building and related furniture	2500	2500	
	Partitions and fixtures			
2541	Wood partitions and fixtures	2500	2500	
2542	Partitions and fixtures, except wood	2500	2500	
	Misc. furniture and fixtures			
2591	Drapery hardware and blinds and shades	2500	2500	
2599	Furniture and fixtures, n.e.c.	2500	2500	
	Paper and Allied Products			
	Pulp mills			
2611	Pulp mills	2600	2600	
	Paper mills			
2621	Paper mills	2600	2600	
	Paperboard mills			
2631	Paperboard mills	2600	2600	
	Paperboard containers and boxes			
2652	Setup paperboard boxes	2600	2600	
2653	Corrugated and solid fiber boxes	2600	2600	
2655	Fiber cans, drums, and similar products	2600	2600	
2656	Sanitary food containers	2600	2600	
2657	Folding paperboard boxes	2600	2600	
	Misc. converted paper products			
2671	Paper coated and laminated, packaging	2600	2600	
2672	Paper coated and laminated, n.e.c.	2600	2600	
2673	Bags: plastics, laminated, and coated	2600	2600	
2674	Bags: uncoated paper and multiwall	2600	2600	
2675	Die-cut paper and board	2600	2600	
2676	Sanitary paper products	2600	2600	
2677	Envelopes	2600	2600	
2678	Stationery products	2600	2600	
2679	Converted paper products, n.e.c.	2600	2600	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Printing and Publishing			
	Newspapers			
2711	Newspapers	2710	2710	
	Periodicals			
2721	Periodicals	2710	2710	
	Books			
2731	Book publishing	2710	2710	
2732	Book printing	2750	2750	
	Miscellaneous publishing			
2741	Miscellaneous publishing	2710	2710	
	Commercial printing			
2752	Commercial printing, lithographic	2750	2750	
2754	Commercial printing, gravure	2750	2750	
2759	Commercial printing, n.e.c.	2750	2750	
	Manifold business forms			
2761	Manifold business forms	2750	2750	
	Greeting cards			
2771	Greeting cards	2710	2710	
	Blankbooks and bookbinding			
2782	Blankbooks and looseleaf binders	2750	2750	
2789	Bookbinding and related work	2750	2750	
	Printing trade services			
2791	Typesetting	2750	2750	
2796	Platemaking services	2750	2750	
	Chemicals and Allied Products			
	Industrial inorganic chemicals			
2812	Alkalies and chlorine	2890	2890	
2813	Industrial gases	2890	2890	
2816	Inorganic pigments	2890	2890	
2819	Industrial inorganic chemicals, n.e.c.	2890	2890	
	Plastics materials and synthetics			
2821	Plastics materials and resins	2890	2890	
2822	Synthetic rubber	2890	2890	
2823	Cellulosic manmade fibers	2890	2890	
2824	Organic fibers, noncellulosic	2890	2890	
	Drugs			
2833	Medicinals and botanicals	2830	2830	
2834	Pharmaceutical preparations	2830	2830	
2835	Diagnostic substances	2830	2830	
2836	Biological products excluding diagnostic	2830	2830	
	Soap, cleaners, and toilet goods			
2841	Soap and other detergents	2830	2830	
2842	Polishes and sanitation goods	2830	2830	
2843	Surface active agents	2830	2830	
2844	Toilet preparations	2830	2830	
	Paints and allied products			
2851	Paints and allied products	2830	2830	
	Industrial organic chemicals			
2861	Gum and wood chemicals	2890	2890	
2865	Cyclic crudes and intermediates	2890	2890	
2869	Industrial organic chemicals, n.e.c.	2890	2890	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Agricultural chemicals			
2873	Nitrogenous fertilizers	2870	2870	
2874	Phosphatic fertilizers	2870	2870	
2875	Fertilizers, mixing only	2870	2870	
2879	Agricultural chemicals, n.e.c.	2870	2870	
	Misc. chemical products			
2891	Adhesives and sealants	2890	2890	
2892	Explosives	2890	2890	
2893	Printing ink	2890	2890	
2895	Carbon black	2890	2890	
2899	Chemical preparations, n.e.c.	2890	2890	
	Petroleum and Coal Products			
	Petroleum refining			
2911	Petroleum refining	2900	2900	
	Asphalt paving and roofing materials			
2951	Asphalt paving mixtures and blocks	2900	2900	
2952	Asphalt felts and coatings	2900	2900	
	Misc. petroleum and coal products			
2992	Lubricating oils and greases	2900	2900	
2999	Petroleum and coal products, n.e.c.	2900	2900	
	Rubber and Misc. Plastics Products			
	Tires and inner tubes			
3011	Tires and inner tubes	3000	3000	
	Rubber and plastics footwear			
3021	Rubber and plastics footwear	3000	3000	
	Hose, belting, gaskets, and packing			
3052	Rubber and plastics hose and belting	3000	3000	
3053	Gaskets, packing and sealing devices	3000	3000	
	Fabricated rubber products, n.e.c			
3061	Mechanical rubber goods	3000	3000	
3069	Fabricated rubber products, n.e.c.	3000	3000	
	Misc. plastics products, n.e.c.			
3081	Unsupported plastics film and sheet	3000	3000	
3082	Unsupported plastics profile shapes	3000	3000	
3083	Laminated plastics plate and sheet	3000	3000	
3084	Plastics pipe	3000	3000	
3085	Plastics bottles	3000	3000	
3086	Plastics foam products	3000	3000	
3087	Custom compound purchased resins	3000	3000	
3088	Plastics plumbing fixtures	3000	3000	
3089	Plastics products, n.e.c.	3000	3000	
	Leather and Leather Products			
	Leather tanning and finishing			
3111	Leather tanning and finishing	3100	3100	
	Footwear cut stock			
3131	Footwear cut stock	3100	3100	
	Footwear, except rubber			
3142	House slippers	3100	3100	
3143	Men's footwear, except athletic	3100	3100	
3144	Women's footwear, except athletic	3100	3100	
3149	Footwear, except rubber, n.e.c.	3100	3100	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Leather gloves and mittens			
3151	Leather gloves and mittens	3100	3100	
	Luggage			
3161	Luggage	3100	3100	
	Handbags and personal leather goods			
3171	Women's handbags and purses	3100	3100	
3172	Personal leather goods, n.e.c.	3100	3100	
	Leather goods, n.e.c.			
3199	Leather goods, n.e.c.	3100	3100	
	Stone, Clay, and Glass Products			
	Flat glass			
3211	Flat glass	3200	3200	
	Glass and glassware, pressed or blown			
3221	Glass containers	3200	3200	
3229	Pressed and blown glass, n.e.c.	3200	3200	
	Products of purchased glass			
3231	Products of purchased glass	3200	3200	
	Cement, hydraulic			
3241	Cement, hydraulic	3200	3200	
	Structural clay products			
3251	Brick and structural clay tile	3200	3200	
3253	Ceramic wall and floor tile	3200	3200	
3255	Clay refractories	3200	3200	
3259	Structural clay products, n.e.c.	3200	3200	
	Pottery and related products			
3261	Vitreous plumbing fixtures	3200	3200	
3262	Vitreous china table and kitchenwear	3200	3200	
3263	Semivitreous table and kitchenwear	3200	3200	
3264	Porcelain electrical supplies	3200	3200	
3269	Pottery products, n.e.c.	3200	3200	
	Concrete, gypsum, and plaster products			
3271	Concrete block and brick	3200	3200	
3272	Concrete products, n.e.c.	3200	3200	
3273	Ready-mixed concrete	3200	3200	
3274	Lime	3200	3200	
3275	Gypsum products	3200	3200	
	Cut stone and stone products			
3281	Cut stone and stone products	3200	3200	
	Misc. nonmetallic mineral products			
3291	Abrasive products	3200	3200	
3292	Asbestos products	3200	3200	
3295	Minerals, ground or treated	3200	3200	
3296	Mineral wool	3200	3200	
3297	Nonclay refractories	3200	3200	
3299	Nonmetallic mineral products, n.e.c.	3200	3200	
	Primary Metals Industries			
	Blast furnace and basic steel products			
3312	Blast furnaces and steel mills	3300	3300	
3313	Electrometallurgical products	3300	3300	
3315	Steel wire and related products	3300	3300	
3316	Cold finishing of steel shapes	3300	3300	
3317	Steel pipe and tubes	3300	3300	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Iron and steel foundries			
3321	Gray and ductile iron foundries	3300	3300	
3322	Malleable iron foundries	3300	3300	
3324	Steel investment foundries	3300	3300	
3325	Steel foundries, n.e.c.	3300	3300	
	Primary nonferrous metals			
3331	Primary copper	3300	3300	
3334	Primary aluminum	3300	3300	
3339	Primary nonferrous metals, n.e.c.	3300	3300	
	Secondary nonferrous metals			
3341	Secondary nonferrous metals	3300	3300	
	Nonferrous rolling and drawing			
3351	Copper rolling and drawing	3300	3300	
3353	Aluminum sheet, plate, and foil	3300	3300	
3354	Aluminum extruded products	3300	3300	
3355	Aluminum rolling and drawing, n.e.c.	3300	3300	
3356	Nonferrous rolling and drawing, n.e.c.	3300	3300	
3357	Nonferrous wiredrawing and insulating	3300	3300	
	Nonferrous foundries (castings)			
3363	Aluminum die-castings	3300	3300	
3364	Nonferrous die-castings, except aluminum	3300	3300	
3365	Aluminum foundries	3300	3300	
3366	Copper foundries	3300	3300	
3369	Nonferrous foundries, n.e.c.	3300	3300	
	Misc. primary metal products			
3398	Metal heat treating	3300	3300	
3399	Primary metal products, n.e.c.	3300	3300	
	Fabricated Metal Products			
	Metal cans and shipping containers			
3411	Metal cans	3400	3400	
3412	Metal barrels, drums, and pails	3400	3400	
	Cutlery, handtools, and hardware			
3421	Cutlery	3400	3400	
3423	Hand and edge tools, n.e.c.	3400	3400	
3425	Saw blades and handsaws	3400	3400	
3429	Hardware, n.e.c.	3400	3400	
	Plumbing and heating, except electric			
3431	Metal sanitary ware	3400	3400	
3432	Plumbing fixture fittings and trim	3400	3400	
3433	Heating equipment, except eclectic	3400	3400	
	Fabricated structural metal products			
3441	Fabricated structural metal	3400	3400	
3442	Metal doors, sash, and trim	3400	3400	
3443	Fabricated plate work (boiler shops)	3400	3400	
3444	Sheet metalwork	3400	3400	
3446	Architectural metal work	3400	3400	
3448	Prefabricated metal buildings	3400	3400	
3449	Miscellaneous metal work	3400	3400	
	Screw machine products, bolts, etc.			
3451	Screw machine products	3400	3400	
3452	Bolts, nuts, rivets, and washers	3400	3400	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Metal forgings and stampings			
3462	Iron and steel forgings	3400	3400	
3463	Nonferrous forgings	3400	3400	
3465	Automotive stamplings	3400	3400	
3466	Crowns and closures	3400	3400	
3469	Metal stampings, n.e.c.	3400	3400	
	Metal services, n.e.c.			
3471	Plating and polishing	3400	3400	
3479	Metal coating and allied services	3400	3400	
	Ordnance and accessories, n.e.c.			
3482	Small arms ammunition	3400	3400	
3483	Ammunition, except for small arms, n.e.c.	3400	3400	
3484	Small arms	3400	3400	
3489	Ordinance and accessories, n.e.c.	3400	3400	
	Misc. fabricated metal products			
3491	Industrial valves	3400	3400	
3492	Fluid power valves and hose fittings	3400	3400	
3493	Steel springs, except wire	3400	3400	
3494	Valves and pipe fittings, n.e.c.	3400	3400	
3495	Wire springs	3400	3400	
3496	Miscellaneous fabricated wire products	3400	3400	
3497	Metal foil and leaf	3400	3400	
3498	Fabricated pipe and fittings	3400	3400	
3499	Fabricated metal products, n.e.c.	3400	3400	
	Industrial Machinery and Equipment			
	Engines and turbines			
3511	Turbines and turbine generator sets	3590	3590	
3519	Internal combustion engines, n.e.c.	3590	3590	
	Farm and garden machinery			
3523	Farm machinery and equipment	3520	3520	
3524	Lawn and garden equipment	3520	3520	
	Construction and related machinery			
3531	Construction machinery	3530	3530	
3532	Mining machinery	3530	3530	
3533	Oil and gas field machinery	3530	3530	
3534	Elevators and moving stairways	3530	3530	
3535	Conveyors and conveying equipment	3530	3530	
3536	Hoists, cranes, and monorails	3530	3530	
3537	Industrial trucks and tractors	3530	3530	
	Metalworking machinery			
3541	Machine tools, metal cutting types	3540	3540	
3542	Machine tools, metal forming types	3540	3540	
3543	Industrial patterns	3540	3540	
3544	Special dies, tools, jigs, and fixtures	3540	3540	
3545	Machine tool accessories	3540	3540	
3546	Power-driven handtools	3540	3540	
3547	Rolling mill machinery	3540	3540	
3548	Welding apparatus	3540	3540	
3549	Metalworking machinery, n.e.c.	3540	3540	
	Special industry machinery			
3552	Textile machinery	3590	3590	
3553	Woodworking machinery	3590	3590	
3554	Paper industries machinery	3590	3590	
3555	Printing trades machinery	3590	3590	
3556	Food products machinery	3590	3590	
3559	Special industry machinery, n.e.c.	3590	3590	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	General industrial machinery			
3561	Pumps and pumping equipment	3590	3590	
3562	Ball and roller bearings	3590	3590	
3563	Air and gas compressors	3590	3590	
3564	Blowers and fans	3590	3590	
3565	Packaging machinery	3590	3590	
3566	Speed changers, drives, and gears	3590	3590	
3567	Industrial furnaces and ovens	3590	3590	
3568	Power transmission equipment, n.e.c.	3590	3590	
3569	General industrial machinery, n.e.c.	3590	3590	
	Computer and office equipment			
3571	Electronic computers	3570	3570	
3572	Computer storage devices	3570	3570	
3575	Computer terminals	3570	3570	
3577	Computer peripheral equipment, n.e.c.	3570	3570	
3578	Calculating and accounting equipment	3570	3570	
3579	Office machines, n.e.c.	3570	3570	
	Refrigeration and service machinery			
3581	Automatic vending machines	3590	3590	
3582	Commercial laundry equipment	3590	3590	
3585	Refrigeration and heating equipment	3590	3590	
3586	Measuring and dispensing pumps	3590	3590	
3589	Service industry machinery, n.e.c.	3590	3590	
	Industrial machinery, n.e.c.			
3592	Carburetors, pistons, rings, valves	3590	3590	
3593	Fluid power cylinders and actuators	3590	3590	
3594	Fluid power pumps and motors	3590	3590	
3596	Scales and balances, except laboratory	3590	3590	
3599	Industrial machinery, n.e.c.	3590	3590	
	Electronic and Other Electric Equipment			
	Electric distribution equipment			
3612	Transformers, except electronic	3600	3600	
3613	Switchgear and switchboard apparatus	3600	3600	
	Electrical industrial apparatus			
3621	Motors and generators	3600	3600	
3624	Carbon and graphite products	3600	3600	
3625	Relays and industrial controls	3600	3600	
3629	Electrical industrial apparatus, n.e.c.	3600	3600	
	Household appliances			
3631	Household cooking equipment	3600	3600	
3632	Household refrigerators and freezers	3600	3600	
3633	Household laundry equipment	3600	3600	
3634	Electrical housewares and fans	3600	3600	
3635	Household vacuum cleaners	3600	3600	
3639	Household appliances, n.e.c.	3600	3600	
	Electric lighting and wiring equipment			
3641	Electric lamps	3600	3600	
3643	Current-carrying wiring devices	3600	3600	
3644	Noncurrent-carrying wiring devices	3600	3600	
3645	Residential lighting fixtures	3600	3600	
3646	Commercial lighting fixtures	3600	3600	
3647	Vehicular lighting equipment	3600	3600	
3648	Lighting equipment, n.e.c.	3600	3600	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Household audio and video equipment			
3651	Household audio and video equipment	3600	3600	
3652	Prerecorded records and tapes	3600	3600	
	Communications equipment			
3661	Telephone and telegraph apparatus	3600	3600	
3663	Radio and TV communications equipment	3600	3600	
3669	Communications equipment, n.e.c.	3600	3600	
	Electronic components and accessories			
3671	Electron tubes	3600	3600	
3672	Printed circuit boards	3600	3600	
3674	Semiconductors and related devices	3600	3600	
3675	Electronic capacitors	3600	3600	
3676	Electronic resistors	3600	3600	
3677	Electronic coils and transformers	3600	3600	
3678	Electronic connectors	3600	3600	
3679	Electronic components, n.e.c.	3600	3600	
	Misc. electrical equipment and supplies			
3691	Storage batteries	3600	3600	
3692	Primary batteries, dry and wet	3600	3600	
3694	Engine electrical equipment	3600	3600	
3695	Magnetic and optical recording media	3600	3600	
3699	Electrical equipment and supplies, n.e.c.	3600	3600	
	Transportation Equipment			
	Motor vehicles and equipment			
3711	Motor vehicles and car bodies	3710	3710	
3713	Truck and bus bodies	3710	3710	
3714	Motor vehicle parts and accessories	3710	3710	
3715	Truck trailers	3710	3710	
3716	Motor homes	3710	3710	
	Aircraft and parts			
3721	Aircraft	3720	3720	
3724	Aircraft engines and engine parts	3720	3720	
3728	Aircraft parts and equipment, n.e.c.	3720	3720	
	Ship and boat building and repairing			
3731	Ship building and repairing	3790	3790	
3732	Boat building and repairing	3790	3790	
	Railroad equipment			
3743	Railroad equipment	3790	3790	
	Motorcycles, bicycles, and parts			
3751	Motorcycles, bicycles, and parts	3790	3790	
	Guided missiles, space vehicles, parts			
3761	Guided missiles and space vehicles	3800	3800	
3764	Space propulsion units and parts	3800	3800	
3769	Space vehicle equipment, n.e.c.	3800	3800	
	Misc. transportation equipment			
3792	Travel trailers and campers	3790	3790	
3795	Tanks and tank components	3800	3800	
3799	Transportation equipment, n.e.c.	3790	3790	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Instruments and Related Products			
	Search and navigation equipment			
3812	Search and navigation equipment	3800	3800	
	Measuring and controlling devices			
3821	Laboratory apparatus and furniture	3800	3800	
3822	Environmental controls	3800	3800	
3823	Process control instruments	3800	3800	
3824	Fluid meters and counting devices	3800	3800	
3825	Instruments to measure electricity	3800	3800	
3826	Analytical instruments	3800	3800	
3827	Optical instruments and lenses	3800	3800	
3829	Measuring and controlling devices, n.e.c.	3800	3800	
	Medical instruments and supplies			
3841	Surgical and medical instruments	3800	3800	
3842	Surgical appliances and supplies	3800	3800	
3843	Dental equipment and supplies	3800	3800	
3844	X-ray apparatus and tubes	3800	3800	
3845	Electromedical equipment	3800	3800	
	Ophthalmic goods			
3851	Ophthalmic goods	3800	3800	
	Photographic equipment and supplies			
3861	Photographic equipment and supplies	3800	3800	
	Watches, clocks, watchcases, and parts			
3873	Watches, clocks, watchcases, and parts	3800	3800	
	Miscellaneous Manufacturing Industries			
	Jewelry, silverware, and plated ware			
3911	Jewelry, precious metal	3910	3910	
3914	Silverware and plated ware	3910	3910	
3915	Jewelers' materials and lapidary work	3910	3910	
	Musical instruments			
3931	Musical instruments	3920	3920	
	Toys and sporting goods			
3942	Dolls and stuffed toys	3920	3920	
3944	Games, toys, and children's vehicles	3920	3920	
3949	Sporting and athletic goods, n.e.c.	3920	3920	
	Pens, pencils, office, and art supplies			
3951	Pens and mechanical pencils	3920	3920	
3952	Lead pencils and art goods	3920	3920	
3953	Marking devices	3920	3920	
3955	Carbon paper and inked ribbons	3920	3920	
	Costume jewelry and notions			
3961	Costume jewelry	3920	3920	
3965	Fasteners, buttons, needles, and pins	3920	3920	
	Misc. manufacturers			
3991	Brooms and brushes	3920	3920	
3993	Signs and advertising specialities	3920	3920	
3995	Burial caskets	3920	3920	
3996	Hard surface floor coverings, n.e.c.	3920	3920	
3999	Manufacturing industries, n.e.c.	3920	3920	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
TRANSPORTATION, COMMUNICATION AND PUBLIC UTILITIES 40 00 through 49 71				
	Railroad Transportation			
	Railroads			
4011	Railroads, line-haul operating	4000	4000	
4013	Switching and terminal services	4000	4000	
	Local and Interurban Passenger Transit			
	Local and suburban transportation			
4111	Local and suburban transit	4110	4110	
4119	Local passenger transportation, n.e.c.	4110	4110	
	Taxicabs			
4121	Taxicabs	4110	4110	
	Intercity and rural bus transportation			
4131	Intercity and rural bus transportation	4110	4110	
	Bus charter service			
4141	Local bus charter service	4110	4110	
4142	Bus charter service, except local	4110	4110	
	School buses			
4151	School buses	4110	4110	
	Bus terminal and service facilities			
4173	Bus terminal and service facilities	4110	4110	
	Ambulance Service	4180	4180	
	Trucking and Warehousing			
	Trucking and courier services, except air			
4212	Local trucking, without storage	4200	4200	
4213	Trucking, except local	4200	4200	
4214	Local trucking with storage	4200	4200	
4215	Courier services, except by air	4200	4200	
	Public warehousing and storage			
4221	Farm product warehousing and storage	4200	4200	
4222	Refrigerated warehousing and storage	4200	4200	
4225	General warehousing and storage	4200	4200	
4226	Special warehousing and storage, n.e.c.	4200	4200	
	Trucking terminal facilities			
4231	Truck terminal facilities	4200	4200	
	Truck Driver Training	4210	4210	
	U.S. Postal Service			
	U.S. Postal Service			
4311	U.S. Postal Service	4300	4300	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Water Transportation			
	Deep sea foreign transportation of freight			
4412	Deep sea foreign transportation of freight	4400	4400	
	Deep sea domestic transportation of freight			
4424	Deep sea domestic transportation of freight	4400	4400	
	Freight transportation on the Great Lakes			
4432	Freight transportation on the Great Lakes	4400	4400	
	Water transportation of freight, n.e.c.			
4449	Water transportation of freight, n.e.c.	4400	4400	
	Water transportation of passengers			
4481	Deep sea passenger transportation, except ferry	4400	4400	
4482	Ferries	4400	4400	
4489	Water passenger transportation, n.e.c.	4400	4400	
	Water transportation services			
4491	Marine cargo handling	4400	4400	
4492	Towing and tugboat service	4400	4400	
4493	Marinas	4400	4400	
4499	Water transportation services, n.e.c.	4400	4400	
	Transportation By Air			
	Air transportation, scheduled			
4512	Air transportation, scheduled	*	*	*Question #2
4513	Air courier services	*	*	*Question #2
	Air transportation, nonscheduled			
4522	Air transportation, nonscheduled	*	*	*Question #2
	Airports, flying fields, and services			
4581	Airports, flying fields, and services	*	*	*Question #2
	Regularly Scheduled Passenger Airlines	4510	4510	
	Charter Aircraft, Cargo Flying, Sales/	4520	4520	
	Airport and Seaport Authorities	4580	4580	
	Pipelines, Except Natural Gas			
	Pipelines, except natural gas			
4612	Crude petroleum pipelines	4600	4600	
4613	Refined petroleum pipelines	4600	4600	
4619	Pipelines, n.e.c.	4600	4600	
	Transportation Services			
	Passenger transportation arrangement			
4724	Travel agencies	4722	4722	
4725	Tour operators	4722	4722	
4729	Passenger transport arrangement, n.e.c.	4722	4722	
	Freight transportation arrangement	4723	4723	
4731	Freight transportation arrangement	4790	4790	
	Rental of railroad cars			
4741	Rental of railroad cars	4790	4790	
	Misc. transportation services			
4783	Packing and crating	4780	4780	
4785	Inspection and fixed facilities	4780	4780	
4789	Transportation services, n.e.c.	4790	4790	
	Other Transportation Services	4790	4790	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Communication			
	Telephone communication			
4812	Radiotelephone communications	4810	4810	
4813	Telephone communications, except radio	4810	4810	
	Telegraph and other communications			
4822	Telegraph and other communications	4810	4810	
	Radio and television broadcasting			
4832	Radio broadcasting stations	4832	4832	
4833	Television broadcasting stations	4833	4833	
	Cable and other pay TV services			
4841	Cable and other pay TV services	4810	4810	
	Communication services, n.e.c.			
4899	Communication services, n.e.c.	*	*	*Question #3
	Electric, Gas, and Sanitary Services			
	Electric services			
4911	Electric services	4910	4910	
	Gas production and distribution			
4922	Natural gas transmission	4920	4920	
4923	Gas transmission and distribution	4920	4920	
4924	Natural gas distribution	4920	4920	
4925	Gas production and/or distribution	4920	4920	
	Combination utility services			
4931	Electric and other services combined	4910	4910	
4932	Gas and other services combined	4920	4920	
4939	Combination utilities, n.e.c.	4920	4920	
	Water supply			
4941	Water supply	4940	4940	
	Sanitary services			
4952	Sewerage systems	4950	4950	
4953	Refuse systems	4950	4950	
4959	Sanitary services, n.e.c.	4950	4950	
	Steam and air-conditioning supply			
4961	Steam and air-conditioning supply	4970	4970	
	Irrigation systems			
4971	Irrigation systems	4970	4970	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
WHOLESALE AND RETAIL TRADE				
50 12 through 59 99				
If the group is wholesale commodities brokers or traders or primarily interior decorating or designing, alternate factors will be used. See question 4 and 13.				
	Wholesale Trade - Durable Goods	*	*	*Question #4
		**	**	**Question #13
	Motor vehicles, parts, and supplies			
5012	Automobiles and other motor vehicles	5500	5500	*Question #4
5013	Motor vehicle supplies and new parts	5530	5530	*Question #4
5014	Tires and tubes	5530	5530	*Question #4
5015	Motor vehicle parts, used	5530	5530	*Question #4
	Furniture and homefurnishings			
5021	Furniture	5700	5700	*Question #4
5023	Homefurnishings	5700	5700	*Question #4
	Wholesale and Retail Hardware and Building Supplies	5030	5030	
	Lumber and construction materials			
5031	Lumber, plywood, and millwork	5030	5030	*Question #4
5032	Brick, stone, and related materials	5030	5030	*Question #4
5033	Roofing, siding, and insulation	5030	5030	*Question #4
5039	Construction materials, n.e.c.	5030	5030	*Question #4
	Professional and commercial equipment			
5043	Photographic equipment and supplies	5190	5190	*Question #4
5044	Office equipment	5081	5081	*Question #4
5045	Computers, peripherals and software	7370	7370	*Question #4
5046	Commercial equipment, n.e.c.	5089	5089	*Question #4
5047	Medical and hospital equipment	5086	5086	*Question #4
5048	Ophthalmic goods	5086	5086	*Question #4
5049	Professional equipment, n.e.c.	5086	5086	*Question #4
	Metals and minerals, except petroleum			
5051	Metals service centers and offices	5089	5089	*Question #4
5052	Coal and other minerals and ores	5089	5089	*Question #4
	Wholesale Electronic and Electrical Parts, Equipment and Supplies, Monitoring and Communications Systems	5060	5060	
	Electrical goods			
5063	Electrical apparatus and equipment	**	**	**Question #13
5064	Electrical appliances, television and radios	**	**	**Question #13
5065	Electronic parts and equipment	**	**	**Question #13
	Hardware, plumbing and heating equipment			
5072	Hardware	5030	5030	* Question #4
5074	Plumbing and hydronic heating supplies	5089	5089	* Question #4
5075	Warm air heating and air-conditioning	5089	5089	* Question #4
5078	Refrigeration equipment and supplies	5089	5089	* Question #4
	Business Office Equipment and Supplies, Not Primarily Computers	5081	5081	
	Machinery, equipment, and supplies			
5082	Construction and mining machinery	5089	5089	* Question #4
5083	Farm and garden machinery	5089	5089	* Question #4
5084	Industrial machinery and equipment	5089	5089	* Question #4
5085	Industrial supplies	5089	5089	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Medical, Dental and Hospital Equipment and Supplies	5086	5086	
5087	Service establishment equipment	5089	5089	* Question #4
5088	Transportation equipment and supplies	5089	5089	* Question #4
	Other Machinery and Equipment, Metal Products Industrial Supplies, Scrap Metal Recycling, Plumbing, Heating and Air Conditioning Supplies	5089	5089	
	Miscellaneous durable goods			
5091	Sporting and recreational goods	5190	5190	* Question #4
5092	Toys and hobby goods and supplies	5190	5190	* Question #4
5093	Scrap and waste materials	5089	5089	* Question #4
5094	Jewelry and precious stones	5944 H.O.	5944	* Question #4
5099	Durable goods, n.e.c.	**	**	**Question #13
	Manufacturers Representatives, Lumber, Metal, Food and Other Wholesale Commodity Brokers/Traders (Occps. Should Be Mostly Sales and White Collar	5095	5095	
	Wholesale Trade - Nondurable Goods			
	Paper and paper products	5110	5110	
5111	Printing and writing paper	5110	5110	*Question #4
5112	Stationery and office supplies	5110	5110	*Question #4
5113	Industrial and personal service paper	5110	5110	*Question #4
	Drugs, proprietaries, and sundries			
5122	Drugs, proprietaries, and sundries	5160	5160	*Question #4
	Apparel, piece goods, and notions	5130	5130	
5131	Piece goods and notions	5130	5130	*Question #4
5136	Men's and boys' clothing	5130	5130	*Question #4
5137	Women's and children's clothing	5130	5130	*Question #4
5139	Footwear	5130	5130	*Question #4
	Groceries and related products			
5141	Groceries, general line	5140	5140	*Question #4
5142	Packaged frozen foods	5140	5140	*Question #4
5143	Dairy products, except dried or canned	5140	5140	*Question #4
5144	Poultry and poultry products	5140	5140	*Question #4
5145	Confectionery	5140	5140	*Question #4
5146	Fish and seafoods	5140	5140	*Question #4
5147	Meats and meat products	5140	5140	*Question #4
5148	Fresh fruits and vegetables	5140	5140	*Question #4
5149	Groceries and related products, n.e.c.	5140	5140	*Question #4
	Farm-product raw materials	5140	5140	
5153	Grain and field beans	5140	5140	*Question #4
5154	Livestock	5140	5140	*Question #4
5159	Farm-product raw materials, n.e.c.	5140	5140	*Question #4
	Chemicals and allied products	5160	5160	
5162	Plastics materials and basic shapes	5160	5160	*Question #4
5169	Chemicals and allied products, n.e.c.	5160	5160	*Question #4
	Petroleum and petroleum products	5980	5980	
5171	Petroleum bulk stations and terminals	5980	5980	*Question #4
5172	Petroleum products, n.e.c.	5980	5980	*Question #4

