Filing at a Glance

Company:	The Guardian Life Insurance Company of America
Product Name:	4/1/14 DC Dental Filing
State:	District of Columbia
TOI:	H10G Group Health - Dental
Sub-TOI:	H10G.000 Health Dental
Filing Type:	Rate
Date Submitted:	12/31/2013
SERFF Tr Num:	GARD-129357313
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation Date Requested:	04/01/2014
Author(s):	Victoria Arama, Linda Rappaport, Rimma Kosubevsky, Amanda DePoortere
Reviewer(s):	Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type:
Filing Status Changed: 01/02/2014
State Status Changed:
Created By: Amanda DePoortere
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact: 2.25%

Deemer Date:
Submitted By: Amanda DePoortere

Filing Description:

The enclosed rate changes will result in a 2.25% increase to our aggregate rate level on 4/1/2014, relative to our current rates. This increase includes any impact of secular trend.

Please refer to the Actuarial Memorandum for details.

Company and Contact

Filing Contact Information

Amanda DePoortere, Administrative Assistant
3900 Burgess Place
2N-66
Bethlehem, PA 18017

amanda_depoortere@glic.com

610-807-6237 [Phone]
610-807-8079 [FAX]

Filing Company Information

The Guardian Life Insurance Company of America
7 Hanover Square
New York, NY 10004
(212) 598-8704 ext. [Phone]

CoCode: 64246
Group Code: 429
Group Name:
FEIN Number: 13-5123390

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$125.00
Retaliatory?	No
Fee Explanation:	

State: District of Columbia
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 4/1/14 DC Dental Filing
Project Name/Number: /
Filing Company: The Guardian Life Insurance Company of America

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -1.030%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Guardian Life Insurance Company of America	2.250%	2.250%	$244,416	344	$10,883,627	2.250%	2.250%

State:	District of Columbia	**Filing Company:**	The Guardian Life Insurance Company of America
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health Dental		
Product Name:	4/1/14 DC Dental Filing		
Project Name/Number:	/		

Rate/Rule Schedule

State: District of Columbia
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 4/1/14 DC Dental Filing
Project Name/Number: /
Filing Company: The Guardian Life Insurance Company of America

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Dental Base Rates, Split Deductible Base Rates, Cosmetic Base Rates, Orthodontia Base Rates		Revised	Previous State Filing Number: Percent Rate Change Request: 2.55	DENTAL-1-DC.pdf, DENTAL-2-DC.pdf, DENTAL-COS-1-DC.pdf, DENTAL-ADLTCH-1-DC.pdf, DENTAL-ADLTCH-1.1-DC.pdf, DENTAL-ADLTCH-2-DC.pdf,
2		Cosmetic Area Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-COS-1-DC.pdf,
3		Secular Trend Factor		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-4.2-DC.pdf, DENTAL-COS-3-DC.pdf, DENTAL-ADLTCH-4.2-DC.pdf,
4		Age/Sex Factor		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-5-DC.pdf,
5		Medically Necessary Orthodontia Adjustment Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-ADLTCH-16.2-Dc.pdf,
6		Cosmetic Orthodontia Adjustment Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-ADLTCH-16.12-DC.pdf,
7		Split Dependent Factor		Revised	Previous State Filing Number: Percent Rate Change Request: 0.75	DENTAL-17-DC.pdf, DENTAL-ADLTCH-17-DC.pdf, DENTAL-ADLTCH-17.1-DC.pdf,
8		DENT-AREA-DC		Revised	Previous State Filing Number: Percent Rate Change Request: 0.2	DENTAL-AREA-DC.pdf,

9		PPO Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	MC-DENT-PPO-ADLT-1-DC thru MC-DENT-PPO-ADLT-46-DC.pdf, MC-DENT-PPO-CH-1-DC thru MC-DENT-PPO-CH-46-DC.pdf, MC-DENT-PPO-TG-1-DC thru MC-DENT-PPO-TG-46-DC.pdf,

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DENTAL CALCULATION

LINE 1A - DENTAL BASE RATES

To obtain base rate multiply coinsurance level and factor for each of the three services and sum them up for the result.

A. BENEFIT YEAR DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	23.58	30.12	21.13
NOT WAIVED			
25	19.75	29.76	21.01
50	16.84	29.60	20.98
75	14.51	29.45	20.95
100	12.74	29.25	20.93
125	11.40	29.14	20.90
150	10.30	29.06	20.84
175	10.04	28.92	20.80
200	9.77	28.77	20.75
225	9.55	28.58	20.69
250	9.36	28.35	20.63
275	9.21	28.16	20.56
300	9.07	27.90	20.49
WAIVE PREVENTIVE			
25	23.58	28.47	20.52
50	23.58	27.00	20.21
75	23.58	25.80	19.91
100	23.58	24.74	19.56
125	23.58	24.36	19.49
150	23.58	24.00	19.38
175	23.58	23.64	19.29
200	23.58	23.30	19.20
225	23.58	23.01	19.12
250	23.58	22.69	19.05
275	23.58	22.40	18.97
300	23.58	22.09	18.91
WAIVE PREVENTIVE AND BASIC			
25	23.58	30.12	20.49
50	23.58	30.12	19.99
75	23.58	30.12	19.41
100	23.58	30.12	18.85
125	23.58	30.12	18.38
150	23.58	30.12	17.91
175	23.58	30.12	17.44
200	23.58	30.12	17.03
225	23.58	30.12	16.56
250	23.58	30.12	16.11
275	23.58	30.12	15.73
300	23.58	30.12	15.29

B. LIFETIME DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	23.58	30.12	21.13
NOT WAIVED			
25	22.62	30.04	21.10
50	21.66	29.94	21.07
75	20.71	29.85	21.04
100	19.75	29.76	21.01
125	19.02	29.72	21.00
150	18.30	29.69	20.99
175	17.56	29.65	20.98
200	16.84	29.60	20.98
225	16.26	29.56	20.97
250	15.66	29.52	20.96
275	15.08	29.49	20.95
300	14.51	29.45	20.95
WAIVE PREVENTIVE			
25	23.58	29.71	20.98
50	23.58	29.30	20.83
75	23.58	28.88	20.67
100	23.58	28.47	20.52
125	23.58	28.09	20.45
150	23.58	27.73	20.38
175	23.58	27.36	20.29
200	23.58	27.00	20.21
225	23.58	26.70	20.14
250	23.58	26.41	20.07
275	23.58	26.12	19.99
300	23.58	25.80	19.91
WAIVE PREVENTIVE AND BASIC			
25	23.58	30.12	20.97
50	23.58	30.12	20.81
75	23.58	30.12	20.65
100	23.58	30.12	20.49
125	23.58	30.12	20.37
150	23.58	30.12	20.24
175	23.58	30.12	20.11
200	23.58	30.12	19.99
225	23.58	30.12	19.83
250	23.58	30.12	19.69
275	23.58	30.12	19.55
300	23.58	30.12	19.41

LINE 1B - SPLIT DEDUCTIBLE BASE RATES

Benefit Year Deductibles

Preventive	Basic / Major	Preventive	Basic	Major
25	25	16.00	32.44	28.33
25	50	15.87	30.44	26.94
25	75	15.73	28.92	25.45
50	50	13.78	29.57	26.18

LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS

Coinsurance	Preventive	Basic	Major
100	1.000	1.080	1.350
95	0.937	1.010	1.250
90	0.874	0.940	1.150
85	0.811	0.870	1.050
80	0.748	0.800	0.950
75	0.696	0.737	0.875
70	0.644	0.674	0.800
65	0.592	0.611	0.725
60	0.540	0.548	0.650
55	0.488	0.485	0.575
50	0.436	0.422	0.500
45	0.384	0.379	0.428
40	0.332	0.336	0.355
35	0.280	0.293	0.283
30	0.228	0.250	0.210
25	0.176	0.207	0.138
20	0.135	0.138	0.122
15	0.095	0.097	0.106
10	0.060	0.062	0.067
5	0.030	0.031	0.033
0	0.000	0.000	0.000

Line 1D - ORTHODONTIA BASE RATES

Orthodontia Maximum	Base Rate
$500	$2.88
750	4.33
1,000	5.77
1,200	6.92
1,250	7.22
1,500	8.65
1,750	10.10
2,000	11.54
2,500	14.43

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LINE 1 - Cosmetic Base Rate

Cosmetic Deductible Amount	Annual Maximum	Base Rate
0	500	5.52
25	500	5.12
50	500	4.83
100	500	4.09

LINE 2 - Cosmetic Coinsurance Factor

Cosmetic Coinsurance %	Factor
25	0.25
40	0.40
50	0.50

LINE 3 - Cosmetic Area Factor

Dental Area Factor Ranges	Cosmetic Area Factor
<80	0.78
80-85.99	0.83
86-95.99	0.90
96-105.99	1.00
106-115.99	1.10
116-125.99	1.20
126-135.99	1.30
136-145.99	1.40
146-155.99	1.50
156-165.99	1.60
166-175.99	1.70
176-185.99	1.80
186-195.99	1.90
>196	2.00

LINE 1A - DENTAL BASE RATES

To obtain Adult and Child base rates, multiply coinsurance adjustment factor for each of the three services and sum them up for the Adult and Child results.

i) Adult Base Rates

A. BENEFIT YEAR DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	14.30	17.87	13.24
NOT WAIVED			
25	12.95	17.82	13.23
50	11.59	17.75	13.22
75	10.35	17.61	13.20
100	9.21	17.41	13.17
125	8.51	16.87	13.09
150	7.66	16.51	13.04
175	7.13	15.93	12.95
200	6.78	15.26	12.84
225	6.56	14.52	12.73
250	6.29	13.89	12.63
275	6.14	13.21	12.53
300	6.08	12.53	12.42
WAIVE PREVENTIVE			
25	14.30	17.14	13.13
50	14.30	16.42	13.02
75	14.30	15.70	12.91
100	14.30	15.00	12.80
125	14.30	14.33	12.70
150	14.30	13.71	12.60
175	14.30	13.10	12.51
200	14.30	12.53	12.42
225	14.30	11.97	12.33
250	14.30	11.46	12.26
275	14.30	10.98	12.18
300	14.30	10.50	12.11
WAIVE PREVENTIVE AND BASIC			
25	14.30	17.87	12.95
50	14.30	17.87	12.65
75	14.30	17.87	12.36
100	14.30	17.87	12.09
125	14.30	17.87	11.81
150	14.30	17.87	11.53
175	14.30	17.87	11.26
200	14.30	17.87	10.99
225	14.30	17.87	10.71
250	14.30	17.87	10.45
275	14.30	17.87	10.18
300	14.30	17.87	9.91

B. LIFETIME DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	14.30	17.87	13.24
NOT WAIVED			
25	13.96	17.86	13.24
50	13.62	17.85	13.23
75	13.29	17.83	13.23
100	12.95	17.82	13.23
125	12.61	17.80	13.23
150	12.27	17.79	13.23
175	11.93	17.76	13.22
200	11.59	17.75	13.22
225	11.29	17.71	13.22
250	10.97	17.68	13.21
275	10.66	17.64	13.20
300	10.35	17.61	13.20
WAIVE PREVENTIVE			
25	14.30	17.69	13.21
50	14.30	17.51	13.18
75	14.30	17.32	13.16
100	14.30	17.14	13.13
125	14.30	16.97	13.10
150	14.30	16.78	13.08
175	14.30	16.61	13.05
200	14.30	16.42	13.02
225	14.30	16.25	12.99
250	14.30	16.06	12.97
275	14.30	15.88	12.94
300	14.30	15.70	12.91
WAIVE PREVENTIVE AND BASIC			
25	14.30	17.87	13.17
50	14.30	17.87	13.09
75	14.30	17.87	13.02
100	14.30	17.87	12.95
125	14.30	17.87	12.88
150	14.30	17.87	12.79
175	14.30	17.87	12.72
200	14.30	17.87	12.65
225	14.30	17.87	12.58
250	14.30	17.87	12.51
275	14.30	17.87	12.43
300	14.30	17.87	12.36

LINE 1A - DENTAL BASE RATES (Cont.)

ii) Child Base Rates

A. BENEFIT YEAR DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	18.54	13.62	0.90
NOT WAIVED			
25	17.16	13.59	0.90
50	15.79	13.55	0.90
75	14.54	13.42	0.90
100	13.37	13.22	0.90
125	12.67	12.63	0.89
150	11.83	12.26	0.89
175	11.37	11.62	0.88
200	11.08	10.92	0.87
225	10.94	10.13	0.86
250	10.73	9.47	0.86
275	10.63	8.77	0.85
300	10.62	8.08	0.84
WAIVE PREVENTIVE			
25	18.54	13.07	0.89
50	18.54	12.52	0.89
75	18.54	11.96	0.88
100	18.54	11.42	0.88
125	18.54	10.92	0.87
150	18.54	10.45	0.87
175	18.54	10.02	0.86
200	18.54	9.61	0.86
225	18.54	9.23	0.85
250	18.54	8.86	0.85
275	18.54	8.52	0.84
300	18.54	8.20	0.84
WAIVE PREVENTIVE AND BASIC			
25	18.54	13.62	0.86
50	18.54	13.62	0.83
75	18.54	13.62	0.79
100	18.54	13.62	0.75
125	18.54	13.62	0.72
150	18.54	13.62	0.68
175	18.54	13.62	0.65
200	18.54	13.62	0.60
225	18.54	13.62	0.57
250	18.54	13.62	0.55
275	18.54	13.62	0.52
300	18.54	13.62	0.50

B. LIFETIME DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	18.54	13.62	0.90
NOT WAIVED			
25	18.20	13.61	0.90
50	17.85	13.60	0.90
75	17.51	13.60	0.90
100	17.16	13.59	0.90
125	16.82	13.58	0.90
150	16.47	13.57	0.90
175	16.14	13.56	0.90
200	15.79	13.55	0.90
225	15.48	13.52	0.90
250	15.16	13.49	0.90
275	14.84	13.45	0.90
300	14.54	13.42	0.90
WAIVE PREVENTIVE			
25	18.54	13.48	0.90
50	18.54	13.35	0.90
75	18.54	13.20	0.90
100	18.54	13.07	0.89
125	18.54	12.93	0.89
150	18.54	12.79	0.89
175	18.54	12.66	0.89
200	18.54	12.52	0.89
225	18.54	12.38	0.89
250	18.54	12.24	0.89
275	18.54	12.10	0.88
300	18.54	11.96	0.88
WAIVE PREVENTIVE AND BASIC			
25	18.54	13.62	0.89
50	18.54	13.62	0.88
75	18.54	13.62	0.87
100	18.54	13.62	0.86
125	18.54	13.62	0.85
150	18.54	13.62	0.84
175	18.54	13.62	0.84
200	18.54	13.62	0.83
225	18.54	13.62	0.82
250	18.54	13.62	0.81
275	18.54	13.62	0.80
300	18.54	13.62	0.79

LINE 1B - SPLIT DEDUCTIBLE BASE RATES

i) Adult Base Rates

Benefit Year Deductibles

Preventive	Basic / Major	Preventive	Basic	Major
25	25	12.95	17.14	13.13
25	50	12.95	16.42	13.02
25	75	12.95	15.70	12.91
50	50	11.59	16.42	13.02

ii) Child Base Rates

Benefit Year Deductibles

Preventive	Basic / Major	Preventive	Basic	Major
25	25	17.16	13.07	0.89
25	50	17.16	12.52	0.89
25	75	17.16	11.96	0.88
50	50	15.79	12.52	0.89

LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS

Coinsurance	Preventive	Basic	Major
100	1.000	1.080	1.350
95	0.937	1.010	1.250
90	0.874	0.940	1.150
85	0.811	0.870	1.050
80	0.748	0.800	0.950
75	0.696	0.737	0.875
70	0.644	0.674	0.800
65	0.592	0.611	0.725
60	0.540	0.548	0.650
55	0.488	0.485	0.575
50	0.436	0.422	0.500
45	0.384	0.379	0.428
40	0.332	0.336	0.355
35	0.280	0.293	0.283
30	0.228	0.250	0.210
25	0.176	0.207	0.138
20	0.135	0.138	0.122
15	0.095	0.097	0.106
10	0.060	0.062	0.067
5	0.030	0.031	0.033
0	0.000	0.000	0.000

LINE 1D - ORTHODONTIA BASE RATES

Orthodontia Maximum	Base Rate
500	2.88
750	4.33
1,000	5.77
1,200	6.92
1,250	7.22
1,500	8.65
1,750	10.10
2,000	11.54
2,500	14.43

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LINE 1 - Cosmetic Base Rate

Cosmetic Deductible Amount	Annual Maximum	Base Rate
0	500	5.52
25	500	5.12
50	500	4.83
100	500	4.09

LINE 2 - Cosmetic Coinsurance Factor

Cosmetic Coinsurance %	Factor
25	0.25
40	0.40
50	0.50

LINE 3 - Cosmetic Area Factor

Dental Area Factor Ranges	Cosmetic Area Factor
<80	0.78
80-85.99	0.83
86-95.99	0.90
96-105.99	1.00
106-115.99	1.10
116-125.99	1.20
126-135.99	1.30
136-145.99	1.40
146-155.99	1.50
156-165.99	1.60
166-175.99	1.70
176-185.99	1.80
186-195.99	1.90
>196	2.00

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LINE 6A - DENTAL NON-CONTRIBUTORY/CONTRIBUTORY DISCOUNT (Do not apply to orthodontia)

LINE 6A1 - NON-CONTRIBUTORY

Multiply the employee and dependent rates by .96

LINE 6A2 - CONTRIBUTORY

Contributory %	Employee Factor	Dependent Factor
1 -25	0.995	0.995
26 - 50	1.00	1.00
51 - 79	1.00	1.00
80 - 100(Voluntary*)	0.971	0.971

Note: Non-contributory cases are where EE contributory % = 0%.

*Voluntary cases have EE contributory % = 80% to 100%.

LINE 6B - VOLUNTARY ORTHODONTIA LOAD

Multiply ortho rate by 1.00

LINE 7 - SECULAR TREND FACTOR

Effective Date	Factor
01/01/2014 - 03/31/2014	1.000

Increase factor by 0.0125 for each succeeding quarter through 03/31/2015.

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LINE 6 - Non-contributory/Contributory/Voluntary

6A - Non-contributory

Multiply the employee and dependent rates by .96

6B - Contributory

Contributory %	Employee Factor
1 -25	0.995
26 - 50	1.00
51 - 79	1.00
80 - 100 (Voluntary*)	0.971

Note: Non-contributory cases are where EE contributory % = 0%.
*Voluntary cases have EE contributory % = 80% to 100%.

LINE 7 - Cosmetic Secular Trend Factor

Effective Date	Factor
01/01/2014 - 03/31/2014	1.000

Increase factor by .0125 for each succeeding quarter through 03/31/2015.

LINE 8 - Cosmetic Age/Sex Factor

Age	Employee Factor
under 25	0.910
25-34	0.929
35-44	0.948
45-54	0.967
55-64	0.995
65 +	1.024

Line 9 - Cosmetic Female Percent Factor

This factor is applied to the Employee Rate only.

EE Female %	Factor
Less than 21%	1.00
21 - 30	1.02
31 - 40	1.04
41 - 50	1.06
51 - 60	1.08
61 - 70	1.10
71 - 80	1.12
81 - 100	1.14

LINE 14 - Cosmetic PPO Factor - Applies to all networks

Coinsurance In-Network	Coinsurance Out-Network	Plan Type Factor
25	25	1.000
40	40	1.000
50	50	1.000
50	40	0.858
50	25	0.700
40	25	0.743
50	0	0.500
40	0	0.500
25	0	0.400

LINE 15 - Adjustment Factor for Dental Guard Options

A. To convert to a different contract type with no DentalGuard options, apply these factors

Dental Guard Type	DG Type Factor
DentalGuard 2000	1.000

B. If the DentalGuard option below is chosen, follow appropriate direction below to develop the correct factor.

Code	DentalGuard Option	DG Option Factor
C1	Bleaching every 24 months	0.000

EE Factor=DG type factor X [1-DG option factor]

LINE 6A - DENTAL NON-CONTRIBUTORY/CONTRIBUTORY DISCOUNT (Do not apply to orthodontia)

LINE 6A1 - NON-CONTRIBUTORY

Mulitply the Adult and Child rates by .96

Contributory %	Employee Factor	Dependent Factor
1 - 25	0.995	0.995
26 - 50	1.000	1.000
51 - 79	1.000	1.000
80 - 100(Voluntary*)	0.971	0.971

Note: Non-contributory cases are where EE contributory % = 0%.

*Voluntary cases have EE contributory % = 80% to 100%.

LINE 6B - VOLUNTARY ORTHODONTIA LOAD

Multiply the ortho rate by 1.00

LINE 7 - SECULAR TREND FACTOR

Effective Date	Factor
1/1/2014 - 3/31/2014	1.000

Increase factor by .0125 for each succeeding quarter through 3/31/2015.

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Line 8 - AGE/SEX FACTOR

a. Determine employee and dependent weighted age factors as follows:

(1) Multiply the factor shown below for each age/sex bracket by the number of employees in that bracket

(2) Sum the results for all employees.

(3) Divide the sum by the total number of employees to obtain the weighted age factor.

Factors

Age	Female Employee Factor	Male Employee Factor	Dependent Factor
Under 25	1.121	0.874	1.210
25-34	1.081	0.855	1.706
35-44	1.081	0.898	1.925
45-54	1.159	1.014	1.855
55-64	1.218	1.145	1.625
65+	1.175	1.231	1.211

b. Multiply the rate obtained through Step 7 by the appropriate employee and dependent age factors to get an employee rate and a dependent rate.

LINE 31 - HEALTHCARE REFORM ADJUSTMENT FACTORS

Line 31 Adult Factor is equal to 1.000

Line 31 Child Factor is equal to the sum of Lines 31A through 31G

LINE 31A - UNLIMITED MAX ADJUSTMENT FACTORS

Obtain the appropriate Unlimited Max Adj Factors from the HCR factor table

LINE 31B - OUT OF POCKET MAXIMUM ADJUSTMENT FACTORS

Obtain the appropriate OOP Max Adj Factors from the HCR factor table

LINE 31C - MEDICALLY NECESSARY ORTHODONTIA ADJUSTMENT FACTORS

Divide the appropriate Medically Necessary Orthodontia Adj Factor by the Line 30 Child rate

State	Rating Area	From OOP Max	To OOP Max	Factor
AK	Entire State	$0	$1,500	3.70
AL	Entire State	$0	$1,500	3.29
AR	Entire State	$0	$1,500	3.14
AZ	Entire State	$0	$1,500	3.35
CA	CA1	$0	$1,500	2.92
CA	CA2	$0	$1,500	2.92
CA	CA3	$0	$1,500	2.97
CA	CA4	$0	$1,500	3.02
CA	CA5	$0	$1,500	2.97
CA	CA6	$0	$1,500	2.97
CA	CA7	$0	$1,500	2.92
CA	CA8	$0	$1,500	2.92
CA	CA9	$0	$1,500	3.02
CA	CA10	$0	$1,500	2.97
CA	CA11	$0	$1,500	2.92
CA	CA12	$0	$1,500	2.97
CA	CA13	$0	$1,500	3.02
CA	CA14	$0	$1,500	3.02
CA	CA15	$0	$1,500	3.02
CA	CA16	$0	$1,500	3.02
CA	CA17	$0	$1,500	2.92
CA	CA18	$0	$1,500	2.92
CA	CA19	$0	$1,500	2.92
CA	CA20	$0	$1,500	3.02
CA	CA21	$0	$1,500	3.02
CA	CA22	$0	$1,500	2.92
CA	CA23	$0	$1,500	3.02
CA	CA24	$0	$1,500	2.92
CA	CA25	$0	$1,500	3.02
CA	CA26	$0	$1,500	3.02
CA	CA27	$0	$1,500	2.97
CA	CA28	$0	$1,500	2.92
CA	CA29	$0	$1,500	2.92
CA	CA30	$0	$1,500	3.02
CA	CA31	$0	$1,500	3.02
CA	CA32	$0	$1,500	3.02
CA	CA34	$0	$1,500	3.02
CA	CA35	$0	$1,500	3.02
CO	Entire State	$0	$1,500	3.74
CT	Entire State	$0	$500	4.57
CT	Entire State	$500	$1,500	3.79
DC	Entire State	$0	$1,500	3.93
DE	Entire State	$0	$1,500	3.51
FL	Entire State	$0	$1,500	3.34
GA	Entire State	$0	$1,500	3.41
HI	Entire State	$0	$1,500	3.13
IA	Entire State	$0	$1,500	2.99
ID	Entire State	$0	$1,500	2.93
IL	IL1	$0	$1,500	2.85
IL	IL2	$0	$1,500	3.46
IL	IL3	$0	$1,500	3.46
IL	IL4	$0	$1,500	3.46
IL	IL5	$0	$1,500	3.46
IL	IL6	$0	$1,500	2.85
IL	IL10	$0	$1,500	3.46
IL	IL11	$0	$1,500	3.46
IL	IL12	$0	$1,500	3.04
IL	IL13	$0	$1,500	2.85
IL	IL14	$0	$1,500	3.46
IL	IL15	$0	$1,500	2.85
IL	IL16	$0	$1,500	2.85
IN	Entire State	$0	$1,500	3.22
KS	Entire State	$0	$1,500	3.28
KY	Entire State	$0	$1,500	2.79
LA	Entire State	$0	$1,500	3.01
MA	Entire State	$0	$1,500	3.22
MD	Entire State	$0	$1,500	3.03
ME	Entire State	$0	$1,500	3.25
MI	Entire State	$0	$1,500	0.00
MN	Entire State	$0	$1,500	3.28
MO	Entire State	$0	$1,500	2.93
MS	Entire State	$0	$1,500	2.90
MT	Entire State	$0	$1,500	2.93
NC	Entire State	$0	$1,500	3.28
ND	Entire State	$0	$1,500	2.89
NE	Entire State	$0	$1,500	3.13
NH	Entire State	$0	$1,500	3.25
NJ	Entire State	$0	$1,500	3.35
NM	Entire State	$0	$1,500	3.38
NV	NV1	$0	$1,500	3.75
NV	NV2	$0	$1,500	4.46
NV	NV3	$0	$1,500	4.46
NY	NY1	$0	$1,500	3.38
NY	NY2	$0	$1,500	3.38
NY	NY3	$0	$1,500	3.38
NY	NY4	$0	$1,500	3.38
NY	NY5	$0	$1,500	3.53
NY	NY6	$0	$1,500	3.84
NY	NY7	$0	$1,500	3.53
NY	NY8	$0	$1,500	3.38
NY	NY9	$0	$1,500	3.38
NY	NY10	$0	$1,500	3.53
NY	NY12	$0	$1,500	3.38
NY	NY13	$0	$1,500	3.53
NY	NY15	$0	$1,500	3.38
NY	NY16	$0	$1,500	3.38
OH	Entire State	$0	$1,500	3.07
OK	Entire State	$0	$1,500	2.89
OR	Entire State	$0	$1,500	3.13
PA	PA1	$0	$1,500	3.25
PA	PA2	$0	$1,500	3.25
PA	PA3	$0	$1,500	3.25
PA	PA4	$0	$1,500	3.25
PA	PA5	$0	$1,500	2.97
PA	PA6	$0	$1,500	3.25
PA	PA7	$0	$1,500	3.25
PA	PA8	$0	$1,500	2.97
PA	PA9	$0	$1,500	3.25
PA	PA10	$0	$1,500	2.97
PA	PA11	$0	$1,500	2.97
PA	PA12	$0	$1,500	2.97
PA	PA13	$0	$1,500	3.25
PA	PA14	$0	$1,500	3.25
PA	PA15	$0	$1,500	2.97
PA	PA16	$0	$1,500	3.25
PA	PA17	$0	$1,500	3.25
PA	PA18	$0	$1,500	3.25
RI	Entire State	$0	$1,500	3.48
SC	Entire State	$0	$1,500	3.28
SD	Entire State	$0	$1,500	2.75
TN	Entire State	$0	$1,500	3.15
TX	Entire State	$0	$1,500	3.46
UT	Entire State	$0	$1,500	0.00
VA	VA1	$0	$1,500	3.46
VA	VA2	$0	$1,500	3.46
VA	VA3	$0	$1,500	3.93
VA	VA4	$0	$1,500	3.46
VA	VA5	$0	$1,500	3.46
VA	VA6	$0	$1,500	3.46
VA	VA7	$0	$1,500	3.46
VA	VA8	$0	$1,500	3.46
VA	VA9	$0	$1,500	3.46
VA	VA10	$0	$1,500	3.46
VT	Entire State	$0	$1,500	2.98
WA	Entire State	$0	$1,500	3.87
WI	Entire State	$0	$1,500	3.23
WV	Entire State	$0	$1,500	3.05
WY	Entire State	$0	$1,500	2.79

LINE 31 - HEALTHCARE REFORM ADJUSTMENT FACTORS (Continued)

LINE 31G - DEFERRED SERVICES ADJUSTMENT FACTORS

Line 31G Factor = 1.000 / (Line 20 Child Factor) - 1

LINE 32 - COSMETIC ORTHODONTIA ADJUSTMENT FACTORS

Multiply the orthodontia rate by the factor shown below

Product	State	Factor
Greater of	MI	1.00
Greater of	UT	1.00
Greater of	All Others	0.70
All Others	All	1.00

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Line 91 - SPLIT DEPENDENT FACTOR

Line 91A - Dental Split Dependent Factors

Line 91Ai - 4 tier factors

Multiply dependent rate by the following applicable factor:

Spouse Only	Children Only	Spouse + Child(ren) Only
.586	.808	1.453

Line 91Aii - 3 tier factors

Multiply dependent rate by the following applicable factor:

	One dependent	Two or More dependents
Rostered	.563	1.410
Non-Rostered	.683	1.454

Rostered: Use if you know how many children an employee has. One dependent means either one spouse or exactly one child. Two or more dependents includes employees with multiple children and no spouse.