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Beer, wine, and distilled beverages			
5181	Beer and ale	5180	5180	*Question #4
5182	Wine and distilled beverages	5180	5180	*Question #4
	Miscellaneous Wholesale Goods, Athletic Equipment, Toys and Hobby Goods, Ceramics, Art Supplies, Plastics and Giftware	5190	5190	
	Misc. nondurable goods			
5191	Farm supplies	5190	5190	*Question #4
5192	Books, periodicals, and newspapers	5190	5190	*Question #4
5193	Flowers and florists' supplies	5190	5190	*Question #4
5194	Tobacco and tobacco products	5140	5140	*Question #4
5198	Paints, varnishes, and supplies	5030	5030	*Question #4
5199	Nondurable goods, n.e.c.	5190	5190	*Question #4
	Building Materials and Garden Supplies			
	Lumber and other building materials			
5211	Lumber and other building materials	5030	5030	
	Paint, glass, and wallpaper stores			
5231	Paint, glass, and wallpaper stores	5030	5030	
	Hardware stores			
5251	Hardware stores	5030	5030	
	Retail nurseries and garden stores			
5261	Retail nurseries and garden stores	5260	5260	
	Mobile home dealers			
5271	Mobile home dealers	5500	5500	
	General Merchandise Stores			
	Department stores			
5311	Department stores	5300	5300	
	Variety stores			
5331	Variety stores	5300	5300	
	Miscellaneous general merchandise stores			
5399	Miscellaneous general merchandise stores	5300	5300	
	Food Stores			
	Grocery stores			
5411	Grocery stores	5400	5400	
	Meat and fish markets			
5421	Meat and fish markets	5400	5400	
	Fruit and vegetable markets			
5431	Fruit and vegetable markets	5400	5400	
	Candy, nut, and confectionery stores			
5441	Candy, nut, and confectionery stores	5400	5400	
	Dairy products stores			
5451	Dairy products stores	5400	5400	
	Retail bakeries			
5461	Retail bakeries	5400	5400	
	Miscellaneous food stores			
5499	Miscellaneous food stores	5400	5400	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Automotive Dealers and Service Stations			
	New and used car dealers			
5511	New and used car dealers	5500	5500	
	Used car dealers			
5521	Used car dealers	5500	5500	
	Auto and home supply stores			
5531	Auto and home supply stores	5530	5530	
	Gasoline service stations			
5541	Gasoline service stations	5540	5540	
	Boat dealers			
5551	Boat dealers	5500	5500	
	Recreational vehicle dealers			
5561	Recreational vehicle dealers	5500	5500	
	Motorcycle dealers			
5571	Motorcycle dealers	5500	5500	
	Automotive dealers, n.e.c.			
5599	Automotive dealers, n.e.c.	5500	5500	
	Apparel and Accessory Stores			
	Men's and boys' clothing stores			
5611	Men's and boys' clothing stores	5600	5600	
	Women's clothing stores			
5621	Women's clothing stores	5600	5600	
	Women's accessory and specialty stores			
5632	Women's accessory and specialty stores	5600	5600	
	Children's and infants' wear stores			
5641	Children's and infants' wear stores	5600	5600	
	Family clothing stores			
5651	Family clothing stores	5600	5600	
	Shoe stores			
5661	Shoe stores	5600	5600	
	Misc. apparel and accessory stores			
5699	Miscellaneous apparel and accessory stores	5600	5600	
	Furniture and Homefurnishings Stores	5700	5700	
	Furniture and homefurnishings stores			
5712	Furniture stores	**	**	**Question #13
5713	Floor covering stores	**	**	**Question #13
5714	Drapery and upholstery stores	**	**	**Question #13
5719	Miscellaneous homefurnishings stores	**	**	**Question #13
	Household appliance stores			
5722	Household appliance stores	5700	5700	
	Radio, television, and computer stores			
5731	Radio, TV, and electronic stores	5700	5700	
5734	Computer and software stores	5700	5700	
5735	Record and prerecorded tape stores	5700	5700	
5736	Musical instrument stores	5700	5700	
	Eating and Drinking Places			
	Eating and Drinking Places			
5812	Eating places	*	*	*Question #6
5813	Drinking places	*	*	*Question #6
	Truck Stops, Other Combination Restaurant and Auto Service	5810	5810	*Question #6

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Restaurants, Eating Places, Liquor Service But Not Primary Income	5811	5810	*Question #6
	Eating Places; Liquor Not Served	5812	5812	*Question #6
	Drinking Places (Alcoholic Beverages), Bars, Nightclubs	5813	5813	*Question #6
	Miscellaneous Retail			
	Drug stores and proprietary stores			
5912	Drug stores and proprietary stores	5999	5999	
	Liquor stores			
5921	Liquor stores	5920	5920	
	Used merchandise stores			
5932	Used merchandise stores	5999	5999	
	Misc. shopping goods stores			
5941	Sporting goods and bicycle shops	5999	5999	
5942	Book stores	5999	5999	
5943	Stationery stores	5999	5999	
5944	Jewelry stores	5944 H.O.	5944	*Question #10
5945	Hobby, toy, and game shops	5999	5999	
5946	Camera and photographic supply stores	5999	5999	
5947	Gift, novelty, and souvenir shops	5999	5999	
5948	Luggage and leather goods stores	5999	5999	
5949	Sewing, needlework, and piece goods	5999	5999	
	Nonstore retailers			
5961	Catalog and mail-order houses	5961	5961	
5962	Merchandising machine operators	5962	5962	
5963	Direct selling establishments	5999	5999	
	Fuel dealers			
5983	Fuel oil dealers	5980	5980	
5984	Liquefied petroleum gas dealers	5980	5980	
5989	Fuel dealers, n.e.c.	5980	5980	
	Retail stores, n.e.c.			
5992	Florists	5992	5992	
5993	Tobacco stores and stands	5999	5999	
5994	News dealers and newsstands	5999	5999	
5995	Optical goods stores	5999	5999	
5999	Miscellaneous retail stores, n.e.c.	5999	5999	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
FINANCE, INSURANCE AND REAL ESTATE 60 00 through 67 99				
	Depository Institutions			
	Central reserve depository	6000	6000	
6011	Federal reserve banks	6000	6000	
6019	Central reserve depository, n.e.c.	6000	6000	
	Commercial banks			
6021	National commercial banks	6000	6000	
6022	State commercial banks	6000	6000	
6029	Commercial banks, n.e.c.	6000	6000	
	Savings institutions			
6035	Federal savings institutions	6120	6120	
6036	Savings institutions, except federal	6120	6120	
	Credit unions			
6061	Federal credit unions	6120	6120	
6062	State credit unions	6120	6120	
	Foreign bank, branches, and agencies			
6081	Foreign bank, branches, and agencies	6000	6000	
6082	Foreign trade and international banks	6000	6000	
	Functions closely related to banking			
6091	Nondeposit trust facilities	6120	6120	
6099	Functions related to deposit banking	6120	6120	
	Nondepository Institutions			
	Federal and federal-sponsored credit			
6111	Federal and federal-sponsored credit	6120	6120	
	Savings and Loans, Credit Unions, Small Lenders, Other Credit Institutions	6120	6120	
	Personal credit institutions			
6141	Personal credit institutions	6120	6120	
	Business credit institutions			
6153	Short-term business credit	6120	6120	
6159	Miscellaneous business credit institutions	6120	6120	
	Mortgage bankers and brokers			
6162	Mortgage bankers and correspondents	6120	6120	
6163	Loan brokers	6120	6120	
	Security and Commodity Brokers			
	Security brokers and dealers			
6211	Security brokers and dealers	6200	6200	
	Commodity contracts brokers, dealers			
6221	Commodity contracts brokers, dealers	6200	6200	
	Security and commodity exchanges			
6231	Security and commodity exchanges	6200	6200	
	Security and commodity services			
6282	Investment advice	6200	6200	
6289	Security and commodity services, n.e.c.	6200	6200	
	Insurance Carriers			
	Life insurance			
6311	Life Insurance	6390	6390	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Medical service and health insurance			
6321	Accident and health insurance	6390	6390	
6324	Hospital and medical service plans	6390	6390	
	Fire, marine, and casualty insurance			
6331	Fire, marine, and casualty insurance	6390	6390	
	Surety insurance			
6351	Surety insurance	6360	6360	
	Title insurance			
6361	Title insurance	6360	6360	
	Pension, health, and welfare funds			
6371	Pension, health, and welfare funds	6390	6390	
	Insurance carriers, n.e.c.	6390	6390	
6399	Insurance carriers, n.e.c.	6390	6390	
	Insurance Agents, Brokers, and Service			
	Insurance agents, brokers, and service			
6411	Insurance agents, brokers, and service	6400	6400	
	Real Estate			
	Real Estate - Union Excluded, Management Only or Less Than 30 Percent Blue Collar Occupations	6500	6500	
	Real Estate Operators and Lessors With at Least 30 Percent Blue Collar Employees	6510	6500	*Question #7
	Real estate operators and lessors			
6512	Nonresidential building operators	*	6500	*Question #7
6513	Apartment building operators	*	6500	*Question #7
6514	Dwelling operators, except apartments	*	6500	*Question #7
6515	Mobile home site operators	*	6500	*Question #7
6517	Railroad property lessors	*	6500	*Question #7
6519	Real property lessors, n.e.c.	*	6500	*Question #7
	Real Estate - Agents and Brokers Only	6530	6530	*Question #7
	Real estate agents and managers			
6531	Real estate agents and managers	*	6500	*Question #7
	Title abstract offices			
6541	Title abstract offices	6360	6360	
	Subdividers and developers			
6552	Subdividers and developers, n.e.c.	6550	6500	*Question #7
6553	Cemetery subdividers and developers	6550	6500	*Question #7
	Real Estate Services, n.e.c.	6590	6590	
	Holding and Other Investment Companies			
	Holding offices	6700	6700	
6712	Bank holding companies	*		*Question #8
6719	Holding companies, n.e.c.	*		*Question #8
	Investment offices			
6722	Management investment, open-end	6700	6700	
6726	Investment offices, n.e.c.	6700	6700	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Trusts			
6732	Educational, religious, etc. trusts	6700	6700	
6733	Trusts, n.e.c.	6700	6700	
	Miscellaneous investing			
6792	Oil royalty traders	6700	6700	
6794	Patent owners and lessors	6700	6700	
6798	Real estate investment trusts	6700	6700	
6799	Investors, n.e.c.	6700	6700	
SERVICE				
70 00 through 89 99				
	Hotels and Other Lodging Places			
	Hotels and motels			
7011	Hotels and motels	7000	7000	
	Rooming and boarding houses			
7021	Rooming and boarding houses	7000	7000	
	Camps and recreational vehicle parks			
7032	Sporting and recreational camps	7000	7000	
7033	Trailer parks and campsites	7000	7000	
	Membership-basis organization hotels			
7041	Membership-basis organization hotels	7000	7000	
	Personal Services			
	Laundry, cleaning, and garment services			
7211	Power laundries, family and commercial	7210	7210	
7212	Garment pressing and cleaners' agents	7210	7210	
7213	Linen supply	7210	7210	
7215	Coin-operated laundries and cleaning	7210	7210	
7216	Drycleaning plants, except rug	7210	7210	
7217	Carpet and upholstery cleaning	7210	7210	
7218	Industrial launderers	7210	7210	
7219	Laundry and garment services, n.e.c.	7210	7210	
	Photographic studios, portrait			
7221	Photographic studios, portrait	7395	7395	
	Beauty shops			
7231	Beauty shops	7230	7230	
	Barber shops			
7241	Barber shops	7240	7240	
	Shoe repair and shoeshine parlors			
7251	Shoe repair and shoeshine parlors	7600	7600	
	Funeral service and crematories			
7261	Funeral service and crematories	7260	7260	
	Miscellaneous personal services			
7291	Tax return preparation service	7330	7330	
7299	Miscellaneous personal services, n.e.c.	7299	7299	
	Business Services			
	Interior Decorating or Design, Designing Displays	7300	7300	
	Advertising			
7311	Advertising agencies	7310	7310	
7312	Outdoor advertising services	7310	7310	
7313	Radio, television, publisher representatives	7310	7310	
7319	Advertising, n.e.c.	7310	7310	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Credit reporting and collection			
7322	Adjustment and collection services	7330	7330	
7323	Credit reporting services	7330	7330	
	Miscellaneous Business Office Services	7330	7330	
	Mailing, reproduction, stenographic			
7331	Direct mail advertising services	7330	7330	
7334	Photocopying and duplicating services	7330	7330	
7335	Commercial photography	7395	7395	
7336	Commercial art and graphic design	7395	7395	
7338	Secretarial and court reporting	7330	7330	
	Services to buildings			
7342	Disinfecting and pest control services	7340	7340	
7349	Building maintenance services, n.e.c.	7340	7340	
	Miscellaneous equipment rental and leasing			
7352	Medical equipment rental	7394	7394	
7353	Heavy construction equipment rental	7394	7394	
7359	Equipment rental and leasing, n.e.c.	7394	7394	
	Personnel supply services			
7361	Employment agencies	7360	7360	
7363	Help supply services	7360	7360	
	Computer and data processing services			
7371	Computer programming services	7370	7370	
7372	Prepackaged software	7370	7370	
7373	Computer integrated systems design	7370	7370	
7374	Data processing and preparation	7370	7370	
7375	Information retrieval services	7370	7370	
7376	Computer facilities management	7370	7370	
7377	Computer rental and leasing	7370	7370	
7378	Computer maintenance and repair	7370	7370	
7379	Computer related services, n.e.c.	7370	7370	
	Miscellaneous business services			
7381	Detective and armored car services	7330	7330	
7382	Security systems services	7340	7340	
7383	News syndicates	7330	7330	
7384	Photofinishing laboratories	7395	7395	
7389	Business services, n.e.c.	7330	7330	
	Business Management Consulting, Job Evaluation and Counseling	7392	7392	
	Equipment (Other Than Automobile) Rental and Leasing	7394	7394	
	Commercial Photography and Art, Photography Studios, and Film Processing	7395	7395	
	Auto Repair, Services, and Parking			
	Automotive rentals, no drivers			
7513	Truck rental and leasing, no drivers	7510	7510	
7514	Passenger car rental	7510	7510	
7515	Passenger car leasing	7510	7510	
7519	Utility trailer rental	7510	7510	
	Automobile parking			
7521	Automobile parking	7520	7520	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Automobile repair shops			
7532	Top and body repair and paint shops	7530	7530	
7533	Auto exhaust system repair shops	7530	7530	
7534	Tire retreading and repair shops	7530	7530	
7536	Automotive glass replacement shops	7530	7530	
7537	Automotive transmission repair shops	7530	7530	
7538	General automotive repair shops	7530	7530	
7539	Automotive repair shops, n.e.c.	7530	7530	
	Automotive services, except repair			
7542	Carwashes	7540	7540	
7549	Automotive services, n.e.c.	7530	7530	
	Miscellaneous Repair Services			
	Electrical repair shops			
7622	Radio and television repair	7600	7600	
7623	Refrigeration service and repair	7600	7600	
7629	Electrical repair shops, n.e.c.	7600	7600	
	Watch, clock, and jewelry repair			
7631	Watch, clock, and jewelry repair	7600	7600	
	Reupholstery and furniture repair			
7641	Reupholstery and furniture repair	7600	7600	
	Miscellaneous repair shops			
7692	Welding repair	7600	7600	
7694	Armature rewinding shops	7600	7600	
7699	Repair services, n.e.c.	7600	7600	
	Motion Pictures			
	Motion picture production and services			
7812	Motion picture and video production	7810	7810	
7819	Services allied to motion pictures	7810	7810	
	Motion picture distribution and services			
7822	Motion picture and tape distribution	7810	7810	
7829	Motion picture distribution services	7810	7810	
	Motion picture theaters			
7832	Motion picture theaters, except drive-in	7830	7830	
7833	Drive-in motion picture theaters	7830	7830	
	Video tape rental			
7841	Video tape rental	5999	5999	
	Amusement and Recreation Services			
	Dance studios, schools, and halls			
7911	Dance studios, schools, and halls	7990	7990	
	Producers, orchestras, entertainers			
7922	Theatrical producers and services	7990	7990	
7929	Entertainers and entertainment groups	7990	7990	
	Casinos, Gambling Places	7930	7930	
	Bowling centers			
7933	Bowling centers	7990	7990	
	Commercial sports			
7941	Sports clubs, managers, and promoters	7990	7990	
7948	Racing, including track operation	7990	7990	
	Golf and Country Clubs	7970	7970	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Misc. amusement, recreation services			
7991	Physical fitness facilities	7990	7990	*Question #17
7992	Public golf courses	7990	7990	*Question #17
7993	Coin-operated amusement devices	7990	7990	
7996	Amusement parks	7990	7990	
7997	Membership sports and recreation clubs	7990	7990	*Question #17
7999	Amusement and recreation, n.e.c.	7990	7990	*Question #17
	Health Services			
	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	8010	8010	
	Offices and clinics of medical doctors			
8011	Offices and clinics of medical doctors	*	*	*Question #9
	Offices and clinics of dentists			
8021	Offices and clinics of dentists	*	*	*Question #10
	Offices of osteopathic physicians			
8031	Offices of osteopathic physicians	8090	8090	
	Offices of other health practitioners			
8041	Offices and clinics of chiropractors	*	*	*Question #9
8042	Offices and clinics of optometrists	*	*	*Question #9
8043	Offices and clinics of podiatrists	*	*	*Question #9
8049	Offices of health practitioners, n.e.c.	*	*	*Question #9
	Mental Health Centers or Clinics - Outpatient Only	8040	8040	
	Convalescent Hospitals, Nursing Homes (For Residential Retirement Communities Use 8300)	8050	8050	
	Nursing and personal care facilities			
8051	Skilled nursing care facilities	8050	8050	
8052	Intermediate care facilities	8050	8050	
8059	Nursing and personal care, n.e.c.	8090	8090	
	Medical and Surgical Hospitals (Acute, Short-Term Care)	8060	8060	
	Hospitals			
8062	General medical and surgical hospitals	8060	8060	
8063	Psychiatric hospitals	8063	8063	
8069	Specialty hospitals, except psychiatric	8090	8090	
	Medical and dental laboratories			
8071	Medical laboratories	8070	8070	
8072	Dental laboratories	8070	8070	
	Outpatient Health Services - Counseling; Blood Banks; Private Nursing: Physical, Occupational or Speech Therapy; Dialysis, Hearing, Orthotic, and Prosthetic Centers	8080	8080	
	Home health care services			
8082	Home health care services	**	**	
	Health and allied services, n.e.c.			
8092	Kidney dialysis centers	**	**	
8093	Specialty outpatient clinics, n.e.c.	**	**	
8099	Health and allied services, n.e.c.	8090	8090	
	Other health services	8090	8090	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Legal Services			
	Legal services			
8111	Legal services	*	*	*Question #11
	Law Firms, Law Offices	8110	8110	
	Legal Service Corporations-Governmentally Subsidized Legal Services Low Income Clients	8120	8120	
	Educational Services			
	*For school groups located in Missouri, contact the H.O. for factors			
	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 SIC 8200.21)			
	Elementary and secondary schools			
8211	Elementary and secondary schools	8200	8200	
	Colleges and universities			
8221	Colleges and universities	8200	8200	
8222	Junior colleges	8200	8200	
	Libraries			
8231	Libraries			
	Vocational schools			
8243	Data processing schools	8200	8200	
8244	Business and secretarial schools	8200	8200	
8249	Vocational schools, n.e.c.	8200	8200	
	Educational Institutes and Foundations Libraries, Other Educational Service Groups That Do Not Consist Primarily of Teachers	8210	8210	
	Schools and educational services, n.e.c.			
8299	Schools and educational services, n.e.c.	8299	8299	
	Social Services	8300	8300	
	Individual and family services			
8322	Individual and family services	*	*	
	Job training and related services			
8331	Job training and related services	*	*	
	Child day care services			
8351	Child day care services	*	*	
	Residental care			
8361	Residential care	*	*	
	Social services, n.e.c.			
8399	Social services, n.e.c.	*	*	
	Museums, Botanical, Zoological Gardens			
	Museums and art galleries			
8412	Museums and art galleries	8410	8410	
	Botanical and zoological gardens			
8422	Botanical and zoological gardens	8410	8410	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Membership Organizations			
	*If members of the organization, rather than the administrative staff of the organization, are to be insured, consult the H.O.			
	Business associations			
8611	Business associations	8610	8610	
	Professional organizations			
8621	Professional organizations	8610	8610	
	Labor organizations			
8631	Labor organizations	8610	8610	
	Civic and social associations			
8641	Civic and social associations	8610	8610	*Question #17
	Political organizations			
8651	Political organizations	8670	8670	
	Religious organizations			
8661	Religious organizations	8660	8660	
	Other religious, Charitable, Political, and Fund Raising Organizations' Administrative Staff	8670	8670	
	Membership organizations, n.e.c.			
8699	Membership organizations, n.e.c.	8610	8610	
	Engineering and Management Services			
	Engineering and architectural services			
8711	Engineering services	8910	8910	
8712	Architectural services	8910	8910	
8713	Surveying services	8940	8940	
	Accounting, auditing, and bookkeeping			
8721	Accounting, auditing, and bookkeeping	8930	8930	
	Research and testing services			
8731	Commercial physical research	8920	8920	
8732	Commercial nonphysical research	8920	8920	
8733	Noncommercial research organizations	8920	8920	
8734	Testing laboratories	8920	8920	
	Management and public relations			
8741	Management services	7392	7392	
8742	Management consulting services	7392	7392	
8743	Public relations services	7310	7310	
8744	Facilities support services	7330	7330	
8748	Business consulting, n.e.c.	7392	7392	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Private Households			
	Private households			
8811	Private households	8090	8090	
	Services, n.e.c.			
	Engineering and Architectural Services, Design, Graphic Art	8910	8910	
	Scientific Research	8920	8920	
	Public Accounting, Auditing	8930	8930	
	Technical Field Services Such as Surveying, Environmental Testing. Inspecting, Hazardous Waste Management, Analytical Labs	8940	8940	
	Services, n.e.c.			
8999	Services, n.e.c.	8990	8990	
PUBLIC ADMINISTRATION 91 00 through 98 90				
*For government groups use either one of the classifications listed below which describe the group or assign an SIC based on the type of work performed. (For example, welfare agencies would be under social services, and road departments under highway construction.)				
	Federal Government	9100	9100	
	State Government	9210	9210	
	Local Government (If Police and/or Fire Departments Are Excluded Use 9220.41)	9220	9220	
	Police and Firefighters Only	9221	9221	
	Housing Authorities (At Least 30 Percent Blue-Collar Maintenance Type Occupations)	9500	9500	
	Parks and Recreation Districts	9810	9810	
	Planning Councils, Planning Agencies	9820	9820	
	Governmental Groups Not Elsewhere Classified	9890	9890	

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.

Reliance Standard Life Insurance Corp.

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	640 Monoline		
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	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996

Amount of Commission	3,333.75
Gross Premium	88,700.25

FINAL GROSS RATES	TYPE 1 & 2 %	DENTAL	ORTHO	UNITS
Employee Gross Rate	84.5%	$ 37.32	$ 1.00	110
Composite Gross Rate	91.4%	$ 74.68	$ 6.04	44
Spouse Gross Rate	82.5%	$ 40.68	$ 1.12	0
Child Gross Rate	98.8%	$ 56.04	$ 7.04	0
Spouse & Child Gross Rate	91.9%	$ 96.72	$ 8.16	0
1 Dependent Gross Rate	88.5%	$ 42.56	$ 2.68	0
2+ Dependent Gross Rate	93.7%	$ 95.84	$ 9.12	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.

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

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

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

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

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

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

$Ortho\ EE = EE_{Base}$

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

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

SCOBBetterOf Table

AnnualMax	Factor
1000	0.10
1500	0.07
2000	0.04

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

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 RSL 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:** Reliance Standard Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 2015 HCR Rates-RSL
Project Name/Number: 2015 HCR Rates-RSL/2015 HCR Rates-RSL

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):	RSL authorization 04-2014.pdf
Item Status:	
Status Date:	

RELIANCE STANDARD LIFE 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 Reliance Standard Life Insurance Company.

Dental/Hearing/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 156-157

Revised and extended the Dental Maximum Out of Pocket factor tables

Dental Page 159

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

Dental Page 160

Revised the Ortho Geo Factors table

Dental Page 161

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 Reliance Standard Life 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 -1.5%
8/1/2013	–	decrease -0.2%
2/1/2013	–	decrease -2.1%
8/1/2012	–	decrease -3.9%
2/1/2012	–	decrease -0.6%
8/1/2011	–	decrease -6.5%
2/1/2011	–	decrease -1.2%
9/1/2010	–	increase +0.1%
2/1/2010	–	decrease -0.7%
8/1/2009	–	increase +6.3%
2/1/2009	–	no change

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 - 8,000	12.00%
$ 8,000 - 20,000	$ 960 + 7.00% of excess - above $ 8,000
$ 20,000 - 50,000	$1,800 + 3.50% of excess - above $ 20,000
$ 50,000 - 150,000	$2,850 + 1.25% of excess - above $ 50,000
$150,000 - 350,000	$4,100 + .50% of excess - above $150,000
$350,000 - UP	$5,100 + .25% of excess - above $350,000

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 Reliance Standard Life Insurance Company
Nationwide Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	52,954,098	39,803,523	75.2%
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%
Total	356,171,968	263,121,667	73.9%

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 Reliance Standard Life Insurance Company
District Of Columbia Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	-	-	0.0%
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%
Total	50,486	29,104	57.6%

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. 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.

Kelly J. Wieseler, FSA, MAAA
Senior Vice President and Group Chief Actuary
Ameritas Life Insurance Corp.
Authorized Filing Agent for
Reliance Standard Life Insurance Company

6/30/2014
Date

RELIANCE STANDARD LIFE INSURANCE COMPANY

STATE OF DISTRICT OF COLUMBIA

ACTUARIAL MEMORANDUM ON RATE ESTABLISHMENT AND LOSS RATIO
Dental

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%
General Expenses	$	5,999.93	11.03%
Claim Processing	$	2,246.10	4.13%
Total Retention	$	16,951.23	
Expected Claims	$	37,434.96	
Loss Ratio		68.8%	

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%	

RELIANCE STANDARD
LIFE INSURANCE COMPANY
A MEMBER OF THE TOKIO MARINE GROUP

2001 Market Street, Suite 1500
Philadelphia, PA 19103-7090
(267) 256-3500
(800) 351-7500

April 2014

ALL STATE INSURANCE DEPARTMENT PERSONNEL

Reliance Standard Life Insurance Company, Administrative Offices at 2001 Market Street, Suite 1500 Philadelphia, Pennsylvania 19103, 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

Kelly Wieseler
Senior VP, Group Chief Actuary & Provider Relations

Mary K. Chmelka
Assistant Contract Analyst

Craig Lewin
Manager, Group Compliance

Scott Farmen
Manager II , Group Compliance

Jennie Bell
Senior Contract Analyst

Kate McCown
Director of Exchanges, Group Compliance

Geri L. McKeown
Manager, Group Compliance

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

Sincerely,

Charles Denaro
Secretary

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		Supporting Document	Actuarial Memorandum	07/14/2014	DC RSL memo v1.pdf (Superceded)
07/01/2014		Rate	Rate Manual	07/14/2014	RSL Rate Manual v1.pdf (Superceded)

RELIANCE STANDARD LIFE 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 Reliance Standard Life Insurance Company.

Dental/Hearing/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 156-157

Revised and extended the Dental Maximum Out of Pocket factor tables

Dental Page 159

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

Dental Page 160

Revised the Ortho Geo Factors table

Dental Page 161

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 Reliance Standard Life 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 -1.5%
8/1/2013	–	decrease -0.2%
2/1/2013	–	decrease -2.1%
8/1/2012	–	decrease -3.9%
2/1/2012	–	decrease -0.6%
8/1/2011	–	decrease -6.5%
2/1/2011	–	decrease -1.2%
9/1/2010	–	increase +0.1%
2/1/2010	–	decrease -0.7%
8/1/2009	–	increase +6.3%
2/1/2009	–	no change

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 - 8,000	12.00%
$ 8,000 - 20,000	$ 960 + 7.00% of excess - above $ 8,000
$ 20,000 - 50,000	$1,800 + 3.50% of excess - above $ 20,000
$ 50,000 - 150,000	$2,850 + 1.25% of excess - above $ 50,000
$150,000 - 350,000	$4,100 + .50% of excess - above $150,000
$350,000 - UP	$5,100 + .25% of excess - above $350,000

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%
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Total	356,171,968	263,121,667	73.9%

*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%
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Historic Dental Experience for Reliance Standard Life Insurance Company
District Of Columbia Experience

Year	Earned Premium	Incurred Claims	Loss Ratio
2008	-	-	0.0%
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%
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Total	50,486	29,104	57.6%

*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. 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.

Kelly J. Wieseler, FSA, MAAA
Senior Vice President and Group Chief Actuary
Ameritas Life Insurance Corp.
Authorized Filing Agent for
Reliance Standard Life Insurance Company

6/30/2014
Date

RELIANCE STANDARD LIFE INSURANCE COMPANY

STATE OF DISTRICT OF COLUMBIA

ACTUARIAL MEMORANDUM ON RATE ESTABLISHMENT AND LOSS RATIO
Dental

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%
General Expenses	$	5,999.93	11.03%
Claim Processing	$	2,246.10	4.13%
Total Retention	$	16,951.23	
Expected Claims	$	37,434.96	
Loss Ratio		68.8%	

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, SMART, MAC 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, SMART, MAC 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

DENTAL BASICS NET STARTING RATES FOR U&C, SMART AND MAC

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

DENTAL BASICS NET STARTING RATES FOR U&C, SMART AND MAC (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	0.04	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, SMART AND MAC

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, SMART AND MAC (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', 'SMART' 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, SMART AND MAC PLANS

Months	Monoline Extended Rate Guarantee Factor	Multiline Extended Rate Guarantee Factor
12	1.00000	1.00000
13	1.00500	1.00400
14	1.01000	1.00800
15	1.01600	1.01200
16	1.02300	1.01700
17	1.03100	1.02200
18	1.03900	1.02700
19	1.04700	1.03300
20	1.05600	1.03900
21	1.06500	1.04500
22	1.07500	1.05100
23	1.08500	1.05800
24	1.09500	1.06500

EXTENDED RATE GUARANTEE FACTORS FOR SCHEDULE PLANS

Months	Monoline Extended Rate Guarantee Factor	Multiline Extended Rate Guarantee Factor
12	1.00000	1.00000
13	1.00200	1.00100
14	1.00400	1.00200
15	1.00700	1.00300
16	1.01000	1.00500
17	1.01300	1.00700
18	1.01700	1.00900
19	1.02100	1.01100
20	1.02500	1.01300
21	1.02900	1.01500
22	1.03300	1.01700
23	1.03700	1.01900
24	1.04200	1.02200

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, SMART AND MAC

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, SMART AND MAC*

				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.

Dental Basics 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

LENGTH OF TIME WITH PRIOR CARRIER

Number of Years	Factor
0 to 3 years	1.000
3+ years	0.970

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 MAC Factor, then use Passive Utilization factor.