Non-Rostered: Use if you don't know how many children an employee has. One dependent means EE + SP or EE + CH. Two or more dependents is for employees who have a spouse and child(ren). Employees with multiple children but no spouse are in the one dependent tier.

Line 91B - Orthodontia Split Dependent Factors

Line 91Bi - 4 tier factors

Multiply dependent rate by the following applicable factor:

Child(ren) Only	Spouse + Child(ren) Only
1.550	1.550

Line 91Bii - 3 tier factors

Multiply dependent rate by the following applicable factor:

	One dependent	Two or More dependents
Rostered	.173	1.621
Non-Rostered	.617	1.550

Rostered: Use if you know how many children an employee has. One dependent means either one spouse or exactly one child. Two or more dependents includes employees with multiple children and no spouse.

Non-Rostered: Use if you don't know how many children an employee has. One dependent means EE + SP or EE + CH. Two or more dependents is for employees who have a spouse and child(ren). Employees with multiple children but no spouse are in the one dependent tier.

LINE 91 - SPLIT DEPENDENT FACTOR

LINE 91A - DENTAL SPLIT DEPENDENT FACTORS

LINE 91Ai - 4-Tier Factors

Standard
EE Only Rate = [Adult Rate] x 1.000
EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030
EE & CH Rate = [EE Only Rate] + [Child Rate] x 1.651
FAMILY Rate = [EE & SP Rate] + [Child Rate] x 1.905

Greater Of
EE Only Rate = [Adult Rate] x 1.000
EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030
EE & CH Rate = [EE Only Rate] + [Child Rate] x (0.80 x [Line 31 Child Factor] + 0.20) x 1.651
FAMILY Rate = [EE & SP Rate] + [Child Rate] x (0.80 x [Line 31 Child Factor] + 0.20) x 1.905

Wrap Adult
EE Only Rate = [Adult Rate] x 1.000
EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030
EE & CH Rate = [EE Only Rate] + [Adult Rate] x 0.750 x 1.065
Family Rate = [EE & SP Rate] + [Adult Rate] x 0.750 x 1.091

Wrap Minor
EE Only Rate = [Adult Rate] x 1.000
EE & SP Rate = [EE Only Rate] + [Adult Rate] x 1.030
EE & CH Rate = [EE Only Rate] + [Child Rate] x (0.80 x [Wrap Minor Adj Factor] + 0.20) x 1.651
FAMILY Rate = [EE & SP Rate] + [Child Rate] x (0.80 x [Wrap Minor Adj Factor] + 0.20) x 1.905

LINE 91Aii - 3-Tier Factors

Standard
EE Only Rate = [Adult Rate] x 1.000
EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 + 0.286 x [Child Rate] x 1.000
EE & 2 or More Dep Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 + 1.000 x [Child Rate] x 1.970

Greater Of
EE Only Rate = [Adult Rate] x 1.000
EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 +
[Child Rate] x (0.229 x [Line 31 Child Factor] + 0.057) x 1.000
EE & 2+ Deps Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 +
[Child Rate] x (0.80 x [Line 31 Child Factor] + 0.20) x 1.970

Wrap Adult
EE Only Rate = [Adult Rate] x 1.000
EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 + 0.286 x [Adult Rate] x 0.750 x 1.000
EE & 2 or More Dep Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 + 1.000 x [Adult Rate] x 0.750 x 1.097

Wrap Minor
EE Only Rate = [Adult Rate] x 1.000
EE & 1 Dep Rate = [EE Only Rate] + 0.714 x [Adult Rate] x 1.030 +
[Child Rate] x (0.229 x [Wrap Minor Adj Factor] + 0.057) x 1.000
EE & 2+ Deps Rate = [EE Only Rate] + 0.859 x [Adult Rate] x 1.030 +
[Child Rate] x (0.80 x [Wrap Minor Adj Factor] + 0.20) x 1.970

LINE 91 - SPLIT DEPENDENT FACTOR (Continued)

LINE 91A - DENTAL SPLIT DEPENDENT FACTORS (Continued)

LINE 91Aiii - 2-Tier Factors

Standard
EE Only Rate = [Adult Rate] x 1.000
EE & DEP Rate = [EE Only Rate] + 0.804 x [Adult Rate] x 1.030 + 0.727 x [Child Rate] x 1.650

Greater Of
EE Only Rate = [Adult Rate] x 1.000
EE & DEP Rate = [EE Only Rate] + 0.804 x [Adult Rate] x 1.030 +
[Child Rate] x (0.582 x [Line 31 Child Factor] + 0.145) x 1.650

Wrap Adult
EE Only Rate = [Adult Rate] x 1.000
EE & DEP Rate = [EE Only Rate] + 0.804 x [Adult Rate] x 1.030 + 0.727 x [Adult Rate] x 0.750 x 1.065

Wrap Minor
EE Only Rate = [Adult Rate] x 1.000
EE & DEP Rate = [EE Only Rate] + 0.804 x [Adult Rate] x 1.030 +
[Child Rate] x (0.582 x [Wrap Minor Adj Factor] + 0.145) x 1.650

LINE 91B - ORTHODONTIA SPLIT DEPENDENT FACTORS

LINE 91Bi - 4-Tier Factors

EE & CH Ortho Rate = [Ortho Rate] x 0.80 x 1.651
FAMILY Ortho Rate = [Ortho Rate] x 0.80 x 1.905

LINE 91Bii - 3-Tier Factors

EE & 1 Dep Ortho Rate = [Ortho Rate] x 0.229 x 1.000
EE & 2 or More Dep Ortho Rate = [Ortho Rate] x 0.80 x 1.970

LINE 91Biii - 2-Tier Factors

EE & DEP Ortho Rate = [Ortho Rate] x 0.582 x 1.650

TABLE OF AREA INDEXES

City	Zip Code	RATING AREA	DENT	ORTHO
DISTRICT OF COLUMBIA				
Washington	200, 202-205	DC1	100.3	100.3

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	Z1	Z2	Z3	Z4	Z5	Z6	Z7	Z8	Z9	Z0	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT
501	Miami	0.738	0.731	0.753	0.727	0.749	0.755	0.731	0.727	0.725	0.741	0.678	0.701	0.732	0.772	0.669	0.669	0.688	0.773	0.740	0.665	0.654	0.735	0.767	0.718	0.745	0.785	0.679	0.748	0.753	0.757
502	Broward County / Palm Beach	0.752	0.751	0.771	0.748	0.766	0.773	0.756	0.754	0.751	0.760	0.715	0.733	0.750	0.782	0.708	0.714	0.718	0.795	0.760	0.709	0.702	0.756	0.783	0.743	0.766	0.798	0.707	0.760	0.768	0.776
503	Tampa	0.748	0.747	0.767	0.744	0.762	0.770	0.754	0.752	0.748	0.756	0.715	0.733	0.746	0.777	0.708	0.714	0.716	0.792	0.757	0.708	0.702	0.753	0.779	0.741	0.763	0.794	0.704	0.756	0.765	0.772
504	Orlando	0.752	0.751	0.771	0.748	0.766	0.773	0.758	0.756	0.752	0.760	0.719	0.737	0.750	0.780	0.713	0.719	0.720	0.795	0.761	0.713	0.707	0.757	0.783	0.745	0.766	0.797	0.709	0.760	0.768	0.776
505	Jacksonville	0.749	0.748	0.769	0.745	0.764	0.771	0.755	0.753	0.749	0.758	0.714	0.733	0.748	0.779	0.708	0.713	0.716	0.793	0.758	0.707	0.701	0.754	0.781	0.741	0.764	0.796	0.704	0.758	0.766	0.774
506	Daytona / Gainesville	0.764	0.760	0.784	0.756	0.780	0.787	0.767	0.763	0.762	0.774	0.718	0.742	0.763	0.797	0.710	0.714	0.724	0.809	0.772	0.706	0.698	0.767	0.798	0.751	0.777	0.816	0.710	0.774	0.782	0.789
521	Diversified Dental - Las Vegas	0.778	0.788	0.810	0.786	0.800	0.816	0.817	0.822	0.810	0.800	0.797	0.802	0.779	0.804	0.791	0.816	0.778	0.856	0.808	0.802	0.810	0.805	0.830	0.799	0.822	0.836	0.756	0.782	0.798	0.827
522	Mastercare Dental - Reno	0.859	0.855	0.892	0.850	0.884	0.902	0.885	0.887	0.884	0.891	0.828	0.846	0.868	0.902	0.802	0.815	0.825	0.931	0.885	0.798	0.792	0.878	0.924	0.859	0.897	0.939	0.796	0.871	0.887	0.910
524	Premier - Minnesota	0.798	0.800	0.827	0.797	0.818	0.832	0.823	0.825	0.817	0.819	0.787	0.802	0.801	0.828	0.778	0.792	0.780	0.863	0.820	0.780	0.780	0.816	0.846	0.805	0.830	0.858	0.759	0.805	0.818	0.839
526	Dental Options Pricing - Oregon	0.804	0.803	0.833	0.798	0.826	0.841	0.825	0.827	0.821	0.825	0.776	0.789	0.806	0.842	0.755	0.770	0.771	0.870	0.827	0.755	0.751	0.822	0.860	0.805	0.838	0.873	0.750	0.813	0.828	0.849
527	Rental Network - Hawaii	0.769	0.767	0.792	0.764	0.787	0.799	0.783	0.784	0.768	0.775	0.738	0.749	0.760	0.804	0.719	0.724	0.726	0.817	0.786	0.716	0.709	0.782	0.816	0.767	0.796	0.827	0.720	0.777	0.790	0.805
528	Diversified Dental - Reno	0.832	0.848	0.874	0.846	0.860	0.880	0.890	0.899	0.904	0.881	0.876	0.880	0.853	0.860	0.874	0.908	0.864	0.937	0.872	0.893	0.910	0.869	0.898	0.866	0.893	0.904	0.816	0.835	0.856	0.896
549	Maine	0.789	0.783	0.815	0.779	0.809	0.823	0.800	0.800	0.793	0.804	0.742	0.757	0.787	0.830	0.716	0.723	0.741	0.843	0.807	0.714	0.702	0.801	0.842	0.782	0.815	0.856	0.725	0.799	0.813	0.828
550	North Dakota	0.844	0.834	0.871	0.829	0.864	0.877	0.852	0.848	0.843	0.863	0.782	0.810	0.846	0.888	0.761	0.763	0.788	0.900	0.858	0.750	0.736	0.851	0.896	0.828	0.865	0.918	0.769	0.857	0.869	0.881
551	Nevada	0.753	0.763	0.783	0.761	0.774	0.788	0.788	0.793	0.779	0.770	0.770	0.775	0.751	0.778	0.764	0.786	0.749	0.824	0.780	0.776	0.781	0.777	0.801	0.772	0.793	0.806	0.732	0.756	0.773	0.797
553	Idaho	0.796	0.794	0.819	0.791	0.813	0.821	0.805	0.802	0.799	0.809	0.761	0.783	0.797	0.828	0.754	0.760	0.762	0.846	0.807	0.751	0.745	0.803	0.832	0.788	0.813	0.849	0.748	0.806	0.815	0.824
554	Vermont	0.790	0.779	0.813	0.774	0.808	0.819	0.789	0.784	0.783	0.805	0.715	0.742	0.791	0.836	0.692	0.693	0.727	0.838	0.800	0.683	0.666	0.793	0.838	0.769	0.806	0.859	0.710	0.803	0.814	0.822
555	New Hampshire	0.768	0.760	0.791	0.755	0.785	0.796	0.769	0.766	0.762	0.780	0.704	0.728	0.766	0.810	0.684	0.685	0.712	0.814	0.779	0.678	0.663	0.773	0.813	0.752	0.785	0.832	0.699	0.780	0.790	0.799
556	Delaware	0.780	0.775	0.804	0.771	0.799	0.810	0.789	0.787	0.781	0.794	0.733	0.755	0.780	0.818	0.717	0.722	0.735	0.832	0.794	0.713	0.701	0.789	0.826	0.771	0.802	0.843	0.720	0.790	0.802	0.814
557	Washington														0.830																
558	Oregon	0.798	0.795	0.826	0.790	0.819	0.833	0.813	0.813	0.807	0.816	0.757	0.771	0.798	0.840	0.732	0.743	0.755	0.857	0.818	0.732	0.722	0.812	0.853	0.794	0.828	0.867	0.737	0.808	0.823	0.840
559	North Carolina	0.764	0.755	0.787	0.750	0.782	0.792	0.765	0.761	0.758	0.777	0.699	0.723	0.764	0.766	0.678	0.680	0.707	0.810	0.775	0.672	0.656	0.768	0.809	0.747	0.781	0.829	0.693	0.776	0.787	0.795
560	West Virginia	0.766	0.761	0.786	0.757	0.782	0.789	0.768	0.764	0.762	0.776	0.717	0.742	0.765	0.800	0.708	0.710	0.722	0.811	0.773	0.703	0.693	0.768	0.800	0.751	0.778	0.820	0.709	0.777	0.785	0.791
561	Mississippi	0.767	0.758	0.786	0.754	0.782	0.790	0.766	0.764	0.759	0.777	0.738	0.727	0.767	0.802	0.687	0.688	0.728	0.801	0.794	0.679	0.667	0.776	0.811	0.758	0.786	0.823	0.716	0.779	0.786	0.791
562	Arkansas	0.776	0.771	0.799	0.768	0.792	0.802	0.783	0.780	0.779	0.791	0.733	0.759	0.779	0.809	0.726	0.729	0.739	0.826	0.786	0.720	0.713	0.781	0.813	0.765	0.791	0.832	0.721	0.787	0.795	0.804
563	South Carolina	0.775	0.766	0.798	0.761	0.793	0.804	0.776	0.772	0.769	0.788	0.709	0.734	0.774	0.818	0.688	0.688	0.717	0.822	0.786	0.680	0.664	0.779	0.821	0.757	0.792	0.841	0.703	0.788	0.798	0.807
564	Rhode Island	0.746	0.744	0.768	0.740	0.762	0.772	0.756	0.756	0.745	0.754	0.713	0.729	0.740	0.777	0.701	0.707	0.709	0.792	0.760	0.701	0.692	0.756	0.785	0.742	0.767	0.798	0.700	0.754	0.764	0.776
565	Hawaii	0.745	0.744	0.767	0.740	0.762	0.773	0.758	0.760	0.746	0.752	0.716	0.726	0.736	0.778	0.698	0.705	0.706	0.793	0.762	0.698	0.692	0.757	0.789	0.744	0.771	0.800	0.699	0.752	0.764	0.780
566	Pittsburgh	0.731	0.731	0.748	0.728	0.743	0.750	0.740	0.739	0.731	0.736	0.710	0.724	0.726	0.753	0.706	0.712	0.705	0.770	0.740	0.708	0.703	0.737	0.758	0.728	0.746	0.770	0.698	0.737	0.744	0.753
567	Philadelphia	0.744	0.743	0.766	0.740	0.759	0.770	0.757	0.757	0.745	0.751	0.718	0.732	0.738	0.773	0.708	0.714	0.711	0.790	0.759	0.709	0.702	0.755	0.782	0.743	0.766	0.794	0.703	0.751	0.761	0.774
568	Alabama	0.776	0.772	0.796	0.768	0.792	0.800	0.782	0.782	0.775	0.786	0.766	0.748	0.776	0.808	0.716	0.721	0.750	0.813	0.807	0.712	0.704	0.790	0.820	0.776	0.801	0.828	0.738	0.786	0.794	0.803
569	Utah	0.778	0.773	0.796	0.770	0.791	0.798	0.778	0.775	0.771	0.784	0.729	0.752	0.774	0.810	0.721	0.723	0.734	0.819	0.784	0.719	0.709	0.779	0.809	0.764	0.789	0.827	0.724	0.788	0.795	0.800
570	Iowa	0.770	0.762	0.793	0.757	0.788	0.798	0.774	0.770	0.765	0.783	0.711	0.734	0.769	0.810	0.692	0.694	0.716	0.817	0.782	0.686	0.671	0.776	0.815	0.755	0.788	0.833	0.703	0.781	0.792	0.802
571	Massachusetts	0.768	0.763	0.791	0.759	0.785	0.795	0.775	0.774	0.766	0.778	0.723	0.742	0.765	0.804	0.708	0.712	0.723	0.815	0.781	0.706	0.694	0.776	0.810	0.760	0.788	0.826	0.712	0.777	0.788	0.799
572	Oklahoma	0.753	0.755	0.778	0.752	0.771	0.782	0.771	0.772	0.762	0.766	0.734	0.748	0.752	0.784	0.724	0.734	0.727	0.807	0.771	0.727	0.722	0.767	0.795	0.756	0.780	0.807	0.714	0.760	0.773	0.788
573	Louisiana	0.768	0.760	0.788	0.756	0.784	0.792	0.766	0.764	0.761	0.778	0.736	0.725	0.769	0.806	0.685	0.686	0.729	0.803	0.795	0.678	0.666	0.777	0.813	0.759	0.788	0.825	0.716	0.780	0.788	0.793
574	New Mexico	0.789	0.788	0.817	0.784	0.810	0.824	0.807	0.808	0.799	0.805	0.757	0.770	0.788	0.827	0.736	0.748	0.752	0.848	0.810	0.737	0.730	0.805	0.842	0.789	0.820	0.854	0.735	0.798	0.812	0.830
575	Texas	0.778	0.777	0.803	0.773	0.797	0.808	0.791	0.790	0.783	0.792	0.743	0.760	0.777	0.814	0.729	0.737	0.742	0.832	0.794	0.729	0.721	0.789	0.823	0.774	0.803	0.837	0.727	0.787	0.799	0.813
576	Kentucky	0.732	0.730	0.749	0.727	0.744	0.751	0.738	0.737	0.729	0.737	0.703	0.720	0.727	0.757	0.698	0.702	0.700	0.771	0.740	0.697	0.691	0.737	0.760	0.726	0.745	0.774	0.694	0.740	0.746	0.754
577	Kansas	0.762	0.764	0.787	0.761	0.780	0.792	0.780	0.781	0.771	0.776	0.742	0.757	0.761	0.793	0.732	0.742	0.735	0.817	0.780	0.734	0.729	0.776	0.805	0.764	0.789	0.817	0.721	0.769	0.782	0.797
578	Wisconsin	0.776	0.770	0.796	0.766	0.792	0.799	0.775	0.770	0.769	0.786	0.718	0.746	0.775	0.813	0.709	0.710	0.727	0.820	0.782	0.703	0.691	0.776	0.811	0.758	0.786	0.832	0.714	0.788	0.796	0.800
579	Tennessee	0.749	0.744	0.768	0.741	0.764	0.771	0.750	0.746	0.744	0.757	0.700	0.724	0.748	0.782	0.692	0.694	0.706	0.791	0.755	0.688	0.677	0.751	0.781	0.734	0.760	0.800	0.694	0.760	0.767	0.772
580	Minnesota	0.769	0.765	0.793	0.761	0.787	0.798	0.779	0.777	0.770	0.782	0.726	0.746	0.768	0.806	0.710	0.716	0.726	0.819	0.783	0.708	0.697	0.778	0.813	0.761	0.790	0.829	0.713	0.779	0.790	0.802
581	Colorado	0.795	0.793	0.817	0.789	0.812	0.819	0.802	0.799	0.797	0.807	0.756	0.778	0.795	0.828	0.748	0.754	0.759	0.844	0.805	0.746	0.739	0.801	0.831	0.786	0.811	0.848	0.744	0.805	0.814	0.822
582	Indiana	0.757	0.751	0.776	0.747	0.772	0.779	0.756	0.751	0.749	0.765	0.701	0.728	0.755	0.792	0.692	0.693	0.709	0.799	0.762	0.686	0.674	0.757	0.790	0.739	0.766	0.810	0.697	0.769	0.776	0.780
583	Nebraska	0.747	0.747	0.770	0.744	0.763	0.774	0.761	0.761	0.749	0.755	0.724	0.737	0.742	0.776	0.713	0.721	0.716	0.795	0.763	0.715	0.709	0.759	0.786	0.747	0.770	0.797	0.707	0.754	0.765	0.778
584	Connecticut	0.782	0.778	0.806	0.774	0.800	0.812	0.791	0.789	0.783	0.795	0.736	0.756	0.781	0.820	0.720	0.725	0.738	0.833	0.797	0.718	0.707	0.791	0.827	0.774	0.804	0.843	0.724	0.792	0.804	0.816
585	Ohio	0.761	0.756	0.780	0.753	0.776	0.783	0.763	0.759	0.756	0.769	0.714	0.738	0.759	0.793	0.706	0.708	0.719	0.804	0.768	0.702	0.692	0.763	0.793	0.747	0.772	0.812	0.707	0.771	0.779	0.784
586	Michigan	0.780	0.779	0.808	0.775	0.801	0.815	0.801	0.802	0.794	0.799	0.754	0.767	0.781	0.817	0.734	0.747	0.747	0.842	0.802	0.734	0.729	0.797	0.834	0.782	0.812	0.846	0.729	0.789	0.803	0.823
587	Arizona	0.772	0.776	0.800	0.774	0.792	0.807	0.798	0.801	0.788	0.786	0.765	0.773	0.769	0.803	0.752	0.768	0.751	0.835	0.796	0.760	0.757	0.792	0.821	0.782	0.807	0.830	0.736	0.778	0.793	0.814
588	New Jersey	0.766	0.764	0.790	0.760	0.783	0.796	0.779	0.780	0.769	0.775	0.732	0.743	0.759	0.801	0.713	0.722	0.726	0.817	0.784	0.714	0.707	0.779	0.813	0.764	0.792	0.824	0.715	0.773	0.786	0.802
589	Syracuse	0.760	0.752	0.778	0.748	0.773	0.780	0.756	0.752	0.750	0.766	0.701	0.727	0.756	0.794	0.692	0.692	0.709	0.799	0.764	0.686	0.675	0.759	0.791	0.741	0.768	0.811	0.699	0.771	0.777	0.781
590	New York	0.759	0.754	0.781	0.750	0.775	0.787	0.765	0.763	0.754	0.765	0.710	0.722	0.751	0.799	0.686	0.690	0.707	0.803	0.773	0.683	0.674	0.768	0.806	0.750	0.782	0.819	0.700	0.768	0.779	0.793
591	Richmond	0.766	0.760	0.789	0.756	0.784	0.795	0.772	0.770	0.763	0.778	0.715	0.737	0.764	0.804	0.698	0.701	0.718	0.814	0.779	0.694	0.681	0.773	0.810	0.755	0.785	0.827	0.705	0.777	0.787	0.798
592	Atlanta	0.773	0.770	0.798	0.766	0.792	0.803	0.784	0.782	0.777	0.788	0.732	0.751	0.773	0.810	0.717	0.724	0.733	0.826	0.788	0.715	0.706	0.783	0.819	0.766	0.796	0.834	0.717	0.783	0.795	0.808
593	Washington, DC	0.743	0.741	0.763	0.737	0.758	0.767	0.751	0.750	0.738	0.749	0.707	0.722	0.736	0.775	0.694	0.698	0.703	0.786	0.755	0.693	0.685	0.751	0.781	0.737	0.762	0.794	0.696	0.751	0.761	0.772
594	Chicago	0.767	0.758	0.785	0.754	0.780	0.787	0.760	0.754	0.754	0.773	0.699	0.726	0.763	0.805	0.688	0.687	0.711	0.806	0.769	0.682	0.669	0.764	0.799	0.744	0.773	0.821	0.700	0.779	0.785	0.788
595	St. Louis	0.765	0.762	0.789	0.758	0.784	0.795	0.776	0.774	0.768	0.779	0.724	0.743	0.765	0.802	0.708	0.714	0.724	0.817	0.780	0.706	0.696	0.775	0.810	0.758	0.788	0.826	0.710	0.775	0.787	0.799
596	Sacramento	0.780	0.778	0.806	0.774	0.800	0.813	0.796	0.797	0.787	0.794	0.747	0.759	0.777	0.817	0.726	0.736	0.741	0.836	0.800	0.728	0.719	0.795	0.831	0.779	0.809	0.843	0.727	0.789	0.802	0.819
597	Northern California	0.810	0.806	0.837	0.802	0.830	0.844	0.822	0.823	0.816	0.825	0.765	0.779	0.808	0.852	0.741	0.750	0.764	0.867	0.829	0.741	0.731	0.823	0.864	0.805	0.838	0.878	0.748	0.820	0.834	0.850
598	San Diego	0.760	0.761	0.785	0.758	0.778	0.790	0.779	0.782	0.767	0.769	0.742	0.751	0.752	0.790	0.728	0.739	0.729	0.814	0.780	0.732	0.727	0.776	0.805	0.764	0.789	0.815	0.720	0.766	0.779	0.797
599	Southern California	0.773	0.772	0.798	0.769	0.791	0.804	0.788	0.790	0.778	0.783	0.744	0.755	0.766	0.808	0.727	0.735	0.736	0.826	0.792	0.728	0.722	0.787	0.820	0.773	0.801	0.831	0.726	0.781	0.794	0.810

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y0	YA	YB	YC	YD	YE	YF	YG	YH	YI	YJ	YK	YL	YM	YN	YO	YP	YQ	YR	YS	YT
501	Miami	0.720	0.717	0.738	0.713	0.734	0.739	0.716	0.713	0.696	0.718	0.661	0.684	0.709	0.752	0.656	0.650	0.663	0.750	0.720	0.652	0.642	0.716	0.745	0.700	0.724	0.768	0.665	0.730	0.735	0.738
502	Broward County / Palm Beach	0.737	0.737	0.757	0.735	0.752	0.758	0.743	0.741	0.726	0.739	0.700	0.718	0.730	0.765	0.697	0.697	0.697	0.774	0.743	0.697	0.691	0.740	0.764	0.727	0.748	0.783	0.694	0.745	0.752	0.759
503	Tampa	0.727	0.729	0.748	0.726	0.743	0.749	0.736	0.734	0.719	0.731	0.696	0.714	0.721	0.754	0.693	0.694	0.691	0.766	0.735	0.693	0.688	0.731	0.755	0.720	0.740	0.773	0.688	0.735	0.743	0.750
504	Orlando	0.731	0.733	0.752	0.730	0.747	0.753	0.740	0.739	0.723	0.735	0.701	0.719	0.725	0.757	0.698	0.699	0.695	0.770	0.739	0.698	0.693	0.735	0.759	0.724	0.744	0.777	0.692	0.739	0.746	0.754
505	Jacksonville	0.728	0.729	0.749	0.726	0.744	0.750	0.736	0.734	0.719	0.732	0.695	0.714	0.722	0.755	0.692	0.693	0.690	0.766	0.735	0.692	0.686	0.732	0.756	0.720	0.740	0.774	0.687	0.736	0.743	0.751
506	Daytona / Gainesville	0.733	0.732	0.755	0.729	0.751	0.757	0.740	0.737	0.721	0.738	0.691	0.715	0.728	0.762	0.689	0.686	0.689	0.772	0.739	0.684	0.677	0.735	0.763	0.721	0.744	0.785	0.685	0.743	0.750	0.757
521	Diversified Dental - Las Vegas	0.769	0.781	0.803	0.779	0.793	0.808	0.810	0.814	0.796	0.788	0.788	0.794	0.768	0.795	0.785	0.807	0.766	0.845	0.798	0.796	0.804	0.795	0.820	0.790	0.812	0.828	0.749	0.773	0.789	0.817
522	Mastercare Dental - Reno	0.837	0.838	0.874	0.833	0.866	0.882	0.867	0.869	0.845	0.861	0.805	0.825	0.839	0.877	0.787	0.791	0.794	0.902	0.860	0.783	0.778	0.854	0.897	0.835	0.871	0.919	0.778	0.849	0.864	0.887
524	Premier - Minnesota	0.783	0.788	0.814	0.785	0.805	0.818	0.811	0.813	0.793	0.800	0.772	0.788	0.782	0.811	0.768	0.777	0.760	0.844	0.804	0.770	0.770	0.800	0.828	0.789	0.813	0.843	0.747	0.790	0.803	0.823
526	Dental Options Pricing - Oregon	0.785	0.788	0.818	0.784	0.810	0.824	0.809	0.811	0.789	0.801	0.756	0.771	0.782	0.822	0.742	0.749	0.745	0.846	0.806	0.742	0.739	0.801	0.837	0.785	0.816	0.855	0.735	0.794	0.808	0.829
527	Rental Network - Hawaii	0.750	0.751	0.776	0.748	0.770	0.781	0.766	0.768	0.737	0.750	0.718	0.731	0.736	0.782	0.706	0.703	0.700	0.792	0.765	0.702	0.695	0.760	0.792	0.746	0.773	0.808	0.705	0.758	0.769	0.785
528	Diversified Dental - Reno	0.827	0.844	0.869	0.842	0.856	0.875	0.885	0.894	0.894	0.873	0.870	0.875	0.846	0.854	0.871	0.902	0.856	0.930	0.865	0.889	0.907	0.863	0.891	0.860	0.886	0.899	0.812	0.830	0.851	0.890
549	Maine	0.764	0.763	0.793	0.758	0.787	0.799	0.778	0.779	0.753	0.772	0.716	0.734	0.756	0.802	0.698	0.697	0.707	0.810	0.779	0.696	0.684	0.774	0.811	0.755	0.786	0.832	0.705	0.774	0.786	0.801
550	North Dakota	0.815	0.811	0.846	0.806	0.840	0.851	0.827	0.825	0.797	0.826	0.754	0.783	0.810	0.856	0.741	0.734	0.749	0.863	0.827	0.730	0.717	0.820	0.862	0.798	0.832	0.890	0.746	0.829	0.839	0.851
551	Nevada	0.746	0.757	0.777	0.755	0.768	0.781	0.782	0.787	0.767	0.760	0.762	0.768	0.742	0.770	0.759	0.778	0.739	0.815	0.772	0.771	0.776	0.770	0.792	0.765	0.785	0.800	0.727	0.749	0.765	0.790
553	Idaho	0.779	0.780	0.804	0.777	0.798	0.805	0.791	0.788	0.772	0.787	0.745	0.767	0.775	0.808	0.742	0.742	0.740	0.824	0.789	0.739	0.734	0.784	0.812	0.771	0.794	0.833	0.734	0.789	0.797	0.806
554	Vermont	0.760	0.755	0.787	0.750	0.783	0.792	0.763	0.759	0.736	0.766	0.686	0.714	0.753	0.803	0.671	0.662	0.688	0.800	0.767	0.662	0.646	0.761	0.802	0.738	0.772	0.831	0.687	0.774	0.783	0.791
555	New Hampshire	0.746	0.742	0.771	0.737	0.766	0.775	0.750	0.747	0.723	0.750	0.681	0.706	0.737	0.785	0.668	0.661	0.680	0.783	0.753	0.662	0.647	0.748	0.785	0.727	0.758	0.810	0.681	0.758	0.766	0.775
556	Delaware	0.753	0.752	0.780	0.748	0.774	0.784	0.766	0.764	0.741	0.761	0.708	0.730	0.747	0.788	0.698	0.695	0.701	0.798	0.765	0.693	0.683	0.760	0.794	0.743	0.771	0.816	0.698	0.763	0.774	0.786
557	Washington														0.813																
558	Oregon	0.778	0.778	0.808	0.774	0.802	0.814	0.795	0.795	0.772	0.788	0.735	0.751	0.771	0.817	0.718	0.720	0.726	0.829	0.795	0.717	0.708	0.789	0.827	0.771	0.803	0.847	0.720	0.788	0.801	0.818
559	North Carolina	0.732	0.728	0.758	0.724	0.753	0.762	0.737	0.734	0.711	0.737	0.669	0.694	0.725	0.771	0.656	0.648	0.667	0.770	0.740	0.649	0.634	0.734	0.772	0.714	0.745	0.797	0.667	0.745	0.753	0.762
560	West Virginia	0.733	0.732	0.756	0.729	0.751	0.757	0.740	0.736	0.719	0.738	0.688	0.714	0.728	0.763	0.685	0.681	0.686	0.771	0.739	0.680	0.671	0.734	0.763	0.719	0.743	0.786	0.683	0.744	0.751	0.757
561	Mississippi	0.729	0.725	0.751	0.721	0.747	0.754	0.733	0.731	0.709	0.732	0.702	0.694	0.723	0.760	0.661	0.655	0.684	0.757	0.752	0.652	0.642	0.736	0.767	0.719	0.745	0.785	0.685	0.740	0.746	0.752
562	Arkansas	0.744	0.743	0.769	0.740	0.763	0.771	0.755	0.753	0.737	0.754	0.706	0.731	0.742	0.773	0.703	0.701	0.703	0.788	0.753	0.698	0.692	0.748	0.777	0.734	0.757	0.800	0.696	0.755	0.762	0.771
563	South Carolina	0.730	0.726	0.756	0.721	0.751	0.761	0.736	0.734	0.709	0.735	0.669	0.695	0.723	0.768	0.656	0.648	0.666	0.768	0.739	0.648	0.633	0.733	0.770	0.713	0.743	0.795	0.666	0.743	0.751	0.760
564	Rhode Island	0.722	0.723	0.745	0.719	0.740	0.749	0.735	0.735	0.711	0.725	0.691	0.707	0.712	0.750	0.684	0.684	0.680	0.762	0.734	0.684	0.676	0.730	0.757	0.717	0.740	0.774	0.680	0.730	0.739	0.751
565	Hawaii	0.727	0.729	0.752	0.726	0.746	0.756	0.742	0.744	0.717	0.728	0.697	0.709	0.714	0.758	0.685	0.686	0.682	0.769	0.742	0.685	0.679	0.737	0.767	0.724	0.750	0.782	0.684	0.734	0.745	0.760
566	Pittsburgh	0.715	0.717	0.733	0.715	0.728	0.735	0.726	0.726	0.708	0.716	0.696	0.710	0.707	0.735	0.695	0.697	0.686	0.751	0.723	0.696	0.693	0.721	0.740	0.712	0.728	0.754	0.685	0.721	0.727	0.736
567	Philadelphia	0.729	0.730	0.752	0.727	0.746	0.755	0.743	0.744	0.720	0.732	0.703	0.718	0.719	0.756	0.697	0.698	0.691	0.770	0.742	0.698	0.692	0.738	0.764	0.727	0.748	0.779	0.690	0.735	0.745	0.758
568	Alabama	0.746	0.745	0.768	0.742	0.763	0.771	0.755	0.755	0.735	0.751	0.737	0.721	0.741	0.774	0.695	0.694	0.714	0.777	0.774	0.691	0.684	0.758	0.785	0.745	0.767	0.797	0.713	0.755	0.762	0.771
569	Utah	0.762	0.760	0.782	0.757	0.778	0.784	0.764	0.761	0.744	0.762	0.713	0.736	0.753	0.792	0.709	0.706	0.711	0.797	0.766	0.707	0.698	0.762	0.790	0.747	0.770	0.812	0.712	0.772	0.777	0.783
570	Iowa	0.735	0.731	0.760	0.727	0.755	0.765	0.742	0.740	0.716	0.740	0.679	0.703	0.727	0.771	0.667	0.661	0.674	0.774	0.744	0.660	0.647	0.738	0.774	0.719	0.749	0.798	0.674	0.746	0.755	0.765
571	Massachusetts	0.750	0.749	0.775	0.745	0.769	0.779	0.760	0.759	0.735	0.754	0.704	0.724	0.741	0.783	0.695	0.692	0.698	0.791	0.761	0.692	0.682	0.756	0.788	0.740	0.766	0.809	0.697	0.759	0.769	0.780
572	Oklahoma	0.729	0.734	0.755	0.731	0.749	0.759	0.750	0.750	0.729	0.737	0.713	0.727	0.723	0.756	0.707	0.712	0.700	0.778	0.745	0.710	0.706	0.742	0.768	0.732	0.753	0.782	0.694	0.736	0.747	0.763
573	Louisiana	0.730	0.726	0.752	0.722	0.748	0.755	0.732	0.731	0.711	0.734	0.700	0.692	0.724	0.763	0.659	0.653	0.685	0.758	0.753	0.651	0.641	0.737	0.769	0.720	0.746	0.786	0.684	0.742	0.748	0.753
574	New Mexico	0.764	0.766	0.794	0.762	0.787	0.800	0.784	0.786	0.761	0.774	0.733	0.747	0.757	0.799	0.718	0.723	0.720	0.817	0.782	0.719	0.712	0.777	0.812	0.762	0.791	0.829	0.715	0.773	0.786	0.804
575	Texas	0.755	0.757	0.782	0.754	0.776	0.786	0.771	0.770	0.749	0.763	0.721	0.739	0.749	0.788	0.713	0.714	0.713	0.803	0.769	0.713	0.705	0.765	0.796	0.751	0.777	0.815	0.708	0.764	0.775	0.789
576	Kentucky	0.710	0.710	0.729	0.708	0.724	0.730	0.719	0.718	0.700	0.711	0.684	0.701	0.701	0.732	0.682	0.682	0.675	0.744	0.717	0.682	0.676	0.714	0.735	0.704	0.721	0.751	0.676	0.717	0.723	0.731
577	Kansas	0.744	0.748	0.771	0.745	0.764	0.775	0.764	0.765	0.743	0.753	0.725	0.740	0.738	0.773	0.719	0.724	0.712	0.794	0.760	0.721	0.716	0.757	0.784	0.746	0.768	0.799	0.707	0.751	0.763	0.778
578	Wisconsin	0.750	0.748	0.773	0.744	0.768	0.774	0.753	0.749	0.731	0.753	0.694	0.722	0.744	0.783	0.690	0.684	0.695	0.787	0.754	0.684	0.673	0.749	0.780	0.731	0.757	0.806	0.693	0.762	0.768	0.773
579	Tennessee	0.718	0.716	0.739	0.713	0.734	0.740	0.723	0.719	0.702	0.720	0.673	0.697	0.711	0.747	0.670	0.666	0.670	0.753	0.723	0.665	0.656	0.718	0.746	0.703	0.726	0.768	0.669	0.728	0.734	0.740
580	Minnesota	0.751	0.750	0.777	0.747	0.771	0.781	0.763	0.762	0.738	0.757	0.707	0.728	0.744	0.785	0.698	0.696	0.700	0.795	0.763	0.695	0.685	0.758	0.791	0.742	0.769	0.812	0.698	0.761	0.771	0.783
581	Colorado	0.777	0.778	0.801	0.775	0.796	0.803	0.787	0.784	0.769	0.784	0.739	0.761	0.773	0.808	0.736	0.736	0.736	0.821	0.786	0.733	0.727	0.782	0.810	0.767	0.791	0.831	0.730	0.787	0.795	0.804
582	Indiana	0.728	0.725	0.749	0.721	0.745	0.751	0.730	0.727	0.708	0.730	0.675	0.702	0.721	0.759	0.672	0.665	0.674	0.763	0.731	0.666	0.655	0.727	0.756	0.710	0.734	0.781	0.674	0.739	0.745	0.749
583	Nebraska	0.726	0.729	0.750	0.726	0.744	0.753	0.742	0.743	0.720	0.730	0.704	0.718	0.717	0.752	0.699	0.701	0.691	0.769	0.740	0.700	0.694	0.737	0.762	0.726	0.747	0.776	0.690	0.733	0.743	0.756
584	Connecticut	0.764	0.763	0.790	0.759	0.784	0.794	0.774	0.773	0.750	0.770	0.717	0.738	0.756	0.799	0.706	0.704	0.711	0.808	0.775	0.704	0.693	0.770	0.804	0.753	0.781	0.825	0.708	0.774	0.784	0.796
585	Ohio	0.735	0.733	0.756	0.730	0.751	0.758	0.740	0.737	0.720	0.738	0.690	0.714	0.728	0.764	0.687	0.684	0.688	0.772	0.740	0.683	0.675	0.736	0.763	0.721	0.744	0.785	0.686	0.745	0.751	0.757
586	Michigan	0.760	0.763	0.791	0.759	0.784	0.797	0.783	0.785	0.761	0.772	0.734	0.748	0.755	0.794	0.720	0.726	0.720	0.816	0.780	0.720	0.715	0.775	0.809	0.760	0.789	0.826	0.713	0.769	0.782	0.801
587	Arizona	0.758	0.765	0.788	0.762	0.780	0.793	0.786	0.789	0.765	0.768	0.751	0.760	0.751	0.787	0.742	0.753	0.732	0.817	0.780	0.750	0.747	0.777	0.804	0.767	0.790	0.816	0.725	0.764	0.778	0.799
588	New Jersey	0.749	0.750	0.775	0.746	0.769	0.780	0.764	0.766	0.740	0.752	0.714	0.727	0.737	0.782	0.701	0.703	0.701	0.794	0.764	0.702	0.695	0.760	0.791	0.745	0.772	0.808	0.701	0.756	0.768	0.784
589	Syracuse	0.735	0.731	0.755	0.727	0.751	0.756	0.734	0.730	0.713	0.735	0.678	0.704	0.726	0.766	0.674	0.667	0.678	0.768	0.737	0.669	0.657	0.732	0.762	0.715	0.740	0.787	0.679	0.746	0.751	0.755
590	New York	0.742	0.741	0.766	0.737	0.761	0.771	0.750	0.749	0.723	0.741	0.691	0.704	0.728	0.780	0.674	0.669	0.681	0.779	0.753	0.670	0.661	0.748	0.784	0.731	0.761	0.803	0.686	0.751	0.761	0.774
591	Richmond	0.734	0.732	0.759	0.728	0.754	0.764	0.744	0.742	0.718	0.739	0.686	0.708	0.726	0.768	0.676	0.671	0.679	0.774	0.744	0.671	0.659	0.739	0.772	0.722	0.749	0.795	0.679	0.744	0.754	0.764
592	Atlanta	0.748	0.749	0.775	0.745	0.769	0.779	0.762	0.761	0.740	0.757	0.708	0.728	0.743	0.782	0.699	0.699	0.702	0.795	0.761	0.697	0.689	0.756	0.789	0.741	0.768	0.809	0.697	0.758	0.769	0.782
593	Washington, DC	0.726	0.726	0.748	0.723	0.743	0.751	0.735	0.735	0.711	0.726	0.689	0.705	0.714	0.755	0.682	0.680	0.680	0.763	0.736	0.680	0.672	0.732	0.760	0.719	0.742	0.777	0.682	0.733	0.742	0.753
594	Chicago	0.747	0.742	0.767	0.738	0.763	0.768	0.742	0.738	0.721	0.746	0.679	0.707	0.737	0.782	0.674	0.665	0.683	0.779	0.747	0.668	0.655	0.742	0.775	0.723	0.750	0.802	0.684	0.759	0.763	0.766
595	St. Louis	0.736	0.736	0.763	0.733	0.757	0.767	0.750	0.749	0.726	0.744	0.697	0.717	0.730	0.769	0.688	0.687	0.689	0.781	0.749	0.685	0.676	0.744	0.776	0.728	0.755	0.796	0.686	0.746	0.756	0.768
596	Sacramento	0.762	0.763	0.791	0.760	0.784	0.797	0.780	0.781	0.756	0.769	0.728	0.742	0.753	0.797	0.713	0.716	0.715	0.812	0.780	0.715	0.707	0.775	0.808	0.759	0.787	0.826	0.713	0.771	0.783	0.800
597	Northern California	0.796	0.796	0.826	0.791	0.819	0.832	0.810	0.811	0.786	0.804	0.748	0.764	0.787	0.836	0.730	0.732	0.740	0.846	0.812	0.731	0.720	0.806	0.845	0.788	0.820	0.865	0.736	0.806	0.818	0.835
598	San Diego	0.746	0.750	0.773	0.747	0.766	0.778	0.767	0.770	0.744	0.751	0.728	0.738	0.735	0.775	0.718	0.724	0.710	0.796	0.764	0.722	0.718	0.761	0.788	0.749	0.773	0.802	0.709	0.753	0.764	0.783
599	Southern California	0.762	0.764	0.789	0.761	0.783	0.794	0.779	0.781	0.755	0.766	0.731	0.743	0.750	0.795	0.718	0.721	0.717	0.809	0.779	0.720	0.714	0.774	0.806	0.760	0.787	0.822	0.717	0.770	0.782	0.798

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	X1	X2	X3	X4	X5	X6	X7	X8	X9	X0	XA	XB	XC	XD	XE	XF	XG	XH	XI	XJ	XK	XL	XM	XN	XO	XP	XQ	XR	XS	XT
501	Miami	0.705	0.704	0.725	0.701	0.721	0.725	0.703	0.700	0.671	0.697	0.645	0.669	0.690	0.735	0.645	0.633	0.642	0.729	0.704	0.640	0.630	0.699	0.727	0.684	0.707	0.755	0.653	0.715	0.719	0.722
502	Broward County / Palm Beach	0.723	0.725	0.744	0.723	0.740	0.745	0.730	0.729	0.704	0.721	0.686	0.705	0.712	0.749	0.686	0.682	0.678	0.756	0.728	0.686	0.680	0.724	0.748	0.712	0.732	0.769	0.682	0.731	0.737	0.744
503	Tampa	0.707	0.711	0.729	0.708	0.724	0.730	0.718	0.717	0.692	0.707	0.678	0.696	0.698	0.731	0.679	0.676	0.668	0.741	0.713	0.678	0.673	0.710	0.732	0.700	0.718	0.753	0.671	0.715	0.722	0.729
504	Orlando	0.711	0.715	0.733	0.712	0.728	0.734	0.722	0.721	0.696	0.711	0.683	0.701	0.702	0.735	0.684	0.681	0.672	0.745	0.718	0.684	0.679	0.715	0.736	0.704	0.722	0.756	0.676	0.719	0.726	0.734
505	Jacksonville	0.707	0.710	0.729	0.708	0.724	0.730	0.718	0.716	0.691	0.707	0.676	0.695	0.698	0.732	0.677	0.673	0.666	0.741	0.713	0.676	0.671	0.710	0.732	0.699	0.718	0.753	0.670	0.715	0.722	0.729
506	Daytona / Gainesville	0.702	0.705	0.726	0.702	0.722	0.727	0.713	0.711	0.683	0.703	0.665	0.688	0.693	0.728	0.666	0.660	0.656	0.736	0.708	0.662	0.655	0.704	0.729	0.691	0.711	0.753	0.660	0.712	0.718	0.726
521	Diversified Dental - Las Vegas	0.761	0.774	0.796	0.772	0.786	0.800	0.802	0.807	0.783	0.778	0.780	0.787	0.758	0.786	0.779	0.798	0.755	0.835	0.789	0.790	0.798	0.786	0.810	0.782	0.803	0.820	0.742	0.765	0.781	0.809
522	Mastercare Dental - Reno	0.817	0.822	0.856	0.817	0.849	0.863	0.849	0.851	0.810	0.833	0.783	0.805	0.813	0.855	0.772	0.767	0.764	0.874	0.837	0.767	0.762	0.830	0.871	0.812	0.846	0.900	0.761	0.829	0.843	0.865
524	Premier - Minnesota	0.769	0.776	0.801	0.773	0.793	0.805	0.798	0.801	0.771	0.782	0.758	0.774	0.765	0.796	0.758	0.762	0.741	0.826	0.788	0.759	0.760	0.785	0.811	0.774	0.797	0.830	0.735	0.776	0.788	0.808
526	Dental Options Pricing - Oregon	0.769	0.774	0.804	0.770	0.796	0.809	0.795	0.797	0.760	0.778	0.738	0.755	0.760	0.804	0.729	0.730	0.721	0.823	0.787	0.729	0.726	0.782	0.817	0.767	0.796	0.840	0.721	0.778	0.791	0.811
527	Rental Network - Hawaii	0.733	0.736	0.760	0.733	0.754	0.764	0.750	0.752	0.709	0.727	0.700	0.714	0.713	0.763	0.692	0.684	0.676	0.769	0.745	0.688	0.682	0.741	0.771	0.728	0.753	0.791	0.690	0.741	0.751	0.766
528	Diversified Dental - Reno	0.822	0.840	0.865	0.838	0.851	0.871	0.881	0.890	0.885	0.866	0.864	0.870	0.839	0.848	0.867	0.896	0.849	0.923	0.859	0.885	0.903	0.857	0.885	0.854	0.880	0.894	0.808	0.825	0.845	0.885
549	Maine	0.741	0.743	0.773	0.739	0.766	0.778	0.758	0.758	0.716	0.742	0.693	0.711	0.727	0.777	0.681	0.672	0.676	0.780	0.753	0.678	0.667	0.748	0.783	0.731	0.760	0.810	0.686	0.752	0.762	0.777
550	North Dakota	0.789	0.788	0.822	0.783	0.816	0.826	0.804	0.802	0.755	0.791	0.727	0.758	0.776	0.826	0.721	0.705	0.713	0.828	0.797	0.709	0.697	0.791	0.829	0.770	0.801	0.865	0.724	0.803	0.811	0.823
551	Nevada	0.740	0.752	0.771	0.750	0.763	0.776	0.777	0.782	0.757	0.752	0.756	0.762	0.734	0.763	0.755	0.771	0.730	0.806	0.765	0.766	0.771	0.763	0.785	0.758	0.778	0.794	0.721	0.743	0.759	0.783
553	Idaho	0.764	0.767	0.790	0.764	0.784	0.791	0.777	0.775	0.747	0.766	0.729	0.752	0.755	0.791	0.730	0.725	0.719	0.803	0.771	0.727	0.722	0.767	0.793	0.754	0.776	0.818	0.721	0.773	0.780	0.790
554	Vermont	0.733	0.732	0.763	0.727	0.758	0.766	0.739	0.736	0.693	0.731	0.658	0.688	0.719	0.773	0.650	0.633	0.651	0.764	0.737	0.641	0.625	0.731	0.770	0.709	0.741	0.805	0.664	0.747	0.754	0.762
555	New Hampshire	0.726	0.725	0.754	0.721	0.749	0.757	0.732	0.730	0.689	0.722	0.660	0.686	0.711	0.762	0.653	0.637	0.651	0.756	0.731	0.646	0.632	0.725	0.760	0.706	0.735	0.792	0.664	0.738	0.745	0.754
556	Delaware	0.727	0.730	0.757	0.726	0.751	0.760	0.743	0.742	0.703	0.729	0.683	0.706	0.716	0.760	0.679	0.670	0.669	0.766	0.737	0.674	0.664	0.732	0.764	0.716	0.743	0.791	0.677	0.738	0.747	0.759
557	Washington														0.798																
558	Oregon	0.759	0.763	0.792	0.759	0.786	0.797	0.778	0.779	0.740	0.763	0.715	0.733	0.747	0.797	0.704	0.698	0.699	0.804	0.774	0.702	0.694	0.768	0.804	0.751	0.781	0.830	0.705	0.770	0.782	0.798
559	North Carolina	0.703	0.702	0.731	0.698	0.726	0.733	0.711	0.708	0.667	0.700	0.640	0.666	0.689	0.737	0.634	0.619	0.630	0.733	0.708	0.626	0.612	0.702	0.737	0.683	0.711	0.768	0.643	0.715	0.722	0.730
560	West Virginia	0.701	0.703	0.725	0.700	0.721	0.726	0.711	0.708	0.678	0.700	0.661	0.685	0.691	0.727	0.662	0.653	0.650	0.733	0.705	0.656	0.648	0.701	0.727	0.688	0.708	0.753	0.657	0.711	0.717	0.723
561	Mississippi	0.705	0.704	0.729	0.700	0.725	0.731	0.713	0.713	0.675	0.703	0.681	0.662	0.694	0.732	0.634	0.622	0.655	0.713	0.726	0.625	0.616	0.711	0.739	0.696	0.718	0.761	0.666	0.716	0.721	0.727
562	Arkansas	0.712	0.714	0.739	0.711	0.732	0.740	0.727	0.725	0.697	0.717	0.678	0.703	0.706	0.737	0.680	0.673	0.668	0.750	0.720	0.674	0.670	0.716	0.741	0.703	0.723	0.767	0.670	0.722	0.729	0.738
563	South Carolina	0.686	0.686	0.714	0.682	0.709	0.717	0.697	0.695	0.652	0.684	0.630	0.656	0.673	0.718	0.624	0.609	0.617	0.716	0.692	0.615	0.602	0.687	0.720	0.669	0.695	0.750	0.630	0.698	0.705	0.714
564	Rhode Island	0.699	0.702	0.724	0.699	0.718	0.726	0.714	0.715	0.680	0.697	0.670	0.687	0.685	0.724	0.667	0.662	0.653	0.734	0.709	0.666	0.659	0.706	0.730	0.694	0.715	0.750	0.661	0.706	0.715	0.727
565	Hawaii	0.711	0.715	0.737	0.712	0.732	0.741	0.728	0.730	0.691	0.707	0.681	0.693	0.693	0.740	0.673	0.668	0.660	0.748	0.723	0.672	0.667	0.719	0.748	0.707	0.731	0.767	0.670	0.718	0.728	0.743
566	Pittsburgh	0.700	0.703	0.719	0.701	0.714	0.720	0.712	0.713	0.688	0.698	0.682	0.696	0.689	0.718	0.684	0.683	0.668	0.732	0.707	0.685	0.682	0.705	0.722	0.697	0.712	0.738	0.673	0.705	0.711	0.721
567	Philadelphia	0.715	0.719	0.740	0.716	0.734	0.742	0.731	0.732	0.698	0.713	0.689	0.704	0.701	0.740	0.686	0.683	0.672	0.752	0.726	0.687	0.681	0.723	0.747	0.712	0.732	0.765	0.679	0.722	0.730	0.743
568	Alabama	0.729	0.731	0.753	0.728	0.749	0.756	0.742	0.743	0.710	0.730	0.723	0.695	0.720	0.754	0.673	0.667	0.694	0.741	0.756	0.668	0.663	0.741	0.765	0.729	0.749	0.781	0.701	0.738	0.745	0.754
569	Utah	0.748	0.748	0.770	0.745	0.765	0.771	0.752	0.749	0.720	0.743	0.698	0.722	0.734	0.776	0.699	0.690	0.691	0.778	0.750	0.696	0.687	0.746	0.772	0.731	0.753	0.799	0.700	0.758	0.763	0.768
570	Iowa	0.701	0.701	0.729	0.697	0.723	0.732	0.712	0.710	0.669	0.699	0.647	0.672	0.687	0.733	0.642	0.629	0.635	0.733	0.707	0.635	0.622	0.702	0.735	0.685	0.711	0.764	0.646	0.712	0.720	0.729
571	Massachusetts	0.734	0.736	0.761	0.732	0.756	0.764	0.746	0.745	0.707	0.732	0.687	0.708	0.720	0.766	0.682	0.673	0.674	0.769	0.742	0.680	0.669	0.738	0.768	0.723	0.747	0.794	0.684	0.744	0.752	0.763
572	Oklahoma	0.705	0.712	0.732	0.709	0.726	0.735	0.728	0.729	0.699	0.710	0.692	0.706	0.696	0.730	0.690	0.691	0.673	0.750	0.720	0.692	0.688	0.717	0.740	0.708	0.728	0.757	0.674	0.712	0.722	0.738
573	Louisiana	0.706	0.705	0.730	0.702	0.726	0.732	0.713	0.712	0.676	0.704	0.679	0.659	0.695	0.735	0.632	0.620	0.656	0.714	0.727	0.624	0.615	0.712	0.740	0.696	0.719	0.762	0.666	0.717	0.722	0.728
574	New Mexico	0.740	0.745	0.772	0.742	0.765	0.777	0.763	0.765	0.726	0.744	0.710	0.725	0.728	0.773	0.701	0.699	0.690	0.787	0.756	0.701	0.695	0.752	0.783	0.737	0.764	0.806	0.695	0.749	0.761	0.778
575	Texas	0.734	0.739	0.763	0.735	0.756	0.766	0.752	0.751	0.718	0.737	0.701	0.719	0.723	0.765	0.697	0.693	0.686	0.776	0.746	0.696	0.689	0.742	0.771	0.729	0.753	0.793	0.690	0.743	0.753	0.766
576	Kentucky	0.688	0.690	0.708	0.688	0.703	0.709	0.699	0.699	0.672	0.686	0.665	0.682	0.677	0.707	0.666	0.663	0.652	0.719	0.694	0.666	0.661	0.691	0.711	0.682	0.698	0.728	0.658	0.695	0.700	0.708
577	Kansas	0.727	0.733	0.755	0.730	0.748	0.758	0.749	0.750	0.718	0.731	0.709	0.724	0.717	0.753	0.706	0.707	0.691	0.772	0.741	0.708	0.704	0.738	0.763	0.728	0.749	0.782	0.692	0.734	0.745	0.760
578	Wisconsin	0.726	0.726	0.750	0.723	0.746	0.751	0.731	0.727	0.696	0.723	0.672	0.699	0.714	0.756	0.672	0.660	0.664	0.756	0.727	0.665	0.655	0.723	0.752	0.707	0.730	0.782	0.673	0.737	0.743	0.747
579	Tennessee	0.687	0.688	0.709	0.685	0.705	0.710	0.695	0.693	0.663	0.685	0.646	0.670	0.676	0.712	0.647	0.638	0.636	0.717	0.690	0.642	0.634	0.686	0.711	0.673	0.693	0.736	0.644	0.697	0.702	0.708
580	Minnesota	0.735	0.737	0.763	0.733	0.757	0.766	0.749	0.748	0.710	0.735	0.690	0.712	0.722	0.767	0.685	0.677	0.677	0.772	0.744	0.682	0.672	0.739	0.771	0.724	0.750	0.796	0.685	0.745	0.754	0.765
581	Colorado	0.761	0.764	0.787	0.761	0.782	0.788	0.773	0.770	0.743	0.763	0.722	0.746	0.752	0.789	0.723	0.718	0.714	0.800	0.768	0.720	0.715	0.764	0.790	0.750	0.772	0.815	0.717	0.771	0.778	0.787
582	Indiana	0.700	0.700	0.723	0.697	0.719	0.724	0.705	0.702	0.670	0.696	0.650	0.676	0.688	0.727	0.651	0.639	0.641	0.729	0.701	0.645	0.634	0.697	0.724	0.682	0.704	0.752	0.651	0.711	0.716	0.720
583	Nebraska	0.706	0.711	0.732	0.708	0.725	0.734	0.724	0.726	0.692	0.706	0.686	0.700	0.693	0.730	0.684	0.682	0.667	0.745	0.719	0.685	0.680	0.716	0.738	0.706	0.725	0.756	0.673	0.713	0.722	0.735
584	Connecticut	0.747	0.749	0.776	0.745	0.770	0.779	0.760	0.759	0.721	0.747	0.699	0.721	0.734	0.780	0.693	0.685	0.687	0.785	0.756	0.691	0.680	0.751	0.783	0.735	0.762	0.810	0.694	0.757	0.766	0.778
585	Ohio	0.709	0.711	0.732	0.708	0.728	0.733	0.717	0.715	0.686	0.707	0.668	0.691	0.698	0.736	0.669	0.660	0.658	0.741	0.713	0.664	0.656	0.709	0.734	0.696	0.716	0.760	0.665	0.719	0.725	0.731
586	Michigan	0.741	0.747	0.774	0.743	0.767	0.779	0.767	0.769	0.731	0.748	0.714	0.730	0.731	0.773	0.706	0.705	0.694	0.791	0.758	0.705	0.701	0.754	0.786	0.740	0.767	0.808	0.697	0.750	0.762	0.781
587	Arizona	0.745	0.754	0.777	0.751	0.768	0.781	0.774	0.778	0.745	0.751	0.737	0.748	0.735	0.773	0.733	0.739	0.714	0.800	0.766	0.739	0.738	0.762	0.788	0.753	0.775	0.804	0.714	0.751	0.765	0.785
588	New Jersey	0.734	0.737	0.762	0.734	0.756	0.766	0.751	0.753	0.714	0.732	0.698	0.712	0.717	0.766	0.689	0.685	0.680	0.774	0.747	0.690	0.683	0.743	0.773	0.729	0.754	0.794	0.689	0.742	0.752	0.768
589	Syracuse	0.711	0.710	0.733	0.707	0.729	0.734	0.714	0.710	0.679	0.706	0.656	0.682	0.697	0.740	0.656	0.644	0.649	0.738	0.711	0.651	0.640	0.707	0.735	0.691	0.714	0.763	0.660	0.722	0.726	0.730
590	New York	0.728	0.729	0.754	0.725	0.749	0.758	0.737	0.736	0.696	0.720	0.674	0.689	0.708	0.764	0.662	0.651	0.658	0.759	0.736	0.658	0.649	0.731	0.766	0.715	0.743	0.790	0.673	0.737	0.746	0.759
591	Richmond	0.703	0.704	0.730	0.700	0.725	0.733	0.716	0.715	0.675	0.702	0.657	0.680	0.690	0.733	0.653	0.642	0.643	0.737	0.711	0.647	0.636	0.706	0.737	0.691	0.715	0.763	0.653	0.713	0.721	0.732
592	Atlanta	0.725	0.728	0.754	0.725	0.748	0.757	0.741	0.741	0.705	0.728	0.686	0.707	0.714	0.756	0.682	0.676	0.673	0.765	0.735	0.679	0.671	0.731	0.762	0.716	0.742	0.786	0.678	0.734	0.744	0.757
593	Washington, DC	0.710	0.713	0.734	0.710	0.729	0.736	0.721	0.722	0.686	0.705	0.673	0.690	0.694	0.738	0.670	0.663	0.658	0.742	0.718	0.668	0.660	0.714	0.741	0.702	0.724	0.761	0.668	0.718	0.726	0.736
594	Chicago	0.730	0.728	0.752	0.724	0.748	0.752	0.727	0.723	0.691	0.722	0.660	0.689	0.714	0.763	0.660	0.645	0.658	0.755	0.727	0.654	0.641	0.722	0.753	0.704	0.729	0.785	0.670	0.742	0.745	0.748
595	St. Louis	0.708	0.711	0.736	0.708	0.730	0.739	0.724	0.724	0.688	0.710	0.671	0.692	0.697	0.738	0.667	0.660	0.656	0.747	0.719	0.664	0.655	0.714	0.743	0.700	0.724	0.768	0.663	0.717	0.727	0.739
596	Sacramento	0.746	0.750	0.777	0.747	0.770	0.782	0.766	0.768	0.728	0.748	0.711	0.726	0.732	0.780	0.701	0.698	0.692	0.790	0.761	0.702	0.694	0.756	0.788	0.742	0.768	0.811	0.699	0.755	0.766	0.783
597	Northern California	0.784	0.788	0.817	0.783	0.810	0.822	0.800	0.801	0.760	0.785	0.733	0.751	0.770	0.823	0.721	0.715	0.718	0.828	0.798	0.721	0.711	0.792	0.829	0.774	0.805	0.856	0.727	0.795	0.806	0.822
598	San Diego	0.735	0.740	0.763	0.737	0.756	0.767	0.757	0.760	0.723	0.734	0.715	0.726	0.719	0.762	0.709	0.710	0.693	0.780	0.751	0.713	0.709	0.747	0.774	0.736	0.759	0.791	0.699	0.741	0.752	0.770
599	Southern California	0.754	0.758	0.783	0.755	0.776	0.787	0.771	0.774	0.735	0.752	0.719	0.733	0.737	0.786	0.711	0.708	0.700	0.796	0.768	0.712	0.706	0.763	0.794	0.750	0.776	0.814	0.709	0.762	0.772	0.789