If the Ratio of In Panel Employee Net Claims to Out of Panel Net Claims is between the MAC 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 = 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 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, SMART and MAC 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	1.029	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
6	PR	1.004	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
7	PR	1.004	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
9	PR	1.004	1.000	0.662	0.562	0.697	1.693	1.761	0.050	0.310
10	MA	0.949	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
11	MA	0.949	0.994	1.182	1.171	1.239	1.742	1.812	0.350	0.300
12	MA	0.951	1.031	0.987	1.032	1.120	1.742	1.812	0.290	0.210
13	MA	0.943	1.000	1.156	1.142	1.222	1.742	1.812	0.330	0.380
14	MA	0.957	1.010	1.152	1.200	1.253	1.742	1.812	0.350	0.410
15	MA	0.887	1.027	1.156	1.177	1.252	1.742	1.812	0.160	0.250
16	MA	0.986	0.964	1.250	1.249	1.347	1.742	1.812	0.390	0.350
17	MA	1.023	0.995	1.247	1.241	1.351	1.746	1.816	0.310	0.380
18	MA	0.975	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
19	MA	0.999	1.006	1.191	1.260	1.298	1.746	1.816	0.300	0.250
20	MA	1.000	0.987	1.195	1.232	1.294	1.746	1.816	0.400	0.300
21	MA	0.991	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
22	MA	0.991	0.952	1.304	1.275	1.468	1.746	1.816	0.400	0.320
23	MA	0.955	1.044	1.152	1.148	1.248	1.742	1.812	0.510	0.330
24	MA	0.991	0.952	1.304	1.275	1.468	1.742	1.812	0.400	0.320
25	MA	0.948	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
26	MA	0.948	0.985	1.227	1.223	1.340	1.742	1.812	0.170	0.310
27	MA	0.910	0.992	1.147	1.116	1.241	1.742	1.812	0.500	0.230
28	RI	0.931	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
29	RI	0.931	1.000	1.058	0.991	1.148	1.694	1.762	0.050	0.300
30	NH	0.986	1.007	1.164	1.151	1.227	1.694	1.762	0.150	0.330
31	NH	1.032	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
32	NH	0.916	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
33	NH	1.032	0.996	1.167	1.161	1.205	1.694	1.762	0.120	0.260
34	NH	0.940	1.000	1.101	1.112	1.154	1.694	1.762	0.080	0.330
35	NH	0.953	1.008	1.072	1.083	1.177	1.694	1.762	0.050	0.340
36	NH	0.916	1.004	1.124	1.147	1.176	1.694	1.762	0.050	0.290
37	NH	0.951	0.972	1.135	1.173	1.200	1.694	1.762	0.090	0.340
38	NH	0.929	1.006	1.130	1.139	1.216	1.694	1.762	0.130	0.140
39	ME	0.902	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
40	ME	0.902	0.997	1.117	1.168	1.231	1.672	1.739	0.170	0.180
41	ME	0.959	0.992	1.124	1.183	1.271	1.672	1.739	0.220	0.160
42	ME	0.894	1.013	1.036	1.076	1.156	1.672	1.739	0.090	0.190
43	ME	0.882	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
44	ME	0.955	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
45	ME	0.955	0.998	1.018	1.036	1.127	1.672	1.739	0.110	0.010
46	ME	0.786	1.007	0.961	1.025	1.109	1.672	1.739	0.150	0.180
47	ME	0.803	1.029	0.883	0.936	0.974	1.672	1.739	0.100	0.070
48	ME	0.938	0.996	1.048	1.096	1.136	1.672	1.739	0.050	0.260
49	ME	0.882	1.016	1.029	1.011	1.123	1.672	1.739	0.090	0.190
50	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
51	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
52	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
53	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
54	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
55	MA	0.975	0.998	1.252	1.213	1.284	1.746	1.816	0.370	0.320
56	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
57	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
58	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
59	VT	0.955	1.011	1.034	1.069	1.103	1.694	1.762	0.070	0.080
60	CT	1.014	1.004	1.189	1.185	1.192	1.675	1.742	0.390	0.180
61	CT	1.038	0.998	1.205	1.188	1.191	1.675	1.742	0.380	0.160
62	CT	0.990	1.000	1.181	1.168	1.165	1.675	1.742	0.150	0.150
63	CT	1.015	0.998	1.186	1.163	1.148	1.675	1.742	0.260	0.250
64	CT	0.975	1.001	1.217	1.193	1.221	1.675	1.742	0.360	0.210
65	CT	1.025	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
66	CT	1.025	0.995	1.232	1.205	1.290	1.675	1.742	0.420	0.240
67	CT	1.006	1.009	1.157	1.170	1.186	1.675	1.742	0.400	0.250
68	CT	1.080	0.997	1.276	1.281	1.381	1.675	1.742	0.290	0.230
69	CT	1.064	0.987	1.294	1.295	1.373	1.675	1.742	0.290	0.290
70	NJ	1.040	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	SMART	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	0.977	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
72	NJ	0.977	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
73	NJ	0.977	1.037	1.199	1.081	1.132	1.663	1.729	0.750	0.310
74	NJ	1.025	0.991	1.211	1.237	1.226	1.663	1.729	0.380	0.330
75	NJ	0.964	1.000	1.142	1.165	1.190	1.663	1.729	0.690	0.220
76	NJ	1.047	0.995	1.249	1.212	1.249	1.663	1.729	0.500	0.330
77	NJ	1.002	1.030	1.178	1.172	1.177	1.663	1.729	0.570	0.290
78	NJ	1.041	0.993	1.196	1.193	1.177	1.663	1.729	0.470	0.350
79	NJ	1.048	0.911	1.289	1.344	1.328	1.663	1.729	0.300	0.310
80	NJ	0.997	1.017	1.082	1.070	1.084	1.663	1.729	0.600	0.310
81	NJ	0.961	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
82	NJ	0.984	1.001	1.076	1.053	1.083	1.663	1.729	0.290	0.220
83	NJ	0.961	1.007	1.074	1.056	1.061	1.663	1.729	0.570	0.310
84	NJ	0.991	0.960	1.132	1.106	1.111	1.663	1.729	0.360	0.300
85	NJ	0.989	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
86	NJ	0.989	0.965	1.194	1.168	1.171	1.663	1.729	0.480	0.230
87	NJ	0.987	1.000	1.116	1.078	1.080	1.663	1.729	0.410	0.280
88	NJ	1.019	0.999	1.224	1.185	1.169	1.663	1.729	0.530	0.270
89	NJ	1.017	0.944	1.279	1.278	1.220	1.663	1.729	0.460	0.280
100	NY	0.978	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
101	NY	0.978	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
102	NY	0.978	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
103	NY	1.010	0.990	1.346	1.115	1.150	1.673	1.740	0.660	0.340
104	NY	0.988	1.050	1.302	0.989	1.046	1.673	1.740	0.740	0.150
104.54	NY	0.988	1.050	1.302	0.989	1.046	1.673	1.740	0.540	0.340
104.63	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
104.71	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.740	0.150
105	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
106	NY	1.014	0.988	1.351	1.398	1.382	1.673	1.740	0.320	0.450
107	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
108	NY	1.027	0.965	1.304	1.239	1.307	1.673	1.740	0.540	0.340
109	NY	1.064	0.985	1.205	1.156	1.164	1.673	1.740	0.440	0.320
110	NY	1.063	0.975	1.329	1.210	1.284	1.673	1.740	0.500	0.350
111	NY	1.002	1.050	1.458	1.075	1.162	1.673	1.740	0.770	0.390
112	NY	1.006	0.993	1.526	1.172	1.217	1.673	1.740	0.560	0.310
112.22	NY	1.002	0.840	1.875	1.588	1.613	1.673	1.740	0.450	0.340
113	NY	0.997	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
114	NY	0.997	0.992	1.498	1.128	1.181	1.673	1.740	0.630	0.340
115	NY	1.088	0.978	1.382	1.183	1.233	1.673	1.740	0.520	0.340
116	NY	0.975	0.982	1.391	1.161	1.222	1.673	1.740	0.660	0.400
117	NY	1.029	1.022	1.200	1.068	1.135	1.673	1.740	0.700	0.320
118	NY	1.066	0.924	1.384	1.194	1.260	1.673	1.740	0.640	0.400
119	NY	1.015	1.050	1.113	1.005	1.073	1.673	1.740	0.700	0.380
120	NY	0.956	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
121	NY	0.956	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
122	NY	0.956	0.998	1.000	0.997	1.028	1.834	1.907	0.330	0.220
123	NY	0.977	1.032	0.955	0.955	1.037	1.834	1.907	0.390	0.130
124	NY	0.945	0.987	1.045	1.030	1.077	1.834	1.907	0.480	0.270
125	NY	0.956	1.027	1.030	0.979	1.034	1.834	1.907	0.570	0.340
126	NY	0.951	1.000	1.102	0.997	1.072	1.834	1.907	0.630	0.270
127	NY	0.888	1.050	1.016	0.968	1.017	1.834	1.907	0.360	0.360
128	NY	0.935	1.000	1.025	0.968	1.000	1.834	1.907	0.440	0.370
129	NY	0.898	1.000	0.919	0.891	0.916	1.834	1.907	0.060	0.320
130	NY	0.902	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
131	NY	0.902	0.994	0.965	1.027	1.034	1.834	1.907	0.250	0.330
132	NY	0.957	0.996	0.986	1.027	1.011	1.834	1.907	0.230	0.280
133	NY	0.864	1.041	0.880	0.895	0.948	1.834	1.907	0.050	0.250
134	NY	0.885	1.000	0.916	0.942	0.945	1.834	1.907	0.180	0.230
135	NY	0.938	0.966	0.944	0.975	1.005	1.834	1.907	0.230	0.280
136	NY	0.900	1.000	0.901	0.902	0.934	1.834	1.907	0.190	0.270
137	NY	0.910	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
138	NY	0.910	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
139	NY	0.910	1.000	0.937	0.921	0.979	1.834	1.907	0.180	0.180
140	NY	0.925	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
141	NY	0.925	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	SMART	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	0.935	0.993	0.900	0.909	0.932	1.834	1.907	0.560	0.340
143	NY	0.925	1.006	0.879	0.884	0.960	1.834	1.907	0.460	0.360
144	NY	0.941	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
145	NY	0.941	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
146	NY	0.941	1.002	0.885	0.940	1.034	1.834	1.907	0.240	0.250
147	NY	0.866	1.030	0.802	0.762	0.861	1.834	1.907	0.320	0.260
148	NY	0.869	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
149	NY	0.869	0.999	0.976	0.984	1.031	1.834	1.907	0.380	0.250
150	PA	0.925	1.005	0.857	0.837	0.888	1.729	1.798	0.700	0.230
151	PA	0.934	0.996	0.864	0.854	0.926	1.729	1.798	0.780	0.310
152	PA	0.952	0.994	0.880	0.863	0.906	1.729	1.798	0.690	0.300
153	PA	0.915	1.000	0.826	0.832	0.898	1.729	1.798	0.720	0.310
154	PA	0.892	1.000	0.842	0.808	0.907	1.729	1.798	0.520	0.020
155	PA	0.902	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
156	PA	0.924	1.024	0.823	0.763	0.829	1.729	1.798	0.490	0.160
157	PA	0.875	1.007	0.797	0.755	0.854	1.729	1.798	0.510	0.120
158	PA	0.882	1.000	0.704	0.656	0.740	1.689	1.757	0.200	0.370
159	PA	0.902	1.006	0.779	0.752	0.830	1.729	1.798	0.560	0.150
160	PA	0.943	0.995	0.871	0.868	0.885	1.729	1.798	0.580	0.220
161	PA	0.902	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
162	PA	0.902	1.007	0.851	0.818	0.840	1.729	1.798	0.540	0.300
163	PA	0.874	1.000	0.785	0.745	0.842	1.729	1.798	0.150	0.050
164	PA	0.902	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
165	PA	0.902	0.997	0.814	0.836	0.855	1.729	1.798	0.410	0.320
166	PA	0.907	1.029	0.812	0.787	0.858	1.689	1.757	0.380	0.250
167	PA	0.874	1.000	0.785	0.745	0.842	1.689	1.757	0.150	0.050
168	PA	0.950	1.000	0.840	0.807	0.906	1.689	1.757	0.120	0.260
169	PA	0.909	1.000	0.803	0.802	0.913	1.689	1.757	0.050	0.370
170	PA	0.967	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
171	PA	0.967	1.019	0.912	0.883	0.934	1.689	1.757	0.300	0.250
172	PA	0.910	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
173	PA	0.910	0.990	0.937	0.922	1.018	1.689	1.757	0.170	0.250
174	PA	0.957	1.005	0.914	0.889	0.940	1.689	1.757	0.230	0.270
175	PA	0.945	1.005	0.943	0.955	0.965	1.689	1.757	0.250	0.180
176	PA	0.983	0.979	0.979	0.984	0.969	1.689	1.757	0.350	0.240
177	PA	0.917	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
178	PA	0.917	1.000	0.808	0.785	0.900	1.689	1.757	0.240	0.340
179	PA	0.909	1.000	0.791	0.789	0.873	1.689	1.757	0.250	0.320
180	PA	0.961	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
181	PA	0.961	1.042	0.967	0.958	0.995	1.689	1.757	0.520	0.290
182	PA	0.964	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
183	PA	0.926	0.958	1.017	0.963	1.025	1.689	1.757	0.370	0.390
184	PA	0.949	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
185	PA	0.949	1.000	0.847	0.863	0.901	1.689	1.757	0.380	0.220
186	PA	0.915	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
187	PA	0.964	0.998	0.858	0.851	0.933	1.689	1.757	0.370	0.260
188	PA	0.915	1.006	0.843	0.812	0.920	1.689	1.757	0.360	0.340
189	PA	0.979	0.995	1.131	1.068	1.116	1.689	1.757	0.520	0.270
190	PA	0.947	0.998	1.090	1.029	1.113	1.689	1.757	0.580	0.280
191	PA	0.906	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
192	PA	0.906	1.030	1.096	0.973	1.075	1.689	1.757	0.700	0.320
193	PA	1.009	1.001	1.107	1.049	1.118	1.689	1.757	0.550	0.170
194	PA	0.965	0.995	1.093	1.010	1.106	1.689	1.757	0.570	0.250
195	PA	0.916	0.993	0.922	0.878	0.971	1.689	1.757	0.460	0.360
196	PA	0.944	1.024	0.935	0.898	0.960	1.689	1.757	0.390	0.260
197	DE	0.861	0.973	1.274	1.240	1.261	1.682	1.749	0.300	0.230
198	DE	0.923	0.947	1.293	1.264	1.297	1.682	1.749	0.120	0.100
199	DE	0.811	0.994	1.144	1.149	1.182	1.682	1.749	0.110	0.290
200	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
201	VA	1.009	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
202	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
203	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
204	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
205	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
206	MD	0.904	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	SMART	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	0.903	0.992	1.176	1.125	1.150	1.682	1.749	0.700	0.340
208	MD	0.927	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
209	MD	0.927	0.997	1.157	1.156	1.187	1.682	1.749	0.570	0.320
210	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
211	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
212	MD	0.892	1.042	1.077	1.017	1.060	1.682	1.749	0.690	0.340
214	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
215	MD	0.903	1.000	0.877	0.911	0.921	1.682	1.749	0.410	0.130
216	MD	0.880	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
217	MD	0.941	1.003	1.096	1.063	1.120	1.682	1.749	0.520	0.270
218	MD	0.880	1.000	1.013	1.023	1.061	1.682	1.749	0.280	0.120
219	MD	0.921	0.994	1.127	1.111	1.167	1.682	1.749	0.670	0.340
220	VA	1.009	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
221	VA	1.009	0.989	1.189	1.187	1.202	1.682	1.749	0.590	0.310
222	VA	0.902	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
223	VA	0.902	0.954	1.261	1.228	1.264	1.682	1.749	0.600	0.290
224	VA	0.842	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
225	VA	0.842	0.998	1.085	1.082	1.141	1.618	1.683	0.340	0.290
226	VA	0.866	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
227	VA	0.866	1.019	1.033	1.025	1.093	1.618	1.683	0.130	0.330
228	VA	0.955	0.993	0.998	1.003	1.033	1.618	1.683	0.200	0.160
229	VA	0.882	0.989	0.994	1.034	1.051	1.618	1.683	0.140	0.260
230	VA	0.932	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
231	VA	0.932	0.991	1.009	0.981	1.033	1.618	1.683	0.570	0.170
232	VA	0.956	1.019	0.989	0.939	1.015	1.618	1.683	0.510	0.250
233	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
234	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
235	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
236	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
237	VA	0.890	0.981	1.029	1.019	1.056	1.618	1.683	0.450	0.220
238	VA	0.856	1.001	0.987	0.963	1.013	1.618	1.683	0.410	0.180
239	VA	0.875	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
240	VA	0.813	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
241	VA	0.813	0.997	0.992	1.026	1.022	1.618	1.683	0.120	0.270
242	VA	0.831	0.996	0.854	0.874	0.878	1.618	1.683	0.050	0.250
243	VA	0.804	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
244	VA	0.874	1.017	0.924	0.913	0.993	1.618	1.683	0.110	0.250
245	VA	0.875	1.009	0.937	0.934	0.976	1.618	1.683	0.140	0.280
246	VA	0.804	1.028	0.860	0.837	0.858	1.618	1.683	0.170	0.010
247	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
248	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
249	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
250	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
251	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
252	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
253	WV	0.878	0.984	0.894	0.835	0.888	1.645	1.711	0.190	0.150
254	WV	0.805	1.048	0.916	0.894	0.965	1.645	1.711	0.050	0.260
255	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
256	WV	0.815	1.001	0.863	0.831	0.880	1.645	1.711	0.120	0.280
257	WV	0.843	1.000	0.830	0.809	0.858	1.645	1.711	0.130	0.010
258	WV	0.830	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
259	WV	0.830	0.982	0.907	0.858	0.871	1.645	1.711	0.070	0.370
260	WV	0.853	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
261	WV	0.814	0.994	0.867	0.838	0.888	1.645	1.711	0.050	0.270
262	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
263	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
264	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
265	WV	0.853	1.018	0.802	0.803	0.867	1.645	1.711	0.090	0.120
266	WV	0.772	1.046	0.729	0.769	0.827	1.645	1.711	0.050	0.180
267	WV	0.751	0.985	0.820	0.802	0.878	1.645	1.711	0.050	0.260
268	WV	0.844	1.080	0.649	0.668	0.736	1.645	1.711	0.180	0.250
270	NC	0.881	1.012	0.917	0.974	0.996	1.648	1.714	0.080	0.020
271	NC	0.905	0.972	1.047	1.085	1.039	1.648	1.714	0.190	0.130
272	NC	0.914	1.014	0.978	1.014	0.997	1.648	1.714	0.220	0.180
273	NC	0.914	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	SMART	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	0.918	0.982	1.032	1.079	1.052	1.648	1.714	0.200	0.130
275	NC	0.912	0.996	1.077	1.097	1.086	1.648	1.714	0.350	0.210
276	NC	0.912	0.985	1.107	1.129	1.105	1.648	1.714	0.330	0.210
277	NC	0.894	0.993	1.083	1.129	1.086	1.648	1.714	0.320	0.120
278	NC	0.808	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
279	NC	0.808	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
280	NC	0.856	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
281	NC	0.856	1.010	1.014	1.033	1.013	1.648	1.714	0.200	0.200
282	NC	0.955	0.956	1.098	1.111	1.107	1.648	1.714	0.370	0.220
283	NC	0.808	1.004	0.978	1.004	0.996	1.648	1.714	0.190	0.180
284	NC	0.910	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
285	NC	0.910	1.000	0.986	1.022	0.999	1.648	1.714	0.280	0.190
286	NC	0.858	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
287	NC	0.858	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
288	NC	0.875	0.975	1.031	1.077	1.056	1.648	1.714	0.100	0.200
289	NC	0.858	1.009	0.918	0.994	0.995	1.648	1.714	0.070	0.160
290	SC	0.826	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
291	SC	0.826	1.017	0.904	0.912	0.998	1.690	1.758	0.150	0.250
292	SC	0.894	0.968	0.952	0.987	1.050	1.690	1.758	0.200	0.210
293	SC	0.809	1.039	0.897	0.877	0.946	1.690	1.758	0.200	0.220
294	SC	0.870	0.994	0.966	0.954	1.016	1.690	1.758	0.370	0.220
295	SC	0.786	1.030	0.907	0.902	0.956	1.690	1.758	0.150	0.110
296	SC	0.806	0.999	0.954	0.958	0.997	1.690	1.758	0.130	0.240
297	SC	0.850	0.994	0.953	0.968	1.002	1.690	1.758	0.300	0.220
298	SC	0.805	1.006	0.900	0.946	0.982	1.690	1.758	0.220	0.180
299	SC	0.881	1.000	0.929	0.985	1.013	1.690	1.758	0.310	0.230
300	GA	1.020	0.985	1.011	1.042	1.052	1.692	1.760	0.530	0.240
301	GA	0.890	1.009	0.969	0.977	0.992	1.692	1.760	0.460	0.210
302	GA	0.889	1.002	0.996	1.006	1.020	1.692	1.760	0.560	0.260
303	GA	0.953	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
304	GA	0.802	1.002	0.880	0.955	1.000	1.692	1.760	0.100	0.220
305	GA	0.887	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
306	GA	0.887	1.009	0.935	0.999	1.011	1.692	1.760	0.190	0.270
307	GA	0.847	0.983	0.940	0.951	0.973	1.692	1.760	0.260	0.280
308	GA	0.845	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
309	GA	0.845	0.995	0.918	0.976	0.955	1.692	1.760	0.480	0.280
310	GA	0.729	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
311	GA	0.953	0.944	1.070	1.103	1.176	1.692	1.760	0.500	0.300
312	GA	0.729	1.007	0.879	0.935	0.953	1.692	1.760	0.200	0.250
313	GA	0.841	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
314	GA	0.841	1.001	0.940	0.938	0.988	1.692	1.760	0.660	0.320
315	GA	0.808	0.996	0.914	0.972	0.993	1.692	1.760	0.180	0.320
316	GA	0.888	0.999	0.877	0.930	0.971	1.692	1.760	0.470	0.090
317	GA	0.832	0.999	0.861	0.913	0.990	1.692	1.760	0.100	0.240
318	GA	0.812	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
319	GA	0.812	0.987	0.887	0.911	0.953	1.692	1.760	0.600	0.330
320	FL	0.841	1.000	0.971	0.982	1.048	1.639	1.705	0.500	0.330
321	FL	0.862	1.015	0.878	0.911	0.904	1.639	1.705	0.550	0.290
322	FL	0.926	1.001	0.983	0.984	1.010	1.639	1.705	0.640	0.350
323	FL	0.830	1.011	0.880	0.947	0.983	1.639	1.705	0.470	0.270
324	FL	0.776	0.993	0.892	0.889	0.940	1.639	1.705	0.430	0.300
325	FL	0.789	0.997	0.913	0.951	0.967	1.639	1.705	0.330	0.220
326	FL	0.891	0.992	0.962	1.013	1.006	1.639	1.705	0.450	0.220
327	FL	0.905	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
328	FL	0.982	1.000	0.925	0.942	0.966	1.651	1.717	0.720	0.320
329	FL	0.967	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
330	FL	1.022	1.014	1.063	1.039	1.023	1.730	1.799	0.650	0.320
330.02	FL	1.022	1.014	1.063	1.039	1.023	1.730	1.799	0.600	0.380
331	FL	1.037	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
332	FL	1.037	0.941	1.317	1.168	1.186	1.730	1.799	0.600	0.380
333	FL	1.037	0.986	1.075	1.116	1.064	1.730	1.799	0.630	0.340
334	FL	1.091	1.027	0.988	1.017	1.009	1.730	1.799	0.700	0.320
335	FL	0.890	1.007	0.899	0.950	0.972	1.651	1.717	0.730	0.310
336	FL	0.971	0.988	0.936	0.958	0.948	1.651	1.717	0.720	0.370
337	FL	0.890	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	SMART	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	0.832	1.003	0.905	0.930	0.920	1.651	1.717	0.470	0.290
339	FL	0.959	1.011	0.968	0.998	0.996	1.651	1.717	0.630	0.280
341	FL	0.984	0.996	1.035	1.085	1.044	1.651	1.717	0.470	0.330
342	FL	0.918	0.992	0.978	1.028	1.047	1.651	1.717	0.550	0.280
344	FL	0.829	0.998	0.891	0.971	0.932	1.639	1.705	0.530	0.230
346	FL	0.994	1.012	0.881	0.924	0.922	1.651	1.717	0.730	0.300
347	FL	0.905	1.000	0.934	0.945	0.941	1.651	1.717	0.700	0.260
349	FL	0.940	1.001	0.957	1.002	0.993	1.651	1.717	0.590	0.340
350	AL	0.854	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
351	AL	0.854	1.039	0.740	0.747	0.772	1.643	1.709	0.510	0.200
352	AL	0.890	0.984	0.819	0.809	0.819	1.643	1.709	0.410	0.190
354	AL	0.839	1.030	0.780	0.811	0.812	1.643	1.709	0.220	0.280
355	AL	0.825	1.035	0.739	0.732	0.777	1.643	1.709	0.340	0.230
356	AL	0.852	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
357	AL	0.852	1.004	0.853	0.850	0.836	1.643	1.709	0.340	0.120
358	AL	0.922	0.982	0.878	0.875	0.877	1.643	1.709	0.470	0.260
359	AL	0.825	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
360	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
361	AL	0.804	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
362	AL	0.825	1.007	0.722	0.739	0.764	1.643	1.709	0.120	0.180
363	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
364	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
365	AL	0.838	0.960	0.832	0.847	0.878	1.643	1.709	0.280	0.350
366	AL	0.898	0.999	0.817	0.858	0.874	1.643	1.709	0.420	0.310
367	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
368	AL	0.804	1.030	0.754	0.800	0.810	1.643	1.709	0.450	0.140
369	AL	0.791	1.029	0.708	0.731	0.772	1.643	1.709	0.250	0.190
370	TN	0.841	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371	TN	0.841	0.973	0.943	0.949	0.979	1.568	1.631	0.590	0.220
371.3	TN	0.971	1.000	0.950	0.992	0.985	1.651	1.717	0.540	0.280
372	TN	0.867	0.947	0.996	1.034	1.066	1.568	1.631	0.470	0.330
373	TN	0.838	0.992	0.866	0.903	0.921	1.568	1.631	0.240	0.270
374	TN	0.826	0.995	0.893	0.911	0.953	1.568	1.631	0.230	0.290
375	TN	0.882	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
376	TN	0.867	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
377	TN	0.867	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
378	TN	0.867	1.008	0.854	0.850	0.898	1.568	1.631	0.290	0.260
379	TN	0.878	0.969	0.935	0.972	0.963	1.568	1.631	0.420	0.320
380	TN	0.868	1.006	0.872	0.847	0.866	1.568	1.631	0.480	0.290
381	TN	0.882	0.981	0.910	0.894	0.923	1.568	1.631	0.540	0.210
382	TN	0.809	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
383	TN	0.809	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
384	TN	0.809	1.012	0.804	0.834	0.853	1.568	1.631	0.410	0.280
385	TN	0.850	1.022	0.782	0.789	0.816	1.568	1.631	0.270	0.260
386	MS	0.798	1.001	0.847	0.862	0.858	1.643	1.709	0.420	0.310
387	MS	0.760	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	0.715	1.010	0.847	0.860	0.835	1.643	1.709	0.050	0.270
390	MS	0.775	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
391	MS	0.775	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
392	MS	0.823	0.990	0.884	0.904	0.906	1.643	1.709	0.340	0.330
393	MS	0.775	1.003	0.880	0.871	0.895	1.643	1.709	0.360	0.130
394	MS	0.820	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
395	MS	0.820	1.006	0.876	0.851	0.903	1.643	1.709	0.240	0.260
396	MS	0.750	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	0.832	0.999	0.861	0.913	0.990	1.659	1.725	0.100	0.240
399	GA	0.953	0.944	1.070	1.103	1.176	1.659	1.725	0.500	0.300
400	KY	0.846	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
401	KY	0.846	1.002	0.871	0.830	0.910	1.593	1.657	0.690	0.340
402	KY	0.837	1.013	0.889	0.888	0.919	1.593	1.657	0.820	0.240
403	KY	0.863	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
404	KY	0.863	1.000	0.802	0.746	0.863	1.593	1.657	0.550	0.220
405	KY	0.898	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
406	KY	0.898	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	SMART	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	0.831	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
408	KY	0.831	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
409	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
410	KY	0.856	1.000	0.948	0.898	0.962	1.593	1.657	0.540	0.290
411	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
412	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
413	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
414	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
415	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
416	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
417	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
418	KY	0.846	1.000	0.804	0.749	0.812	1.593	1.657	0.490	0.220
419	KY	0.898	1.000	0.919	0.890	0.980	1.593	1.657	0.550	0.270
420	KY	0.837	1.000	0.851	0.834	0.940	1.593	1.657	0.250	0.380
421	KY	0.870	1.000	0.884	0.841	0.945	1.593	1.657	0.340	0.400
422	KY	0.821	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
423	KY	0.821	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
424	KY	0.821	1.004	0.836	0.860	0.923	1.593	1.657	0.120	0.140
425	KY	0.831	1.004	0.829	0.754	0.825	1.593	1.657	0.330	0.250
426	KY	0.834	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
427	KY	0.834	1.000	0.839	0.800	0.863	1.593	1.657	0.460	0.340
430	OH	0.898	0.988	0.986	1.005	1.013	1.722	1.791	0.460	0.260
431	OH	0.886	1.020	0.951	0.961	0.942	1.722	1.791	0.500	0.240
432	OH	0.972	0.988	0.986	0.983	1.009	1.722	1.791	0.530	0.290
433	OH	0.883	1.042	0.820	0.858	0.841	1.722	1.791	0.270	0.240
434	OH	0.907	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
435	OH	0.907	0.998	0.938	0.954	1.015	1.722	1.791	0.370	0.230
436	OH	0.918	1.002	0.936	0.952	1.016	1.722	1.791	0.590	0.330
437	OH	0.864	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
438	OH	0.842	1.031	0.803	0.834	0.887	1.722	1.791	0.320	0.180
439	OH	0.864	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
440	OH	0.910	0.998	0.950	0.959	1.001	1.742	1.812	0.550	0.230
441	OH	0.927	1.001	0.951	0.952	1.008	1.742	1.812	0.690	0.320
442	OH	0.805	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
443	OH	0.805	0.991	0.960	0.961	0.992	1.742	1.812	0.460	0.260
444	OH	0.852	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
445	OH	0.852	1.003	0.853	0.853	0.898	1.742	1.812	0.470	0.290
446	OH	0.839	1.017	0.877	0.904	0.926	1.742	1.812	0.340	0.260
447	OH	0.862	0.989	0.940	0.927	0.968	1.742	1.812	0.480	0.260
448	OH	0.878	1.016	0.856	0.879	0.945	1.722	1.791	0.430	0.200
449	OH	0.846	1.005	0.886	0.914	0.983	1.742	1.812	0.290	0.300
450	OH	0.912	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
451	OH	0.912	1.011	0.967	0.957	1.010	1.722	1.791	0.460	0.210
452	OH	0.929	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
453	OH	0.819	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
454	OH	0.897	1.000	0.957	0.939	0.978	1.722	1.791	0.520	0.350
455	OH	0.819	1.020	0.892	0.900	0.927	1.722	1.791	0.410	0.370
456	OH	0.873	0.979	0.863	0.895	0.923	1.722	1.791	0.370	0.410
457	OH	0.864	1.006	0.840	0.836	0.881	1.722	1.791	0.340	0.300
458	OH	0.867	1.003	0.840	0.891	0.936	1.722	1.791	0.090	0.310
459	OH	0.929	0.973	1.000	1.018	1.040	1.722	1.791	0.400	0.290
460	IN	0.954	0.992	0.968	0.998	1.002	1.767	1.838	0.370	0.310
461	IN	0.920	0.996	0.964	0.971	0.982	1.767	1.838	0.460	0.300
462	IN	0.892	0.997	0.975	0.995	0.993	1.767	1.838	0.500	0.220
463	IN	0.914	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
464	IN	0.914	1.002	0.980	0.998	1.023	1.767	1.838	0.310	0.310
465	IN	0.905	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
466	IN	0.905	1.003	0.916	0.934	0.954	1.767	1.838	0.300	0.190
467	IN	0.885	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
468	IN	0.885	0.999	0.904	0.942	0.942	1.767	1.838	0.200	0.270
469	IN	0.901	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
470	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
471	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
472	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
473	IN	0.868	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	SMART	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	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
475	IN	0.901	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
476	IN	0.901	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
477	IN	0.901	1.002	0.860	0.915	0.979	1.767	1.838	0.160	0.220
478	IN	0.882	1.007	0.901	0.911	0.954	1.767	1.838	0.390	0.330
479	IN	0.901	1.031	0.929	0.934	0.960	1.767	1.838	0.170	0.200
480	MI	1.001	1.008	1.037	0.980	0.974	1.768	1.839	0.560	0.270
481	MI	1.011	0.985	1.063	1.005	1.002	1.768	1.839	0.500	0.300
482	MI	0.973	1.025	1.027	0.946	0.985	1.768	1.839	0.570	0.330
483	MI	1.032	0.986	1.061	0.998	0.995	1.768	1.839	0.490	0.270
484	MI	0.962	1.012	0.996	0.925	0.935	1.777	1.848	0.440	0.260
485	MI	1.009	1.010	1.024	0.935	0.948	1.777	1.848	0.450	0.320
486	MI	0.952	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
487	MI	0.952	1.005	0.945	0.890	0.923	1.777	1.848	0.220	0.270
488	MI	0.957	1.009	0.983	0.927	0.930	1.777	1.848	0.250	0.250
489	MI	1.008	0.994	1.000	0.920	0.959	1.777	1.848	0.210	0.260
490	MI	0.892	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
491	MI	0.892	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
492	MI	0.892	0.999	0.969	0.961	0.972	1.777	1.848	0.240	0.270
493	MI	0.998	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
494	MI	0.998	1.002	0.957	0.954	0.946	1.777	1.848	0.310	0.370
495	MI	1.032	0.989	0.984	0.987	0.987	1.777	1.848	0.350	0.180
496	MI	0.971	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
497	MI	0.971	1.000	0.977	0.978	0.956	1.777	1.848	0.280	0.200
498	MI	0.993	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
499	MI	0.993	1.002	0.959	0.970	0.968	1.777	1.848	0.090	0.340
500	IA	0.886	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
501	IA	0.886	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
502	IA	0.886	0.970	0.968	0.960	0.960	1.813	1.885	0.500	0.300
503	IA	0.992	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
504	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
505	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
506	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
507	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
508	IA	0.926	1.030	0.799	0.796	0.857	1.813	1.885	0.330	0.230
509	IA	0.992	0.997	0.975	0.952	0.965	1.813	1.885	0.490	0.100
510	IA	0.952	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
511	IA	1.014	1.000	0.950	0.953	0.917	1.813	1.885	0.220	0.300
512	IA	0.952	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
513	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
514	IA	0.952	1.047	0.850	0.866	0.862	1.813	1.885	0.140	0.300
515	IA	0.969	1.003	0.875	0.887	0.877	1.813	1.885	0.700	0.370
516	IA	0.975	0.994	0.915	0.881	0.898	1.813	1.885	0.100	0.330
520	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
521	IA	1.004	1.007	0.856	0.846	0.866	1.813	1.885	0.210	0.270
522	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
523	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
524	IA	1.004	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
525	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
526	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
527	IA	0.998	1.012	0.890	0.888	0.898	1.813	1.885	0.140	0.370
528	IA	1.004	0.977	0.918	0.918	0.946	1.813	1.885	0.200	0.210
530	WI	0.950	0.998	1.015	1.048	1.039	1.798	1.870	0.350	0.200
531	WI	0.969	0.990	1.054	1.078	1.056	1.798	1.870	0.500	0.220
532	WI	0.938	1.027	1.043	1.025	1.000	1.798	1.870	0.530	0.290
534	WI	0.979	1.000	1.080	1.049	1.071	1.798	1.870	0.310	0.130
535	WI	1.010	1.017	1.025	1.042	0.987	1.798	1.870	0.510	0.240
537	WI	1.042	0.940	1.164	1.181	1.131	1.798	1.870	0.880	0.150
538	WI	0.970	1.011	0.880	0.923	0.899	1.798	1.870	0.320	0.210
539	WI	0.936	1.011	1.020	1.045	1.029	1.798	1.870	0.170	0.180
540	WI	0.961	0.999	1.008	1.042	0.983	1.798	1.870	0.440	0.190
541	WI	0.927	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
542	WI	0.927	1.024	0.979	0.998	1.018	1.798	1.870	0.150	0.220
543	WI	0.956	0.978	1.085	1.116	1.103	1.798	1.870	0.390	0.120
544	WI	0.992	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	SMART	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	0.951	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
546	WI	0.948	1.002	0.981	1.000	0.989	1.798	1.870	0.220	0.060
547	WI	0.987	1.000	0.993	1.033	1.021	1.798	1.870	0.370	0.130
548	WI	0.951	1.013	0.911	0.957	0.948	1.798	1.870	0.160	0.170
549	WI	0.977	1.003	1.030	1.063	1.033	1.798	1.870	0.320	0.180
550	MN	0.974	0.983	1.070	1.111	1.039	1.798	1.870	0.520	0.180
551	MN	0.922	0.971	1.138	1.172	1.130	1.798	1.870	0.480	0.150
553	MN	0.985	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
554	MN	0.878	0.976	1.155	1.186	1.104	1.798	1.870	0.550	0.140
555	MN	0.985	0.978	1.134	1.180	1.109	1.798	1.870	0.540	0.170
556	MN	0.894	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
557	MN	0.932	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
558	MN	0.972	0.985	0.977	0.991	1.004	1.798	1.870	0.190	0.350
559	MN	0.971	1.001	1.004	1.012	1.026	1.798	1.870	0.140	0.150
560	MN	0.899	1.012	0.957	0.990	0.969	1.798	1.870	0.120	0.300
561	MN	0.945	1.000	0.863	0.883	0.858	1.798	1.870	0.250	0.320
562	MN	0.952	0.998	0.904	0.945	0.884	1.798	1.870	0.090	0.420
563	MN	0.922	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
564	MN	0.922	0.998	0.955	0.958	0.937	1.798	1.870	0.100	0.200
565	MN	0.932	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
566	MN	0.894	1.001	0.908	0.876	0.934	1.798	1.870	0.070	0.250
567	MN	0.932	1.010	0.971	0.936	0.935	1.798	1.870	0.110	0.220
569	DC	0.777	0.925	1.318	1.349	1.422	1.682	1.749	0.540	0.360
570	SD	0.859	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
571	SD	0.952	0.985	0.986	1.027	0.929	1.693	1.761	0.140	0.010
572	SD	0.906	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
573	SD	0.859	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
574	SD	0.906	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
575	SD	0.859	0.985	0.939	0.890	0.875	1.693	1.761	0.250	0.210
576	SD	0.906	1.000	0.972	0.924	0.921	1.693	1.761	0.380	0.210
577	SD	0.943	0.985	1.002	0.958	0.927	1.693	1.761	0.060	0.220
580	ND	0.886	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
581	ND	0.964	0.960	1.093	1.081	1.039	1.693	1.761	0.050	0.170
582	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
583	ND	0.886	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
584	ND	0.886	1.050	0.936	0.876	0.915	1.693	1.761	0.050	0.350
585	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
586	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
587	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
588	ND	0.937	0.999	0.966	0.962	0.944	1.693	1.761	0.300	0.310
590	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
591	MT	1.020	1.000	1.031	1.072	1.059	1.923	2.000	0.070	0.300
592	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
593	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
594	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
595	MT	0.938	1.029	0.872	0.888	0.942	1.923	2.000	0.050	0.290
596	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
597	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
598	MT	0.953	0.994	1.001	1.003	0.951	1.923	2.000	0.050	0.260
599	MT	0.976	0.998	0.923	0.945	0.956	1.923	2.000	0.100	0.310
600	IL	1.080	0.987	1.120	1.137	1.134	1.835	1.908	0.290	0.310
601	IL	1.053	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
602	IL	0.971	0.995	1.123	1.115	1.124	1.835	1.908	0.190	0.340
603	IL	1.053	1.004	1.084	1.087	1.087	1.835	1.908	0.380	0.300
604	IL	0.892	1.010	1.051	1.055	1.051	1.835	1.908	0.420	0.310
605	IL	0.897	0.995	1.090	1.103	1.089	1.835	1.908	0.410	0.320
606	IL	0.966	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
607	IL	0.966	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
608	IL	0.966	0.995	1.134	1.081	1.096	1.835	1.908	0.460	0.330
609	IL	0.836	1.001	0.965	0.981	0.984	1.691	1.759	0.360	0.280
610	IL	0.852	1.007	0.922	0.972	0.981	1.691	1.759	0.330	0.110
611	IL	0.911	0.995	1.008	1.003	1.009	1.691	1.759	0.310	0.200
612	IL	0.855	1.017	0.895	0.908	0.952	1.691	1.759	0.140	0.260
613	IL	0.837	1.027	0.860	0.912	0.913	1.691	1.759	0.190	0.370
614	IL	0.810	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	SMART	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	0.810	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
616	IL	0.888	0.963	0.980	1.056	0.969	1.691	1.759	0.290	0.200
617	IL	0.846	0.956	0.975	1.014	1.021	1.691	1.759	0.190	0.160
618	IL	0.849	0.984	0.973	1.021	1.069	1.691	1.759	0.200	0.370
619	IL	0.851	0.989	0.904	0.981	0.982	1.691	1.759	0.250	0.400
620	IL	0.878	1.000	0.930	0.965	0.886	1.691	1.759	0.600	0.130
622	IL	0.850	1.008	0.911	0.926	0.940	1.691	1.759	0.540	0.260
623	IL	0.810	1.021	0.894	0.883	0.936	1.691	1.759	0.130	0.300
624	IL	0.801	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
625	IL	0.841	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
626	IL	0.841	1.032	0.857	0.892	0.889	1.691	1.759	0.140	0.220
627	IL	0.906	0.988	1.037	1.049	1.031	1.691	1.759	0.230	0.180
628	IL	0.801	1.027	0.841	0.841	0.894	1.691	1.759	0.340	0.270
629	IL	0.825	0.981	0.927	0.942	1.007	1.691	1.759	0.220	0.380
630	MO	0.895	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
631	MO	0.876	0.998	1.023	1.013	1.038	1.700	1.768	0.440	0.240
633	MO	0.895	0.991	1.047	1.021	1.032	1.700	1.768	0.550	0.250
634	MO	0.781	1.028	0.826	0.853	0.953	1.700	1.768	0.140	0.250
635	MO	0.820	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
636	MO	0.812	0.984	0.888	0.867	0.863	1.700	1.768	0.200	0.250
637	MO	0.845	0.998	0.834	0.835	0.845	1.700	1.768	0.260	0.330
638	MO	0.788	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
639	MO	0.788	1.015	0.729	0.759	0.784	1.700	1.768	0.090	0.230
640	MO	1.061	1.005	0.949	0.917	0.954	1.753	1.823	0.740	0.300
641	MO	1.001	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
644	MO	0.820	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
645	MO	0.798	1.010	0.857	0.854	0.855	1.700	1.768	0.530	0.210
646	MO	0.820	1.037	0.797	0.791	0.780	1.700	1.768	0.570	0.270
647	MO	0.829	1.045	0.827	0.835	0.882	1.700	1.768	0.270	0.380
648	MO	0.802	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
649	MO	1.001	1.020	0.994	0.929	0.948	1.753	1.823	0.740	0.300
650	MO	0.797	1.002	0.901	0.898	0.912	1.700	1.768	0.070	0.050
651	MO	0.847	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
652	MO	0.847	0.999	0.947	0.970	0.984	1.700	1.768	0.110	0.220
653	MO	0.797	1.027	0.796	0.780	0.839	1.700	1.768	0.440	0.140
654	MO	0.785	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
655	MO	0.785	1.025	0.810	0.801	0.805	1.700	1.768	0.310	0.320
656	MO	0.802	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
657	MO	0.802	1.004	0.896	0.885	0.890	1.700	1.768	0.260	0.160
658	MO	0.902	0.990	0.929	0.912	0.962	1.700	1.768	0.430	0.150
660	KS	0.988	1.038	0.944	0.920	0.945	1.753	1.823	0.570	0.250
660.02	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.16	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.2	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.23	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.24	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.41	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.43	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.48	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.54	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.58	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.6	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.7	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.87	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.88	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.9	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
660.97	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.570	0.250
661	KS	0.980	1.030	0.926	0.918	0.870	1.753	1.823	0.890	0.320
662	KS	1.033	0.972	1.025	1.022	1.046	1.753	1.823	0.680	0.200
664	KS	0.841	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
665	KS	0.841	1.001	0.895	0.864	0.880	1.691	1.759	0.110	0.270
666	KS	0.860	1.010	0.925	0.882	0.892	1.691	1.759	0.200	0.270
667	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
668	KS	0.829	1.006	0.899	0.849	0.867	1.691	1.759	0.240	0.360
669	KS	0.819	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	SMART	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	0.835	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
671	KS	0.835	1.008	0.903	0.886	0.882	1.691	1.759	0.070	0.320
672	KS	0.840	0.978	0.936	0.924	0.954	1.691	1.759	0.330	0.220
673	KS	0.799	1.031	0.886	0.861	0.868	1.691	1.759	0.080	0.370
674	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
675	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
676	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
677	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
678	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
679	KS	0.819	0.999	0.904	0.884	0.932	1.691	1.759	0.070	0.210
680	NE	0.989	1.029	0.814	0.836	0.827	1.892	1.968	0.850	0.260
681	NE	0.921	0.983	0.904	0.925	0.897	1.755	1.825	0.860	0.200
683	NE	0.913	1.040	0.697	0.719	0.734	1.892	1.968	0.500	0.100
684	NE	0.977	1.026	0.768	0.803	0.811	1.892	1.968	0.530	0.210
685	NE	1.113	0.994	0.821	0.851	0.890	1.813	1.886	0.740	0.190
686	NE	0.966	1.016	0.781	0.807	0.832	1.892	1.968	0.810	0.230
687	NE	1.010	1.003	0.845	0.864	0.830	1.892	1.968	0.590	0.220
688	NE	1.055	0.999	0.814	0.844	0.834	1.892	1.968	0.680	0.220
689	NE	0.934	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
690	NE	0.934	1.011	0.801	0.818	0.832	1.892	1.968	0.410	0.290
691	NE	0.944	1.003	0.833	0.849	0.856	1.892	1.968	0.160	0.250
692	NE	0.976	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
693	NE	0.976	1.017	0.827	0.826	0.825	1.892	1.968	0.640	0.250
700	LA	0.786	1.006	0.859	0.914	0.916	1.688	1.755	0.460	0.200
701	LA	0.752	0.977	0.937	0.925	0.965	1.688	1.755	0.490	0.240
703	LA	0.724	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	0.724	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	0.793	1.022	0.871	0.885	0.891	1.688	1.755	0.580	0.210
708	LA	0.829	0.968	0.901	0.959	0.955	1.688	1.755	0.550	0.240
710	LA	0.738	1.011	0.886	0.849	0.888	1.688	1.755	0.340	0.260
711	LA	0.772	0.998	0.915	0.920	0.932	1.688	1.755	0.320	0.250
712	LA	0.794	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
713	LA	0.794	1.005	0.842	0.847	0.882	1.688	1.755	0.310	0.240
714	LA	0.725	1.008	0.880	0.837	0.889	1.688	1.755	0.050	0.010
716	AR	0.789	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
717	AR	0.789	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
718	AR	0.789	1.012	0.762	0.745	0.816	1.655	1.721	0.370	0.220
719	AR	0.835	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
720	AR	0.822	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
721	AR	0.822	1.030	0.820	0.817	0.851	1.655	1.721	0.370	0.120
722	AR	0.875	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	0.834	1.014	0.831	0.820	0.891	1.655	1.721	0.190	0.180
725	AR	0.821	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
726	AR	0.821	1.000	0.810	0.785	0.830	1.655	1.721	0.080	0.100
727	AR	0.867	0.974	0.906	0.914	0.925	1.655	1.721	0.300	0.200
728	AR	0.835	1.006	0.777	0.778	0.817	1.655	1.721	0.210	0.050
729	AR	0.834	0.999	0.870	0.843	0.855	1.655	1.721	0.580	0.230
730	OK	0.777	1.000	0.974	0.971	0.960	1.691	1.759	0.510	0.340
731	OK	0.848	1.000	0.961	0.974	0.947	1.691	1.759	0.630	0.350
733	TX	0.826	1.050	0.858	0.873	0.936	1.687	1.754	0.530	0.150
734	OK	0.780	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
735	OK	0.780	1.000	0.900	0.883	0.900	1.691	1.759	0.260	0.220
736	OK	0.787	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
737	OK	0.787	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
738	OK	0.787	1.000	0.908	0.915	0.903	1.691	1.759	0.190	0.310
739	OK	0.739	1.022	0.901	0.921	0.910	1.691	1.759	0.050	0.330
740	OK	0.760	1.000	0.966	0.915	0.931	1.691	1.759	0.490	0.250
741	OK	0.817	1.005	0.925	0.910	0.936	1.691	1.759	0.590	0.230
743	OK	0.775	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
744	OK	0.775	1.018	0.857	0.794	0.841	1.691	1.759	0.560	0.320
745	OK	0.747	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
746	OK	0.762	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	SMART	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	0.747	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
748	OK	0.747	0.978	0.903	0.881	0.908	1.691	1.759	0.280	0.340
749	OK	0.744	1.000	0.792	0.752	0.860	1.691	1.759	0.350	0.140
750	TX	1.029	0.987	1.029	1.038	1.044	1.683	1.750	0.500	0.280
750.2	TX	0.867	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.21	TX	0.867	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
750.9	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.91	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
750.92	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
751	TX	0.867	1.017	0.902	0.962	0.987	1.683	1.750	0.570	0.280
752	TX	0.969	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
753	TX	0.969	0.944	1.060	1.064	1.132	1.683	1.750	0.500	0.340
754	TX	0.818	1.040	0.847	0.869	0.907	1.702	1.770	0.250	0.320
755	TX	0.821	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
756	TX	0.821	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
757	TX	0.842	1.000	0.868	0.891	0.951	1.702	1.770	0.300	0.270
758	TX	0.821	1.003	0.841	0.889	0.933	1.702	1.770	0.280	0.220
759	TX	0.789	1.010	0.869	0.898	0.976	1.702	1.770	0.130	0.320
760	TX	0.880	0.998	0.977	1.003	1.017	1.654	1.720	0.460	0.300
761	TX	0.883	1.018	0.946	0.968	0.990	1.654	1.720	0.600	0.340
762	TX	0.829	1.006	0.963	0.967	0.989	1.702	1.770	0.480	0.340
763	TX	0.841	0.998	0.926	0.938	0.970	1.702	1.770	0.130	0.170
764	TX	0.772	1.020	0.900	0.933	0.986	1.702	1.770	0.140	0.130
765	TX	0.807	1.008	0.919	0.945	0.966	1.702	1.770	0.410	0.290
766	TX	0.754	1.005	0.893	0.945	0.968	1.702	1.770	0.380	0.280
767	TX	0.824	1.004	0.886	0.918	0.980	1.702	1.770	0.580	0.360
768	TX	0.676	1.030	0.831	0.831	0.840	1.721	1.790	0.490	0.060
769	TX	0.681	1.000	0.916	0.926	0.956	1.721	1.790	0.250	0.350
770	TX	0.939	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
772	TX	0.939	0.968	1.027	1.004	1.079	1.721	1.790	0.570	0.320
773	TX	0.839	0.990	0.992	0.994	1.060	1.721	1.790	0.480	0.330
774	TX	0.884	1.002	0.954	0.965	0.972	1.721	1.790	0.500	0.250
775	TX	0.823	1.038	0.908	0.915	0.930	1.721	1.790	0.480	0.210
776	TX	0.796	1.007	0.868	0.863	0.948	1.721	1.790	0.310	0.010
777	TX	0.865	0.989	0.912	0.907	0.941	1.721	1.790	0.270	0.290
778	TX	0.807	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	0.679	1.000	0.897	0.910	0.898	1.721	1.790	0.440	0.220
781	TX	0.730	1.026	0.845	0.873	0.853	1.721	1.790	0.470	0.200
782	TX	0.772	1.004	0.882	0.888	0.893	1.721	1.790	0.650	0.310
783	TX	0.643	1.012	0.819	0.840	0.872	1.721	1.790	0.360	0.200
784	TX	0.744	0.998	0.848	0.881	0.880	1.721	1.790	0.480	0.190
785	TX	0.705	1.000	0.827	0.807	0.881	1.721	1.790	0.710	0.260
786	TX	0.809	1.008	0.990	1.029	1.054	1.721	1.790	0.630	0.220
787	TX	0.962	0.950	1.077	1.093	1.091	1.721	1.790	0.550	0.340
788	TX	0.645	0.999	0.904	0.874	0.932	1.721	1.790	0.360	0.180
789	TX	0.826	1.050	0.858	0.873	0.936	1.721	1.790	0.530	0.150
790	TX	0.743	1.006	0.923	0.964	0.979	1.721	1.790	0.100	0.180
791	TX	0.791	0.997	0.954	0.979	0.963	1.721	1.790	0.290	0.260
792	TX	0.686	1.006	0.892	0.964	0.965	1.721	1.790	0.050	0.370
793	TX	0.666	1.033	0.876	0.916	0.898	1.721	1.790	0.170	0.350
794	TX	0.784	0.996	0.927	0.962	0.941	1.721	1.790	0.370	0.250
795	TX	0.682	1.027	0.864	0.889	0.920	1.721	1.790	0.240	0.340
796	TX	0.754	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	0.706	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
799	TX	0.706	1.005	0.900	0.863	0.883	1.721	1.790	0.580	0.310
800	CO	0.950	1.008	1.064	1.030	1.059	1.710	1.778	0.720	0.250
801	CO	1.016	0.984	1.097	1.080	1.069	1.710	1.778	0.620	0.260
802	CO	0.965	0.983	1.074	1.015	1.072	1.710	1.778	0.650	0.310
803	CO	1.033	0.907	1.153	1.151	1.190	1.710	1.778	0.290	0.170
804	CO	0.944	1.026	1.041	0.982	1.033	1.710	1.778	0.480	0.250
805	CO	1.021	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
806	CO	1.021	1.005	1.018	1.000	1.030	1.710	1.778	0.540	0.250
807	CO	0.931	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	SMART	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	0.937	0.992	1.036	1.014	1.024	1.710	1.778	0.590	0.320
809	CO	1.040	0.987	1.031	1.041	1.064	1.710	1.778	0.680	0.280
810	CO	0.979	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
811	CO	0.967	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
812	CO	0.979	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
813	CO	0.979	1.013	0.937	0.936	0.954	1.710	1.778	0.520	0.280
814	CO	0.967	1.001	0.929	0.954	0.979	1.710	1.778	0.350	0.240
815	CO	0.980	1.000	0.958	0.961	0.965	1.710	1.778	0.300	0.220
816	CO	1.020	0.997	1.109	1.120	1.141	1.710	1.778	0.080	0.290
820	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
821	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
822	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
823	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
824	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
825	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
826	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
827	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
828	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
829	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
830	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
831	WY	1.011	0.992	0.967	0.906	0.936	1.923	2.000	0.360	0.260
832	ID	1.054	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
833	ID	1.071	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
834	ID	1.054	1.009	0.878	0.835	0.846	1.923	2.000	0.770	0.230
835	ID	1.071	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
836	ID	1.071	1.016	0.934	0.881	0.878	1.923	2.000	0.570	0.160
837	ID	1.092	0.958	0.978	0.946	0.946	1.923	2.000	0.410	0.230
838	ID	1.029	1.008	0.961	0.955	0.916	1.923	2.000	0.260	0.290
840	UT	1.307	1.000	0.821	0.787	0.804	1.730	1.800	0.790	0.300
841	UT	1.355	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
842	UT	1.355	0.975	0.846	0.813	0.820	1.730	1.800	0.740	0.240
843	UT	1.321	1.000	0.802	0.785	0.787	1.970	2.050	0.690	0.070
844	UT	1.318	1.002	0.811	0.788	0.798	1.730	1.800	0.850	0.230
845	UT	1.248	1.000	0.790	0.751	0.753	1.970	2.050	0.740	0.250
846	UT	1.302	1.029	0.776	0.770	0.750	1.970	2.050	0.800	0.270
847	UT	1.248	1.000	0.790	0.751	0.753	1.730	1.800	0.740	0.250
850	AZ	1.028	1.003	0.995	0.970	0.976	1.667	1.734	0.740	0.370
852	AZ	1.134	1.000	1.002	0.983	0.956	1.667	1.734	0.770	0.290
853	AZ	0.971	0.995	0.999	0.953	0.978	1.667	1.734	0.800	0.320
855	AZ	0.941	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
856	AZ	0.866	1.009	0.957	0.952	0.935	1.628	1.693	0.660	0.170
857	AZ	0.989	0.998	0.995	1.004	0.998	1.628	1.693	0.610	0.360
859	AZ	0.941	1.015	0.917	0.892	0.896	1.628	1.693	0.700	0.180
860	AZ	0.810	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
863	AZ	0.952	1.002	0.915	0.919	0.912	1.628	1.693	0.470	0.270
864	AZ	0.891	1.000	0.936	0.909	0.944	1.628	1.693	0.610	0.350
865	AZ	0.810	0.971	1.083	1.060	1.018	1.628	1.693	0.150	0.260
870	NM	0.765	1.007	0.981	0.968	1.032	1.693	1.761	0.250	0.310
871	NM	0.851	0.986	1.042	0.978	1.020	1.693	1.761	0.530	0.220
873	NM	0.827	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
874	NM	0.827	0.991	1.046	1.033	1.028	1.693	1.761	0.260	0.310
875	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.01	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.02	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.03	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.04	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.05	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.06	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.07	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.08	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.09	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.4	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.92	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.93	NM	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
875.94	NM	0.822	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	SMART	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	0.822	0.997	1.026	1.056	1.046	1.693	1.761	0.360	0.330
878	NM	0.803	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
879	NM	0.803	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
880	NM	0.803	1.000	0.962	0.936	0.980	1.693	1.761	0.370	0.310
881	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
882	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
883	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
884	NM	0.737	1.002	0.964	0.945	0.960	1.693	1.761	0.370	0.340
885	TX	0.725	1.000	0.923	0.829	0.878	1.687	1.754	0.050	0.360
889	NV	1.030	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890	NV	1.030	1.008	0.970	0.905	0.899	1.642	1.708	0.930	0.210
890.3	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.31	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.32	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.33	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
890.36	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
891	NV	1.144	0.997	0.969	0.917	0.918	1.642	1.708	0.890	0.280
893	NV	1.119	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
894	NV	1.081	1.000	1.053	1.081	1.014	1.642	1.708	0.930	0.040
895	NV	1.107	0.987	1.122	1.138	1.059	1.642	1.708	0.900	0.170
897	NV	1.159	0.988	1.117	1.169	1.009	1.642	1.708	0.960	0.010
898	NV	1.119	0.978	1.066	1.068	0.987	1.642	1.708	0.890	0.280
900	CA	1.084	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
901	CA	1.084	0.951	1.384	1.171	1.160	1.672	1.739	0.620	0.270
902	CA	1.210	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
903	CA	1.210	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
904	CA	1.210	0.942	1.367	1.198	1.215	1.672	1.739	0.580	0.310
905	CA	1.178	0.977	1.282	1.145	1.103	1.672	1.739	0.570	0.290
906	CA	1.245	1.023	1.218	1.044	1.065	1.672	1.739	0.610	0.300
907	CA	1.234	1.028	1.218	1.065	1.029	1.672	1.739	0.610	0.340
908	CA	1.228	1.030	1.152	1.042	1.037	1.672	1.739	0.620	0.290
910	CA	1.217	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
911	CA	1.188	1.010	1.184	1.071	1.073	1.646	1.712	0.600	0.270
912	CA	1.217	1.030	1.159	1.046	1.072	1.646	1.712	0.560	0.270
913	CA	1.466	1.013	1.207	1.095	1.062	1.646	1.712	0.570	0.280
914	CA	1.427	0.981	1.279	1.111	1.040	1.646	1.712	0.660	0.350
915	CA	1.435	1.019	1.188	1.137	1.047	1.646	1.712	0.620	0.280
916	CA	1.422	1.007	1.259	1.075	1.050	1.646	1.712	0.730	0.310
917	CA	1.353	1.004	1.244	1.056	1.048	1.705	1.773	0.680	0.310
917.18	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.19	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
917.2	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
918	CA	1.353	1.004	1.244	1.056	1.048	1.646	1.712	0.680	0.310
919	CA	1.101	1.033	1.095	1.020	1.014	1.663	1.729	0.620	0.290
920	CA	1.113	0.995	1.167	1.115	1.078	1.663	1.729	0.680	0.260
921	CA	1.024	0.984	1.174	1.126	1.087	1.663	1.729	0.640	0.280
922	CA	1.002	1.027	1.129	0.999	1.006	1.702	1.770	0.690	0.290
923	CA	1.084	0.984	1.130	1.001	1.014	1.702	1.770	0.640	0.320
924	CA	1.110	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
925	CA	1.110	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
926	CA	1.292	0.981	1.264	1.165	1.135	1.616	1.681	0.630	0.360
927	CA	1.291	0.984	1.290	1.125	1.065	1.616	1.681	0.610	0.290
928	CA	1.291	1.015	1.234	1.102	1.071	1.616	1.681	0.640	0.310
928.11	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.21	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.22	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.23	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.31	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.32	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.33	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.34	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.35	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.36	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.37	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.38	CA	1.319	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	SMART	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	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.41	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.42	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.43	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.44	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.45	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.46	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.56	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.57	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.59	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.6	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.720	0.310
928.61	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.62	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.63	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.64	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.65	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.66	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.67	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.68	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.69	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.7	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.71	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.77	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.78	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.79	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.8	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.81	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.82	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.83	CA	1.056	0.993	1.178	1.065	1.066	1.702	1.770	0.640	0.310
928.85	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.86	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
928.87	CA	1.319	1.022	1.175	1.085	1.050	1.660	1.726	0.610	0.290
930	CA	1.388	1.022	1.175	1.085	1.050	1.660	1.726	0.690	0.310
931	CA	1.420	0.986	1.268	1.221	1.198	1.660	1.726	0.460	0.330
932	CA	1.028	1.004	1.109	1.034	0.985	1.628	1.693	0.610	0.390
933	CA	1.032	1.003	1.109	1.030	0.982	1.613	1.677	0.760	0.330
934	CA	0.997	0.996	1.142	1.112	1.026	1.613	1.677	0.500	0.190
935	CA	1.028	1.004	1.109	1.034	0.985	1.613	1.677	0.610	0.390
936	CA	1.055	1.022	1.049	1.010	0.978	1.628	1.693	0.670	0.260
937	CA	1.042	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
938	CA	1.042	0.999	1.091	1.039	1.004	1.628	1.693	0.770	0.270
939	CA	1.099	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
940	CA	1.317	1.005	1.332	1.228	1.149	1.638	1.703	0.420	0.240
941	CA	1.244	0.958	1.400	1.317	1.246	1.638	1.703	0.400	0.270
942	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
943	CA	1.322	0.892	1.418	1.447	1.350	1.638	1.703	0.330	0.350
944	CA	1.303	0.953	1.391	1.351	1.233	1.638	1.703	0.340	0.290
945	CA	1.242	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
945.33	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.34	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.71	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
945.85	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
946	CA	1.177	0.987	1.291	1.180	1.103	1.638	1.703	0.440	0.290
947	CA	1.250	0.983	1.304	1.254	1.137	1.638	1.703	0.390	0.270
948	CA	1.242	0.994	1.277	1.205	1.124	1.638	1.703	0.440	0.250
949	CA	1.094	0.974	1.292	1.222	1.149	1.638	1.703	0.370	0.210
950	CA	1.293	0.991	1.314	1.233	1.129	1.718	1.787	0.410	0.240
950.76	CA	1.099	1.006	1.180	1.151	1.120	1.626	1.691	0.530	0.210
951	CA	1.412	0.992	1.342	1.232	1.145	1.718	1.787	0.440	0.240
952	CA	1.246	1.007	1.134	1.092	1.000	1.626	1.691	0.490	0.320
953	CA	1.242	0.999	1.134	1.084	1.001	1.626	1.691	0.500	0.270
954	CA	1.123	1.012	1.183	1.193	1.077	1.626	1.691	0.270	0.290
955	CA	1.033	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
956	CA	1.195	1.013	1.159	1.098	1.032	1.644	1.710	0.520	0.280
957	CA	1.195	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	SMART	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	1.240	0.999	1.170	1.106	1.021	1.644	1.710	0.560	0.310
959	CA	1.137	1.005	1.088	1.095	1.021	1.626	1.691	0.480	0.310
960	CA	1.033	1.000	1.120	1.111	1.057	1.626	1.691	0.240	0.090
961	CA	1.145	0.992	1.150	1.143	1.086	1.626	1.691	0.400	0.170
967	HI	1.004	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
968	HI	1.004	1.000	1.125	1.041	1.009	1.693	1.761	0.180	0.170
970	OR	1.125	0.997	1.186	1.097	1.025	1.717	1.786	0.450	0.210
971	OR	1.046	1.002	1.167	1.102	1.001	1.717	1.786	0.320	0.210
972	OR	1.124	1.002	1.193	1.097	1.013	1.717	1.786	0.470	0.240
973	OR	1.024	0.999	1.193	1.099	1.008	1.717	1.786	0.260	0.210
974	OR	1.039	1.000	1.179	1.080	1.013	1.717	1.786	0.220	0.240
975	OR	1.033	1.008	1.143	1.056	0.985	1.717	1.786	0.260	0.210
976	OR	1.028	1.000	1.122	1.028	1.000	1.717	1.786	0.160	0.290
977	OR	1.074	1.001	1.164	1.094	0.995	1.717	1.786	0.340	0.270
978	OR	1.001	1.046	1.093	1.012	0.977	1.717	1.786	0.190	0.080
979	OR	1.040	0.975	1.017	0.924	0.893	1.717	1.786	0.170	0.160
980	WA	1.050	0.990	1.316	1.218	1.143	1.737	1.806	0.420	0.220
981	WA	0.997	0.993	1.308	1.202	1.185	1.737	1.806	0.420	0.210
981.1	WA	1.015	1.007	1.221	1.136	1.086	1.737	1.806	0.420	0.210
982	WA	1.049	1.019	1.222	1.118	1.094	1.737	1.806	0.350	0.200
983	WA	1.015	1.007	1.221	1.136	1.086	1.737	1.806	0.480	0.220
984	WA	1.017	0.991	1.245	1.156	1.120	1.737	1.806	0.480	0.200
985	WA	1.024	1.001	1.199	1.110	1.057	1.737	1.806	0.310	0.160
986	WA	1.114	1.005	1.157	1.064	1.016	1.737	1.806	0.610	0.150
988	WA	1.023	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
989	WA	1.023	1.000	1.209	1.131	1.025	1.737	1.806	0.310	0.150
990	WA	1.055	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
991	WA	0.992	1.000	1.085	1.040	1.019	1.737	1.806	0.300	0.200
992	WA	1.055	0.976	1.139	1.091	1.034	1.737	1.806	0.670	0.150
993	WA	1.004	1.003	1.174	1.109	1.035	1.737	1.806	0.410	0.050
994	WA	0.983	1.000	1.115	1.043	0.970	1.737	1.806	0.060	0.170
995	AK	1.008	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
996	AK	0.978	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
997	AK	1.008	0.991	1.584	1.491	1.338	1.693	1.761	0.160	0.240
998	AK	0.978	1.003	1.512	1.371	1.241	1.693	1.761	0.110	0.080
999	AK	0.954	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	SMART	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)