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	W1	W2	W3	W4	W5	W6	W7	W8	W9	W0	WA	WB	WC	WD	WE	WF	WG	WH	WI	WJ	WK	WL	WM	WN	WO	WP	WQ	WR	WS	WT
501	Miami	0.760	0.745	0.769	0.741	0.765	0.772	0.749	0.745	0.778	0.773	0.709	0.724	0.763	0.797	0.683	0.703	0.731	0.805	0.766	0.679	0.668	0.761	0.795	0.750	0.779	0.802	0.698	0.769	0.778	0.781
502	Broward County / Palm Beach	0.771	0.762	0.784	0.759	0.779	0.787	0.771	0.768	0.794	0.786	0.740	0.752	0.775	0.803	0.719	0.741	0.753	0.821	0.781	0.720	0.713	0.777	0.806	0.769	0.794	0.812	0.722	0.778	0.789	0.796
503	Tampa	0.770	0.762	0.783	0.759	0.778	0.786	0.772	0.769	0.794	0.786	0.741	0.754	0.774	0.801	0.721	0.743	0.753	0.821	0.781	0.721	0.715	0.777	0.806	0.769	0.793	0.812	0.722	0.777	0.788	0.795
504	Orlando	0.773	0.765	0.786	0.762	0.781	0.790	0.775	0.773	0.797	0.789	0.745	0.758	0.777	0.804	0.725	0.747	0.756	0.824	0.784	0.726	0.719	0.780	0.809	0.772	0.797	0.815	0.726	0.780	0.791	0.799
505	Jacksonville	0.771	0.763	0.785	0.760	0.780	0.788	0.773	0.770	0.796	0.788	0.742	0.755	0.777	0.804	0.721	0.743	0.754	0.823	0.783	0.720	0.713	0.779	0.808	0.770	0.795	0.814	0.722	0.779	0.791	0.797
506	Daytona / Gainesville	0.793	0.781	0.807	0.777	0.802	0.810	0.791	0.787	0.822	0.814	0.754	0.770	0.802	0.830	0.728	0.752	0.773	0.849	0.804	0.724	0.715	0.799	0.834	0.789	0.818	0.841	0.734	0.803	0.815	0.821
521	Diversified Dental - Las Vegas	0.788	0.794	0.816	0.792	0.807	0.823	0.825	0.829	0.834	0.814	0.811	0.812	0.793	0.815	0.796	0.830	0.797	0.870	0.819	0.808	0.815	0.816	0.843	0.813	0.838	0.843	0.764	0.791	0.809	0.837
522	Mastercare Dental - Reno	0.884	0.869	0.907	0.863	0.899	0.918	0.904	0.906	0.953	0.930	0.867	0.871	0.905	0.931	0.813	0.856	0.881	0.968	0.916	0.809	0.802	0.908	0.958	0.898	0.940	0.956	0.816	0.894	0.917	0.939
524	Premier - Minnesota	0.814	0.809	0.837	0.806	0.828	0.843	0.836	0.837	0.858	0.843	0.810	0.818	0.824	0.846	0.786	0.817	0.813	0.886	0.839	0.788	0.788	0.835	0.867	0.828	0.856	0.869	0.772	0.820	0.836	0.857
526	Dental Options Pricing - Oregon	0.826	0.816	0.848	0.811	0.840	0.857	0.843	0.844	0.879	0.859	0.809	0.812	0.838	0.868	0.767	0.805	0.818	0.902	0.854	0.767	0.763	0.848	0.889	0.839	0.874	0.889	0.768	0.834	0.853	0.874
527	Rental Network - Hawaii	0.791	0.781	0.807	0.777	0.802	0.815	0.801	0.802	0.822	0.808	0.770	0.771	0.791	0.829	0.731	0.757	0.770	0.848	0.813	0.728	0.721	0.807	0.844	0.799	0.831	0.844	0.739	0.798	0.814	0.830
528	Diversified Dental - Reno	0.839	0.852	0.877	0.849	0.864	0.884	0.895	0.903	0.921	0.891	0.885	0.887	0.862	0.867	0.877	0.918	0.878	0.947	0.880	0.896	0.913	0.876	0.907	0.876	0.904	0.908	0.822	0.841	0.864	0.903
549	Maine	0.817	0.801	0.834	0.796	0.827	0.843	0.823	0.823	0.863	0.846	0.783	0.786	0.827	0.862	0.731	0.767	0.798	0.883	0.841	0.729	0.717	0.834	0.878	0.823	0.860	0.877	0.749	0.826	0.844	0.860
550	North Dakota	0.875	0.852	0.890	0.846	0.884	0.899	0.875	0.872	0.922	0.909	0.826	0.841	0.890	0.923	0.776	0.811	0.851	0.945	0.895	0.766	0.751	0.887	0.936	0.874	0.915	0.940	0.794	0.887	0.904	0.916
551	Nevada	0.761	0.768	0.788	0.766	0.779	0.794	0.795	0.800	0.801	0.782	0.782	0.783	0.763	0.788	0.769	0.799	0.767	0.836	0.790	0.781	0.785	0.787	0.812	0.785	0.807	0.812	0.739	0.764	0.782	0.807
553	Idaho	0.815	0.805	0.831	0.802	0.825	0.835	0.820	0.817	0.846	0.837	0.787	0.802	0.823	0.849	0.764	0.789	0.800	0.873	0.829	0.761	0.755	0.824	0.856	0.815	0.843	0.863	0.763	0.824	0.836	0.845
554	Vermont	0.823	0.800	0.835	0.794	0.831	0.843	0.815	0.810	0.865	0.854	0.762	0.776	0.837	0.874	0.710	0.744	0.793	0.886	0.839	0.702	0.684	0.832	0.881	0.817	0.859	0.884	0.738	0.835	0.852	0.859
555	New Hampshire	0.796	0.776	0.808	0.771	0.803	0.816	0.791	0.787	0.832	0.822	0.744	0.756	0.806	0.841	0.699	0.729	0.769	0.854	0.812	0.694	0.678	0.805	0.849	0.792	0.829	0.852	0.721	0.806	0.821	0.830
556	Delaware	0.808	0.793	0.824	0.789	0.818	0.831	0.812	0.809	0.846	0.835	0.772	0.782	0.818	0.850	0.732	0.763	0.788	0.871	0.827	0.728	0.717	0.821	0.862	0.810	0.845	0.864	0.743	0.817	0.834	0.845
557	Washington														0.853																
558	Oregon	0.824	0.810	0.842	0.805	0.836	0.852	0.833	0.833	0.872	0.854	0.795	0.797	0.835	0.869	0.746	0.783	0.808	0.894	0.849	0.746	0.736	0.843	0.886	0.832	0.869	0.885	0.759	0.832	0.852	0.868
559	North Carolina	0.798	0.777	0.810	0.772	0.805	0.818	0.792	0.788	0.835	0.825	0.744	0.756	0.809	0.844	0.697	0.728	0.770	0.857	0.813	0.691	0.675	0.807	0.852	0.793	0.831	0.855	0.720	0.808	0.824	0.832
560	West Virginia	0.797	0.783	0.810	0.779	0.805	0.814	0.793	0.789	0.826	0.818	0.754	0.772	0.805	0.835	0.726	0.751	0.774	0.852	0.807	0.721	0.711	0.802	0.838	0.791	0.821	0.846	0.734	0.807	0.819	0.824
561	Mississippi	0.795	0.776	0.805	0.771	0.801	0.810	0.787	0.785	0.825	0.817	0.776	0.831	0.805	0.835	0.708	0.787	0.782	0.849	0.827	0.699	0.687	0.808	0.847	0.797	0.830	0.845	0.739	0.806	0.817	0.821
562	Arkansas	0.806	0.792	0.821	0.788	0.815	0.826	0.807	0.804	0.841	0.832	0.770	0.787	0.818	0.843	0.743	0.768	0.790	0.866	0.819	0.737	0.730	0.814	0.850	0.804	0.834	0.857	0.745	0.816	0.828	0.836
563	South Carolina	0.818	0.796	0.830	0.791	0.825	0.838	0.812	0.808	0.857	0.846	0.762	0.775	0.830	0.866	0.713	0.744	0.789	0.879	0.834	0.705	0.688	0.827	0.874	0.813	0.853	0.877	0.738	0.829	0.845	0.853
564	Rhode Island	0.770	0.760	0.785	0.756	0.779	0.791	0.776	0.776	0.797	0.787	0.745	0.752	0.772	0.804	0.715	0.740	0.752	0.824	0.787	0.715	0.706	0.783	0.815	0.774	0.802	0.817	0.720	0.777	0.790	0.802
565	Hawaii	0.766	0.757	0.782	0.754	0.776	0.789	0.775	0.777	0.796	0.782	0.745	0.747	0.765	0.802	0.710	0.737	0.747	0.822	0.786	0.710	0.704	0.782	0.816	0.774	0.804	0.816	0.716	0.772	0.788	0.803
566	Pittsburgh	0.747	0.741	0.760	0.739	0.755	0.762	0.753	0.752	0.765	0.758	0.730	0.740	0.747	0.771	0.715	0.734	0.733	0.792	0.758	0.717	0.712	0.755	0.778	0.749	0.769	0.783	0.711	0.752	0.762	0.770
567	Philadelphia	0.761	0.754	0.777	0.751	0.771	0.782	0.771	0.771	0.787	0.777	0.743	0.750	0.762	0.792	0.717	0.741	0.746	0.815	0.779	0.719	0.712	0.775	0.805	0.768	0.793	0.807	0.717	0.767	0.781	0.794
568	Alabama	0.798	0.785	0.810	0.781	0.806	0.815	0.798	0.797	0.827	0.817	0.796	0.847	0.806	0.833	0.733	0.813	0.792	0.851	0.833	0.729	0.720	0.815	0.848	0.806	0.834	0.844	0.756	0.806	0.818	0.826
569	Utah	0.798	0.785	0.810	0.782	0.805	0.813	0.794	0.790	0.820	0.814	0.757	0.772	0.802	0.833	0.732	0.755	0.774	0.848	0.807	0.730	0.720	0.803	0.835	0.792	0.820	0.842	0.741	0.807	0.817	0.823
570	Iowa	0.805	0.786	0.818	0.781	0.813	0.826	0.802	0.799	0.842	0.832	0.756	0.768	0.815	0.850	0.712	0.742	0.779	0.865	0.822	0.706	0.691	0.815	0.859	0.802	0.839	0.862	0.731	0.815	0.831	0.840
571	Massachusetts	0.790	0.777	0.805	0.772	0.799	0.811	0.793	0.791	0.822	0.812	0.755	0.765	0.796	0.829	0.720	0.747	0.769	0.848	0.808	0.718	0.706	0.802	0.839	0.792	0.824	0.842	0.730	0.798	0.813	0.824
572	Oklahoma	0.777	0.772	0.796	0.768	0.789	0.801	0.791	0.791	0.810	0.798	0.763	0.770	0.782	0.810	0.738	0.765	0.767	0.838	0.798	0.741	0.736	0.793	0.824	0.786	0.813	0.826	0.733	0.783	0.798	0.813
573	Louisiana	0.798	0.779	0.808	0.774	0.803	0.813	0.788	0.786	0.827	0.819	0.776	0.830	0.808	0.839	0.707	0.787	0.784	0.851	0.830	0.700	0.687	0.811	0.850	0.799	0.832	0.848	0.740	0.808	0.820	0.824
574	New Mexico	0.816	0.805	0.835	0.801	0.828	0.844	0.828	0.829	0.861	0.844	0.794	0.797	0.824	0.857	0.751	0.786	0.802	0.885	0.841	0.753	0.745	0.835	0.876	0.826	0.861	0.875	0.758	0.823	0.842	0.860
575	Texas	0.803	0.793	0.820	0.789	0.814	0.827	0.811	0.809	0.839	0.827	0.776	0.784	0.810	0.842	0.743	0.772	0.787	0.866	0.822	0.743	0.735	0.817	0.854	0.808	0.839	0.856	0.747	0.810	0.827	0.840
576	Kentucky	0.754	0.745	0.765	0.742	0.761	0.768	0.756	0.754	0.773	0.766	0.729	0.741	0.755	0.781	0.710	0.730	0.736	0.800	0.764	0.710	0.704	0.760	0.786	0.753	0.775	0.792	0.711	0.760	0.770	0.777
577	Kansas	0.781	0.776	0.800	0.773	0.794	0.806	0.796	0.796	0.815	0.803	0.768	0.776	0.787	0.815	0.743	0.770	0.772	0.844	0.803	0.745	0.739	0.798	0.830	0.791	0.818	0.832	0.737	0.788	0.803	0.819
578	Wisconsin	0.803	0.787	0.815	0.783	0.811	0.819	0.797	0.792	0.832	0.824	0.754	0.773	0.812	0.843	0.724	0.749	0.778	0.858	0.813	0.718	0.706	0.807	0.845	0.795	0.827	0.853	0.736	0.814	0.826	0.830
579	Tennessee	0.780	0.766	0.791	0.762	0.787	0.795	0.775	0.771	0.805	0.798	0.736	0.753	0.787	0.816	0.710	0.733	0.756	0.832	0.789	0.706	0.695	0.784	0.818	0.773	0.802	0.826	0.719	0.789	0.800	0.805
580	Minnesota	0.791	0.778	0.807	0.774	0.801	0.814	0.796	0.794	0.827	0.815	0.759	0.768	0.799	0.831	0.722	0.751	0.772	0.852	0.810	0.720	0.709	0.804	0.842	0.794	0.826	0.845	0.731	0.800	0.815	0.827
581	Colorado	0.815	0.805	0.830	0.801	0.825	0.834	0.818	0.814	0.845	0.836	0.783	0.798	0.823	0.850	0.759	0.784	0.798	0.873	0.828	0.757	0.750	0.823	0.856	0.814	0.842	0.863	0.760	0.824	0.836	0.844
582	Indiana	0.787	0.770	0.797	0.766	0.793	0.801	0.779	0.774	0.812	0.805	0.738	0.756	0.794	0.825	0.709	0.732	0.760	0.839	0.795	0.703	0.691	0.789	0.826	0.778	0.808	0.834	0.721	0.797	0.808	0.811
583	Nebraska	0.768	0.761	0.785	0.758	0.779	0.790	0.778	0.779	0.795	0.785	0.751	0.758	0.769	0.800	0.726	0.750	0.753	0.823	0.787	0.728	0.721	0.783	0.812	0.776	0.801	0.814	0.724	0.774	0.788	0.801
584	Connecticut	0.806	0.792	0.821	0.788	0.816	0.828	0.809	0.807	0.842	0.830	0.770	0.780	0.814	0.847	0.732	0.762	0.786	0.867	0.824	0.731	0.719	0.818	0.858	0.808	0.841	0.860	0.743	0.814	0.830	0.842
585	Ohio	0.787	0.774	0.799	0.770	0.795	0.803	0.784	0.780	0.813	0.806	0.747	0.763	0.794	0.823	0.721	0.744	0.765	0.840	0.797	0.717	0.707	0.792	0.826	0.782	0.810	0.833	0.728	0.796	0.808	0.813
586	Michigan	0.802	0.793	0.823	0.788	0.816	0.832	0.819	0.820	0.851	0.832	0.787	0.790	0.812	0.842	0.746	0.782	0.793	0.874	0.829	0.746	0.740	0.823	0.863	0.815	0.849	0.862	0.748	0.810	0.829	0.848
587	Arizona	0.788	0.786	0.811	0.783	0.803	0.818	0.811	0.814	0.828	0.810	0.788	0.790	0.791	0.821	0.761	0.792	0.783	0.858	0.815	0.769	0.766	0.811	0.842	0.805	0.832	0.842	0.750	0.793	0.811	0.832
588	New Jersey	0.787	0.777	0.804	0.773	0.798	0.811	0.796	0.798	0.822	0.807	0.764	0.766	0.789	0.825	0.725	0.755	0.769	0.848	0.809	0.727	0.719	0.804	0.841	0.795	0.827	0.840	0.733	0.793	0.810	0.826
589	Syracuse	0.786	0.770	0.797	0.766	0.792	0.800	0.778	0.773	0.810	0.804	0.736	0.754	0.792	0.824	0.707	0.730	0.758	0.837	0.794	0.702	0.690	0.788	0.824	0.777	0.807	0.833	0.721	0.797	0.807	0.810
590	New York	0.783	0.769	0.797	0.765	0.792	0.805	0.784	0.783	0.815	0.801	0.746	0.747	0.785	0.826	0.700	0.728	0.757	0.838	0.802	0.698	0.688	0.796	0.837	0.786	0.821	0.837	0.720	0.791	0.807	0.820
591	Richmond	0.798	0.781	0.812	0.777	0.807	0.819	0.798	0.796	0.834	0.823	0.757	0.768	0.807	0.840	0.716	0.745	0.775	0.857	0.815	0.712	0.698	0.809	0.850	0.798	0.832	0.853	0.731	0.807	0.823	0.791
592	Atlanta	0.799	0.787	0.816	0.783	0.810	0.823	0.805	0.803	0.837	0.825	0.768	0.777	0.809	0.840	0.731	0.762	0.782	0.863	0.819	0.730	0.720	0.813	0.852	0.803	0.836	0.855	0.739	0.808	0.824	0.837
593	Washington, DC	0.763	0.754	0.777	0.750	0.772	0.782	0.767	0.767	0.787	0.778	0.735	0.742	0.764	0.798	0.706	0.729	0.742	0.814	0.779	0.705	0.696	0.774	0.807	0.766	0.794	0.809	0.713	0.770	0.783	0.794
594	Chicago	0.792	0.774	0.801	0.769	0.797	0.805	0.779	0.774	0.815	0.810	0.734	0.752	0.798	0.833	0.702	0.726	0.761	0.842	0.798	0.697	0.683	0.793	0.831	0.780	0.812	0.840	0.721	0.803	0.813	0.815
595	St. Louis	0.795	0.782	0.811	0.777	0.805	0.817	0.799	0.798	0.831	0.820	0.761	0.771	0.803	0.835	0.725	0.754	0.776	0.856	0.813	0.723	0.712	0.808	0.846	0.798	0.831	0.849	0.734	0.803	0.819	0.831
596	Sacramento	0.802	0.791	0.821	0.787	0.814	0.829	0.813	0.815	0.844	0.827	0.780	0.782	0.808	0.842	0.738	0.771	0.787	0.868	0.827	0.740	0.731	0.821	0.860	0.812	0.845	0.859	0.746	0.810	0.827	0.844
597	Northern California	0.832	0.818	0.850	0.813	0.843	0.859	0.839	0.840	0.877	0.860	0.800	0.803	0.840	0.877	0.752	0.788	0.813	0.900	0.856	0.753	0.742	0.850	0.893	0.839	0.876	0.892	0.766	0.840	0.859	0.875
598	San Diego	0.777	0.771	0.796	0.768	0.789	0.802	0.792	0.795	0.809	0.794	0.767	0.769	0.776	0.809	0.737	0.765	0.764	0.838	0.800	0.741	0.737	0.796	0.827	0.789	0.816	0.827	0.734	0.782	0.798	0.816
599	Southern California	0.790	0.782	0.808	0.778	0.802	0.815	0.802	0.804	0.825	0.809	0.771	0.773	0.791	0.827	0.736	0.765	0.774	0.851	0.813	0.738	0.731	0.808	0.843	0.800	0.830	0.843	0.740	0.796	0.813	0.830

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	V1	V2	V3	V4	V5	V6	V7	V8	V9	V0	VA	VB	VC	VD	VE	VF	VG	VH	VI	VJ	VK	VL	VM	VN	VO	VP	VQ	VR	VS	VT
501	Miami	0.750	0.735	0.758	0.731	0.754	0.760	0.740	0.736	0.769	0.761	0.703	0.715	0.751	0.785	0.674	0.697	0.723	0.793	0.755	0.671	0.660	0.750	0.783	0.742	0.771	0.790	0.690	0.758	0.768	0.771
502	Broward County / Palm Beach	0.761	0.753	0.774	0.750	0.769	0.776	0.762	0.760	0.786	0.775	0.734	0.744	0.764	0.792	0.712	0.736	0.746	0.810	0.772	0.713	0.706	0.768	0.796	0.762	0.786	0.801	0.715	0.768	0.780	0.786
503	Tampa	0.757	0.750	0.770	0.747	0.765	0.773	0.760	0.759	0.783	0.772	0.734	0.744	0.761	0.788	0.712	0.736	0.743	0.807	0.769	0.712	0.706	0.765	0.792	0.759	0.783	0.798	0.712	0.764	0.776	0.783
504	Orlando	0.761	0.753	0.774	0.750	0.769	0.777	0.764	0.763	0.786	0.775	0.738	0.748	0.764	0.791	0.717	0.740	0.747	0.810	0.772	0.717	0.711	0.768	0.795	0.763	0.786	0.801	0.717	0.767	0.779	0.786
505	Jacksonville	0.759	0.751	0.772	0.748	0.767	0.775	0.761	0.759	0.785	0.774	0.734	0.744	0.763	0.790	0.711	0.736	0.744	0.808	0.770	0.711	0.705	0.766	0.794	0.760	0.784	0.800	0.713	0.766	0.778	0.785
506	Daytona / Gainesville	0.776	0.764	0.789	0.760	0.784	0.792	0.776	0.772	0.806	0.795	0.743	0.756	0.783	0.811	0.715	0.742	0.759	0.829	0.787	0.712	0.703	0.782	0.815	0.775	0.803	0.821	0.720	0.785	0.797	0.803
521	Diversified Dental - Las Vegas	0.783	0.789	0.811	0.787	0.802	0.817	0.820	0.825	0.830	0.808	0.808	0.808	0.787	0.810	0.792	0.828	0.794	0.864	0.814	0.804	0.812	0.811	0.837	0.810	0.834	0.838	0.760	0.785	0.804	0.832
522	Mastercare Dental - Reno	0.873	0.857	0.894	0.852	0.887	0.905	0.894	0.896	0.944	0.916	0.861	0.862	0.892	0.917	0.805	0.852	0.873	0.955	0.904	0.801	0.796	0.896	0.944	0.891	0.931	0.942	0.808	0.882	0.905	0.927
524	Premier - Minnesota	0.806	0.801	0.828	0.798	0.819	0.834	0.828	0.830	0.851	0.834	0.806	0.811	0.814	0.837	0.780	0.813	0.807	0.877	0.831	0.782	0.783	0.826	0.857	0.823	0.850	0.859	0.766	0.811	0.828	0.848
526	Dental Options Pricing - Oregon	0.816	0.805	0.836	0.801	0.829	0.845	0.833	0.835	0.870	0.847	0.804	0.803	0.826	0.856	0.759	0.801	0.811	0.890	0.843	0.760	0.756	0.837	0.877	0.832	0.867	0.876	0.761	0.823	0.843	0.863
527	Rental Network - Hawaii	0.780	0.770	0.795	0.766	0.790	0.803	0.790	0.792	0.812	0.795	0.763	0.762	0.778	0.816	0.723	0.751	0.762	0.835	0.801	0.720	0.714	0.796	0.831	0.791	0.821	0.830	0.730	0.786	0.803	0.818
528	Diversified Dental - Reno	0.836	0.849	0.874	0.846	0.861	0.881	0.892	0.901	0.919	0.888	0.884	0.884	0.859	0.864	0.875	0.917	0.877	0.943	0.876	0.894	0.911	0.873	0.903	0.874	0.902	0.904	0.820	0.838	0.861	0.900
549	Maine	0.803	0.786	0.818	0.781	0.812	0.827	0.809	0.810	0.851	0.829	0.774	0.774	0.810	0.846	0.721	0.759	0.787	0.866	0.826	0.719	0.707	0.819	0.862	0.812	0.849	0.860	0.738	0.811	0.830	0.845
550	North Dakota	0.859	0.836	0.873	0.831	0.867	0.881	0.861	0.858	0.909	0.891	0.818	0.828	0.872	0.905	0.765	0.804	0.840	0.926	0.878	0.755	0.741	0.871	0.918	0.863	0.903	0.921	0.782	0.870	0.888	0.900
551	Nevada	0.757	0.764	0.784	0.762	0.775	0.789	0.792	0.796	0.798	0.778	0.780	0.780	0.758	0.783	0.766	0.798	0.764	0.832	0.786	0.778	0.783	0.783	0.808	0.782	0.804	0.808	0.736	0.760	0.778	0.803
553	Idaho	0.806	0.796	0.820	0.792	0.815	0.824	0.811	0.809	0.838	0.826	0.782	0.794	0.812	0.838	0.757	0.784	0.793	0.862	0.819	0.754	0.749	0.815	0.845	0.809	0.835	0.852	0.756	0.814	0.827	0.835
554	Vermont	0.806	0.783	0.817	0.777	0.812	0.824	0.799	0.796	0.850	0.834	0.752	0.762	0.817	0.855	0.697	0.735	0.781	0.866	0.821	0.689	0.673	0.814	0.861	0.805	0.845	0.864	0.725	0.817	0.834	0.842
555	New Hampshire	0.783	0.763	0.795	0.758	0.790	0.801	0.779	0.776	0.821	0.807	0.738	0.745	0.791	0.827	0.690	0.723	0.759	0.839	0.798	0.684	0.669	0.792	0.834	0.784	0.819	0.836	0.712	0.793	0.809	0.817
556	Delaware	0.793	0.778	0.807	0.774	0.802	0.814	0.798	0.796	0.833	0.817	0.762	0.770	0.800	0.833	0.721	0.754	0.777	0.853	0.811	0.717	0.706	0.805	0.844	0.798	0.832	0.846	0.731	0.801	0.818	0.829
557	Washington														0.844																
558	Oregon	0.812	0.798	0.830	0.794	0.823	0.838	0.822	0.823	0.863	0.841	0.788	0.788	0.821	0.856	0.737	0.778	0.800	0.880	0.836	0.737	0.728	0.830	0.873	0.824	0.860	0.871	0.750	0.820	0.840	0.856
559	North Carolina	0.779	0.759	0.791	0.754	0.786	0.798	0.775	0.772	0.819	0.804	0.733	0.741	0.788	0.823	0.684	0.718	0.756	0.836	0.795	0.677	0.662	0.788	0.831	0.780	0.816	0.834	0.707	0.789	0.805	0.813
560	West Virginia	0.779	0.765	0.791	0.761	0.786	0.794	0.777	0.773	0.809	0.798	0.743	0.757	0.785	0.815	0.713	0.740	0.760	0.831	0.789	0.708	0.699	0.784	0.818	0.777	0.805	0.825	0.720	0.788	0.801	0.805
561	Mississippi	0.781	0.763	0.791	0.758	0.787	0.796	0.776	0.774	0.814	0.802	0.769	0.743	0.790	0.819	0.693	0.722	0.772	0.825	0.813	0.684	0.673	0.795	0.832	0.787	0.819	0.829	0.729	0.792	0.804	0.808
562	Arkansas	0.789	0.775	0.803	0.771	0.796	0.807	0.791	0.788	0.825	0.812	0.759	0.773	0.798	0.823	0.730	0.758	0.776	0.846	0.802	0.725	0.718	0.796	0.830	0.790	0.818	0.837	0.732	0.798	0.810	0.818
563	South Carolina	0.793	0.771	0.804	0.766	0.799	0.811	0.789	0.785	0.834	0.819	0.745	0.754	0.802	0.838	0.694	0.729	0.769	0.850	0.808	0.687	0.672	0.802	0.846	0.793	0.830	0.848	0.718	0.803	0.820	0.828
564	Rhode Island	0.756	0.746	0.771	0.743	0.765	0.776	0.763	0.763	0.785	0.772	0.736	0.741	0.757	0.788	0.705	0.732	0.741	0.809	0.773	0.705	0.697	0.769	0.799	0.763	0.790	0.801	0.709	0.762	0.776	0.788
565	Hawaii	0.755	0.747	0.770	0.743	0.765	0.777	0.765	0.768	0.786	0.770	0.739	0.738	0.753	0.790	0.702	0.731	0.739	0.810	0.775	0.702	0.697	0.771	0.804	0.766	0.795	0.803	0.708	0.760	0.777	0.792
566	Pittsburgh	0.738	0.732	0.750	0.730	0.745	0.753	0.744	0.744	0.757	0.747	0.724	0.732	0.736	0.761	0.709	0.729	0.726	0.781	0.749	0.710	0.706	0.746	0.768	0.742	0.761	0.772	0.704	0.743	0.752	0.761
567	Philadelphia	0.752	0.745	0.768	0.742	0.762	0.773	0.762	0.763	0.779	0.767	0.738	0.742	0.752	0.782	0.711	0.736	0.739	0.805	0.770	0.713	0.706	0.766	0.794	0.761	0.786	0.796	0.710	0.758	0.772	0.785
568	Alabama	0.788	0.776	0.801	0.772	0.796	0.805	0.790	0.790	0.819	0.807	0.791	0.761	0.795	0.822	0.721	0.748	0.786	0.832	0.823	0.717	0.709	0.805	0.837	0.800	0.827	0.833	0.749	0.796	0.809	0.817
569	Utah	0.789	0.776	0.800	0.772	0.795	0.803	0.785	0.782	0.813	0.803	0.752	0.765	0.791	0.823	0.725	0.750	0.768	0.837	0.798	0.723	0.714	0.793	0.824	0.786	0.813	0.831	0.734	0.797	0.808	0.813
570	Iowa	0.785	0.766	0.797	0.761	0.792	0.804	0.783	0.781	0.824	0.809	0.744	0.752	0.793	0.827	0.697	0.730	0.763	0.842	0.801	0.691	0.677	0.794	0.836	0.787	0.822	0.839	0.716	0.794	0.810	0.819
571	Massachusetts	0.780	0.766	0.794	0.762	0.788	0.800	0.784	0.782	0.814	0.800	0.750	0.756	0.784	0.817	0.712	0.742	0.762	0.836	0.797	0.710	0.700	0.792	0.827	0.785	0.816	0.830	0.723	0.788	0.803	0.814
572	Oklahoma	0.763	0.758	0.781	0.755	0.775	0.787	0.778	0.779	0.797	0.783	0.754	0.759	0.767	0.795	0.728	0.757	0.756	0.823	0.783	0.731	0.726	0.779	0.809	0.775	0.801	0.811	0.722	0.769	0.784	0.799
573	Louisiana	0.784	0.765	0.793	0.761	0.789	0.798	0.777	0.775	0.816	0.804	0.768	0.742	0.792	0.823	0.691	0.721	0.774	0.827	0.815	0.684	0.673	0.796	0.834	0.789	0.821	0.831	0.730	0.794	0.806	0.810
574	New Mexico	0.801	0.790	0.820	0.786	0.813	0.828	0.815	0.816	0.848	0.827	0.785	0.785	0.808	0.841	0.740	0.778	0.791	0.868	0.826	0.742	0.735	0.820	0.859	0.815	0.848	0.858	0.746	0.808	0.827	0.845
575	Texas	0.789	0.780	0.806	0.776	0.800	0.812	0.798	0.798	0.827	0.812	0.767	0.773	0.795	0.827	0.733	0.765	0.777	0.850	0.809	0.734	0.726	0.804	0.839	0.798	0.828	0.841	0.737	0.796	0.813	0.826
576	Kentucky	0.741	0.733	0.752	0.730	0.748	0.755	0.744	0.743	0.761	0.752	0.721	0.730	0.741	0.767	0.701	0.722	0.726	0.785	0.751	0.701	0.695	0.748	0.772	0.743	0.764	0.777	0.701	0.747	0.757	0.764
577	Kansas	0.771	0.766	0.789	0.763	0.783	0.795	0.786	0.787	0.806	0.791	0.762	0.767	0.775	0.803	0.735	0.764	0.763	0.831	0.792	0.738	0.732	0.787	0.818	0.783	0.809	0.819	0.729	0.777	0.793	0.808
578	Wisconsin	0.789	0.773	0.799	0.768	0.795	0.803	0.783	0.779	0.819	0.808	0.746	0.761	0.795	0.827	0.713	0.741	0.766	0.841	0.797	0.707	0.696	0.792	0.828	0.784	0.815	0.836	0.725	0.798	0.811	0.815
579	Tennessee	0.762	0.748	0.773	0.745	0.768	0.776	0.759	0.755	0.789	0.779	0.725	0.739	0.767	0.796	0.697	0.722	0.742	0.811	0.771	0.693	0.683	0.766	0.799	0.759	0.787	0.805	0.705	0.771	0.782	0.787
580	Minnesota	0.781	0.768	0.796	0.764	0.790	0.802	0.786	0.785	0.818	0.803	0.753	0.760	0.787	0.819	0.715	0.746	0.765	0.839	0.799	0.713	0.702	0.794	0.830	0.787	0.819	0.833	0.723	0.789	0.805	0.817
581	Colorado	0.805	0.795	0.819	0.791	0.814	0.823	0.808	0.806	0.837	0.825	0.778	0.790	0.812	0.839	0.752	0.779	0.791	0.861	0.818	0.749	0.743	0.813	0.845	0.807	0.834	0.851	0.753	0.813	0.826	0.834
582	Indiana	0.770	0.754	0.780	0.750	0.775	0.783	0.764	0.760	0.797	0.787	0.728	0.743	0.775	0.806	0.697	0.723	0.747	0.819	0.778	0.691	0.680	0.773	0.807	0.765	0.794	0.815	0.708	0.779	0.791	0.794
583	Nebraska	0.756	0.749	0.772	0.746	0.766	0.777	0.767	0.768	0.784	0.771	0.743	0.748	0.756	0.786	0.717	0.742	0.744	0.810	0.774	0.719	0.713	0.770	0.799	0.766	0.791	0.800	0.715	0.762	0.776	0.789
584	Connecticut	0.795	0.781	0.810	0.777	0.804	0.816	0.799	0.798	0.833	0.818	0.764	0.771	0.801	0.835	0.724	0.757	0.778	0.854	0.813	0.723	0.712	0.807	0.845	0.801	0.833	0.847	0.735	0.803	0.819	0.831
585	Ohio	0.772	0.759	0.783	0.756	0.779	0.787	0.770	0.767	0.800	0.789	0.738	0.751	0.777	0.806	0.710	0.736	0.753	0.822	0.782	0.706	0.697	0.777	0.809	0.770	0.797	0.816	0.717	0.781	0.792	0.798
586	Michigan	0.791	0.781	0.810	0.777	0.804	0.819	0.808	0.810	0.841	0.819	0.781	0.781	0.799	0.829	0.737	0.776	0.785	0.861	0.817	0.738	0.733	0.811	0.850	0.806	0.839	0.848	0.739	0.798	0.817	0.836
587	Arizona	0.780	0.778	0.802	0.775	0.794	0.809	0.803	0.807	0.821	0.801	0.783	0.783	0.782	0.812	0.755	0.788	0.776	0.848	0.806	0.763	0.760	0.802	0.832	0.799	0.826	0.832	0.744	0.785	0.803	0.823
588	New Jersey	0.777	0.767	0.793	0.763	0.787	0.800	0.787	0.789	0.814	0.796	0.758	0.757	0.778	0.814	0.718	0.750	0.762	0.836	0.799	0.719	0.712	0.793	0.829	0.788	0.819	0.828	0.726	0.783	0.800	0.816
589	Syracuse	0.772	0.755	0.781	0.751	0.777	0.784	0.764	0.760	0.797	0.787	0.727	0.741	0.776	0.808	0.696	0.722	0.747	0.820	0.779	0.691	0.680	0.774	0.808	0.766	0.795	0.816	0.710	0.781	0.792	0.795
590	New York	0.773	0.759	0.786	0.755	0.781	0.793	0.775	0.774	0.806	0.789	0.740	0.738	0.773	0.815	0.692	0.723	0.749	0.826	0.791	0.690	0.681	0.786	0.825	0.779	0.813	0.824	0.713	0.780	0.797	0.810
591	Richmond	0.779	0.763	0.793	0.759	0.787	0.799	0.781	0.780	0.817	0.802	0.745	0.753	0.786	0.819	0.703	0.735	0.761	0.836	0.796	0.699	0.686	0.790	0.829	0.784	0.817	0.832	0.717	0.788	0.804	0.814
592	Atlanta	0.785	0.773	0.801	0.769	0.795	0.807	0.792	0.791	0.825	0.809	0.759	0.765	0.792	0.824	0.721	0.754	0.771	0.846	0.804	0.719	0.711	0.798	0.836	0.792	0.824	0.838	0.728	0.793	0.809	0.822
593	Washington, DC	0.753	0.743	0.766	0.740	0.761	0.771	0.758	0.758	0.778	0.766	0.729	0.734	0.752	0.786	0.698	0.723	0.734	0.802	0.768	0.697	0.689	0.764	0.795	0.758	0.785	0.797	0.705	0.759	0.773	0.784
594	Chicago	0.781	0.762	0.789	0.758	0.785	0.792	0.769	0.764	0.806	0.796	0.728	0.743	0.785	0.820	0.693	0.720	0.752	0.828	0.786	0.688	0.675	0.781	0.818	0.772	0.803	0.826	0.712	0.791	0.801	0.803
595	St. Louis	0.778	0.765	0.793	0.761	0.787	0.799	0.784	0.783	0.816	0.801	0.751	0.758	0.785	0.816	0.713	0.745	0.763	0.837	0.796	0.711	0.701	0.791	0.828	0.784	0.816	0.830	0.721	0.786	0.802	0.814
596	Sacramento	0.792	0.781	0.810	0.777	0.803	0.818	0.804	0.806	0.835	0.815	0.774	0.774	0.796	0.831	0.731	0.766	0.779	0.856	0.816	0.733	0.724	0.810	0.848	0.805	0.837	0.847	0.738	0.799	0.817	0.834
597	Northern California	0.823	0.809	0.840	0.804	0.834	0.849	0.831	0.832	0.871	0.849	0.796	0.796	0.830	0.867	0.746	0.785	0.808	0.889	0.847	0.747	0.737	0.841	0.883	0.834	0.870	0.882	0.760	0.831	0.850	0.866
598	San Diego	0.769	0.763	0.787	0.760	0.780	0.794	0.785	0.788	0.803	0.785	0.763	0.762	0.767	0.801	0.731	0.762	0.758	0.829	0.792	0.736	0.732	0.787	0.818	0.784	0.810	0.818	0.728	0.774	0.790	0.808
599	Southern California	0.784	0.775	0.801	0.771	0.794	0.807	0.795	0.798	0.820	0.801	0.768	0.767	0.783	0.820	0.730	0.762	0.769	0.843	0.806	0.733	0.726	0.801	0.835	0.796	0.826	0.835	0.735	0.789	0.806	0.823

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	U1	U2	U3	U4	U5	U6	U7	U8	U9	U0	UA	UB	UC	UD	UE	UF	UG	UH	UI	UJ	UK	UL	UM	UN	UO	UP	UQ	UR	US	UT
501	Miami	0.741	0.726	0.748	0.722	0.745	0.751	0.732	0.729	0.762	0.752	0.698	0.708	0.741	0.776	0.667	0.693	0.717	0.783	0.746	0.664	0.654	0.742	0.774	0.737	0.765	0.780	0.683	0.749	0.760	0.762
502	Broward County / Palm Beach	0.753	0.745	0.765	0.742	0.760	0.767	0.755	0.753	0.779	0.766	0.729	0.737	0.755	0.783	0.705	0.731	0.739	0.800	0.763	0.706	0.700	0.759	0.787	0.756	0.780	0.792	0.708	0.760	0.771	0.778
503	Tampa	0.746	0.738	0.758	0.736	0.754	0.761	0.750	0.749	0.773	0.760	0.726	0.734	0.749	0.775	0.703	0.729	0.735	0.794	0.757	0.703	0.698	0.753	0.780	0.751	0.773	0.785	0.704	0.752	0.765	0.772
504	Orlando	0.750	0.742	0.762	0.739	0.757	0.765	0.754	0.753	0.776	0.763	0.731	0.739	0.752	0.778	0.708	0.733	0.738	0.797	0.761	0.708	0.703	0.757	0.783	0.755	0.777	0.788	0.708	0.756	0.768	0.775
505	Jacksonville	0.747	0.739	0.760	0.736	0.755	0.762	0.751	0.749	0.775	0.761	0.726	0.735	0.750	0.777	0.702	0.728	0.735	0.795	0.758	0.702	0.697	0.754	0.781	0.751	0.775	0.787	0.704	0.754	0.766	0.773
506	Daytona / Gainesville	0.760	0.747	0.771	0.744	0.767	0.774	0.761	0.758	0.791	0.777	0.732	0.742	0.765	0.793	0.702	0.731	0.746	0.810	0.770	0.699	0.691	0.766	0.797	0.762	0.789	0.803	0.707	0.768	0.780	0.786
521	Diversified Dental - Las Vegas	0.778	0.784	0.806	0.782	0.797	0.812	0.816	0.821	0.826	0.803	0.805	0.804	0.782	0.805	0.789	0.825	0.790	0.859	0.809	0.800	0.808	0.806	0.832	0.807	0.830	0.832	0.757	0.781	0.800	0.828
522	Mastercare Dental - Reno	0.862	0.846	0.883	0.841	0.875	0.893	0.883	0.886	0.936	0.904	0.855	0.853	0.879	0.905	0.796	0.847	0.866	0.942	0.892	0.792	0.788	0.885	0.932	0.883	0.924	0.929	0.800	0.871	0.894	0.916
524	Premier - Minnesota	0.798	0.793	0.820	0.790	0.811	0.825	0.821	0.823	0.845	0.825	0.801	0.804	0.805	0.828	0.774	0.809	0.801	0.867	0.822	0.776	0.777	0.818	0.848	0.817	0.844	0.850	0.760	0.803	0.820	0.840
526	Dental Options Pricing - Oregon	0.807	0.796	0.827	0.792	0.819	0.835	0.825	0.827	0.863	0.837	0.799	0.796	0.815	0.846	0.751	0.796	0.804	0.880	0.833	0.752	0.749	0.828	0.867	0.826	0.860	0.866	0.754	0.813	0.834	0.854
527	Rental Network - Hawaii	0.770	0.760	0.785	0.756	0.779	0.791	0.781	0.783	0.803	0.783	0.756	0.753	0.766	0.805	0.715	0.745	0.754	0.823	0.790	0.712	0.706	0.785	0.820	0.783	0.813	0.819	0.722	0.776	0.793	0.808
528	Diversified Dental - Reno	0.833	0.846	0.871	0.844	0.858	0.878	0.889	0.899	0.917	0.884	0.883	0.882	0.856	0.861	0.873	0.916	0.875	0.940	0.874	0.892	0.909	0.870	0.900	0.872	0.900	0.901	0.817	0.835	0.858	0.898
549	Maine	0.790	0.773	0.804	0.768	0.798	0.813	0.797	0.798	0.839	0.814	0.766	0.762	0.795	0.831	0.710	0.752	0.777	0.851	0.812	0.708	0.697	0.805	0.847	0.803	0.838	0.845	0.727	0.797	0.817	0.831
550	North Dakota	0.844	0.821	0.857	0.815	0.851	0.864	0.847	0.845	0.896	0.874	0.809	0.815	0.854	0.888	0.752	0.795	0.829	0.908	0.863	0.742	0.729	0.855	0.901	0.852	0.891	0.903	0.770	0.854	0.873	0.884
551	Nevada	0.754	0.761	0.780	0.758	0.771	0.786	0.788	0.793	0.795	0.774	0.778	0.777	0.754	0.780	0.763	0.796	0.762	0.828	0.783	0.775	0.780	0.780	0.804	0.780	0.802	0.804	0.734	0.756	0.775	0.799
553	Idaho	0.797	0.787	0.811	0.783	0.806	0.814	0.803	0.801	0.830	0.815	0.777	0.787	0.802	0.828	0.749	0.779	0.787	0.851	0.810	0.747	0.742	0.805	0.835	0.802	0.828	0.841	0.749	0.804	0.818	0.826
554	Vermont	0.791	0.767	0.801	0.761	0.796	0.807	0.785	0.782	0.837	0.817	0.743	0.748	0.800	0.837	0.684	0.726	0.769	0.847	0.805	0.676	0.661	0.798	0.844	0.793	0.833	0.846	0.713	0.801	0.819	0.826
555	New Hampshire	0.772	0.752	0.783	0.747	0.778	0.789	0.769	0.767	0.812	0.794	0.731	0.736	0.778	0.815	0.680	0.717	0.752	0.825	0.787	0.675	0.661	0.780	0.821	0.776	0.811	0.823	0.704	0.781	0.798	0.806
556	Delaware	0.778	0.764	0.792	0.759	0.787	0.798	0.784	0.783	0.820	0.801	0.753	0.758	0.784	0.817	0.709	0.745	0.765	0.836	0.796	0.706	0.696	0.790	0.828	0.787	0.820	0.830	0.720	0.786	0.804	0.815
557	Washington														0.836																
558	Oregon	0.802	0.788	0.819	0.783	0.812	0.827	0.812	0.814	0.855	0.829	0.782	0.779	0.809	0.845	0.729	0.772	0.792	0.868	0.826	0.728	0.720	0.820	0.861	0.817	0.853	0.859	0.742	0.809	0.830	0.846
559	North Carolina	0.763	0.742	0.773	0.737	0.768	0.779	0.759	0.757	0.804	0.785	0.722	0.727	0.769	0.805	0.670	0.708	0.743	0.816	0.777	0.664	0.650	0.771	0.812	0.767	0.802	0.814	0.693	0.772	0.789	0.796
560	West Virginia	0.762	0.748	0.773	0.744	0.768	0.776	0.761	0.758	0.793	0.779	0.731	0.742	0.766	0.795	0.700	0.729	0.746	0.812	0.771	0.695	0.686	0.767	0.799	0.763	0.790	0.805	0.707	0.770	0.783	0.788
561	Mississippi	0.761	0.743	0.770	0.738	0.766	0.775	0.757	0.757	0.795	0.780	0.755	0.791	0.768	0.797	0.677	0.709	0.756	0.802	0.792	0.669	0.659	0.774	0.809	0.771	0.801	0.806	0.713	0.771	0.783	0.788
562	Arkansas	0.771	0.758	0.785	0.754	0.779	0.789	0.776	0.773	0.810	0.794	0.747	0.759	0.780	0.804	0.717	0.747	0.762	0.827	0.784	0.712	0.706	0.779	0.811	0.776	0.804	0.818	0.718	0.780	0.793	0.801
563	South Carolina	0.769	0.748	0.779	0.743	0.775	0.786	0.766	0.764	0.812	0.792	0.729	0.734	0.776	0.811	0.676	0.714	0.749	0.823	0.784	0.669	0.654	0.777	0.819	0.774	0.809	0.821	0.699	0.778	0.796	0.803
564	Rhode Island	0.743	0.734	0.757	0.730	0.751	0.762	0.751	0.752	0.773	0.758	0.727	0.730	0.743	0.774	0.695	0.724	0.730	0.794	0.760	0.695	0.687	0.756	0.785	0.753	0.779	0.787	0.699	0.749	0.764	0.775
565	Hawaii	0.746	0.737	0.760	0.734	0.755	0.767	0.756	0.759	0.778	0.759	0.733	0.730	0.742	0.780	0.695	0.725	0.732	0.799	0.765	0.695	0.689	0.761	0.793	0.759	0.787	0.792	0.700	0.751	0.768	0.782
566	Pittsburgh	0.729	0.724	0.741	0.722	0.736	0.743	0.737	0.737	0.749	0.738	0.719	0.725	0.727	0.751	0.702	0.723	0.719	0.772	0.740	0.704	0.700	0.737	0.758	0.735	0.754	0.762	0.697	0.734	0.744	0.752
567	Philadelphia	0.744	0.737	0.759	0.734	0.753	0.764	0.755	0.756	0.773	0.758	0.733	0.735	0.743	0.773	0.704	0.732	0.733	0.795	0.762	0.706	0.700	0.758	0.785	0.756	0.780	0.787	0.704	0.749	0.764	0.776
568	Alabama	0.772	0.760	0.783	0.756	0.779	0.788	0.775	0.776	0.804	0.789	0.780	0.814	0.777	0.804	0.708	0.738	0.772	0.814	0.806	0.704	0.698	0.789	0.819	0.787	0.813	0.815	0.736	0.779	0.792	0.800
569	Utah	0.781	0.768	0.791	0.764	0.786	0.794	0.778	0.776	0.807	0.794	0.748	0.758	0.782	0.814	0.719	0.746	0.762	0.828	0.790	0.717	0.708	0.785	0.816	0.781	0.807	0.822	0.728	0.789	0.800	0.805
570	Iowa	0.766	0.747	0.777	0.742	0.772	0.784	0.766	0.764	0.807	0.788	0.731	0.736	0.772	0.806	0.682	0.719	0.748	0.820	0.782	0.677	0.663	0.775	0.815	0.772	0.806	0.817	0.701	0.775	0.792	0.800
571	Massachusetts	0.771	0.757	0.785	0.753	0.779	0.790	0.775	0.775	0.807	0.790	0.745	0.749	0.774	0.808	0.704	0.737	0.755	0.825	0.788	0.703	0.692	0.782	0.817	0.780	0.810	0.819	0.716	0.778	0.794	0.805
572	Oklahoma	0.750	0.745	0.768	0.742	0.761	0.773	0.766	0.767	0.785	0.768	0.746	0.748	0.752	0.780	0.718	0.748	0.745	0.808	0.770	0.721	0.717	0.766	0.795	0.765	0.789	0.796	0.712	0.755	0.771	0.786
573	Louisiana	0.763	0.745	0.772	0.740	0.768	0.776	0.758	0.757	0.798	0.782	0.754	0.789	0.770	0.800	0.676	0.708	0.757	0.804	0.794	0.669	0.659	0.776	0.811	0.772	0.803	0.808	0.713	0.773	0.785	0.790
574	New Mexico	0.788	0.777	0.806	0.773	0.799	0.813	0.802	0.804	0.837	0.812	0.776	0.773	0.793	0.826	0.730	0.770	0.780	0.853	0.812	0.731	0.725	0.806	0.844	0.805	0.837	0.843	0.736	0.794	0.814	0.831
575	Texas	0.777	0.768	0.793	0.764	0.787	0.799	0.787	0.787	0.816	0.798	0.760	0.763	0.782	0.813	0.723	0.757	0.767	0.836	0.796	0.724	0.717	0.791	0.825	0.789	0.818	0.827	0.727	0.784	0.801	0.814
576	Kentucky	0.729	0.721	0.740	0.719	0.735	0.743	0.734	0.733	0.750	0.739	0.713	0.720	0.728	0.754	0.692	0.715	0.716	0.772	0.739	0.692	0.687	0.736	0.759	0.733	0.754	0.764	0.692	0.735	0.745	0.752
577	Kansas	0.761	0.756	0.779	0.753	0.772	0.784	0.777	0.778	0.798	0.780	0.756	0.759	0.764	0.792	0.727	0.758	0.756	0.820	0.782	0.730	0.725	0.777	0.807	0.776	0.801	0.808	0.721	0.767	0.783	0.798
578	Wisconsin	0.775	0.759	0.785	0.755	0.780	0.788	0.770	0.767	0.807	0.792	0.737	0.749	0.780	0.811	0.702	0.732	0.756	0.825	0.783	0.696	0.686	0.778	0.813	0.774	0.803	0.820	0.714	0.784	0.797	0.801
579	Tennessee	0.745	0.732	0.755	0.728	0.751	0.758	0.743	0.741	0.774	0.760	0.714	0.725	0.749	0.778	0.684	0.711	0.728	0.792	0.754	0.680	0.671	0.749	0.780	0.746	0.772	0.787	0.692	0.753	0.765	0.770
580	Minnesota	0.772	0.759	0.786	0.755	0.780	0.792	0.778	0.777	0.811	0.793	0.748	0.752	0.777	0.809	0.707	0.741	0.759	0.829	0.790	0.705	0.695	0.784	0.820	0.781	0.812	0.822	0.717	0.780	0.796	0.808
581	Colorado	0.796	0.785	0.809	0.782	0.804	0.812	0.800	0.797	0.829	0.814	0.772	0.782	0.801	0.828	0.744	0.774	0.784	0.850	0.808	0.742	0.736	0.804	0.834	0.800	0.827	0.840	0.745	0.803	0.817	0.825
582	Indiana	0.754	0.738	0.764	0.734	0.759	0.767	0.750	0.746	0.783	0.770	0.718	0.729	0.758	0.789	0.684	0.713	0.735	0.802	0.762	0.679	0.668	0.757	0.790	0.753	0.781	0.797	0.696	0.763	0.775	0.779
583	Nebraska	0.745	0.738	0.761	0.735	0.754	0.765	0.757	0.758	0.774	0.759	0.736	0.738	0.744	0.774	0.708	0.735	0.735	0.797	0.763	0.710	0.704	0.759	0.786	0.757	0.781	0.788	0.706	0.750	0.764	0.778
584	Connecticut	0.786	0.772	0.800	0.768	0.794	0.806	0.790	0.790	0.825	0.807	0.759	0.763	0.791	0.824	0.716	0.752	0.771	0.843	0.803	0.715	0.705	0.798	0.835	0.795	0.826	0.836	0.728	0.793	0.810	0.821
585	Ohio	0.758	0.745	0.769	0.742	0.764	0.772	0.757	0.755	0.787	0.773	0.729	0.739	0.762	0.791	0.699	0.727	0.742	0.806	0.768	0.695	0.687	0.763	0.794	0.759	0.786	0.800	0.706	0.766	0.778	0.783
586	Michigan	0.780	0.770	0.799	0.766	0.792	0.807	0.798	0.800	0.832	0.807	0.774	0.771	0.787	0.817	0.729	0.770	0.776	0.848	0.806	0.729	0.725	0.800	0.837	0.799	0.831	0.836	0.730	0.787	0.807	0.825
587	Arizona	0.773	0.771	0.794	0.768	0.786	0.801	0.796	0.800	0.814	0.792	0.779	0.777	0.773	0.804	0.749	0.784	0.771	0.840	0.799	0.757	0.755	0.795	0.824	0.794	0.820	0.823	0.738	0.777	0.795	0.816
588	New Jersey	0.769	0.758	0.784	0.754	0.778	0.791	0.779	0.781	0.807	0.786	0.753	0.750	0.768	0.805	0.711	0.746	0.756	0.826	0.790	0.712	0.705	0.785	0.819	0.782	0.813	0.818	0.719	0.774	0.792	0.807
589	Syracuse	0.759	0.742	0.767	0.738	0.763	0.770	0.752	0.748	0.786	0.772	0.719	0.730	0.761	0.793	0.685	0.714	0.737	0.804	0.765	0.681	0.670	0.760	0.793	0.756	0.784	0.800	0.699	0.767	0.779	0.782
590	New York	0.765	0.750	0.777	0.746	0.772	0.784	0.767	0.767	0.800	0.779	0.735	0.731	0.763	0.806	0.685	0.719	0.743	0.816	0.782	0.682	0.674	0.777	0.816	0.774	0.808	0.815	0.706	0.771	0.788	0.801
591	Richmond	0.762	0.746	0.775	0.742	0.769	0.781	0.766	0.764	0.802	0.783	0.734	0.738	0.767	0.760	0.689	0.724	0.747	0.817	0.779	0.685	0.673	0.773	0.810	0.770	0.802	0.812	0.703	0.770	0.787	0.797
592	Atlanta	0.772	0.760	0.787	0.756	0.781	0.793	0.780	0.779	0.813	0.794	0.750	0.754	0.778	0.809	0.710	0.746	0.761	0.831	0.790	0.709	0.701	0.785	0.821	0.782	0.813	0.823	0.717	0.779	0.796	0.809
593	Washington, DC	0.744	0.734	0.756	0.731	0.752	0.761	0.749	0.749	0.770	0.756	0.723	0.726	0.742	0.776	0.691	0.717	0.727	0.791	0.759	0.690	0.682	0.754	0.785	0.752	0.778	0.786	0.697	0.749	0.764	0.774
594	Chicago	0.771	0.752	0.778	0.748	0.774	0.781	0.760	0.755	0.798	0.785	0.722	0.734	0.774	0.809	0.685	0.715	0.745	0.817	0.776	0.680	0.667	0.771	0.807	0.766	0.796	0.814	0.705	0.781	0.792	0.794
595	St. Louis	0.762	0.750	0.777	0.746	0.771	0.783	0.769	0.769	0.802	0.784	0.741	0.745	0.768	0.799	0.700	0.735	0.751	0.819	0.780	0.698	0.689	0.775	0.810	0.772	0.803	0.812	0.708	0.770	0.787	0.798
596	Sacramento	0.784	0.772	0.800	0.768	0.793	0.808	0.795	0.798	0.828	0.805	0.769	0.766	0.786	0.821	0.723	0.762	0.773	0.845	0.806	0.725	0.717	0.801	0.838	0.799	0.831	0.836	0.731	0.790	0.808	0.825
597	Northern California	0.817	0.802	0.833	0.797	0.826	0.841	0.825	0.826	0.866	0.841	0.793	0.789	0.822	0.860	0.739	0.782	0.804	0.881	0.840	0.740	0.731	0.833	0.875	0.831	0.866	0.873	0.755	0.824	0.844	0.860
598	San Diego	0.762	0.756	0.780	0.753	0.773	0.786	0.779	0.782	0.798	0.777	0.759	0.757	0.759	0.793	0.726	0.758	0.753	0.821	0.785	0.730	0.726	0.781	0.810	0.779	0.806	0.810	0.723	0.767	0.783	0.801
599	Southern California	0.779	0.769	0.795	0.766	0.788	0.801	0.790	0.793	0.816	0.795	0.766	0.763	0.777	0.814	0.725	0.760	0.766	0.836	0.800	0.728	0.722	0.795	0.829	0.793	0.823	0.828	0.731	0.784	0.801	0.818