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
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)

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
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)

		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
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)

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
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)

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
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).

D&B SIC 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 D&B SIC codes.

QUESTION #1--For D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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.

D&B SIC QUESTIONS (continued)

QUESTION #7--For D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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 D&B SIC 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.

D&B SIC QUESTIONS (continued)

QUESTION #13–For D&B SIC 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 D&B SIC 5063, 5064, or 5065, validate as 5060.
If "d" and D&B SIC 5712, 5713, 5714, or 5719, validate as 5700.

QUESTION #17–For D&B SIC 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 SIC	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 SIC	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 SIC	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#
	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 SIC	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 SIC	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

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
AGRICULTURAL, FORESTRY, FISHING HUNTING AND TRAPPING 01 00 through 09 71				
	Agricultural Production - Crops			
	Cash grains			
0111	Wheat	0100	0100	
0112	Rice	0100	0100	
0115	Corn	0100	0100	
0116	Soybeans	0100	0100	
0119	Cash grains, n.e.c.	0100	0100	
	Field crops, except cash grains			
0131	Cotton	0100	0100	
0132	Tobacco	0100	0100	
0133	Sugarcane and sugar beets	0100	0100	
0134	Irish potatoes	0100	0100	
0139	Field crops, except cash grains, n.e.c.	0100	0100	
	Vegetables and melons			
0161	Vegetables and melons	0100	0100	
	Fruits and tree nuts			
0171	Berry crops	0100	0100	
0172	Grapes	0100	0100	
0173	Tree nuts	0100	0100	
0174	Citrus fruits	0100	0100	
0175	Deciduous tree fruits	0100	0100	
0179	Fruits and tree nuts, n.e.c.	0100	0100	
	Horticultural specialties			
0181	Ornamental nursery products	0100	0100	
0182	Food crops grown under cover	0100	0100	
	General farms, primarily crop			
0191	General farms, primarily crop	0100	0100	
	Agricultural Production - Livestock			
	Livestock, except dairy and poultry			
0211	Beef cattle feedlots	0200	0200	
0212	Beef cattle, except feedlots	0200	0200	
0213	Hogs	0200	0200	
0214	Sheep and goats	0200	0200	
0219	General livestock, n.e.c	0200	0200	
	Dairy farms			
0241	Dairy farms	0200	0200	
	Poultry and eggs			
0251	Broiler, fryer, and roaster chickens	0200	0200	
0252	Chicken eggs	0200	0200	
0253	Turkeys and turkey eggs	0200	0200	
0254	Poultry hatcheries	0200	0200	
0259	Poultry and eggs, n.e.c.	0200	0200	
	Animal specialties			
0271	Fur-bearing animals and rabbits	0200	0200	
0272	Horses and other equines	0200	0200	
0273	Animal aquaculture	0200	0200	
0279	Animal specialties, n.e.c.	0200	0200	
	General farms, primarily animal			
0291	General farms, primarily animal	0200	0200	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Agricultural Services			
	Soil preparation services			
0711	Soil preparation services	0711	0711	
	Crop services			
0721	Crop planting and protecting	0711	0711	
0722	Crop harvesting	0711	0711	
0723	Crop preparation services for market	0711	0711	
0724	Cotton ginning	0711	0711	
	Veterinary services			
0741	Veterinary services for livestock	0790	0790	
0742	Veterinary services, specialties	0742	0742	
	Animal services, except veterinary			
0751	Livestock services, except veterinary	0790	0790	
0752	Animal specialty services	0790	0790	
	Farm labor and management services			
0761	Farm labor contractors	0790	0790	
0762	Farm management services	0790	0790	
	Landscape and horticultural services			
0781	Landscape counseling and planning	0780	0780	
0782	Lawn and garden services	0780	0780	
0783	Ornamental shrub and tree services	0780	0780	
	Miscellaneous Agricultural Services	0790	0790	
	Forestry			
	Timber tracts			
0811	Timber tracts	0800	0800	
	Forest products			
0831	Forest products	0800	0800	
	Forestry services			
0851	Forestry services	0800	0800	
	Fishing, Hunting, and Trapping			
	Commercial fishing			
0912	Finfish	0970	0970	
0913	Shellfish	0970	0970	
0919	Miscellaneous marine products	0970	0970	
	Fish hatcheries and preserves			
0921	Fish hatcheries and preserves	0920	0920	
	Hunting, trapping, game propagation			
0971	Hunting, trapping, game propagation	0970	0970	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
MINING				
10 00 through 14 99				
	Metal Mining			
	Iron Ores			
1011	Iron ores	1000	1000	
	Copper Ores			
1021	Copper ores	1000	1000	
	Lead and zinc ores			
1031	Lead and zinc ores	1000	1000	
	Gold and silver ores			
1041	Gold ores	1000	1000	
1044	Silver ores	1000	1000	
	Ferroalloy ores, except vanadium			
1061	Ferroalloy ores, except vanadium	1000	1000	
	Metal mining services			
1081	Metal mining services	1000	1000	
	Miscellaneous metal ores			
1094	Uranium-radium-vanadium ores	1000	1000	
1099	Metal ores, n.e.c.	1000	1000	
	Coal Mining			
	Bituminous coal and lignite mining			
1221	Bituminous coal and lignite - surface	1200	1200	
1222	Bituminous coal - underground	1100	1100	
	Anthracite mining			
1231	Anthracite mining	1100	1100	
	Coal mining services			
1241	Coal mining services	1200	1200	
	Oil and Gas Extraction			
	Crude petroleum and natural gas			
1311	Crude petroleum and natural gas	*	*	*Question #1
	Natural gas liquids			
1321	Natural gas liquids	*	*	*Question #1
	Oil and gas field services			
1381	Drilling oil and gas wells	*	*	*Question #1
1382	Oil and gas exploration services	*	*	*Question #1
1389	Oil and gas field services, n..e. c.	*	*	*Question #1
	Oil and Gas Extraction, Primarily Blue-Collar Occupations	1310	1310	
	Oil and Gas Extraction, Primarily White-Collar and Technical Occupations	1380	1380	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Nonmetallic Minerals, Except Fuels			
	Dimension stone			
1411	Dimension stone	1400	1400	
	Crushed and broken stone			
1422	Crushed and broken limestone	1400	1400	
1423	Crushed and broken granite	1400	1400	
1429	Crushed and broken stone, n.e.c.	1400	1400	
	Sand and gravel			
1442	Construction sand and gravel	1400	1400	
1446	Industrial sand	1400	1400	
	Clay, ceramic, and refractory minerals			
1455	Kaolin and ball clay	1400	1400	
1459	Clay and related minerals, n.e.c.	1400	1400	
	Chemical and fertilizer minerals			
1474	Potash, soda, and borate minerals	1400	1400	
1475	Phosphate rock	1400	1400	
1479	Chemical and fertilizer mining n.e.c.	1400	1400	
	Nonmetallic minerals services			
1481	Nonmetallic minerals services	1400	1400	
	Miscellaneous nonmetallic minerals			
1499	Miscellaneous nonmetallic minerals	1400	1400	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
CONTRACT CONSTRUCTION				
15 10 through 17 99				
	General Building Contractors			
	Residential building construction			
1521	Single-family housing construction	1510	1500	
1522	Residential construction, n.e.c.	1510	1500	
	Operative builders			
1531	Operative builders	1510	1500	
	Nonresidential building construction			
1541	Industrial buildings and warehouses	1510	1500	
1542	Nonresidential construction, n.e.c.	1510	1500	
	Contract Construction (All Types)--Union Excluded or Other Code 2 Carve-Outs	1500	1500	
	Heavy Construction, Except Building			
	Highway and street construction			
1611	Highway and street construction	1600	1500	
	Heavy construction, except highway			
1622	Bridge, tunnel, and elevated highway	1600	1500	
1623	Water, sewer, and utility lines	1600	1500	
1629	Heavy construction, n.e.c.	1600	1500	
	Special Trade Contractors			
	Plumbing, heating, air-conditioning			
1711	Plumbing, heating, air-conditioning	1710	1500	
	Painting and paper hanging			
1721	Painting and paper hanging	1720	1500	
	Electrical work			
1731	Electrical work	1730	1500	
	Masonry, stonework, and plastering			
1741	Masonry and other stonework	1740	1500	
1742	Plastering, drywall, and insulation	1740	1500	
1743	Terrazzo, tile, marble, mosaic work	1740	1500	
	Carpentry and floor work			
1751	Carpentry work	1750	1500	
1752	Floor laying and floor work, n.e.c.	1750	1500	
	Roofing, siding, and sheet metal work			
1761	Roofing, siding, and sheet metal work	1760	1500	
	Concrete work			
1771	Concrete work	1770	1500	
	Water well drilling			
1781	Water well drilling	1796	1500	
	Misc. special trade contractors			
1791	Structural steel erection	1796	1500	
1793	Glass and glazing work	1793	1500	
1794	Excavation work	1796	1500	
1795	Wrecking and demolition work	1796	1500	
1796	Installation building equipment, n.e.c.	1796	1500	
1799	Special trade contractors, n.e.c.	1796	1500	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
MANUFACTURING				
20 10 through 39 99				
	Food and Kindred Products			
	Meat products			
2011	Meat packing plants	2010	2010	
2013	Sausages and other prepared meats	2010	2010	
2015	Poultry slaughtering and processing	2010	2010	
	Dairy products			
2021	Creamery butter	2090	2090	
2022	Cheese, natural and processed	2090	2090	
2023	Dry, condensed, evaporated products	2090	2090	
2024	Ice cream and frozen desserts	2090	2090	
2026	Fluid milk	2090	2090	
	Preserved fruits and vegetables			
2032	Canned specialties	2090	2090	
2033	Canned fruits and vegetables	2090	2090	
2034	Dehydrated fruits, vegetables, soups	2090	2090	
2035	Pickles, sauces, and salad dressings	2090	2090	
2037	Frozen fruits and vegetables	2090	2090	
2038	Frozen specialties, n.e.c.	2090	2090	
	Grain mill products			
2041	Flour and other grain mill products	2040	2040	
2043	Cereal breakfast foods	2040	2040	
2044	Rice milling	2040	2040	
2045	Prepared flour mixes and doughs	2040	2040	
2046	Wet corn milling	2040	2040	
2047	Dog and cat food	2040	2040	
2048	Prepared feeds, n.e.c.	2040	2040	
	Bakery products			
2051	Bread, cakes, and related products	2090	2090	
2052	Cookies and crackers	2090	2090	
2053	Frozen bakery products, except bread	2090	2090	
	Sugar and confectionery products			
2061	Raw cane sugar	2040	2040	
2062	Cane sugar refining	2040	2040	
2063	Beet sugar	2040	2040	
2064	Candy and other confectionery products	2040	2040	
2066	Chocolate and cocoa products	2040	2040	
2067	Chewing gum	2040	2040	
2068	Salted and roasted nuts and seed	2040	2040	
	Fats and oils			
2074	Cottonseed oil mills	2040	2040	
2075	Soybean oil mills	2040	2040	
2076	Vegetable oil mills, n.e.c.	2040	2040	
2077	Animal and marine fats and oils	2040	2040	
2079	Edible fats and oils, n.e.c.	2040	2040	
	Beverages			
2082	Malt beverages	2090	2090	
2083	Malt	2090	2090	
2084	Wines, brandy, and brandy spirits	2090	2090	
2085	Distilled and blended liquors	2090	2090	
2086	Bottled and canned soft drinks	2090	2090	
2087	Flavoring extracts and syrups, n.e.c.	2090	2090	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Misc. food and kindred products			
2091	Canned and cured fish and seafoods	2090	2090	
2092	Fresh or frozen prepared fish	2090	2090	
2095	Roasted coffee	2090	2090	
2096	Potato chips and similar snacks	2090	2090	
2097	Manufactured ice	2090	2090	
2098	Macaroni and spaghetti	2090	2090	
2099	Food preparations, n.e.c.	2090	2090	
	Tobacco Products			
	Cigarettes			
2111	Cigarettes	2100	2100	
	Cigars			
2121	Cigars	2100	2100	
	Chewing and smoking tobacco			
2131	Chewing and smoking tobacco	2100	2100	
	Tobacco stemming and redrying			
2141	Tobacco stemming and redrying	2100	2100	
	Textile Mill Products			
	Broadwoven fabric mills, cotton			
2211	Broadwoven fabric milled, cotton	2200	2200	
	Broadwoven fabric mills, manmade			
2221	Broadwoven fabric mills, manmade	2200	2200	
	Broadwoven fabric mills, wool			
2231	Broadwoven fabric mills, wool	2200	2200	
	Narrow fabric mills			
2241	Narrow fabric mills	2200	2200	
	Knitting mills			
2251	Women's hosiery, except socks	2200	2200	
2252	Hosiery, n.e.c.	2200	2200	
2253	Knit outerwear mills	2200	2200	
2254	Knit underwear mills	2200	2200	
2257	Weft knit fabric mills	2200	2200	
2258	Lace and warp knit fabric mills	2200	2200	
2259	Knitting mills, n.e.c.	2200	2200	
	Textile finishing, except wool			
2261	Finishing plants, cotton	2200	2200	
2262	Finishing plants, manmade	2200	2200	
2269	Finishing plants, n.e.c.	2200	2200	
	Carpets and rugs			
2273	Carpets and rugs	2200	2200	
	Yarns and thread mills			
2281	Yarn spinning mills	2200	2200	
2282	Throwing and winding mills	2200	2200	
2284	Thread mills	2200	2200	
	Miscellaneous textile goods			
2295	Coated fabrics, not rubberized	2200	2200	
2296	Tire cord and fabrics	2200	2200	
2297	Nonwoven fabrics	2200	2200	
2298	Cordage and twine	2200	2200	
2299	Textile goods, n.e.c.	2200	2200	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Apparel and Other Textile Products			
	Men's and boys' suits and coats			
2311	Men's and boys' suits and coats	2300	2300	
	Men's and boys' furnishings			
2321	Men's and boys' shirts	2300	2300	
2322	Men's and boys' underwear and nightwear	2300	2300	
2323	Men's and boys' neckwear	2300	2300	
2325	Men's and boys' trousers and slacks	2300	2300	
2326	Men's and boys' work clothing	2300	2300	
2329	Men's and boys' clothing, n.e.c.	2300	2300	
	Women's and misses' outerwear			
2331	Women's and misses' blouses and shirts	2300	2300	
2335	Women's, junior's, and misses' dresses	2300	2300	
2337	Women's and misses' suits and coats	2300	2300	
2339	Women's and misses' outerwear, n.e.c.	2300	2300	
	Women's and children's undergarments			
2341	Women's and children's underwear	2300	2300	
2342	Bras, girdles, and allied garments	2300	2300	
	Hats, caps, and millinery			
2353	Hats, caps, and millinery	2300	2300	
	Girls' and children's outerwear			
2361	Girls' and children's dresses, blouses	2300	2300	
2369	Girls' and children's outerwear, n.e.c.	2300	2300	
	Fur goods			
2371	Fur goods	2300	2300	
	Misc. apparel and accessories			
2381	Fabric dress and work gloves	2300	2300	
2384	Robes and dressing gowns	2300	2300	
2385	Waterproof outerwear	2300	2300	
2386	Leather and sheep-lined clothing	2300	2300	
2387	Apparel belts	2300	2300	
2389	Apparel and accessories, n.e.c.	2300	2300	
	Misc. fabricated textile products			
2391	Curtains and draperies	2300	2300	
2392	Housefurnishings, n.e.c.	2300	2300	
2393	Textile bags	2300	2300	
2394	Canvas and related products	2300	2300	
2395	Pleating and stitching	2300	2300	
2396	Automotive and apparel trimmings	2300	2300	
2397	Schiffli machine embroideries	2300	2300	
2399	Fabricated textile products, n.e.c.	2300	2300	
	Lumber and Wood Products			
	Logging			
2411	Logging	2410	2410	
	Sawmills and planing mills			
2421	Sawmills and planing mills, general	2410	2410	
2426	Hardwood dimension and flooring mills	2410	2410	
2429	Special products sawmills, n.e.c.	2410	2410	
	Millwork, plywood, and structural members			
2431	Millwork	2410	2410	
2434	Wood kitchen cabinets	2500	2500	
2435	Hardwood veneer and plywood	2490	2490	
2436	Softwood veneer and plywood	2490	2490	
2439	Structural wood members, n.e.c.	2490	2490	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Wood containers			
2441	Nailed wood boxes and shook	2490	2490	
2448	Wood pallets and skids	2490	2490	
2449	Wood containers, n.e.c.	2490	2490	
	Wood buildings and mobile homes			
2451	Mobile homes	2490	2490	
2452	Prefabricated wood buildings	2490	2490	
	Misc. wood products			
2491	Wood preserving	2490	2490	
2493	Reconstituted wood products	2490	2490	
2499	Wood products, n.e.c.	2490	2490	
	Furniture and Fixtures			
	Household furniture			
2511	Wood household furniture	2500	2500	
2512	Upholstered household furniture	2500	2500	
2514	Metal household furniture	2500	2500	
2515	Mattresses and bedsprings	2500	2500	
2517	Wood TV and radio cabinets	2500	2500	
2519	Household furniture, n.e.c.	2500	2500	
	Office furniture			
2521	Wood office furniture	2500	2500	
2522	Office furniture, except wood	2500	2500	
	Public building and related furniture			
2531	Public building and related furniture	2500	2500	
	Partitions and fixtures			
2541	Wood partitions and fixtures	2500	2500	
2542	Partitions and fixtures, except wood	2500	2500	
	Misc. furniture and fixtures			
2591	Drapery hardware and blinds and shades	2500	2500	
2599	Furniture and fixtures, n.e.c.	2500	2500	
	Paper and Allied Products			
	Pulp mills			
2611	Pulp mills	2600	2600	
	Paper mills			
2621	Paper mills	2600	2600	
	Paperboard mills			
2631	Paperboard mills	2600	2600	
	Paperboard containers and boxes			
2652	Setup paperboard boxes	2600	2600	
2653	Corrugated and solid fiber boxes	2600	2600	
2655	Fiber cans, drums, and similar products	2600	2600	
2656	Sanitary food containers	2600	2600	
2657	Folding paperboard boxes	2600	2600	
	Misc. converted paper products			
2671	Paper coated and laminated, packaging	2600	2600	
2672	Paper coated and laminated, n.e.c.	2600	2600	
2673	Bags: plastics, laminated, and coated	2600	2600	
2674	Bags: uncoated paper and multiwall	2600	2600	
2675	Die-cut paper and board	2600	2600	
2676	Sanitary paper products	2600	2600	
2677	Envelopes	2600	2600	
2678	Stationery products	2600	2600	
2679	Converted paper products, n.e.c.	2600	2600	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Printing and Publishing			
	Newspapers			
2711	Newspapers	2710	2710	
	Periodicals			
2721	Periodicals	2710	2710	
	Books			
2731	Book publishing	2710	2710	
2732	Book printing	2750	2750	
	Miscellaneous publishing			
2741	Miscellaneous publishing	2710	2710	
	Commercial printing			
2752	Commercial printing, lithographic	2750	2750	
2754	Commercial printing, gravure	2750	2750	
2759	Commercial printing, n.e.c.	2750	2750	
	Manifold business forms			
2761	Manifold business forms	2750	2750	
	Greeting cards			
2771	Greeting cards	2710	2710	
	Blankbooks and bookbinding			
2782	Blankbooks and looseleaf binders	2750	2750	
2789	Bookbinding and related work	2750	2750	
	Printing trade services			
2791	Typesetting	2750	2750	
2796	Platemaking services	2750	2750	
	Chemicals and Allied Products			
	Industrial inorganic chemicals			
2812	Alkalies and chlorine	2890	2890	
2813	Industrial gases	2890	2890	
2816	Inorganic pigments	2890	2890	
2819	Industrial inorganic chemicals, n.e.c.	2890	2890	
	Plastics materials and synthetics			
2821	Plastics materials and resins	2890	2890	
2822	Synthetic rubber	2890	2890	
2823	Cellulosic manmade fibers	2890	2890	
2824	Organic fibers, noncellulosic	2890	2890	
	Drugs			
2833	Medicinals and botanicals	2830	2830	
2834	Pharmaceutical preparations	2830	2830	
2835	Diagnostic substances	2830	2830	
2836	Biological products excluding diagnostic	2830	2830	
	Soap, cleaners, and toilet goods			
2841	Soap and other detergents	2830	2830	
2842	Polishes and sanitation goods	2830	2830	
2843	Surface active agents	2830	2830	
2844	Toilet preparations	2830	2830	
	Paints and allied products			
2851	Paints and allied products	2830	2830	
	Industrial organic chemicals			
2861	Gum and wood chemicals	2890	2890	
2865	Cyclic crudes and intermediates	2890	2890	
2869	Industrial organic chemicals, n.e.c.	2890	2890	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Agricultural chemicals			
2873	Nitrogenous fertilizers	2870	2870	
2874	Phosphatic fertilizers	2870	2870	
2875	Fertilizers, mixing only	2870	2870	
2879	Agricultural chemicals, n.e.c.	2870	2870	
	Misc. chemical products			
2891	Adhesives and sealants	2890	2890	
2892	Explosives	2890	2890	
2893	Printing ink	2890	2890	
2895	Carbon black	2890	2890	
2899	Chemical preparations, n.e.c.	2890	2890	
	Petroleum and Coal Products			
	Petroleum refining			
2911	Petroleum refining	2900	2900	
	Asphalt paving and roofing materials			
2951	Asphalt paving mixtures and blocks	2900	2900	
2952	Asphalt felts and coatings	2900	2900	
	Misc. petroleum and coal products			
2992	Lubricating oils and greases	2900	2900	
2999	Petroleum and coal products, n.e.c.	2900	2900	
	Rubber and Misc. Plastics Products			
	Tires and inner tubes			
3011	Tires and inner tubes	3000	3000	
	Rubber and plastics footwear			
3021	Rubber and plastics footwear	3000	3000	
	Hose, belting, gaskets, and packing			
3052	Rubber and plastics hose and belting	3000	3000	
3053	Gaskets, packing and sealing devices	3000	3000	
	Fabricated rubber products, n.e.c			
3061	Mechanical rubber goods	3000	3000	
3069	Fabricated rubber products, n.e.c.	3000	3000	
	Misc. plastics products, n.e.c.			
3081	Unsupported plastics film and sheet	3000	3000	
3082	Unsupported plastics profile shapes	3000	3000	
3083	Laminated plastics plate and sheet	3000	3000	
3084	Plastics pipe	3000	3000	
3085	Plastics bottles	3000	3000	
3086	Plastics foam products	3000	3000	
3087	Custom compound purchased resins	3000	3000	
3088	Plastics plumbing fixtures	3000	3000	
3089	Plastics products, n.e.c.	3000	3000	
	Leather and Leather Products			
	Leather tanning and finishing			
3111	Leather tanning and finishing	3100	3100	
	Footwear cut stock			
3131	Footwear cut stock	3100	3100	
	Footwear, except rubber			
3142	House slippers	3100	3100	
3143	Men's footwear, except athletic	3100	3100	
3144	Women's footwear, except athletic	3100	3100	
3149	Footwear, except rubber, n.e.c.	3100	3100	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Leather gloves and mittens			
3151	Leather gloves and mittens	3100	3100	
	Luggage			
3161	Luggage	3100	3100	
	Handbags and personal leather goods			
3171	Women's handbags and purses	3100	3100	
3172	Personal leather goods, n.e.c.	3100	3100	
	Leather goods, n.e.c.			
3199	Leather goods, n.e.c.	3100	3100	
	Stone, Clay, and Glass Products			
	Flat glass			
3211	Flat glass	3200	3200	
	Glass and glassware, pressed or blown			
3221	Glass containers	3200	3200	
3229	Pressed and blown glass, n.e.c.	3200	3200	
	Products of purchased glass			
3231	Products of purchased glass	3200	3200	
	Cement, hydraulic			
3241	Cement, hydraulic	3200	3200	
	Structural clay products			
3251	Brick and structural clay tile	3200	3200	
3253	Ceramic wall and floor tile	3200	3200	
3255	Clay refractories	3200	3200	
3259	Structural clay products, n.e.c.	3200	3200	
	Pottery and related products			
3261	Vitreous plumbing fixtures	3200	3200	
3262	Vitreous china table and kitchenwear	3200	3200	
3263	Semivitreous table and kitchenwear	3200	3200	
3264	Porcelain electrical supplies	3200	3200	
3269	Pottery products, n.e.c.	3200	3200	
	Concrete, gypsum, and plaster products			
3271	Concrete block and brick	3200	3200	
3272	Concrete products, n.e.c.	3200	3200	
3273	Ready-mixed concrete	3200	3200	
3274	Lime	3200	3200	
3275	Gypsum products	3200	3200	
	Cut stone and stone products			
3281	Cut stone and stone products	3200	3200	
	Misc. nonmetallic mineral products			
3291	Abrasive products	3200	3200	
3292	Asbestos products	3200	3200	
3295	Minerals, ground or treated	3200	3200	
3296	Mineral wool	3200	3200	
3297	Nonclay refractories	3200	3200	
3299	Nonmetallic mineral products, n.e.c.	3200	3200	
	Primary Metals Industries			
	Blast furnace and basic steel products			
3312	Blast furnaces and steel mills	3300	3300	
3313	Electrometallurgical products	3300	3300	
3315	Steel wire and related products	3300	3300	
3316	Cold finishing of steel shapes	3300	3300	
3317	Steel pipe and tubes	3300	3300	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Iron and steel foundries			
3321	Gray and ductile iron foundries	3300	3300	
3322	Malleable iron foundries	3300	3300	
3324	Steel investment foundries	3300	3300	
3325	Steel foundries, n.e.c.	3300	3300	
	Primary nonferrous metals			
3331	Primary copper	3300	3300	
3334	Primary aluminum	3300	3300	
3339	Primary nonferrous metals, n.e.c.	3300	3300	
	Secondary nonferrous metals			
3341	Secondary nonferrous metals	3300	3300	
	Nonferrous rolling and drawing			
3351	Copper rolling and drawing	3300	3300	
3353	Aluminum sheet, plate, and foil	3300	3300	
3354	Aluminum extruded products	3300	3300	
3355	Aluminum rolling and drawing, n.e.c.	3300	3300	
3356	Nonferrous rolling and drawing, n.e.c.	3300	3300	
3357	Nonferrous wiredrawing and insulating	3300	3300	
	Nonferrous foundries (castings)			
3363	Aluminum die-castings	3300	3300	
3364	Nonferrous die-castings, except aluminum	3300	3300	
3365	Aluminum foundries	3300	3300	
3366	Copper foundries	3300	3300	
3369	Nonferrous foundries, n.e.c.	3300	3300	
	Misc. primary metal products			
3398	Metal heat treating	3300	3300	
3399	Primary metal products, n.e.c.	3300	3300	
	Fabricated Metal Products			
	Metal cans and shipping containers			
3411	Metal cans	3400	3400	
3412	Metal barrels, drums, and pails	3400	3400	
	Cutlery, handtools, and hardware			
3421	Cutlery	3400	3400	
3423	Hand and edge tools, n.e.c.	3400	3400	
3425	Saw blades and handsaws	3400	3400	
3429	Hardware, n.e.c.	3400	3400	
	Plumbing and heating, except electric			
3431	Metal sanitary ware	3400	3400	
3432	Plumbing fixture fittings and trim	3400	3400	
3433	Heating equipment, except eclectic	3400	3400	
	Fabricated structural metal products			
3441	Fabricated structural metal	3400	3400	
3442	Metal doors, sash, and trim	3400	3400	
3443	Fabricated plate work (boiler shops)	3400	3400	
3444	Sheet metalwork	3400	3400	
3446	Architectural metal work	3400	3400	
3448	Prefabricated metal buildings	3400	3400	
3449	Miscellaneous metal work	3400	3400	
	Screw machine products, bolts, etc.			
3451	Screw machine products	3400	3400	
3452	Bolts, nuts, rivets, and washers	3400	3400	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Metal forgings and stampings			
3462	Iron and steel forgings	3400	3400	
3463	Nonferrous forgings	3400	3400	
3465	Automotive stamplings	3400	3400	
3466	Crowns and closures	3400	3400	
3469	Metal stampings, n.e.c.	3400	3400	
	Metal services, n.e.c.			
3471	Plating and polishing	3400	3400	
3479	Metal coating and allied services	3400	3400	
	Ordnance and accessories, n.e.c.			
3482	Small arms ammunition	3400	3400	
3483	Ammunition, except for small arms, n.e.c.	3400	3400	
3484	Small arms	3400	3400	
3489	Ordinance and accessories, n.e.c.	3400	3400	
	Misc. fabricated metal products			
3491	Industrial valves	3400	3400	
3492	Fluid power valves and hose fittings	3400	3400	
3493	Steel springs, except wire	3400	3400	
3494	Valves and pipe fittings, n.e.c.	3400	3400	
3495	Wire springs	3400	3400	
3496	Miscellaneous fabricated wire products	3400	3400	
3497	Metal foil and leaf	3400	3400	
3498	Fabricated pipe and fittings	3400	3400	
3499	Fabricated metal products, n.e.c.	3400	3400	
	Industrial Machinery and Equipment			
	Engines and turbines			
3511	Turbines and turbine generator sets	3590	3590	
3519	Internal combustion engines, n.e.c.	3590	3590	
	Farm and garden machinery			
3523	Farm machinery and equipment	3520	3520	
3524	Lawn and garden equipment	3520	3520	
	Construction and related machinery			
3531	Construction machinery	3530	3530	
3532	Mining machinery	3530	3530	
3533	Oil and gas field machinery	3530	3530	
3534	Elevators and moving stairways	3530	3530	
3535	Conveyors and conveying equipment	3530	3530	
3536	Hoists, cranes, and monorails	3530	3530	
3537	Industrial trucks and tractors	3530	3530	
	Metalworking machinery			
3541	Machine tools, metal cutting types	3540	3540	
3542	Machine tools, metal forming types	3540	3540	
3543	Industrial patterns	3540	3540	
3544	Special dies, tools, jigs, and fixtures	3540	3540	
3545	Machine tool accessories	3540	3540	
3546	Power-driven handtools	3540	3540	
3547	Rolling mill machinery	3540	3540	
3548	Welding apparatus	3540	3540	
3549	Metalworking machinery, n.e.c.	3540	3540	
	Special industry machinery			
3552	Textile machinery	3590	3590	
3553	Woodworking machinery	3590	3590	
3554	Paper industries machinery	3590	3590	
3555	Printing trades machinery	3590	3590	
3556	Food products machinery	3590	3590	
3559	Special industry machinery, n.e.c.	3590	3590	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	General industrial machinery			
3561	Pumps and pumping equipment	3590	3590	
3562	Ball and roller bearings	3590	3590	
3563	Air and gas compressors	3590	3590	
3564	Blowers and fans	3590	3590	
3565	Packaging machinery	3590	3590	
3566	Speed changers, drives, and gears	3590	3590	
3567	Industrial furnaces and ovens	3590	3590	
3568	Power transmission equipment, n.e.c.	3590	3590	
3569	General industrial machinery, n.e.c.	3590	3590	
	Computer and office equipment			
3571	Electronic computers	3570	3570	
3572	Computer storage devices	3570	3570	
3575	Computer terminals	3570	3570	
3577	Computer peripheral equipment, n.e.c.	3570	3570	
3578	Calculating and accounting equipment	3570	3570	
3579	Office machines, n.e.c.	3570	3570	
	Refrigeration and service machinery			
3581	Automatic vending machines	3590	3590	
3582	Commercial laundry equipment	3590	3590	
3585	Refrigeration and heating equipment	3590	3590	
3586	Measuring and dispensing pumps	3590	3590	
3589	Service industry machinery, n.e.c.	3590	3590	
	Industrial machinery, n.e.c.			
3592	Carburetors, pistons, rings, valves	3590	3590	
3593	Fluid power cylinders and actuators	3590	3590	
3594	Fluid power pumps and motors	3590	3590	
3596	Scales and balances, except laboratory	3590	3590	
3599	Industrial machinery, n.e.c.	3590	3590	
	Electronic and Other Electric Equipment			
	Electric distribution equipment			
3612	Transformers, except electronic	3600	3600	
3613	Switchgear and switchboard apparatus	3600	3600	
	Electrical industrial apparatus			
3621	Motors and generators	3600	3600	
3624	Carbon and graphite products	3600	3600	
3625	Relays and industrial controls	3600	3600	
3629	Electrical industrial apparatus, n.e.c.	3600	3600	
	Household appliances			
3631	Household cooking equipment	3600	3600	
3632	Household refrigerators and freezers	3600	3600	
3633	Household laundry equipment	3600	3600	
3634	Electrical housewares and fans	3600	3600	
3635	Household vacuum cleaners	3600	3600	
3639	Household appliances, n.e.c.	3600	3600	
	Electric lighting and wiring equipment			
3641	Electric lamps	3600	3600	
3643	Current-carrying wiring devices	3600	3600	
3644	Noncurrent-carrying wiring devices	3600	3600	
3645	Residential lighting fixtures	3600	3600	
3646	Commercial lighting fixtures	3600	3600	
3647	Vehicular lighting equipment	3600	3600	
3648	Lighting equipment, n.e.c.	3600	3600	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Household audio and video equipment			
3651	Household audio and video equipment	3600	3600	
3652	Prerecorded records and tapes	3600	3600	
	Communications equipment			
3661	Telephone and telegraph apparatus	3600	3600	
3663	Radio and TV communications equipment	3600	3600	
3669	Communications equipment, n.e.c.	3600	3600	
	Electronic components and accessories			
3671	Electron tubes	3600	3600	
3672	Printed circuit boards	3600	3600	
3674	Semiconductors and related devices	3600	3600	
3675	Electronic capacitors	3600	3600	
3676	Electronic resistors	3600	3600	
3677	Electronic coils and transformers	3600	3600	
3678	Electronic connectors	3600	3600	
3679	Electronic components, n.e.c.	3600	3600	
	Misc. electrical equipment and supplies			
3691	Storage batteries	3600	3600	
3692	Primary batteries, dry and wet	3600	3600	
3694	Engine electrical equipment	3600	3600	
3695	Magnetic and optical recording media	3600	3600	
3699	Electrical equipment and supplies, n.e.c.	3600	3600	
	Transportation Equipment			
	Motor vehicles and equipment			
3711	Motor vehicles and car bodies	3710	3710	
3713	Truck and bus bodies	3710	3710	
3714	Motor vehicle parts and accessories	3710	3710	
3715	Truck trailers	3710	3710	
3716	Motor homes	3710	3710	
	Aircraft and parts			
3721	Aircraft	3720	3720	
3724	Aircraft engines and engine parts	3720	3720	
3728	Aircraft parts and equipment, n.e.c.	3720	3720	
	Ship and boat building and repairing			
3731	Ship building and repairing	3790	3790	
3732	Boat building and repairing	3790	3790	
	Railroad equipment			
3743	Railroad equipment	3790	3790	
	Motorcycles, bicycles, and parts			
3751	Motorcycles, bicycles, and parts	3790	3790	
	Guided missiles, space vehicles, parts			
3761	Guided missiles and space vehicles	3800	3800	
3764	Space propulsion units and parts	3800	3800	
3769	Space vehicle equipment, n.e.c.	3800	3800	
	Misc. transportation equipment			
3792	Travel trailers and campers	3790	3790	
3795	Tanks and tank components	3800	3800	
3799	Transportation equipment, n.e.c.	3790	3790	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Instruments and Related Products			
	Search and navigation equipment			
3812	Search and navigation equipment	3800	3800	
	Measuring and controlling devices			
3821	Laboratory apparatus and furniture	3800	3800	
3822	Environmental controls	3800	3800	
3823	Process control instruments	3800	3800	
3824	Fluid meters and counting devices	3800	3800	
3825	Instruments to measure electricity	3800	3800	
3826	Analytical instruments	3800	3800	
3827	Optical instruments and lenses	3800	3800	
3829	Measuring and controlling devices, n.e.c.	3800	3800	
	Medical instruments and supplies			
3841	Surgical and medical instruments	3800	3800	
3842	Surgical appliances and supplies	3800	3800	
3843	Dental equipment and supplies	3800	3800	
3844	X-ray apparatus and tubes	3800	3800	
3845	Electromedical equipment	3800	3800	
	Ophthalmic goods			
3851	Ophthalmic goods	3800	3800	
	Photographic equipment and supplies			
3861	Photographic equipment and supplies	3800	3800	
	Watches, clocks, watchcases, and parts			
3873	Watches, clocks, watchcases, and parts	3800	3800	
	Miscellaneous Manufacturing Industries			
	Jewelry, silverware, and plated ware			
3911	Jewelry, precious metal	3910	3910	
3914	Silverware and plated ware	3910	3910	
3915	Jewelers' materials and lapidary work	3910	3910	
	Musical instruments			
3931	Musical instruments	3920	3920	
	Toys and sporting goods			
3942	Dolls and stuffed toys	3920	3920	
3944	Games, toys, and children's vehicles	3920	3920	
3949	Sporting and athletic goods, n.e.c.	3920	3920	
	Pens, pencils, office, and art supplies			
3951	Pens and mechanical pencils	3920	3920	
3952	Lead pencils and art goods	3920	3920	
3953	Marking devices	3920	3920	
3955	Carbon paper and inked ribbons	3920	3920	
	Costume jewelry and notions			
3961	Costume jewelry	3920	3920	
3965	Fasteners, buttons, needles, and pins	3920	3920	
	Misc. manufacturers			
3991	Brooms and brushes	3920	3920	
3993	Signs and advertising specialities	3920	3920	
3995	Burial caskets	3920	3920	
3996	Hard surface floor coverings, n.e.c.	3920	3920	
3999	Manufacturing industries, n.e.c.	3920	3920	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
TRANSPORTATION, COMMUNICATION AND PUBLIC UTILITIES 40 00 through 49 71				
	Railroad Transportation			
	Railroads			
4011	Railroads, line-haul operating	4000	4000	
4013	Switching and terminal services	4000	4000	
	Local and Interurban Passenger Transit			
	Local and suburban transportation			
4111	Local and suburban transit	4110	4110	
4119	Local passenger transportation, n.e.c.	4110	4110	
	Taxicabs			
4121	Taxicabs	4110	4110	
	Intercity and rural bus transportation			
4131	Intercity and rural bus transportation	4110	4110	
	Bus charter service			
4141	Local bus charter service	4110	4110	
4142	Bus charter service, except local	4110	4110	
	School buses			
4151	School buses	4110	4110	
	Bus terminal and service facilities			
4173	Bus terminal and service facilities	4110	4110	
	Ambulance Service	4180	4180	
	Trucking and Warehousing			
	Trucking and courier services, except air			
4212	Local trucking, without storage	4200	4200	
4213	Trucking, except local	4200	4200	
4214	Local trucking with storage	4200	4200	
4215	Courier services, except by air	4200	4200	
	Public warehousing and storage			
4221	Farm product warehousing and storage	4200	4200	
4222	Refrigerated warehousing and storage	4200	4200	
4225	General warehousing and storage	4200	4200	
4226	Special warehousing and storage, n.e.c.	4200	4200	
	Trucking terminal facilities			
4231	Truck terminal facilities	4200	4200	
	Truck Driver Training	4210	4210	
	U.S. Postal Service			
	U.S. Postal Service			
4311	U.S. Postal Service	4300	4300	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Water Transportation			
	Deep sea foreign transportation of freight			
4412	Deep sea foreign transportation of freight	4400	4400	
	Deep sea domestic transportation of freight			
4424	Deep sea domestic transportation of freight	4400	4400	
	Freight transportation on the Great Lakes			
4432	Freight transportation on the Great Lakes	4400	4400	
	Water transportation of freight, n.e.c.			
4449	Water transportation of freight, n.e.c.	4400	4400	
	Water transportation of passengers			
4481	Deep sea passenger transportation, except ferry	4400	4400	
4482	Ferries	4400	4400	
4489	Water passenger transportation, n.e.c.	4400	4400	
	Water transportation services			
4491	Marine cargo handling	4400	4400	
4492	Towing and tugboat service	4400	4400	
4493	Marinas	4400	4400	
4499	Water transportation services, n.e.c.	4400	4400	
	Transportation By Air			
	Air transportation, scheduled			
4512	Air transportation, scheduled	*	*	*Question #2
4513	Air courier services	*	*	*Question #2
	Air transportation, nonscheduled			
4522	Air transportation, nonscheduled	*	*	*Question #2
	Airports, flying fields, and services			
4581	Airports, flying fields, and services	*	*	*Question #2
	Regularly Scheduled Passenger Airlines	4510	4510	
	Charter Aircraft, Cargo Flying, Sales/	4520	4520	
	Airport and Seaport Authorities	4580	4580	
	Pipelines, Except Natural Gas			
	Pipelines, except natural gas			
4612	Crude petroleum pipelines	4600	4600	
4613	Refined petroleum pipelines	4600	4600	
4619	Pipelines, n.e.c.	4600	4600	
	Transportation Services			
	Passenger transportation arrangement			
4724	Travel agencies	4722	4722	
4725	Tour operators	4722	4722	
4729	Passenger transport arrangement, n.e.c.	4722	4722	
	Freight transportation arrangement	4723	4723	
4731	Freight transportation arrangement	4790	4790	
	Rental of railroad cars			
4741	Rental of railroad cars	4790	4790	
	Misc. transportation services			
4783	Packing and crating	4780	4780	
4785	Inspection and fixed facilities	4780	4780	
4789	Transportation services, n.e.c.	4790	4790	
	Other Transportation Services	4790	4790	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Communication			
	Telephone communication			
4812	Radiotelephone communications	4810	4810	
4813	Telephone communications, except radio	4810	4810	
	Telegraph and other communications			
4822	Telegraph and other communications	4810	4810	
	Radio and television broadcasting			
4832	Radio broadcasting stations	4832	4832	
4833	Television broadcasting stations	4833	4833	
	Cable and other pay TV services			
4841	Cable and other pay TV services	4810	4810	
	Communication services, n.e.c.			
4899	Communication services, n.e.c.	*	*	*Question #3
	Electric, Gas, and Sanitary Services			
	Electric services			
4911	Electric services	4910	4910	
	Gas production and distribution			
4922	Natural gas transmission	4920	4920	
4923	Gas transmission and distribution	4920	4920	
4924	Natural gas distribution	4920	4920	
4925	Gas production and/or distribution	4920	4920	
	Combination utility services			
4931	Electric and other services combined	4910	4910	
4932	Gas and other services combined	4920	4920	
4939	Combination utilities, n.e.c.	4920	4920	
	Water supply			
4941	Water supply	4940	4940	
	Sanitary services			
4952	Sewerage systems	4950	4950	
4953	Refuse systems	4950	4950	
4959	Sanitary services, n.e.c.	4950	4950	
	Steam and air-conditioning supply			
4961	Steam and air-conditioning supply	4970	4970	
	Irrigation systems			
4971	Irrigation systems	4970	4970	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
WHOLESALE AND RETAIL TRADE				
50 12 through 59 99				
If the group is wholesale commodities brokers or traders or primarily interior decorating or designing, alternate factors will be used. See question 4 and 13.				
	Wholesale Trade - Durable Goods	*	*	*Question #4
		**	**	**Question #13
	Motor vehicles, parts, and supplies			
5012	Automobiles and other motor vehicles	5500	5500	*Question #4
5013	Motor vehicle supplies and new parts	5530	5530	*Question #4
5014	Tires and tubes	5530	5530	*Question #4
5015	Motor vehicle parts, used	5530	5530	*Question #4
	Furniture and homefurnishings			
5021	Furniture	5700	5700	*Question #4
5023	Homefurnishings	5700	5700	*Question #4
	Wholesale and Retail Hardware and Building Supplies	5030	5030	
	Lumber and construction materials			
5031	Lumber, plywood, and millwork	5030	5030	*Question #4
5032	Brick, stone, and related materials	5030	5030	*Question #4
5033	Roofing, siding, and insulation	5030	5030	*Question #4
5039	Construction materials, n.e.c.	5030	5030	*Question #4
	Professional and commercial equipment			
5043	Photographic equipment and supplies	5190	5190	*Question #4
5044	Office equipment	5081	5081	*Question #4
5045	Computers, peripherals and software	7370	7370	*Question #4
5046	Commercial equipment, n.e.c.	5089	5089	*Question #4
5047	Medical and hospital equipment	5086	5086	*Question #4
5048	Ophthalmic goods	5086	5086	*Question #4
5049	Professional equipment, n.e.c.	5086	5086	*Question #4
	Metals and minerals, except petroleum			
5051	Metals service centers and offices	5089	5089	*Question #4
5052	Coal and other minerals and ores	5089	5089	*Question #4
	Wholesale Electronic and Electrical Parts, Equipment and Supplies, Monitoring and Communications Systems	5060	5060	
	Electrical goods			
5063	Electrical apparatus and equipment	**	**	**Question #13
5064	Electrical appliances, television and radios	**	**	**Question #13
5065	Electronic parts and equipment	**	**	**Question #13
	Hardware, plumbing and heating equipment			
5072	Hardware	5030	5030	* Question #4
5074	Plumbing and hydronic heating supplies	5089	5089	* Question #4
5075	Warm air heating and air-conditioning	5089	5089	* Question #4
5078	Refrigeration equipment and supplies	5089	5089	* Question #4
	Business Office Equipment and Supplies, Not Primarily Computers	5081	5081	
	Machinery, equipment, and supplies			
5082	Construction and mining machinery	5089	5089	* Question #4
5083	Farm and garden machinery	5089	5089	* Question #4
5084	Industrial machinery and equipment	5089	5089	* Question #4
5085	Industrial supplies	5089	5089	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Medical, Dental and Hospital Equipment and Supplies	5086	5086	
5087	Service establishment equipment	5089	5089	* Question #4
5088	Transportation equipment and supplies	5089	5089	* Question #4
	Other Machinery and Equipment, Metal Products Industrial Supplies, Scrap Metal Recycling, Plumbing, Heating and Air Conditioning Supplies	5089	5089	
	Miscellaneous durable goods			
5091	Sporting and recreational goods	5190	5190	* Question #4
5092	Toys and hobby goods and supplies	5190	5190	* Question #4
5093	Scrap and waste materials	5089	5089	* Question #4
5094	Jewelry and precious stones	5944 H.O.	5944	* Question #4
5099	Durable goods, n.e.c.	**	**	**Question #13
	Manufacturers Representatives, Lumber, Metal, Food and Other Wholesale Commodity Brokers/Traders (Occps. Should Be Mostly Sales and White Collar	5095	5095	
	Wholesale Trade - Nondurable Goods			
	Paper and paper products	5110	5110	
5111	Printing and writing paper	5110	5110	*Question #4
5112	Stationery and office supplies	5110	5110	*Question #4
5113	Industrial and personal service paper	5110	5110	*Question #4
	Drugs, proprietaries, and sundries			
5122	Drugs, proprietaries, and sundries	5160	5160	*Question #4
	Apparel, piece goods, and notions	5130	5130	
5131	Piece goods and notions	5130	5130	*Question #4
5136	Men's and boys' clothing	5130	5130	*Question #4
5137	Women's and children's clothing	5130	5130	*Question #4
5139	Footwear	5130	5130	*Question #4
	Groceries and related products			
5141	Groceries, general line	5140	5140	*Question #4
5142	Packaged frozen foods	5140	5140	*Question #4
5143	Dairy products, except dried or canned	5140	5140	*Question #4
5144	Poultry and poultry products	5140	5140	*Question #4
5145	Confectionery	5140	5140	*Question #4
5146	Fish and seafoods	5140	5140	*Question #4
5147	Meats and meat products	5140	5140	*Question #4
5148	Fresh fruits and vegetables	5140	5140	*Question #4
5149	Groceries and related products, n.e.c.	5140	5140	*Question #4
	Farm-product raw materials	5140	5140	
5153	Grain and field beans	5140	5140	*Question #4
5154	Livestock	5140	5140	*Question #4
5159	Farm-product raw materials, n.e.c.	5140	5140	*Question #4
	Chemicals and allied products	5160	5160	
5162	Plastics materials and basic shapes	5160	5160	*Question #4
5169	Chemicals and allied products, n.e.c.	5160	5160	*Question #4
	Petroleum and petroleum products	5980	5980	
5171	Petroleum bulk stations and terminals	5980	5980	*Question #4
5172	Petroleum products, n.e.c.	5980	5980	*Question #4