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ	SP	TA	TD	TW
501	Miami	0.670	0.673	0.652	0.687	0.701	0.672	0.733	0.747	0.721	0.777	0.791	0.760	0.683	0.735	0.674	0.697	0.724	0.686	0.742	0.768	0.734	0.787	0.815	0.775	0.790	0.809	0.586	0.915	0.983
502	Broward County / Palm Beach	0.701	0.702	0.686	0.717	0.727	0.704	0.774	0.784	0.764	0.818	0.828	0.804	0.712	0.752	0.704	0.725	0.745	0.715	0.781	0.801	0.774	0.826	0.847	0.816	0.801	0.823	0.622	0.933	0.993
503	Tampa	0.695	0.694	0.680	0.719	0.727	0.705	0.777	0.785	0.766	0.822	0.829	0.807	0.712	0.750	0.703	0.728	0.747	0.718	0.786	0.804	0.778	0.832	0.851	0.821	0.798	0.819	0.655	0.933	0.992
504	Orlando	0.700	0.699	0.685	0.723	0.731	0.710	0.783	0.790	0.772	0.827	0.834	0.813	0.717	0.754	0.708	0.733	0.751	0.723	0.791	0.809	0.783	0.837	0.855	0.826	0.801	0.822	0.647	0.936	0.995
505	Jacksonville	0.695	0.693	0.679	0.719	0.727	0.705	0.777	0.785	0.766	0.822	0.830	0.807	0.712	0.751	0.703	0.729	0.748	0.718	0.786	0.805	0.778	0.832	0.852	0.821	0.800	0.822	0.657	0.936	0.997
506	Daytona / Gainesville	0.696	0.692	0.676	0.731	0.740	0.713	0.788	0.796	0.773	0.837	0.845	0.818	0.722	0.768	0.710	0.745	0.768	0.731	0.799	0.821	0.789	0.851	0.874	0.836	0.821	0.845	0.611	0.969	1.043
521	Diversified Dental - Las Vegas	0.756	0.756	0.748	0.764	0.769	0.758	0.872	0.877	0.867	0.948	0.952	0.940	0.761	0.781	0.758	0.768	0.779	0.763	0.875	0.886	0.872	0.951	0.962	0.945	0.838	0.879	0.833	1.046	1.090
522	Mastercare Dental - Reno	0.815	0.810	0.788	0.833	0.843	0.809	0.922	0.929	0.902	1.029	1.034	1.000	0.826	0.883	0.812	0.839	0.868	0.822	0.924	0.951	0.911	1.034	1.060	1.011	0.942	0.997	0.824	1.198	1.307
524	Premier - Minnesota	0.765	0.763	0.749	0.779	0.785	0.765	0.863	0.866	0.849	0.934	0.938	0.917	0.774	0.808	0.765	0.784	0.801	0.774	0.866	0.880	0.856	0.939	0.955	0.926	0.859	0.897	0.722	1.044	1.092
526	Dental Options Pricing - Oregon	0.750	0.751	0.731	0.767	0.780	0.751	0.852	0.863	0.839	0.940	0.951	0.920	0.762	0.811	0.753	0.775	0.803	0.764	0.857	0.883	0.850	0.947	0.975	0.933	0.876	0.923	0.722	1.104	1.195
527	Rental Network - Hawaii	0.712	0.714	0.696	0.731	0.744	0.718	0.814	0.826	0.804	0.884	0.897	0.868	0.725	0.770	0.718	0.740	0.767	0.731	0.820	0.846	0.815	0.893	0.921	0.882	0.830	0.865	0.644	1.035	1.119
528	Diversified Dental - Reno	0.824	0.822	0.817	0.828	0.831	0.822	0.952	0.953	0.946	1.048	1.048	1.040	0.827	0.841	0.823	0.830	0.837	0.825	0.952	0.958	0.949	1.048	1.055	1.042	0.904	0.960	0.944	1.150	1.188
549	Maine	0.719	0.720	0.697	0.744	0.759	0.725	0.818	0.832	0.804	0.902	0.915	0.879	0.735	0.793	0.725	0.754	0.788	0.742	0.825	0.857	0.817	0.912	0.946	0.896	0.860	0.904	0.671	1.086	1.192
550	North Dakota	0.781	0.776	0.750	0.807	0.818	0.780	0.874	0.880	0.848	0.956	0.964	0.924	0.797	0.862	0.780	0.816	0.849	0.797	0.880	0.907	0.861	0.965	0.996	0.941	0.921	0.962	0.672	1.129	1.243
551	Nevada	0.733	0.734	0.726	0.739	0.744	0.733	0.845	0.849	0.840	0.914	0.918	0.907	0.737	0.756	0.734	0.742	0.753	0.738	0.847	0.857	0.844	0.917	0.928	0.912	0.808	0.845	0.702	1.005	1.064
553	Idaho	0.755	0.752	0.735	0.771	0.778	0.754	0.834	0.840	0.819	0.886	0.891	0.867	0.765	0.807	0.754	0.778	0.796	0.764	0.839	0.857	0.828	0.892	0.910	0.877	0.852	0.876	0.694	0.995	1.062
554	Vermont	0.705	0.706	0.678	0.734	0.751	0.711	0.788	0.801	0.766	0.863	0.877	0.835	0.725	0.795	0.711	0.747	0.785	0.731	0.798	0.831	0.782	0.875	0.913	0.855	0.864	0.901	0.585	1.059	1.176
555	New Hampshire	0.698	0.700	0.674	0.719	0.734	0.699	0.777	0.788	0.757	0.844	0.857	0.819	0.713	0.775	0.701	0.729	0.763	0.715	0.784	0.814	0.771	0.854	0.887	0.836	0.836	0.870	0.584	1.018	1.116
556	Delaware	0.715	0.713	0.693	0.743	0.755	0.724	0.810	0.818	0.791	0.879	0.888	0.856	0.734	0.787	0.722	0.754	0.782	0.740	0.818	0.842	0.805	0.889	0.917	0.873	0.846	0.881	0.633	1.034	1.125
557	Washington																													
558	Oregon	0.734	0.736	0.713	0.753	0.768	0.736	0.830	0.844	0.817	0.916	0.930	0.895	0.747	0.803	0.738	0.762	0.795	0.751	0.836	0.867	0.829	0.925	0.958	0.910	0.871	0.916	0.688	1.097	1.213
559	North Carolina	0.683	0.682	0.658	0.716	0.731	0.694	0.772	0.784	0.752	0.841	0.854	0.816	0.706	0.768	0.693	0.730	0.764	0.714	0.783	0.813	0.769	0.855	0.889	0.836	0.834	0.868	0.564	1.023	1.149
560	West Virginia	0.697	0.692	0.676	0.735	0.743	0.715	0.790	0.798	0.774	0.840	0.847	0.819	0.725	0.772	0.712	0.749	0.772	0.734	0.802	0.824	0.790	0.854	0.877	0.838	0.825	0.848	0.621	0.974	1.052
561	Mississippi	0.714	0.701	0.682	0.744	0.746	0.715	0.774	0.782	0.755	0.828	0.834	0.802	0.732	0.780	0.711	0.760	0.779	0.736	0.787	0.812	0.773	0.843	0.869	0.823	0.820	0.843	0.711	0.973	1.103
562	Arkansas	0.714	0.707	0.692	0.750	0.756	0.730	0.808	0.814	0.791	0.864	0.868	0.841	0.740	0.786	0.726	0.763	0.785	0.747	0.819	0.840	0.807	0.876	0.897	0.859	0.837	0.863	0.684	0.991	1.103
563	South Carolina	0.678	0.674	0.651	0.729	0.743	0.706	0.786	0.797	0.764	0.856	0.868	0.829	0.715	0.778	0.701	0.748	0.784	0.732	0.802	0.833	0.787	0.876	0.911	0.856	0.848	0.883	0.574	1.049	1.160
564	Rhode Island	0.688	0.687	0.672	0.714	0.724	0.700	0.785	0.792	0.772	0.842	0.851	0.826	0.707	0.747	0.698	0.725	0.748	0.715	0.793	0.813	0.784	0.853	0.876	0.841	0.801	0.830	0.643	0.972	1.044
565	Hawaii	0.686	0.690	0.672	0.704	0.718	0.693	0.785	0.798	0.776	0.854	0.867	0.840	0.699	0.742	0.693	0.713	0.739	0.706	0.791	0.817	0.788	0.863	0.890	0.854	0.803	0.837	0.634	1.002	1.080
566	Pittsburgh	0.694	0.692	0.682	0.711	0.716	0.700	0.775	0.779	0.765	0.813	0.818	0.802	0.706	0.734	0.699	0.718	0.732	0.710	0.780	0.793	0.774	0.820	0.834	0.811	0.772	0.792	0.656	0.898	0.943
567	Philadelphia	0.700	0.700	0.685	0.715	0.724	0.703	0.788	0.795	0.777	0.844	0.852	0.830	0.710	0.747	0.703	0.721	0.742	0.713	0.793	0.811	0.785	0.851	0.871	0.840	0.796	0.824	0.660	0.959	1.022
568	Alabama	0.738	0.726	0.711	0.759	0.759	0.735	0.796	0.802	0.780	0.847	0.853	0.826	0.750	0.788	0.731	0.772	0.787	0.752	0.807	0.827	0.795	0.859	0.880	0.844	0.824	0.848	0.744	0.972	1.060
569	Utah	0.725	0.725	0.706	0.740	0.750	0.724	0.797	0.807	0.783	0.842	0.852	0.824	0.736	0.783	0.725	0.748	0.771	0.736	0.803	0.825	0.794	0.850	0.873	0.837	0.831	0.853	0.650	0.966	1.030
570	Iowa	0.688	0.686	0.664	0.727	0.740	0.706	0.787	0.797	0.767	0.856	0.867	0.831	0.716	0.774	0.703	0.742	0.774	0.727	0.799	0.827	0.785	0.871	0.902	0.852	0.839	0.873	0.593	1.031	1.133
571	Massachusetts	0.712	0.713	0.693	0.729	0.741	0.712	0.795	0.805	0.780	0.858	0.869	0.839	0.724	0.774	0.714	0.737	0.764	0.725	0.801	0.825	0.790	0.866	0.893	0.852	0.830	0.861	0.648	1.004	1.103
572	Oklahoma	0.700	0.698	0.686	0.728	0.736	0.715	0.803	0.810	0.792	0.864	0.871	0.850	0.720	0.755	0.713	0.738	0.758	0.730	0.812	0.830	0.804	0.875	0.894	0.865	0.811	0.841	0.683	0.986	1.048
573	Louisiana	0.707	0.696	0.677	0.738	0.742	0.710	0.767	0.777	0.748	0.820	0.829	0.796	0.727	0.777	0.706	0.756	0.777	0.733	0.781	0.808	0.768	0.837	0.865	0.818	0.822	0.846	0.668	0.976	1.116
574	New Mexico	0.724	0.725	0.706	0.750	0.764	0.735	0.833	0.845	0.821	0.915	0.926	0.896	0.742	0.791	0.734	0.761	0.790	0.751	0.841	0.868	0.834	0.926	0.955	0.913	0.858	0.901	0.685	1.083	1.174
575	Texas	0.717	0.717	0.699	0.741	0.753	0.726	0.811	0.821	0.797	0.877	0.887	0.859	0.734	0.780	0.725	0.751	0.777	0.741	0.819	0.842	0.810	0.887	0.913	0.875	0.841	0.874	0.674	1.022	1.100
576	Kentucky	0.684	0.681	0.670	0.710	0.716	0.697	0.770	0.776	0.759	0.810	0.816	0.796	0.703	0.736	0.694	0.719	0.736	0.710	0.778	0.794	0.771	0.820	0.837	0.809	0.777	0.797	0.623	0.908	0.962
577	Kansas	0.718	0.717	0.703	0.737	0.745	0.724	0.814	0.819	0.801	0.876	0.882	0.860	0.731	0.767	0.723	0.744	0.764	0.735	0.819	0.836	0.811	0.883	0.902	0.872	0.819	0.851	0.696	0.993	1.056
578	Wisconsin	0.712	0.709	0.689	0.739	0.749	0.718	0.793	0.802	0.775	0.844	0.852	0.821	0.731	0.784	0.717	0.750	0.775	0.734	0.801	0.826	0.789	0.854	0.880	0.837	0.836	0.859	0.619	0.982	1.066
579	Tennessee	0.680	0.676	0.660	0.716	0.725	0.698	0.771	0.779	0.755	0.818	0.825	0.797	0.707	0.753	0.695	0.730	0.753	0.716	0.782	0.805	0.772	0.832	0.855	0.816	0.805	0.827	0.570	0.950	1.035
580	Minnesota	0.716	0.716	0.696	0.733	0.744	0.715	0.800	0.808	0.783	0.866	0.875	0.845	0.728	0.778	0.717	0.740	0.767	0.728	0.805	0.828	0.794	0.873	0.899	0.858	0.833	0.865	0.651	1.010	1.094
581	Colorado	0.747	0.745	0.728	0.764	0.772	0.747	0.825	0.833	0.811	0.877	0.884	0.858	0.758	0.802	0.747	0.772	0.792	0.759	0.831	0.851	0.821	0.884	0.904	0.870	0.851	0.876	0.669	0.995	1.073
582	Indiana	0.690	0.686	0.668	0.722	0.731	0.702	0.775	0.784	0.758	0.823	0.831	0.801	0.713	0.764	0.700	0.735	0.759	0.719	0.785	0.809	0.773	0.836	0.860	0.819	0.815	0.837	0.579	0.959	1.048
583	Nebraska	0.696	0.696	0.682	0.719	0.728	0.707	0.794	0.801	0.782	0.850	0.858	0.836	0.713	0.748	0.706	0.729	0.749	0.720	0.801	0.819	0.794	0.860	0.880	0.849	0.800	0.829	0.663	0.968	1.031
584	Connecticut	0.724	0.725	0.704	0.741	0.754	0.724	0.808	0.818	0.792	0.875	0.886	0.854	0.736	0.789	0.726	0.750	0.778	0.738	0.814	0.839	0.803	0.883	0.911	0.868	0.847	0.881	0.653	1.027	1.115
585	Ohio	0.700	0.697	0.680	0.729	0.737	0.711	0.785	0.793	0.770	0.833	0.840	0.813	0.720	0.766	0.709	0.740	0.762	0.726	0.794	0.816	0.783	0.844	0.866	0.829	0.816	0.838	0.613	0.958	1.037
586	Michigan	0.730	0.729	0.711	0.749	0.760	0.733	0.833	0.843	0.820	0.917	0.926	0.897	0.742	0.788	0.733	0.756	0.782	0.746	0.838	0.862	0.831	0.924	0.949	0.910	0.848	0.892	0.683	1.070	1.183
587	Arizona	0.732	0.734	0.720	0.746	0.755	0.736	0.841	0.850	0.833	0.914	0.923	0.902	0.742	0.775	0.736	0.752	0.772	0.746	0.846	0.864	0.841	0.921	0.940	0.912	0.832	0.871	0.738	1.040	1.104
588	New Jersey	0.706	0.710	0.691	0.723	0.737	0.710	0.803	0.816	0.793	0.876	0.890	0.860	0.718	0.765	0.712	0.731	0.759	0.723	0.809	0.836	0.805	0.884	0.913	0.874	0.828	0.866	0.662	1.035	1.119
589	Syracuse	0.623	0.622	0.604	0.648	0.657	0.630	0.694	0.703	0.680	0.736	0.745	0.717	0.640	0.687	0.629	0.658	0.681	0.645	0.702	0.725	0.693	0.746	0.769	0.732	0.816	0.837	0.593	0.956	1.037
590	New York	0.615	0.622	0.601	0.630	0.648	0.619	0.692	0.709	0.684	0.755	0.773	0.742	0.626	0.678	0.621	0.639	0.671	0.633	0.699	0.730	0.697	0.765	0.798	0.757	0.824	0.860	0.591	1.025	1.121
591	Richmond	0.624	0.621	0.603	0.655	0.666	0.638	0.713	0.720	0.696	0.773	0.781	0.752	0.646	0.694	0.635	0.667	0.694	0.655	0.722	0.745	0.711	0.785	0.810	0.769	0.832	0.865	0.601	1.019	1.113
592	Atlanta	0.709	0.708	0.689	0.735	0.747	0.718	0.802	0.811	0.786	0.870	0.880	0.850	0.727	0.776	0.717	0.746	0.773	0.734	0.811	0.835	0.800	0.881	0.907	0.866	0.838	0.872	0.631	1.022	1.106
593	Washington, DC	0.618	0.620	0.605	0.634	0.645	0.623	0.695	0.704	0.685	0.745	0.756	0.732	0.629	0.668	0.623	0.642	0.663	0.634	0.701	0.685	0.694	0.753	0.736	0.744	0.797	0.824	0.615	0.959	1.032
594	Chicago	0.629	0.630	0.609	0.646	0.658	0.628	0.690	0.701	0.675	0.732	0.743	0.713	0.641	0.694	0.630	0.655	0.681	0.642	0.697	0.722	0.687	0.741	0.768	0.727	0.826	0.847	0.583	0.963	1.050
595	St. Louis	0.697	0.695	0.677	0.729	0.741	0.712	0.796	0.805	0.780	0.863	0.872	0.842	0.720	0.769	0.709	0.742	0.769	0.730	0.806	0.830	0.795	0.875	0.902	0.860	0.830	0.863	0.607	1.015	1.107
596	Sacramento	0.651	0.653	0.636	0.666	0.679	0.653	0.739	0.751	0.729	0.810	0.821	0.794	0.662	0.706	0.655	0.674	0.699	0.665	0.744	0.769	0.739	0.817	0.843	0.806	0.847	0.888	0.688	1.062	1.159
597	Northern California	0.674	0.679	0.657	0.684	0.699	0.669	0.753	0.768	0.742	0.829	0.843	0.811	0.680	0.733	0.673	0.690	0.720	0.681	0.757	0.786	0.752	0.835	0.866	0.823	0.882	0.926	0.683	1.103	1.204
598	San Diego	0.644	0.646	0.633	0.656	0.665	0.646	0.736	0.745	0.729	0.798	0.807	0.787	0.652	0.686	0.647	0.661	0.681	0.655	0.740	0.759	0.736	0.804	0.824	0.796	0.818	0.853	0.709	1.018	1.087
599	Southern California	0.652	0.656	0.639	0.660	0.672	0.649	0.735	0.746	0.727	0.800	0.812	0.787	0.657	0.697	0.652	0.665	0.688	0.658	0.738	0.761	0.734	0.805	0.830	0.797	0.835	0.872	0.695	1.037	1.126

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	A1	A2	A3	A4	A5	A6	A7	A8	AA	AB	AD	AI	AL	AM	AN	AO	AP	AQ	AR	AS	AT	B1	B2	B3	B4	B5	B6	B7	B8	BA
501	Miami	0.691	0.685	0.707	0.682	0.700	0.710	0.703	0.708	0.690	0.719	0.719	0.706	0.703	0.731	0.697	0.722	0.735	0.652	0.689	0.707	0.722	0.793	0.772	0.793	0.768	0.788	0.798	0.783	0.784	0.759
502	Broward County / Palm Beach	0.717	0.720	0.739	0.717	0.732	0.742	0.741	0.747	0.731	0.754	0.746	0.739	0.736	0.762	0.732	0.756	0.765	0.687	0.737	0.738	0.755	0.818	0.807	0.826	0.804	0.821	0.832	0.821	0.824	0.802
503	Tampa	0.720	0.722	0.742	0.719	0.736	0.746	0.745	0.752	0.736	0.759	0.747	0.743	0.739	0.765	0.736	0.759	0.768	0.690	0.740	0.740	0.759	0.818	0.810	0.830	0.807	0.824	0.835	0.826	0.828	0.808
504	Orlando	0.724	0.727	0.747	0.725	0.740	0.751	0.750	0.757	0.742	0.764	0.752	0.747	0.744	0.770	0.741	0.764	0.773	0.696	0.744	0.745	0.763	0.823	0.814	0.834	0.812	0.829	0.840	0.830	0.833	0.813
505	Jacksonville	0.720	0.722	0.742	0.719	0.736	0.746	0.745	0.751	0.736	0.759	0.748	0.743	0.739	0.765	0.736	0.759	0.768	0.690	0.741	0.740	0.759	0.819	0.810	0.831	0.808	0.825	0.837	0.826	0.829	0.808
506	Daytona / Gainesville	0.731	0.730	0.754	0.727	0.746	0.758	0.754	0.761	0.745	0.774	0.761	0.755	0.751	0.779	0.746	0.771	0.783	0.695	0.758	0.752	0.771	0.837	0.826	0.850	0.822	0.844	0.856	0.843	0.846	0.822
521	Diversified Dental - Las Vegas	0.759	0.774	0.801	0.772	0.786	0.806	0.818	0.831	0.816	0.831	0.787	0.803	0.800	0.827	0.800	0.825	0.829	0.745	0.770	0.784	0.825	0.888	0.899	0.923	0.897	0.911	0.931	0.938	0.948	0.934
522	Mastercare Dental - Reno	0.805	0.800	0.835	0.796	0.823	0.843	0.850	0.862	0.848	0.895	0.837	0.840	0.835	0.876	0.831	0.868	0.878	0.764	0.839	0.831	0.866	0.950	0.952	0.990	0.947	0.979	1.007	1.005	1.020	0.998
524	Premier - Minnesota	0.768	0.772	0.798	0.769	0.786	0.805	0.810	0.820	0.806	0.831	0.794	0.801	0.797	0.827	0.795	0.822	0.829	0.742	0.789	0.790	0.821	0.885	0.887	0.915	0.884	0.904	0.923	0.923	0.932	0.914
526	Dental Options Pricing - Oregon	0.751	0.752	0.784	0.749	0.771	0.790	0.792	0.803	0.787	0.824	0.785	0.787	0.783	0.817	0.779	0.809	0.818	0.715	0.778	0.777	0.808	0.893	0.889	0.921	0.885	0.910	0.933	0.929	0.940	0.919
527	Rental Network - Hawaii	0.729	0.730	0.758	0.727	0.746	0.764	0.766	0.776	0.760	0.794	0.759	0.761	0.756	0.789	0.753	0.782	0.791	0.696	0.752	0.752	0.781	0.858	0.849	0.875	0.846	0.868	0.886	0.879	0.889	0.868
528	Diversified Dental - Reno	0.821	0.835	0.863	0.834	0.846	0.871	0.891	0.908	0.891	0.903	0.845	0.864	0.861	0.896	0.863	0.895	0.898	0.811	0.831	0.843	0.895	0.956	0.976	1.005	0.974	0.989	1.014	1.030	1.043	1.028
549	Maine	0.730	0.727	0.755	0.723	0.746	0.762	0.761	0.772	0.754	0.798	0.765	0.759	0.754	0.791	0.749	0.782	0.793	0.687	0.762	0.755	0.780	0.870	0.859	0.891	0.854	0.882	0.905	0.893	0.905	0.881
550	North Dakota	0.785	0.776	0.809	0.772	0.799	0.816	0.812	0.822	0.805	0.853	0.819	0.813	0.807	0.846	0.802	0.834	0.848	0.736	0.824	0.810	0.833	0.917	0.906	0.943	0.901	0.934	0.954	0.943	0.953	0.926
551	Nevada	0.737	0.752	0.775	0.750	0.763	0.781	0.793	0.806	0.791	0.805	0.764	0.776	0.774	0.801	0.774	0.800	0.803	0.723	0.747	0.761	0.799	0.859	0.870	0.892	0.868	0.881	0.899	0.905	0.914	0.901
553	Idaho	0.764	0.765	0.790	0.762	0.780	0.794	0.793	0.800	0.786	0.812	0.792	0.791	0.788	0.814	0.784	0.807	0.817	0.732	0.788	0.785	0.807	0.867	0.861	0.886	0.858	0.879	0.892	0.883	0.886	0.865
554	Vermont	0.720	0.710	0.740	0.706	0.732	0.745	0.738	0.745	0.726	0.773	0.757	0.743	0.737	0.776	0.730	0.763	0.778	0.667	0.760	0.744	0.762	0.854	0.832	0.865	0.827	0.859	0.876	0.860	0.868	0.838
555	New Hampshire	0.707	0.700	0.727	0.696	0.719	0.733	0.728	0.736	0.718	0.759	0.741	0.730	0.725	0.761	0.719	0.751	0.764	0.661	0.743	0.730	0.750	0.833	0.815	0.845	0.810	0.838	0.854	0.840	0.847	0.820
556	Delaware	0.733	0.729	0.756	0.726	0.748	0.762	0.761	0.770	0.753	0.790	0.764	0.759	0.755	0.789	0.750	0.780	0.791	0.692	0.764	0.756	0.779	0.856	0.846	0.875	0.842	0.867	0.884	0.875	0.882	0.859
557	Washington											0.774																			
558	Oregon	0.738	0.737	0.766	0.733	0.757	0.772	0.772	0.783	0.765	0.807	0.773	0.770	0.765	0.801	0.760	0.792	0.803	0.697	0.767	0.764	0.791	0.881	0.872	0.903	0.867	0.894	0.916	0.907	0.918	0.895
559	North Carolina	0.706	0.698	0.726	0.694	0.718	0.731	0.726	0.734	0.715	0.759	0.740	0.729	0.723	0.760	0.717	0.749	0.762	0.658	0.742	0.729	0.748	0.832	0.814	0.845	0.809	0.838	0.855	0.840	0.848	0.820
560	West Virginia	0.734	0.731	0.755	0.728	0.748	0.759	0.756	0.762	0.746	0.777	0.764	0.756	0.753	0.782	0.748	0.773	0.785	0.696	0.762	0.755	0.773	0.839	0.828	0.853	0.824	0.847	0.860	0.846	0.848	0.824
561	Mississippi	0.719	0.713	0.741	0.709	0.732	0.745	0.739	0.745	0.728	0.764	0.750	0.742	0.738	0.768	0.732	0.758	0.772	0.676	0.752	0.741	0.758	0.850	0.813	0.842	0.809	0.835	0.849	0.833	0.835	0.809
562	Arkansas	0.744	0.741	0.769	0.738	0.759	0.774	0.772	0.778	0.763	0.794	0.773	0.770	0.766	0.796	0.762	0.788	0.799	0.708	0.772	0.765	0.788	0.851	0.842	0.870	0.839	0.862	0.878	0.866	0.869	0.845
563	South Carolina	0.723	0.714	0.743	0.710	0.735	0.749	0.743	0.751	0.732	0.778	0.758	0.746	0.741	0.778	0.734	0.767	0.781	0.673	0.760	0.747	0.765	0.852	0.833	0.866	0.829	0.859	0.876	0.861	0.868	0.840
564	Rhode Island	0.712	0.712	0.736	0.709	0.726	0.741	0.743	0.752	0.736	0.765	0.739	0.738	0.734	0.765	0.731	0.759	0.767	0.680	0.735	0.732	0.758	0.826	0.817	0.841	0.814	0.834	0.848	0.841	0.848	0.828
565	Hawaii	0.704	0.705	0.731	0.703	0.720	0.738	0.739	0.749	0.733	0.764	0.734	0.734	0.730	0.762	0.727	0.756	0.764	0.673	0.725	0.725	0.755	0.831	0.822	0.846	0.819	0.839	0.856	0.849	0.859	0.838
566	Pittsburgh	0.714	0.718	0.736	0.716	0.728	0.740	0.742	0.749	0.736	0.754	0.737	0.736	0.734	0.757	0.732	0.752	0.759	0.693	0.730	0.732	0.752	0.802	0.798	0.815	0.796	0.809	0.820	0.814	0.817	0.801
567	Philadelphia	0.710	0.713	0.736	0.710	0.726	0.741	0.745	0.754	0.739	0.763	0.737	0.738	0.734	0.764	0.731	0.758	0.766	0.683	0.731	0.730	0.758	0.822	0.816	0.839	0.813	0.831	0.845	0.840	0.847	0.828
568	Alabama	0.735	0.734	0.760	0.731	0.751	0.763	0.761	0.768	0.752	0.781	0.764	0.761	0.757	0.785	0.753	0.777	0.788	0.701	0.762	0.757	0.777	0.863	0.831	0.856	0.827	0.849	0.862	0.851	0.853	0.831
569	Utah	0.739	0.737	0.758	0.734	0.751	0.762	0.759	0.766	0.749	0.777	0.767	0.759	0.755	0.784	0.751	0.776	0.787	0.704	0.762	0.758	0.776	0.843	0.828	0.851	0.825	0.845	0.857	0.843	0.846	0.822
570	Iowa	0.719	0.712	0.740	0.708	0.732	0.745	0.741	0.750	0.732	0.774	0.752	0.743	0.738	0.774	0.732	0.763	0.776	0.673	0.754	0.742	0.762	0.844	0.828	0.859	0.824	0.852	0.869	0.856	0.863	0.837
571	Massachusetts	0.720	0.717	0.743	0.714	0.734	0.749	0.748	0.757	0.740	0.774	0.750	0.745	0.741	0.774	0.737	0.766	0.777	0.682	0.747	0.741	0.765	0.840	0.828	0.855	0.824	0.848	0.863	0.853	0.861	0.838
572	Oklahoma	0.726	0.729	0.753	0.727	0.743	0.758	0.762	0.772	0.756	0.780	0.753	0.754	0.751	0.780	0.748	0.775	0.783	0.698	0.745	0.747	0.774	0.840	0.837	0.860	0.834	0.852	0.868	0.864	0.871	0.852
573	Louisiana	0.715	0.709	0.737	0.706	0.728	0.741	0.733	0.739	0.721	0.757	0.748	0.738	0.733	0.764	0.728	0.754	0.768	0.671	0.747	0.737	0.754	0.850	0.810	0.839	0.806	0.832	0.846	0.829	0.831	0.803
574	New Mexico	0.741	0.742	0.770	0.739	0.760	0.776	0.779	0.790	0.773	0.810	0.775	0.773	0.769	0.804	0.765	0.797	0.806	0.704	0.767	0.767	0.795	0.880	0.874	0.903	0.870	0.894	0.916	0.909	0.920	0.898
575	Texas	0.735	0.735	0.760	0.732	0.751	0.766	0.766	0.775	0.758	0.789	0.766	0.762	0.758	0.791	0.754	0.783	0.793	0.700	0.759	0.757	0.782	0.858	0.849	0.875	0.845	0.867	0.883	0.875	0.882	0.860
576	Kentucky	0.714	0.715	0.734	0.713	0.726	0.738	0.739	0.745	0.732	0.753	0.737	0.735	0.732	0.756	0.729	0.751	0.759	0.688	0.733	0.731	0.751	0.805	0.797	0.817	0.795	0.811	0.822	0.813	0.816	0.798
577	Kansas	0.731	0.734	0.758	0.732	0.749	0.764	0.768	0.778	0.762	0.788	0.759	0.760	0.757	0.786	0.754	0.781	0.789	0.704	0.752	0.753	0.780	0.845	0.843	0.867	0.840	0.859	0.875	0.871	0.878	0.860
578	Wisconsin	0.734	0.730	0.755	0.727	0.749	0.759	0.754	0.761	0.744	0.777	0.766	0.756	0.752	0.783	0.747	0.773	0.786	0.693	0.765	0.756	0.773	0.843	0.829	0.854	0.825	0.849	0.862	0.846	0.848	0.822
579	Tennessee	0.717	0.715	0.737	0.712	0.731	0.741	0.738	0.744	0.728	0.758	0.747	0.739	0.735	0.763	0.730	0.755	0.767	0.681	0.745	0.739	0.755	0.821	0.808	0.831	0.805	0.826	0.838	0.824	0.826	0.802
580	Minnesota	0.722	0.720	0.745	0.716	0.737	0.751	0.751	0.760	0.743	0.778	0.753	0.748	0.744	0.777	0.739	0.769	0.779	0.684	0.751	0.744	0.768	0.842	0.832	0.859	0.828	0.852	0.868	0.859	0.867	0.844
581	Colorado	0.758	0.759	0.784	0.756	0.774	0.787	0.786	0.793	0.777	0.804	0.788	0.785	0.781	0.809	0.777	0.801	0.812	0.725	0.782	0.780	0.801	0.864	0.856	0.880	0.853	0.874	0.887	0.876	0.879	0.857
582	Indiana	0.720	0.717	0.740	0.714	0.733	0.744	0.739	0.746	0.729	0.761	0.751	0.741	0.737	0.767	0.732	0.758	0.770	0.681	0.750	0.742	0.757	0.825	0.811	0.836	0.807	0.830	0.843	0.827	0.830	0.804
583	Nebraska	0.717	0.720	0.743	0.718	0.733	0.749	0.752	0.762	0.746	0.771	0.744	0.745	0.741	0.771	0.739	0.766	0.774	0.690	0.737	0.738	0.765	0.830	0.824	0.847	0.821	0.839	0.854	0.848	0.856	0.837
584	Connecticut	0.731	0.729	0.755	0.725	0.746	0.760	0.759	0.768	0.750	0.786	0.763	0.757	0.753	0.787	0.748	0.778	0.789	0.692	0.760	0.754	0.777	0.855	0.843	0.871	0.839	0.863	0.880	0.870	0.877	0.854
585	Ohio	0.727	0.726	0.748	0.723	0.742	0.752	0.750	0.756	0.740	0.769	0.757	0.749	0.746	0.774	0.741	0.766	0.777	0.692	0.754	0.749	0.766	0.830	0.819	0.842	0.816	0.837	0.849	0.836	0.838	0.815
586	Michigan	0.734	0.736	0.765	0.733	0.755	0.772	0.775	0.787	0.771	0.807	0.767	0.769	0.765	0.798	0.761	0.791	0.800	0.701	0.762	0.760	0.790	0.869	0.867	0.897	0.863	0.888	0.910	0.906	0.917	0.897
587	Arizona	0.741	0.751	0.775	0.748	0.763	0.781	0.789	0.801	0.785	0.809	0.772	0.777	0.773	0.805	0.772	0.801	0.807	0.717	0.759	0.767	0.800	0.871	0.873	0.898	0.870	0.888	0.908	0.906	0.916	0.899
588	New Jersey	0.718	0.718	0.745	0.715	0.734	0.751	0.753	0.763	0.747	0.780	0.749	0.747	0.743	0.778	0.740	0.771	0.779	0.684	0.741	0.740	0.770	0.851	0.841	0.867	0.837	0.859	0.878	0.870	0.881	0.859
589	Syracuse	0.718	0.713	0.736	0.710	0.729	0.740	0.735	0.741	0.724	0.756	0.748	0.737	0.733	0.764	0.728	0.755	0.767	0.678	0.747	0.738	0.754	0.824	0.807	0.832	0.804	0.826	0.838	0.822	0.824	0.798
590	New York	0.698	0.696	0.723	0.693	0.713	0.729	0.725	0.734	0.715	0.753	0.732	0.726	0.722	0.755	0.717	0.747	0.757	0.658	0.723	0.721	0.745	0.835	0.815	0.841	0.811	0.835	0.853	0.840	0.848	0.825
591	Richmond	0.720	0.716	0.743	0.712	0.734	0.748	0.746	0.755	0.738	0.776	0.752	0.746	0.741	0.775	0.736	0.766	0.778	0.679	0.753	0.743	0.765	0.843	0.830	0.859	0.826	0.852	0.869	0.857	0.865	0.840
592	Atlanta	0.727	0.725	0.751	0.722	0.742	0.757	0.756	0.765	0.747	0.781	0.758	0.753	0.749	0.782	0.745	0.774	0.785	0.689	0.755	0.749	0.773	0.850	0.840	0.867	0.836	0.860	0.876	0.867	0.875	0.852
593	Washington, DC	0.703	0.703	0.727	0.700	0.717	0.732	0.733	0.740	0.725	0.752	0.731	0.729	0.725	0.756	0.721	0.749	0.758	0.671	0.725	0.723	0.748	0.817	0.806	0.828	0.803	0.822	0.835	0.827	0.834	0.812
594	Chicago	0.716	0.708	0.732	0.705	0.725	0.736	0.729	0.735	0.716	0.750	0.746	0.733	0.729	0.760	0.723	0.751	0.764	0.672	0.746	0.735	0.750	0.826	0.804	0.829	0.800	0.824	0.836	0.817	0.819	0.791
595	St. Louis	0.723	0.720	0.747	0.717	0.738	0.752	0.751	0.760	0.743	0.778	0.754	0.749	0.745	0.778	0.740	0.770	0.780	0.685	0.751	0.745	0.769	0.844	0.834	0.862	0.831	0.854	0.871	0.862	0.869	0.846
596	Sacramento	0.730	0.731	0.758	0.728	0.748	0.765	0.767	0.778	0.761	0.797	0.763	0.761	0.757	0.792	0.753	0.785	0.794	0.695	0.756	0.755	0.783	0.866	0.859	0.888	0.855	0.879	0.899	0.892	0.902	0.881
597	Northern California	0.745	0.744	0.772	0.741	0.762	0.779	0.778	0.790	0.771	0.812	0.781	0.776	0.771	0.808	0.766	0.799	0.810	0.704	0.773	0.771	0.798	0.889	0.877	0.908	0.873	0.900	0.922	0.911	0.922	0.898
598	San Diego	0.726	0.730	0.755	0.727	0.744	0.762	0.768	0.778	0.763	0.790	0.754	0.758	0.754	0.786	0.752	0.781	0.788	0.699	0.745	0.747	0.780	0.853	0.849	0.874	0.846	0.865	0.883	0.879	0.889	0.871
599	Southern California	0.727	0.728	0.755	0.725	0.744	0.761	0.765	0.775	0.759	0.790	0.757	0.757	0.753	0.788	0.751	0.781	0.789	0.696	0.749	0.749	0.780	0.859	0.851	0.877	0.847	0.869	0.887	0.880	0.891	0.870

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	BB	BD	BI	BL	BM	BN	BO	BP	BQ	BR	BS	BT	C1	C2	C3	C4	C5	C6	C7	C8	CA	CB	CD	CI	CL	CM	CN	CO	CP	CQ
501	Miami	0.772	0.828	0.795	0.791	0.821	0.782	0.808	0.837	0.735	0.787	0.799	0.809	0.793	0.783	0.800	0.780	0.798	0.805	0.788	0.787	0.765	0.779	0.822	0.802	0.798	0.824	0.790	0.812	0.826	0.750
502	Broward County / Palm Beach	0.815	0.849	0.827	0.824	0.850	0.818	0.841	0.863	0.772	0.815	0.828	0.840	0.833	0.829	0.847	0.826	0.842	0.851	0.836	0.837	0.818	0.832	0.859	0.845	0.842	0.864	0.836	0.855	0.868	0.796
503	Tampa	0.821	0.849	0.831	0.827	0.853	0.822	0.844	0.864	0.776	0.817	0.832	0.844	0.838	0.833	0.852	0.831	0.847	0.856	0.843	0.844	0.825	0.840	0.863	0.851	0.848	0.869	0.842	0.860	0.874	0.802
504	Orlando	0.826	0.853	0.835	0.832	0.857	0.826	0.848	0.868	0.781	0.822	0.836	0.848	0.842	0.838	0.856	0.836	0.852	0.861	0.848	0.849	0.830	0.845	0.867	0.855	0.852	0.873	0.847	0.865	0.878	0.807
505	Jacksonville	0.821	0.851	0.832	0.828	0.855	0.822	0.845	0.866	0.776	0.819	0.833	0.845	0.839	0.834	0.853	0.831	0.848	0.857	0.843	0.844	0.825	0.841	0.864	0.851	0.848	0.870	0.843	0.861	0.875	0.801
506	Daytona / Gainesville	0.839	0.872	0.851	0.846	0.877	0.839	0.866	0.889	0.786	0.838	0.853	0.865	0.857	0.850	0.873	0.847	0.867	0.879	0.862	0.863	0.840	0.860	0.886	0.871	0.867	0.894	0.861	0.883	0.900	0.813
521	Diversified Dental - Las Vegas	0.937	0.917	0.927	0.924	0.952	0.924	0.949	0.953	0.871	0.889	0.911	0.947	0.946	0.953	0.973	0.951	0.963	0.981	0.979	0.984	0.974	0.979	0.967	0.976	0.973	0.993	0.973	0.989	0.992	0.930
522	Mastercare Dental - Reno	1.008	0.993	1.005	0.998	1.045	0.993	1.034	1.032	0.909	0.963	0.991	1.027	1.014	1.010	1.045	1.006	1.036	1.060	1.055	1.070	1.046	1.063	1.050	1.055	1.049	1.090	1.044	1.080	1.087	0.970
524	Premier - Minnesota	0.922	0.916	0.920	0.916	0.947	0.913	0.940	0.947	0.855	0.891	0.909	0.938	0.934	0.932	0.955	0.929	0.947	0.962	0.959	0.963	0.948	0.959	0.958	0.958	0.955	0.981	0.952	0.974	0.981	0.905
526	Dental Options Pricing - Oregon	0.925	0.933	0.931	0.926	0.965	0.921	0.955	0.964	0.849	0.895	0.919	0.950	0.938	0.934	0.963	0.931	0.954	0.975	0.965	0.974	0.953	0.965	0.970	0.970	0.965	0.999	0.961	0.989	0.997	0.897
527	Rental Network - Hawaii	0.874	0.893	0.884	0.879	0.913	0.874	0.904	0.917	0.815	0.857	0.877	0.900	0.887	0.880	0.901	0.877	0.896	0.910	0.898	0.906	0.885	0.896	0.914	0.907	0.903	0.931	0.898	0.922	0.929	0.850
528	Diversified Dental - Reno	1.031	0.986	1.009	1.005	1.038	1.006	1.037	1.036	0.946	0.960	0.987	1.035	1.042	1.055	1.077	1.053	1.066	1.084	1.093	1.104	1.091	1.095	1.065	1.079	1.077	1.100	1.077	1.099	1.101	1.031
549	Maine	0.889	0.912	0.903	0.897	0.937	0.890	0.925	0.938	0.817	0.872	0.895	0.919	0.902	0.896	0.924	0.892	0.919	0.936	0.921	0.930	0.905	0.920	0.939	0.933	0.927	0.962	0.921	0.950	0.959	0.854
550	North Dakota	0.942	0.962	0.953	0.946	0.990	0.938	0.976	0.989	0.860	0.929	0.949	0.972	0.956	0.943	0.977	0.938	0.969	0.988	0.975	0.982	0.956	0.977	0.993	0.984	0.978	1.018	0.971	1.004	1.018	0.902
551	Nevada	0.903	0.887	0.895	0.893	0.918	0.892	0.915	0.919	0.843	0.860	0.882	0.913	0.913	0.920	0.939	0.918	0.929	0.944	0.941	0.946	0.937	0.941	0.933	0.942	0.939	0.954	0.938	0.951	0.953	0.898
553	Idaho	0.880	0.899	0.887	0.883	0.912	0.877	0.902	0.919	0.825	0.871	0.887	0.901	0.896	0.890	0.912	0.887	0.906	0.919	0.905	0.906	0.887	0.905	0.922	0.911	0.907	0.932	0.902	0.923	0.938	0.857
554	Vermont	0.852	0.901	0.874	0.868	0.912	0.858	0.896	0.920	0.783	0.856	0.875	0.893	0.873	0.859	0.891	0.854	0.884	0.900	0.881	0.888	0.857	0.877	0.913	0.897	0.891	0.930	0.883	0.915	0.930	0.813
555	New Hampshire	0.833	0.875	0.852	0.847	0.885	0.839	0.872	0.893	0.771	0.835	0.852	0.869	0.852	0.841	0.868	0.837	0.864	0.876	0.859	0.865	0.837	0.854	0.889	0.873	0.868	0.902	0.860	0.889	0.902	0.799
556	Delaware	0.870	0.896	0.882	0.876	0.914	0.870	0.902	0.918	0.805	0.860	0.879	0.899	0.886	0.878	0.905	0.874	0.898	0.912	0.899	0.905	0.881	0.897	0.918	0.910	0.905	0.936	0.899	0.924	0.936	0.841
557	Washington		0.918																					0.955							
558	Oregon	0.902	0.924	0.914	0.908	0.949	0.902	0.938	0.951	0.829	0.882	0.906	0.932	0.916	0.910	0.940	0.906	0.932	0.952	0.937	0.946	0.922	0.935	0.951	0.948	0.943	0.976	0.937	0.965	0.973	0.870
559	North Carolina	0.834	0.876	0.853	0.847	0.887	0.839	0.873	0.894	0.769	0.835	0.852	0.870	0.852	0.841	0.869	0.837	0.864	0.878	0.860	0.866	0.838	0.856	0.889	0.875	0.869	0.905	0.861	0.891	0.904	0.798
560	West Virginia	0.842	0.875	0.854	0.849	0.881	0.842	0.869	0.892	0.787	0.842	0.857	0.868	0.860	0.852	0.876	0.849	0.870	0.882	0.864	0.865	0.842	0.863	0.890	0.875	0.870	0.898	0.863	0.886	0.904	0.813
561	Mississippi	0.830	0.891	0.844	0.838	0.873	0.830	0.859	0.884	0.770	0.832	0.847	0.859	0.849	0.838	0.865	0.835	0.859	0.872	0.853	0.854	0.828	0.853	0.881	0.863	0.858	0.890	0.850	0.877	0.897	0.796
562	Arkansas	0.863	0.886	0.872	0.867	0.899	0.860	0.888	0.907	0.803	0.856	0.872	0.887	0.880	0.872	0.896	0.869	0.890	0.903	0.890	0.891	0.869	0.891	0.909	0.895	0.891	0.921	0.884	0.910	0.927	0.836
563	South Carolina	0.854	0.897	0.874	0.868	0.909	0.859	0.895	0.916	0.787	0.856	0.874	0.891	0.873	0.861	0.890	0.856	0.885	0.899	0.881	0.887	0.858	0.877	0.911	0.896	0.890	0.927	0.882	0.913	0.927	0.817
564	Rhode Island	0.836	0.858	0.847	0.843	0.872	0.837	0.863	0.878	0.784	0.827	0.842	0.861	0.852	0.848	0.866	0.845	0.862	0.871	0.861	0.865	0.846	0.857	0.880	0.869	0.865	0.890	0.860	0.881	0.890	0.816
565	Hawaii	0.843	0.866	0.854	0.850	0.882	0.845	0.874	0.888	0.788	0.828	0.847	0.870	0.858	0.853	0.872	0.850	0.868	0.880	0.869	0.876	0.855	0.865	0.885	0.877	0.873	0.900	0.868	0.891	0.898	0.822
566	Pittsburgh	0.811	0.826	0.816	0.813	0.834	0.809	0.827	0.841	0.772	0.803	0.814	0.827	0.824	0.823	0.836	0.821	0.833	0.840	0.831	0.832	0.817	0.830	0.845	0.835	0.833	0.850	0.829	0.843	0.854	0.797
567	Philadelphia	0.835	0.852	0.843	0.839	0.866	0.835	0.859	0.872	0.785	0.823	0.838	0.857	0.849	0.847	0.863	0.845	0.860	0.869	0.859	0.864	0.846	0.856	0.875	0.867	0.863	0.885	0.859	0.877	0.885	0.818
568	Alabama	0.847	0.899	0.857	0.853	0.883	0.846	0.872	0.893	0.792	0.843	0.858	0.871	0.865	0.857	0.880	0.854	0.874	0.887	0.871	0.872	0.851	0.871	0.892	0.879	0.875	0.902	0.869	0.891	0.908	0.821
569	Utah	0.837	0.876	0.852	0.848	0.877	0.841	0.866	0.890	0.792	0.842	0.854	0.865	0.857	0.851	0.870	0.848	0.866	0.875	0.858	0.859	0.836	0.855	0.886	0.868	0.865	0.890	0.858	0.879	0.895	0.814
570	Iowa	0.850	0.886	0.867	0.861	0.900	0.853	0.887	0.906	0.785	0.848	0.865	0.884	0.868	0.857	0.885	0.853	0.879	0.893	0.877	0.883	0.856	0.874	0.903	0.890	0.885	0.919	0.877	0.906	0.919	0.816
571	Massachusetts	0.848	0.877	0.862	0.857	0.890	0.851	0.879	0.896	0.790	0.842	0.858	0.877	0.865	0.858	0.880	0.855	0.876	0.887	0.874	0.879	0.856	0.870	0.896	0.884	0.880	0.908	0.874	0.898	0.908	0.822
572	Oklahoma	0.860	0.872	0.865	0.861	0.890	0.857	0.882	0.895	0.804	0.842	0.859	0.881	0.873	0.871	0.891	0.868	0.885	0.897	0.888	0.892	0.875	0.885	0.899	0.895	0.891	0.913	0.887	0.905	0.913	0.842
573	Louisiana	0.823	0.893	0.840	0.835	0.870	0.826	0.856	0.884	0.765	0.829	0.844	0.855	0.845	0.834	0.860	0.830	0.854	0.867	0.846	0.847	0.820	0.844	0.878	0.858	0.853	0.886	0.845	0.872	0.893	0.790
574	New Mexico	0.904	0.920	0.913	0.908	0.946	0.903	0.936	0.947	0.834	0.881	0.904	0.931	0.917	0.914	0.941	0.910	0.934	0.951	0.939	0.947	0.926	0.937	0.951	0.948	0.943	0.974	0.938	0.964	0.971	0.876
575	Texas	0.869	0.895	0.880	0.876	0.909	0.870	0.899	0.916	0.810	0.858	0.876	0.897	0.886	0.880	0.904	0.877	0.898	0.910	0.898	0.903	0.882	0.894	0.916	0.908	0.904	0.931	0.898	0.921	0.931	0.846
576	Kentucky	0.810	0.831	0.817	0.814	0.838	0.809	0.830	0.846	0.768	0.806	0.817	0.829	0.825	0.822	0.837	0.819	0.834	0.841	0.829	0.831	0.814	0.828	0.848	0.836	0.833	0.853	0.828	0.845	0.857	0.792
577	Kansas	0.868	0.878	0.872	0.868	0.897	0.864	0.890	0.901	0.810	0.848	0.866	0.888	0.881	0.878	0.899	0.876	0.893	0.905	0.896	0.901	0.884	0.895	0.906	0.903	0.899	0.921	0.895	0.914	0.921	0.850
578	Wisconsin	0.841	0.880	0.856	0.851	0.884	0.843	0.871	0.896	0.786	0.845	0.860	0.870	0.861	0.852	0.876	0.848	0.871	0.883	0.863	0.864	0.839	0.862	0.893	0.875	0.870	0.899	0.862	0.887	0.906	0.810
579	Tennessee	0.819	0.855	0.833	0.828	0.859	0.821	0.847	0.871	0.769	0.822	0.836	0.846	0.838	0.831	0.852	0.827	0.848	0.858	0.840	0.841	0.818	0.839	0.867	0.851	0.847	0.873	0.840	0.862	0.879	0.792
580	Minnesota	0.855	0.879	0.866	0.861	0.896	0.855	0.885	0.900	0.793	0.845	0.862	0.882	0.870	0.863	0.888	0.860	0.882	0.895	0.882	0.888	0.865	0.880	0.901	0.892	0.888	0.916	0.882	0.906	0.916	0.828
581	Colorado	0.872	0.898	0.881	0.877	0.907	0.871	0.897	0.917	0.818	0.866	0.882	0.896	0.889	0.883	0.905	0.880	0.899	0.912	0.897	0.898	0.877	0.895	0.916	0.904	0.900	0.926	0.894	0.916	0.931	0.848
582	Indiana	0.823	0.861	0.837	0.833	0.865	0.825	0.852	0.877	0.770	0.828	0.842	0.851	0.843	0.834	0.856	0.830	0.852	0.863	0.843	0.844	0.820	0.842	0.873	0.855	0.850	0.879	0.843	0.867	0.885	0.793
583	Nebraska	0.844	0.860	0.852	0.848	0.875	0.844	0.868	0.881	0.793	0.831	0.846	0.866	0.858	0.856	0.873	0.854	0.870	0.878	0.869	0.873	0.856	0.866	0.884	0.876	0.873	0.894	0.868	0.887	0.894	0.827
584	Connecticut	0.864	0.894	0.877	0.872	0.908	0.866	0.897	0.914	0.803	0.857	0.874	0.894	0.881	0.874	0.898	0.870	0.893	0.905	0.892	0.897	0.874	0.888	0.913	0.903	0.898	0.928	0.892	0.917	0.928	0.837
585	Ohio	0.831	0.865	0.844	0.839	0.870	0.832	0.858	0.881	0.781	0.832	0.847	0.857	0.850	0.843	0.864	0.840	0.860	0.870	0.853	0.854	0.832	0.852	0.878	0.863	0.859	0.885	0.852	0.874	0.891	0.806
586	Michigan	0.904	0.907	0.907	0.902	0.940	0.898	0.930	0.937	0.829	0.874	0.897	0.925	0.914	0.911	0.940	0.907	0.931	0.950	0.940	0.948	0.929	0.941	0.945	0.947	0.942	0.972	0.938	0.962	0.969	0.876
587	Arizona	0.903	0.904	0.904	0.900	0.931	0.898	0.924	0.932	0.840	0.872	0.893	0.921	0.915	0.917	0.938	0.914	0.931	0.945	0.938	0.944	0.929	0.937	0.941	0.942	0.939	0.961	0.936	0.955	0.959	0.887
588	New Jersey	0.864	0.888	0.876	0.872	0.906	0.866	0.896	0.911	0.805	0.848	0.868	0.892	0.879	0.876	0.896	0.873	0.892	0.906	0.893	0.900	0.879	0.889	0.911	0.902	0.898	0.927	0.893	0.917	0.924	0.840
589	Syracuse	0.816	0.860	0.833	0.828	0.860	0.820	0.847	0.874	0.767	0.824	0.837	0.846	0.837	0.828	0.850	0.825	0.846	0.856	0.836	0.837	0.811	0.833	0.869	0.848	0.844	0.872	0.836	0.860	0.879	0.787
590	New York	0.830	0.875	0.851	0.846	0.883	0.839	0.872	0.894	0.775	0.827	0.846	0.867	0.848	0.838	0.860	0.835	0.856	0.870	0.853	0.861	0.835	0.845	0.880	0.867	0.862	0.894	0.855	0.883	0.892	0.801
591	Richmond	0.852	0.882	0.866	0.861	0.898	0.854	0.885	0.902	0.789	0.847	0.864	0.882	0.869	0.860	0.885	0.856	0.881	0.893	0.879	0.885	0.860	0.876	0.902	0.891	0.886	0.917	0.879	0.905	0.917	0.822
592	Atlanta	0.862	0.889	0.874	0.869	0.904	0.863	0.893	0.910	0.800	0.852	0.870	0.891	0.878	0.872	0.897	0.868	0.890	0.904	0.891	0.897	0.874	0.888	0.910	0.902	0.897	0.926	0.891	0.916	0.926	0.836
593	Washington, DC	0.820	0.850	0.833	0.829	0.858	0.824	0.849	0.867	0.772	0.816	0.830	0.847	0.837	0.831	0.848	0.828	0.845	0.854	0.842	0.846	0.826	0.837	0.864	0.851	0.848	0.872	0.842	0.863	0.872	0.801
594	Chicago	0.809	0.864	0.830	0.825	0.859	0.816	0.845	0.877	0.761	0.824	0.836	0.845	0.834	0.823	0.845	0.820	0.842	0.852	0.829	0.830	0.802	0.825	0.867	0.843	0.839	0.869	0.830	0.856	0.876	0.779
595	St. Louis	0.857	0.883	0.868	0.863	0.899	0.857	0.887	0.904	0.795	0.847	0.865	0.885	0.873	0.865	0.891	0.862	0.884	0.898	0.885	0.890	0.868	0.882	0.904	0.895	0.891	0.920	0.885	0.909	0.920	0.830
596	Sacramento	0.887	0.904	0.897	0.892	0.928	0.887	0.918	0.930	0.821	0.866	0.888	0.913	0.900	0.897	0.921	0.894	0.917	0.931	0.919	0.927	0.906	0.917	0.933	0.928	0.924	0.953	0.918	0.944	0.951	0.860
597	Northern California	0.905	0.932	0.920	0.914	0.954	0.908	0.942	0.957	0.835	0.888	0.911	0.937	0.920	0.915	0.942	0.911	0.936	0.953	0.938	0.947	0.922	0.935	0.957	0.950	0.945	0.978	0.938	0.967	0.975	0.873
598	San Diego	0.875	0.885	0.881	0.877	0.907	0.873	0.900	0.910	0.818	0.852	0.871	0.896	0.888	0.889	0.906	0.886	0.902	0.914	0.905	0.912	0.895	0.903	0.916	0.911	0.907	0.931	0.904	0.924	0.929	0.858
599	Southern California	0.875	0.894	0.885	0.881	0.913	0.876	0.905	0.918	0.816	0.857	0.876	0.901	0.889	0.887	0.906	0.884	0.902	0.915	0.904	0.911	0.891	0.900	0.919	0.912	0.908	0.935	0.903	0.927	0.933	0.853