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Beer, wine, and distilled beverages			
5181	Beer and ale	5180	5180	*Question #4
5182	Wine and distilled beverages	5180	5180	*Question #4
	Miscellaneous Wholesale Goods, Athletic Equipment, Toys and Hobby Goods, Ceramics, Art Supplies, Plastics and Giftware	5190	5190	
	Misc. nondurable goods			
5191	Farm supplies	5190	5190	*Question #4
5192	Books, periodicals, and newspapers	5190	5190	*Question #4
5193	Flowers and florists' supplies	5190	5190	*Question #4
5194	Tobacco and tobacco products	5140	5140	*Question #4
5198	Paints, varnishes, and supplies	5030	5030	*Question #4
5199	Nondurable goods, n.e.c.	5190	5190	*Question #4
	Building Materials and Garden Supplies			
	Lumber and other building materials			
5211	Lumber and other building materials	5030	5030	
	Paint, glass, and wallpaper stores			
5231	Paint, glass, and wallpaper stores	5030	5030	
	Hardware stores			
5251	Hardware stores	5030	5030	
	Retail nurseries and garden stores			
5261	Retail nurseries and garden stores	5260	5260	
	Mobile home dealers			
5271	Mobile home dealers	5500	5500	
	General Merchandise Stores			
	Department stores			
5311	Department stores	5300	5300	
	Variety stores			
5331	Variety stores	5300	5300	
	Miscellaneous general merchandise stores			
5399	Miscellaneous general merchandise stores	5300	5300	
	Food Stores			
	Grocery stores			
5411	Grocery stores	5400	5400	
	Meat and fish markets			
5421	Meat and fish markets	5400	5400	
	Fruit and vegetable markets			
5431	Fruit and vegetable markets	5400	5400	
	Candy, nut, and confectionery stores			
5441	Candy, nut, and confectionery stores	5400	5400	
	Dairy products stores			
5451	Dairy products stores	5400	5400	
	Retail bakeries			
5461	Retail bakeries	5400	5400	
	Miscellaneous food stores			
5499	Miscellaneous food stores	5400	5400	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Automotive Dealers and Service Stations			
	New and used car dealers			
5511	New and used car dealers	5500	5500	
	Used car dealers			
5521	Used car dealers	5500	5500	
	Auto and home supply stores			
5531	Auto and home supply stores	5530	5530	
	Gasoline service stations			
5541	Gasoline service stations	5540	5540	
	Boat dealers			
5551	Boat dealers	5500	5500	
	Recreational vehicle dealers			
5561	Recreational vehicle dealers	5500	5500	
	Motorcycle dealers			
5571	Motorcycle dealers	5500	5500	
	Automotive dealers, n.e.c.			
5599	Automotive dealers, n.e.c.	5500	5500	
	Apparel and Accessory Stores			
	Men's and boys' clothing stores			
5611	Men's and boys' clothing stores	5600	5600	
	Women's clothing stores			
5621	Women's clothing stores	5600	5600	
	Women's accessory and specialty stores			
5632	Women's accessory and specialty stores	5600	5600	
	Children's and infants' wear stores			
5641	Children's and infants' wear stores	5600	5600	
	Family clothing stores			
5651	Family clothing stores	5600	5600	
	Shoe stores			
5661	Shoe stores	5600	5600	
	Misc. apparel and accessory stores			
5699	Miscellaneous apparel and accessory stores	5600	5600	
	Furniture and Homefurnishings Stores	5700	5700	
	Furniture and homefurnishings stores			
5712	Furniture stores	**	**	**Question #13
5713	Floor covering stores	**	**	**Question #13
5714	Drapery and upholstery stores	**	**	**Question #13
5719	Miscellaneous homefurnishings stores	**	**	**Question #13
	Household appliance stores			
5722	Household appliance stores	5700	5700	
	Radio, television, and computer stores			
5731	Radio, TV, and electronic stores	5700	5700	
5734	Computer and software stores	5700	5700	
5735	Record and prerecorded tape stores	5700	5700	
5736	Musical instrument stores	5700	5700	
	Eating and Drinking Places			
	Eating and Drinking Places			
5812	Eating places	*	*	*Question #6
5813	Drinking places	*	*	*Question #6
	Truck Stops, Other Combination Restaurant and Auto Service	5810	5810	*Question #6

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Restaurants, Eating Places, Liquor Service But Not Primary Income	5811	5810	*Question #6
	Eating Places; Liquor Not Served	5812	5812	*Question #6
	Drinking Places (Alcoholic Beverages), Bars, Nightclubs	5813	5813	*Question #6
	Miscellaneous Retail			
	Drug stores and proprietary stores			
5912	Drug stores and proprietary stores	5999	5999	
	Liquor stores			
5921	Liquor stores	5920	5920	
	Used merchandise stores			
5932	Used merchandise stores	5999	5999	
	Misc. shopping goods stores			
5941	Sporting goods and bicycle shops	5999	5999	
5942	Book stores	5999	5999	
5943	Stationery stores	5999	5999	
5944	Jewelry stores	5944 H.O.	5944	*Question #10
5945	Hobby, toy, and game shops	5999	5999	
5946	Camera and photographic supply stores	5999	5999	
5947	Gift, novelty, and souvenir shops	5999	5999	
5948	Luggage and leather goods stores	5999	5999	
5949	Sewing, needlework, and piece goods	5999	5999	
	Nonstore retailers			
5961	Catalog and mail-order houses	5961	5961	
5962	Merchandising machine operators	5962	5962	
5963	Direct selling establishments	5999	5999	
	Fuel dealers			
5983	Fuel oil dealers	5980	5980	
5984	Liquefied petroleum gas dealers	5980	5980	
5989	Fuel dealers, n.e.c.	5980	5980	
	Retail stores, n.e.c.			
5992	Florists	5992	5992	
5993	Tobacco stores and stands	5999	5999	
5994	News dealers and newsstands	5999	5999	
5995	Optical goods stores	5999	5999	
5999	Miscellaneous retail stores, n.e.c.	5999	5999	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
FINANCE, INSURANCE AND REAL ESTATE 60 00 through 67 99				
	Depository Institutions			
	Central reserve depository	6000	6000	
6011	Federal reserve banks	6000	6000	
6019	Central reserve depository, n.e.c.	6000	6000	
	Commercial banks			
6021	National commercial banks	6000	6000	
6022	State commercial banks	6000	6000	
6029	Commercial banks, n.e.c.	6000	6000	
	Savings institutions			
6035	Federal savings institutions	6120	6120	
6036	Savings institutions, except federal	6120	6120	
	Credit unions			
6061	Federal credit unions	6120	6120	
6062	State credit unions	6120	6120	
	Foreign bank, branches, and agencies			
6081	Foreign bank, branches, and agencies	6000	6000	
6082	Foreign trade and international banks	6000	6000	
	Functions closely related to banking			
6091	Nondeposit trust facilities	6120	6120	
6099	Functions related to deposit banking	6120	6120	
	Nondepository Institutions			
	Federal and federal-sponsored credit			
6111	Federal and federal-sponsored credit	6120	6120	
	Savings and Loans, Credit Unions, Small Lenders, Other Credit Institutions	6120	6120	
	Personal credit institutions			
6141	Personal credit institutions	6120	6120	
	Business credit institutions			
6153	Short-term business credit	6120	6120	
6159	Miscellaneous business credit institutions	6120	6120	
	Mortgage bankers and brokers			
6162	Mortgage bankers and correspondents	6120	6120	
6163	Loan brokers	6120	6120	
	Security and Commodity Brokers			
	Security brokers and dealers			
6211	Security brokers and dealers	6200	6200	
	Commodity contracts brokers, dealers			
6221	Commodity contracts brokers, dealers	6200	6200	
	Security and commodity exchanges			
6231	Security and commodity exchanges	6200	6200	
	Security and commodity services			
6282	Investment advice	6200	6200	
6289	Security and commodity services, n.e.c.	6200	6200	
	Insurance Carriers			
	Life insurance			
6311	Life Insurance	6390	6390	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Medical service and health insurance			
6321	Accident and health insurance	6390	6390	
6324	Hospital and medical service plans	6390	6390	
	Fire, marine, and casualty insurance			
6331	Fire, marine, and casualty insurance	6390	6390	
	Surety insurance			
6351	Surety insurance	6360	6360	
	Title insurance			
6361	Title insurance	6360	6360	
	Pension, health, and welfare funds			
6371	Pension, health, and welfare funds	6390	6390	
	Insurance carriers, n.e.c.	6390	6390	
6399	Insurance carriers, n.e.c.	6390	6390	
	Insurance Agents, Brokers, and Service			
	Insurance agents, brokers, and service			
6411	Insurance agents, brokers, and service	6400	6400	
	Real Estate			
	Real Estate - Union Excluded, Management Only or Less Than 30 Percent Blue Collar Occupations	6500	6500	
	Real Estate Operators and Lessors With at Least 30 Percent Blue Collar Employees	6510	6500	*Question #7
	Real estate operators and lessors			
6512	Nonresidential building operators	*	6500	*Question #7
6513	Apartment building operators	*	6500	*Question #7
6514	Dwelling operators, except apartments	*	6500	*Question #7
6515	Mobile home site operators	*	6500	*Question #7
6517	Railroad property lessors	*	6500	*Question #7
6519	Real property lessors, n.e.c.	*	6500	*Question #7
	Real Estate - Agents and Brokers Only	6530	6530	*Question #7
	Real estate agents and managers			
6531	Real estate agents and managers	*	6500	*Question #7
	Title abstract offices			
6541	Title abstract offices	6360	6360	
	Subdividers and developers			
6552	Subdividers and developers, n.e.c.	6550	6500	*Question #7
6553	Cemetery subdividers and developers	6550	6500	*Question #7
	Real Estate Services, n.e.c.	6590	6590	
	Holding and Other Investment Companies			
	Holding offices	6700	6700	
6712	Bank holding companies	*		*Question #8
6719	Holding companies, n.e.c.	*		*Question #8
	Investment offices			
6722	Management investment, open-end	6700	6700	
6726	Investment offices, n.e.c.	6700	6700	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Trusts			
6732	Educational, religious, etc. trusts	6700	6700	
6733	Trusts, n.e.c.	6700	6700	
	Miscellaneous investing			
6792	Oil royalty traders	6700	6700	
6794	Patent owners and lessors	6700	6700	
6798	Real estate investment trusts	6700	6700	
6799	Investors, n.e.c.	6700	6700	
SERVICE				
70 00 through 89 99				
	Hotels and Other Lodging Places			
	Hotels and motels			
7011	Hotels and motels	7000	7000	
	Rooming and boarding houses			
7021	Rooming and boarding houses	7000	7000	
	Camps and recreational vehicle parks			
7032	Sporting and recreational camps	7000	7000	
7033	Trailer parks and campsites	7000	7000	
	Membership-basis organization hotels			
7041	Membership-basis organization hotels	7000	7000	
	Personal Services			
	Laundry, cleaning, and garment services			
7211	Power laundries, family and commercial	7210	7210	
7212	Garment pressing and cleaners' agents	7210	7210	
7213	Linen supply	7210	7210	
7215	Coin-operated laundries and cleaning	7210	7210	
7216	Drycleaning plants, except rug	7210	7210	
7217	Carpet and upholstery cleaning	7210	7210	
7218	Industrial launderers	7210	7210	
7219	Laundry and garment services, n.e.c.	7210	7210	
	Photographic studios, portrait			
7221	Photographic studios, portrait	7395	7395	
	Beauty shops			
7231	Beauty shops	7230	7230	
	Barber shops			
7241	Barber shops	7240	7240	
	Shoe repair and shoeshine parlors			
7251	Shoe repair and shoeshine parlors	7600	7600	
	Funeral service and crematories			
7261	Funeral service and crematories	7260	7260	
	Miscellaneous personal services			
7291	Tax return preparation service	7330	7330	
7299	Miscellaneous personal services, n.e.c.	7299	7299	
	Business Services			
	Interior Decorating or Design, Designing Displays	7300	7300	
	Advertising			
7311	Advertising agencies	7310	7310	
7312	Outdoor advertising services	7310	7310	
7313	Radio, television, publisher representatives	7310	7310	
7319	Advertising, n.e.c.	7310	7310	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Credit reporting and collection			
7322	Adjustment and collection services	7330	7330	
7323	Credit reporting services	7330	7330	
	Miscellaneous Business Office Services	7330	7330	
	Mailing, reproduction, stenographic			
7331	Direct mail advertising services	7330	7330	
7334	Photocopying and duplicating services	7330	7330	
7335	Commercial photography	7395	7395	
7336	Commercial art and graphic design	7395	7395	
7338	Secretarial and court reporting	7330	7330	
	Services to buildings			
7342	Disinfecting and pest control services	7340	7340	
7349	Building maintenance services, n.e.c.	7340	7340	
	Miscellaneous equipment rental and leasing			
7352	Medical equipment rental	7394	7394	
7353	Heavy construction equipment rental	7394	7394	
7359	Equipment rental and leasing, n.e.c.	7394	7394	
	Personnel supply services			
7361	Employment agencies	7360	7360	
7363	Help supply services	7360	7360	
	Computer and data processing services			
7371	Computer programming services	7370	7370	
7372	Prepackaged software	7370	7370	
7373	Computer integrated systems design	7370	7370	
7374	Data processing and preparation	7370	7370	
7375	Information retrieval services	7370	7370	
7376	Computer facilities management	7370	7370	
7377	Computer rental and leasing	7370	7370	
7378	Computer maintenance and repair	7370	7370	
7379	Computer related services, n.e.c.	7370	7370	
	Miscellaneous business services			
7381	Detective and armored car services	7330	7330	
7382	Security systems services	7340	7340	
7383	News syndicates	7330	7330	
7384	Photofinishing laboratories	7395	7395	
7389	Business services, n.e.c.	7330	7330	
	Business Management Consulting, Job Evaluation and Counseling	7392	7392	
	Equipment (Other Than Automobile) Rental and Leasing	7394	7394	
	Commercial Photography and Art, Photography Studios, and Film Processing	7395	7395	
	Auto Repair, Services, and Parking			
	Automotive rentals, no drivers			
7513	Truck rental and leasing, no drivers	7510	7510	
7514	Passenger car rental	7510	7510	
7515	Passenger car leasing	7510	7510	
7519	Utility trailer rental	7510	7510	
	Automobile parking			
7521	Automobile parking	7520	7520	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Automobile repair shops			
7532	Top and body repair and paint shops	7530	7530	
7533	Auto exhaust system repair shops	7530	7530	
7534	Tire retreading and repair shops	7530	7530	
7536	Automotive glass replacement shops	7530	7530	
7537	Automotive transmission repair shops	7530	7530	
7538	General automotive repair shops	7530	7530	
7539	Automotive repair shops, n.e.c.	7530	7530	
	Automotive services, except repair			
7542	Carwashes	7540	7540	
7549	Automotive services, n.e.c.	7530	7530	
	Miscellaneous Repair Services			
	Electrical repair shops			
7622	Radio and television repair	7600	7600	
7623	Refrigeration service and repair	7600	7600	
7629	Electrical repair shops, n.e.c.	7600	7600	
	Watch, clock, and jewelry repair			
7631	Watch, clock, and jewelry repair	7600	7600	
	Reupholstery and furniture repair			
7641	Reupholstery and furniture repair	7600	7600	
	Miscellaneous repair shops			
7692	Welding repair	7600	7600	
7694	Armature rewinding shops	7600	7600	
7699	Repair services, n.e.c.	7600	7600	
	Motion Pictures			
	Motion picture production and services			
7812	Motion picture and video production	7810	7810	
7819	Services allied to motion pictures	7810	7810	
	Motion picture distribution and services			
7822	Motion picture and tape distribution	7810	7810	
7829	Motion picture distribution services	7810	7810	
	Motion picture theaters			
7832	Motion picture theaters, except drive-in	7830	7830	
7833	Drive-in motion picture theaters	7830	7830	
	Video tape rental			
7841	Video tape rental	5999	5999	
	Amusement and Recreation Services			
	Dance studios, schools, and halls			
7911	Dance studios, schools, and halls	7990	7990	
	Producers, orchestras, entertainers			
7922	Theatrical producers and services	7990	7990	
7929	Entertainers and entertainment groups	7990	7990	
	Casinos, Gambling Places	7930	7930	
	Bowling centers			
7933	Bowling centers	7990	7990	
	Commercial sports			
7941	Sports clubs, managers, and promoters	7990	7990	
7948	Racing, including track operation	7990	7990	
	Golf and Country Clubs	7970	7970	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Misc. amusement, recreation services			
7991	Physical fitness facilities	7990	7990	*Question #17
7992	Public golf courses	7990	7990	*Question #17
7993	Coin-operated amusement devices	7990	7990	
7996	Amusement parks	7990	7990	
7997	Membership sports and recreation clubs	7990	7990	*Question #17
7999	Amusement and recreation, n.e.c.	7990	7990	*Question #17
	Health Services			
	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	8010	8010	
	Offices and clinics of medical doctors			
8011	Offices and clinics of medical doctors	*	*	*Question #9
	Offices and clinics of dentists			
8021	Offices and clinics of dentists	*	*	*Question #10
	Offices of osteopathic physicians			
8031	Offices of osteopathic physicians	8090	8090	
	Offices of other health practitioners			
8041	Offices and clinics of chiropractors	*	*	*Question #9
8042	Offices and clinics of optometrists	*	*	*Question #9
8043	Offices and clinics of podiatrists	*	*	*Question #9
8049	Offices of health practitioners, n.e.c.	*	*	*Question #9
	Mental Health Centers or Clinics - Outpatient Only	8040	8040	
	Convalescent Hospitals, Nursing Homes (For Residential Retirement Communities Use 8300)	8050	8050	
	Nursing and personal care facilities			
8051	Skilled nursing care facilities	8050	8050	
8052	Intermediate care facilities	8050	8050	
8059	Nursing and personal care, n.e.c.	8090	8090	
	Medical and Surgical Hospitals (Acute, Short-Term Care)	8060	8060	
	Hospitals			
8062	General medical and surgical hospitals	8060	8060	
8063	Psychiatric hospitals	8063	8063	
8069	Specialty hospitals, except psychiatric	8090	8090	
	Medical and dental laboratories			
8071	Medical laboratories	8070	8070	
8072	Dental laboratories	8070	8070	
	Outpatient Health Services - Counseling; Blood Banks; Private Nursing: Physical, Occupational or Speech Therapy; Dialysis, Hearing, Orthotic, and Prosthetic Centers	8080	8080	
	Home health care services			
8082	Home health care services	**	**	
	Health and allied services, n.e.c.			
8092	Kidney dialysis centers	**	**	
8093	Specialty outpatient clinics, n.e.c.	**	**	
8099	Health and allied services, n.e.c.	8090	8090	
	Other health services	8090	8090	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Legal Services			
	Legal services			
8111	Legal services	*	*	*Question #11
	Law Firms, Law Offices	8110	8110	
	Legal Service Corporations-Governmentally Subsidized Legal Services Low Income Clients	8120	8120	
	Educational Services			
	*For school groups located in Missouri, contact the H.O. for factors			
	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 SIC 8200.21)			
	Elementary and secondary schools			
8211	Elementary and secondary schools	8200	8200	
	Colleges and universities			
8221	Colleges and universities	8200	8200	
8222	Junior colleges	8200	8200	
	Libraries			
8231	Libraries			
	Vocational schools			
8243	Data processing schools	8200	8200	
8244	Business and secretarial schools	8200	8200	
8249	Vocational schools, n.e.c.	8200	8200	
	Educational Institutes and Foundations Libraries, Other Educational Service Groups That Do Not Consist Primarily of Teachers	8210	8210	
	Schools and educational services, n.e.c.			
8299	Schools and educational services, n.e.c.	8299	8299	
	Social Services	8300	8300	
	Individual and family services			
8322	Individual and family services	*	*	
	Job training and related services			
8331	Job training and related services	*	*	
	Child day care services			
8351	Child day care services	*	*	
	Residental care			
8361	Residential care	*	*	
	Social services, n.e.c.			
8399	Social services, n.e.c.	*	*	
	Museums, Botanical, Zoological Gardens			
	Museums and art galleries			
8412	Museums and art galleries	8410	8410	
	Botanical and zoological gardens			
8422	Botanical and zoological gardens	8410	8410	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Membership Organizations			
	*If members of the organization, rather than the administrative staff of the organization, are to be insured, consult the H.O.			
	Business associations			
8611	Business associations	8610	8610	
	Professional organizations			
8621	Professional organizations	8610	8610	
	Labor organizations			
8631	Labor organizations	8610	8610	
	Civic and social associations			
8641	Civic and social associations	8610	8610	*Question #17
	Political organizations			
8651	Political organizations	8670	8670	
	Religious organizations			
8661	Religious organizations	8660	8660	
	Other religious, Charitable, Political, and Fund Raising Organizations' Administrative Staff	8670	8670	
	Membership organizations, n.e.c.			
8699	Membership organizations, n.e.c.	8610	8610	
	Engineering and Management Services			
	Engineering and architectural services			
8711	Engineering services	8910	8910	
8712	Architectural services	8910	8910	
8713	Surveying services	8940	8940	
	Accounting, auditing, and bookkeeping			
8721	Accounting, auditing, and bookkeeping	8930	8930	
	Research and testing services			
8731	Commercial physical research	8920	8920	
8732	Commercial nonphysical research	8920	8920	
8733	Noncommercial research organizations	8920	8920	
8734	Testing laboratories	8920	8920	
	Management and public relations			
8741	Management services	7392	7392	
8742	Management consulting services	7392	7392	
8743	Public relations services	7310	7310	
8744	Facilities support services	7330	7330	
8748	Business consulting, n.e.c.	7392	7392	

D & B SIC VALIDATION TABLE

SIC D/B		VALIDATES Ext .11, .31, .41	VALIDATES Ext .21	QUESTION #
	Private Households			
	Private households			
8811	Private households	8090	8090	
	Services, n.e.c.			
	Engineering and Architectural Services, Design, Graphic Art	8910	8910	
	Scientific Research	8920	8920	
	Public Accounting, Auditing	8930	8930	
	Technical Field Services Such as Surveying, Environmental Testing. Inspecting, Hazardous Waste Management, Analytical Labs	8940	8940	
	Services, n.e.c.			
8999	Services, n.e.c.	8990	8990	
PUBLIC ADMINISTRATION 91 00 through 98 90				
*For government groups use either one of the classifications listed below which describe the group or assign an SIC based on the type of work performed. (For example, welfare agencies would be under social services, and road departments under highway construction.)				
	Federal Government	9100	9100	
	State Government	9210	9210	
	Local Government (If Police and/or Fire Departments Are Excluded Use 9220.41)	9220	9220	
	Police and Firefighters Only	9221	9221	
	Housing Authorities (At Least 30 Percent Blue-Collar Maintenance Type Occupations)	9500	9500	
	Parks and Recreation Districts	9810	9810	
	Planning Councils, Planning Agencies	9820	9820	
	Governmental Groups Not Elsewhere Classified	9890	9890	

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.

Reliance Standard Life Insurance Corp.

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	640 Monoline		
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	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996

Amount of Commission	3,333.75
Gross Premium	88,700.25

FINAL GROSS RATES	TYPE 1 & 2 %	DENTAL	ORTHO	UNITS
Employee Gross Rate	84.5%	$ 37.32	$ 1.00	110
Composite Gross Rate	91.4%	$ 74.68	$ 6.04	44
Spouse Gross Rate	82.5%	$ 40.68	$ 1.12	0
Child Gross Rate	98.8%	$ 56.04	$ 7.04	0
Spouse & Child Gross Rate	91.9%	$ 96.72	$ 8.16	0
1 Dependent Gross Rate	88.5%	$ 42.56	$ 2.68	0
2+ Dependent Gross Rate	93.7%	$ 95.84	$ 9.12	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.

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

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

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

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

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

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

$Ortho\ EE = EE_{Base}$

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

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

SCOBBetterOf Table

AnnualMax	Factor
1000	0.10
1500	0.07
2000	0.04

GEOGRAPHIC AREAS (Sharper Vision only)

		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 (Basic Vision 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 (TrueView 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 (Sharper Vision, Basic Vision, and TrueView)

Assign SIC 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 (Sharper Vision, Basic Vision, and TrueView)

Assign SIC 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 (Sharper Vision, Basic Vision, and TrueView)

Assign SIC 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 (Sharper Vision, Basic Vision, and TrueView)

Assign SIC 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 (Sharper Vision, Basic Vision, and TrueView)

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 (Sharper Vision, Basic Vision, and TrueView)

Effective Date			Sharper Vision Factor	Basic Vision Factor	TrueView 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 (Sharper Vision and TrueView)

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 (Basic Vision)

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 (Sharper Vision only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Sharper Vision	5.57	10.03	5.57	9.99	5.57	8.65

DEDUCTIBLE ADJUSTMENT (Sharper Vision 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 (Sharper Vision 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 (Sharper Vision 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 (Sharper Vision 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 (Sharper Vision 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 (Sharper Vision 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 (Basic Vision only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
Basic Vision	5.84	18.03	5.84	18.03	5.84	15.42

To include the Loss-of-Sight benefit, multiply the Basic Vision Exam and Materials Net Starting Rates by 1.02 for Employee, Spouse, and Children.

BENEFIT PLAN FACTORS (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (Basic Vision 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 (TrueView only)

	EMPLOYEE		SPOUSE		CHILDREN	
	Exam	Materials	Exam	Materials	Exam	Materials
TrueView	4.40	9.07	4.40	8.96	4.40	7.73
TrueView Exam Only	4.40	0.00	4.40	0.00	4.40	0.00
TrueView Materials Only	0.00	9.07	0.00	8.96	0.00	7.73

DEDUCTIBLE ADJUSTMENT (TrueView 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 (TrueView 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 (TrueView 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 (TrueView 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 (TrueView 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 (TrueView 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 (Sharper Vision)

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 Sharper Vision 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.

Reliance Standard Life Insurance Co.

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: Sharper Vision (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 (640 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 (Basic Vision)

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 Basic Vision 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.

Reliance Standard Life Insurance Co.

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: Basic Vision–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 (640 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 (TrueView)

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 TrueView 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.

Reliance Standard Life Insurance Co.

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: TrueView (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 (640 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

* For Ratios not listed, use linear interpolation between the values.

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 Basic Vision Eye Care plan with $200 annual maximum. They would like to combine their annual maximum at $1,000.

Reliance Standard Life Insurance Corp.

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	RSL 640
Override Pct of Commission	0.00%
Override Pct of Premium	0.00%

Rates Effective August 2012

Amount of Commission	3,374.29
Gross Premium	91,942.93

FINAL GROSS RATES	TYPE 1 & 2 %	COMBINED	ORTHO	UNITS
Employee Gross Rate	80.5%	$ 39.00	$ 1.00	110
Composite Gross Rate	88.6%	$ 76.64	$ 6.00	44
Spouse Gross Rate	79.0%	$ 42.28	$ 1.08	0
Child Gross Rate	96.7%	$ 56.96	$ 7.00	0
Spouse & Child Gross Rate	89.1%	$ 99.24	$ 8.08	0
1 Dependent Gross Rate	85.4%	$ 43.84	$ 2.68	0
2+ Dependent Gross Rate	91.1%	$ 98.04	$ 9.04	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.

Reliance Standard Life Insurance Co.

Company: JOE'S HARDWARE STORE
City, State, Zip: NEW YORK, NY 10010
Effective Date: 8-1-2007
Product: Tailored

Guarantee Date: 12 Months
Industry Type: RETAIL HARDWARE

Number of Employees: 110
Final Employees: 110

SIC Code: 503011 Validate as: 503011
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
Deductible: $50
Common Calendar Year, Waived Type Ia
No Family Maximum

Ortho Maximum: $1000
12 Mo. Insured: Waived
Age 17 Limitation: Waived
Prior Extractions: None

Frame Allowance: None
Frequency - Exam/Lens/Frame: None
Annual Maximum: $200

Exam Allowance: None
Allowance Schedule: None
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.

MONTHLY AVG. OF ANNUAL BENEFIT (Exam and Maintenance)

Equal to the Annual Benefits selected for Exam and Maintenance. Divide by 12 to convert to a Monthly Average.

MONTHLY AVG. OF ANNUAL BENEFIT (Hearing Aid)

Benefit Level	Year 1	Year 2	Year 3	Year 4
Year 1	1.000	0.150	0.150	0.150
Year 2	0.000	0.850	0.128	0.128
Year 3	0.000	0.000	0.722	0.109
Year 4	0.000	0.000	0.000	0.613

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 15% of the employees at the Year 1 Benefit Level, 12.8% of the employees at the Year 2 Benefit Level, 72.2% of the employees at the Year 3 Benefit Level, and 0.0% of the employees at the Year 4 Benefit Level.

Divide by 12 to convert to a Monthly Average.

DUAL EAR FACTOR

EMPLOYEE & SPOUSE			CHILDREN		
Exam	Maintenance	Hearing Aid	Exam	Maintenance	Hearing Aid
1.000	1.000	1.800	1.000	1.000	1.800

UTILIZATION FACTOR

EMPLOYEE & SPOUSE			CHILDREN		
Exam	Maintenance	Hearing Aid	Exam	Maintenance	Hearing Aid
0.0800	0.0180	0.0080	0.0200	0.0072	0.0036

GEOGRAPHIC AREAS

All areas will use a 1.000 factor.

PARTICIPATION FACTOR

Description	Employee	Dependent
Non-Contributory for Employees and Dependents	1.000	1.000
Non-Contributory for Employees, Contributory for Dependents	1.000	1.400
Tied to Dental Participation for Employees and Dependents		
Dental is Non-Contributory except for those covered elsewhere	1.030	1.030
Dental is Contributory (with 60% to 99% participating)	1.100	1.100
Dental is Section 125 (Requires 60% for Employees)	1.100	1.100
Dental is Section 125 (Less than 60% for Employees)	1.600	1.600
Dental is Non-Contributory for Employees, Contributory for Dependents	1.000	1.100
Contributory for Employees (requires 60%), Contributory for Dependents	1.400	1.400

CHILD DEFINITION FACTOR

	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).

INDUSTRY FACTOR

For management carveout groups, consult the Home Office for the appropriate risk factor.
All other Industries will use a 1.000 factor.

CASE SIZE FACTOR

Employee	Factor
Less than 50 *	1.070
50 to 69	1.030
70 to 99	1.000
100 to 149	0.970
150 to 249	0.950
250 to 499	0.930
500 to 999	0.920
1000 or more	0.910

* Renewal Option Only

RETIREE FACTOR

Retiree Percentage	Factor
0%	1.000
1%	1.080
2%	1.160
3%	1.240
4%	1.320
5%	1.400
6%	1.480
7%	1.560
8%	1.640
9%	1.720
10%	1.800
11%	1.880
12%	1.960
13%	2.040
14%	2.120
15%	2.200
16%	2.280
17%	2.360
18%	2.440
19%	2.520

Retiree Percentages greater than 20% are not eligible.

EXTENDED RATE GUARANTEE FACTOR

Months	Extended Rate Guarantee Factor
12	1.000
13	1.005
14	1.010
15	1.016
16	1.023
17	1.030
18	1.037
19	1.045
20	1.053
21	1.062
22	1.071
23	1.080
24	1.090

CHANGE IN HEARING BENEFIT

Use a 1.000 factor.

MULTIPLE PLAN LOAD

Description	Lo/Core	Hi/Buy-Up
Hearing Aid Benefits are identical for all plans	1.000	1.000
All plans include Hearing Aid Benefits, but the Benefit Amount varies by plan	1.050	1.050
Only the High plan includes Hearing Aid Benefits	1.000	1.600
Only the Buy-Up plan includes Hearing Aid Benefits	1.000	1.600

RATING WORKSHEET

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) with no carveout. They are interested in a hearing care plan with a 12 month rate guarantee effective on February 1, 2008. The plan allows for $75 Hearing Exam and $40 Hearing Aid Maintenance per benefit period, both covered at 100% coinsurance. The policyholder has requested a Hearing Aid Maximum Benefit of $500 in year 1, $750 in year 2, and $1,000 for year 3 and later. This Hearing Aid Maximum Benefit covers 50% of covered expenses up to the defined maximum. There are 75 employees, and 45 have one or more dependents, with no Retiree benefits. Joe's Hardware will will pay the entire cost of the coverage.

Reliance Standard Life Insurance Co.

Company	Joe's Hardware
State	NY
ZIP	10000
Effective Date	2/1/08
Ext Rate Guarantee	12 months
Product	Tailored
SIC Code	507211
Number of Employees	75
Composite Dependents	45
Employee Partic.	Non-Contrib/Non-Contrib
Exam Allowance	$75
Hearing Aid Maint. Allowance	$40
Hearing Aid Benefit	$500 in year 1, $750 in year 2, $1,000 in year 3 and after
Commision	640
Override Pct of Commission	0.00%
Override Pct of Premium	0.00%
Child Age	19
Student Age	24

Rates Effective February 2008

FINAL GROSS RATES	HEARING		UNITS
Employee Gross Rate	$	3.12	75
Spouse Gross Rate	$	3.12	0
Child Gross Rate	$	1.16	0
Spouse & Child Gross Rate	$	4.28	0
1 Dependent Gross Rate	$	2.38	0
2+ Dependent Gross Rate	$	3.65	0
Composite Gross Rate	$	3.44	45

HEARING BROCHURE PRODUCT

HEARING SIMPLE

This is a brochured product that offers a predetermined Hearing product to a given group (Only one option available to employer).

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.

HEARING Advantage Simple Premium Rates

Employee	$	1.50
Employee + Spouse	$	3.00
Employee + Child	$	2.25
Employee + Spouse + Child	$	3.75
Employee + 1 Dependent	$	3.00
Employee + 2+ Dependents	$	3.75

Target Loss Ratio is based on the underlying dental plan.