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	CR	CS	CT	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	QA	QB	QD	QI	QL	QM	QN	QO	QP	QQ	QR	QS	QT	R1	R2	R3	R4	R5	R6
501	Miami	0.800	0.808	0.813	0.825	0.821	0.841	0.817	0.838	0.843	0.820	0.814	0.781	0.797	0.870	0.838	0.833	0.863	0.822	0.848	0.880	0.776	0.844	0.852	0.851	0.740	0.734	0.757	0.731	0.750	0.761
502	Broward County / Palm Beach	0.839	0.849	0.854	0.855	0.853	0.873	0.850	0.869	0.875	0.858	0.854	0.827	0.841	0.892	0.870	0.866	0.891	0.858	0.879	0.904	0.815	0.869	0.878	0.881	0.768	0.767	0.788	0.764	0.780	0.793
503	Tampa	0.843	0.854	0.859	0.859	0.856	0.876	0.853	0.872	0.879	0.862	0.858	0.833	0.847	0.894	0.873	0.870	0.894	0.862	0.883	0.906	0.819	0.872	0.881	0.884	0.770	0.769	0.791	0.766	0.783	0.796
504	Orlando	0.848	0.858	0.863	0.863	0.861	0.881	0.858	0.876	0.883	0.867	0.863	0.838	0.852	0.897	0.877	0.874	0.898	0.866	0.887	0.910	0.824	0.876	0.885	0.888	0.775	0.774	0.796	0.771	0.788	0.801
505	Jacksonville	0.844	0.855	0.860	0.861	0.857	0.878	0.854	0.873	0.881	0.863	0.859	0.833	0.848	0.896	0.875	0.871	0.896	0.863	0.884	0.909	0.819	0.874	0.883	0.886	0.771	0.769	0.791	0.766	0.784	0.797
506	Daytona / Gainesville	0.864	0.876	0.881	0.884	0.877	0.902	0.874	0.897	0.906	0.885	0.880	0.849	0.867	0.924	0.898	0.894	0.924	0.884	0.909	0.938	0.833	0.899	0.909	0.912	0.786	0.781	0.806	0.777	0.798	0.812
521	Diversified Dental - Las Vegas	0.948	0.965	0.986	0.966	0.971	0.993	0.969	0.983	0.999	0.994	0.995	0.980	0.984	0.992	0.994	0.991	1.013	0.989	1.007	1.015	0.944	0.971	0.986	1.006	0.829	0.842	0.869	0.839	0.854	0.876
522	Mastercare Dental - Reno	1.021	1.047	1.072	1.073	1.058	1.096	1.053	1.088	1.108	1.094	1.095	1.056	1.068	1.117	1.103	1.096	1.144	1.086	1.127	1.145	1.006	1.084	1.105	1.126	0.884	0.878	0.915	0.874	0.903	0.926
524	Premier - Minnesota	0.940	0.953	0.972	0.962	0.957	0.982	0.954	0.975	0.988	0.979	0.977	0.953	0.965	0.992	0.983	0.979	1.009	0.973	0.998	1.014	0.923	0.971	0.983	0.998	0.830	0.833	0.862	0.831	0.850	0.870
526	Dental Options Pricing - Oregon	0.942	0.963	0.983	0.984	0.978	1.010	0.974	1.002	1.020	1.003	1.001	0.968	0.976	1.029	1.015	1.009	1.048	1.000	1.033	1.054	0.932	0.998	1.015	1.032	0.825	0.824	0.856	0.820	0.844	0.865
527	Rental Network - Hawaii	0.891	0.906	0.917	0.929	0.922	0.946	0.919	0.942	0.953	0.935	0.934	0.901	0.908	0.969	0.949	0.944	0.978	0.936	0.964	0.986	0.883	0.944	0.955	0.964	0.797	0.796	0.823	0.793	0.814	0.830
528	Diversified Dental - Reno	1.044	1.065	1.097	1.057	1.067	1.089	1.065	1.079	1.095	1.102	1.110	1.092	1.096	1.081	1.091	1.088	1.113	1.087	1.110	1.114	1.040	1.059	1.079	1.110	0.895	0.914	0.940	0.912	0.924	0.948
549	Maine	0.908	0.930	0.943	0.957	0.949	0.981	0.944	0.976	0.990	0.966	0.964	0.924	0.934	1.009	0.986	0.979	1.021	0.968	1.003	1.029	0.896	0.974	0.992	1.002	0.801	0.796	0.827	0.792	0.818	0.836
550	North Dakota	0.967	0.983	1.000	1.011	0.993	1.030	0.987	1.024	1.039	1.015	1.009	0.966	0.987	1.059	1.032	1.025	1.072	1.012	1.052	1.081	0.936	1.027	1.042	1.052	0.855	0.844	0.880	0.839	0.870	0.889
551	Nevada	0.915	0.930	0.948	0.931	0.936	0.957	0.934	0.948	0.961	0.956	0.957	0.943	0.946	0.956	0.958	0.956	0.973	0.953	0.968	0.976	0.911	0.936	0.950	0.967	0.803	0.816	0.840	0.814	0.827	0.847
553	Idaho	0.902	0.914	0.921	0.920	0.913	0.937	0.909	0.931	0.941	0.924	0.919	0.893	0.910	0.954	0.934	0.929	0.958	0.921	0.945	0.969	0.874	0.932	0.942	0.947	0.819	0.816	0.841	0.813	0.833	0.847
554	Vermont	0.883	0.899	0.911	0.928	0.914	0.950	0.909	0.944	0.958	0.927	0.920	0.873	0.893	0.986	0.951	0.944	0.990	0.930	0.969	1.004	0.854	0.949	0.964	0.969	0.787	0.775	0.807	0.770	0.800	0.816
555	New Hampshire	0.861	0.876	0.885	0.900	0.890	0.920	0.885	0.916	0.926	0.899	0.894	0.852	0.869	0.952	0.920	0.914	0.955	0.902	0.936	0.968	0.835	0.919	0.933	0.937	0.771	0.762	0.792	0.758	0.784	0.799
556	Delaware	0.894	0.909	0.921	0.928	0.919	0.949	0.914	0.943	0.955	0.933	0.929	0.892	0.908	0.973	0.950	0.945	0.981	0.934	0.964	0.991	0.871	0.944	0.958	0.965	0.796	0.791	0.821	0.787	0.812	0.829
557	Washington														1.011																
558	Oregon	0.921	0.942	0.958	0.968	0.961	0.995	0.957	0.987	1.003	0.981	0.978	0.940	0.949	1.019	0.999	0.993	1.033	0.982	1.016	1.041	0.910	0.985	1.002	1.015	0.811	0.807	0.839	0.803	0.829	0.848
559	North Carolina	0.862	0.877	0.887	0.902	0.891	0.923	0.886	0.918	0.929	0.902	0.896	0.853	0.871	0.955	0.924	0.917	0.959	0.904	0.940	0.972	0.835	0.922	0.936	0.940	0.770	0.760	0.790	0.756	0.783	0.798
560	West Virginia	0.868	0.880	0.884	0.889	0.880	0.906	0.876	0.901	0.909	0.888	0.882	0.850	0.870	0.929	0.902	0.897	0.929	0.887	0.913	0.943	0.835	0.904	0.914	0.916	0.788	0.782	0.808	0.779	0.801	0.814
561	Mississippi	0.858	0.870	0.875	0.882	0.869	0.898	0.865	0.893	0.903	0.878	0.872	0.836	0.859	0.925	0.894	0.888	0.925	0.877	0.907	0.941	0.819	0.898	0.908	0.910	0.776	0.766	0.794	0.762	0.787	0.800
562	Arkansas	0.888	0.900	0.908	0.909	0.898	0.925	0.895	0.919	0.929	0.911	0.906	0.875	0.896	0.945	0.921	0.916	0.950	0.906	0.935	0.963	0.855	0.922	0.932	0.938	0.802	0.796	0.822	0.793	0.814	0.829
563	South Carolina	0.883	0.899	0.909	0.925	0.913	0.946	0.907	0.941	0.953	0.924	0.918	0.873	0.893	0.980	0.947	0.940	0.984	0.927	0.963	0.997	0.855	0.945	0.960	0.964	0.788	0.778	0.809	0.773	0.802	0.818
564	Rhode Island	0.858	0.871	0.879	0.884	0.881	0.901	0.877	0.898	0.906	0.889	0.885	0.856	0.868	0.923	0.902	0.898	0.926	0.889	0.913	0.935	0.841	0.897	0.910	0.914	0.771	0.770	0.796	0.767	0.786	0.803
565	Hawaii	0.862	0.876	0.887	0.897	0.894	0.915	0.890	0.911	0.922	0.904	0.903	0.872	0.878	0.938	0.918	0.914	0.945	0.905	0.932	0.953	0.855	0.912	0.923	0.932	0.770	0.770	0.796	0.767	0.786	0.803
566	Pittsburgh	0.828	0.838	0.842	0.840	0.839	0.854	0.837	0.851	0.856	0.845	0.842	0.823	0.834	0.867	0.852	0.849	0.868	0.843	0.860	0.877	0.810	0.849	0.858	0.861	0.760	0.762	0.782	0.760	0.773	0.787
567	Philadelphia	0.855	0.868	0.875	0.878	0.876	0.895	0.873	0.892	0.899	0.884	0.882	0.856	0.866	0.914	0.895	0.892	0.917	0.884	0.906	0.925	0.840	0.890	0.902	0.906	0.769	0.770	0.794	0.767	0.785	0.801
568	Alabama	0.872	0.883	0.889	0.891	0.883	0.908	0.879	0.902	0.912	0.892	0.887	0.858	0.877	0.928	0.904	0.900	0.930	0.890	0.916	0.943	0.841	0.905	0.914	0.918	0.791	0.786	0.811	0.783	0.803	0.817
569	Utah	0.864	0.875	0.878	0.883	0.879	0.900	0.875	0.897	0.903	0.882	0.877	0.847	0.864	0.924	0.896	0.892	0.921	0.882	0.907	0.936	0.835	0.899	0.909	0.909	0.791	0.787	0.811	0.783	0.803	0.816
570	Iowa	0.877	0.892	0.902	0.915	0.904	0.935	0.899	0.931	0.942	0.916	0.911	0.870	0.887	0.966	0.936	0.930	0.970	0.918	0.952	0.982	0.851	0.933	0.947	0.952	0.783	0.775	0.805	0.770	0.797	0.813
571	Massachusetts	0.872	0.886	0.895	0.903	0.897	0.922	0.893	0.919	0.928	0.907	0.903	0.868	0.883	0.948	0.923	0.918	0.951	0.908	0.936	0.962	0.851	0.919	0.932	0.937	0.781	0.778	0.805	0.774	0.797	0.813
572	Oklahoma	0.879	0.892	0.903	0.902	0.900	0.922	0.897	0.917	0.926	0.912	0.909	0.884	0.894	0.936	0.923	0.919	0.944	0.912	0.933	0.952	0.864	0.913	0.925	0.934	0.785	0.788	0.813	0.785	0.804	0.820
573	Louisiana	0.853	0.866	0.870	0.878	0.867	0.896	0.863	0.891	0.900	0.875	0.868	0.831	0.853	0.924	0.891	0.886	0.923	0.874	0.905	0.940	0.816	0.896	0.906	0.908	0.773	0.763	0.791	0.759	0.784	0.797
574	New Mexico	0.922	0.943	0.958	0.964	0.959	0.989	0.955	0.983	0.997	0.978	0.976	0.942	0.950	1.011	0.993	0.988	1.024	0.979	1.009	1.031	0.912	0.979	0.996	1.008	0.812	0.811	0.842	0.808	0.831	0.850
575	Texas	0.892	0.906	0.918	0.922	0.918	0.944	0.914	0.938	0.949	0.930	0.926	0.894	0.907	0.965	0.945	0.940	0.971	0.931	0.957	0.981	0.874	0.937	0.950	0.958	0.798	0.796	0.824	0.793	0.815	0.831
576	Kentucky	0.830	0.840	0.843	0.844	0.841	0.858	0.838	0.855	0.861	0.846	0.843	0.820	0.833	0.875	0.855	0.852	0.875	0.845	0.864	0.885	0.807	0.855	0.864	0.866	0.760	0.760	0.781	0.758	0.773	0.786
577	Kansas	0.886	0.899	0.912	0.910	0.907	0.930	0.903	0.924	0.934	0.920	0.917	0.892	0.903	0.944	0.930	0.927	0.952	0.919	0.941	0.959	0.871	0.920	0.933	0.942	0.791	0.794	0.819	0.791	0.810	0.826
578	Wisconsin	0.869	0.882	0.885	0.892	0.882	0.909	0.878	0.904	0.913	0.889	0.883	0.848	0.869	0.935	0.905	0.900	0.933	0.889	0.917	0.949	0.834	0.909	0.918	0.919	0.790	0.782	0.809	0.779	0.802	0.815
579	Tennessee	0.846	0.857	0.860	0.866	0.858	0.882	0.855	0.878	0.885	0.864	0.859	0.827	0.846	0.906	0.879	0.874	0.904	0.864	0.889	0.919	0.814	0.881	0.891	0.892	0.770	0.765	0.789	0.761	0.782	0.795
580	Minnesota	0.878	0.892	0.903	0.909	0.902	0.929	0.898	0.924	0.935	0.914	0.910	0.876	0.891	0.952	0.930	0.925	0.958	0.915	0.943	0.968	0.856	0.924	0.937	0.944	0.784	0.780	0.808	0.777	0.800	0.816
581	Colorado	0.896	0.907	0.914	0.914	0.908	0.932	0.905	0.926	0.936	0.917	0.913	0.884	0.902	0.951	0.929	0.924	0.953	0.916	0.940	0.966	0.867	0.928	0.937	0.942	0.814	0.811	0.836	0.808	0.827	0.842
582	Indiana	0.850	0.863	0.865	0.872	0.863	0.888	0.859	0.885	0.892	0.868	0.863	0.829	0.849	0.914	0.884	0.879	0.912	0.868	0.896	0.927	0.816	0.888	0.898	0.898	0.774	0.767	0.793	0.763	0.785	0.799
583	Nebraska	0.864	0.877	0.885	0.887	0.885	0.904	0.882	0.901	0.908	0.894	0.891	0.865	0.875	0.922	0.905	0.901	0.926	0.894	0.915	0.934	0.849	0.898	0.911	0.916	0.776	0.778	0.802	0.775	0.793	0.809
584	Connecticut	0.889	0.903	0.914	0.921	0.915	0.943	0.910	0.938	0.948	0.926	0.922	0.886	0.901	0.967	0.943	0.938	0.973	0.928	0.957	0.984	0.867	0.938	0.951	0.957	0.794	0.791	0.819	0.787	0.810	0.826
585	Ohio	0.857	0.869	0.872	0.877	0.869	0.893	0.866	0.889	0.896	0.876	0.871	0.840	0.859	0.915	0.890	0.885	0.915	0.875	0.900	0.929	0.826	0.891	0.901	0.903	0.780	0.775	0.800	0.772	0.793	0.806
586	Michigan	0.918	0.939	0.956	0.959	0.952	0.983	0.948	0.975	0.992	0.975	0.973	0.941	0.950	1.000	0.988	0.982	1.017	0.974	1.003	1.022	0.908	0.971	0.988	1.002	0.805	0.805	0.836	0.801	0.825	0.844
587	Arizona	0.918	0.936	0.951	0.946	0.947	0.970	0.944	0.964	0.975	0.964	0.964	0.940	0.945	0.981	0.973	0.969	0.995	0.963	0.985	1.000	0.912	0.956	0.971	0.984	0.809	0.816	0.843	0.814	0.831	0.850
588	New Jersey	0.883	0.902	0.912	0.921	0.920	0.943	0.916	0.939	0.950	0.931	0.929	0.896	0.903	0.968	0.946	0.941	0.975	0.932	0.961	0.983	0.876	0.937	0.952	0.960	0.786	0.785	0.813	0.781	0.802	0.821
589	Syracuse	0.845	0.857	0.858	0.866	0.859	0.883	0.855	0.880	0.886	0.862	0.856	0.822	0.842	0.911	0.879	0.874	0.906	0.863	0.890	0.923	0.811	0.884	0.894	0.893	0.771	0.764	0.789	0.761	0.782	0.795
590	New York	0.852	0.867	0.877	0.896	0.892	0.918	0.888	0.913	0.925	0.900	0.898	0.859	0.865	0.949	0.921	0.915	0.953	0.904	0.937	0.966	0.845	0.917	0.929	0.936	0.766	0.762	0.788	0.758	0.781	0.795
591	Richmond	0.877	0.892	0.902	0.912	0.903	0.932	0.898	0.927	0.938	0.915	0.910	0.872	0.889	0.959	0.933	0.927	0.964	0.916	0.947	0.975	0.853	0.929	0.942	0.947	0.783	0.777	0.806	0.774	0.798	0.814
592	Atlanta	0.886	0.900	0.913	0.918	0.911	0.940	0.907	0.933	0.945	0.924	0.920	0.886	0.900	0.962	0.941	0.935	0.969	0.926	0.954	0.979	0.865	0.933	0.946	0.954	0.790	0.786	0.815	0.783	0.806	0.822
593	Washington, DC	0.843	0.854	0.861	0.869	0.866	0.886	0.863	0.883	0.890	0.872	0.869	0.839	0.849	0.909	0.886	0.882	0.910	0.873	0.898	0.921	0.827	0.884	0.894	0.898	0.762	0.761	0.786	0.758	0.776	0.791
594	Chicago	0.842	0.854	0.854	0.865	0.858	0.883	0.854	0.880	0.886	0.859	0.852	0.815	0.836	0.914	0.878	0.873	0.908	0.860	0.890	0.926	0.806	0.885	0.895	0.893	0.769	0.760	0.787	0.757	0.780	0.793
595	St. Louis	0.880	0.894	0.906	0.912	0.905	0.933	0.901	0.927	0.939	0.918	0.913	0.879	0.894	0.956	0.934	0.929	0.963	0.919	0.947	0.973	0.859	0.927	0.941	0.948	0.785	0.782	0.810	0.778	0.801	0.817
596	Sacramento	0.905	0.925	0.938	0.945	0.942	0.969	0.938	0.965	0.976	0.957	0.956	0.922	0.930	0.992	0.973	0.968	1.003	0.958	0.988	1.010	0.896	0.960	0.977	0.987	0.800	0.799	0.828	0.796	0.818	0.837
597	Northern California	0.925	0.947	0.960	0.972	0.967	0.998	0.963	0.993	1.006	0.983	0.981	0.942	0.951	1.025	1.002	0.996	1.036	0.985	1.019	1.045	0.915	0.990	1.007	1.018	0.818	0.815	0.845	0.811	0.836	0.854
598	San Diego	0.891	0.909	0.920	0.922	0.923	0.942	0.920	0.938	0.948	0.934	0.934	0.907	0.913	0.960	0.945	0.941	0.969	0.934	0.958	0.975	0.885	0.933	0.949	0.957	0.792	0.795	0.822	0.792	0.810	0.830
599	Southern California	0.893	0.911	0.921	0.929	0.928	0.950	0.924	0.946	0.957	0.939	0.938	0.907	0.913	0.973	0.953	0.949	0.980	0.940	0.968	0.988	0.886	0.944	0.958	0.967	0.795	0.795	0.823	0.792	0.812	0.831

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	R7	R8	RA	RB	RD	RI	RL	RM	RN	RO	RP	RQ	RR	RS	RT	D1	D2	D3	D4	D5	D6	D7	D8	DD	DI	DL	DM	DN	DO	DP
501	Miami	0.750	0.755	0.734	0.752	0.772	0.759	0.755	0.784	0.749	0.774	0.785	0.698	0.747	0.759	0.773	0.677	0.677	0.698	0.674	0.691	0.700	0.692	0.697	0.703	0.690	0.687	0.714	0.678	0.701	0.725
502	Broward County / Palm Beach	0.791	0.796	0.778	0.792	0.796	0.791	0.787	0.817	0.784	0.809	0.817	0.735	0.774	0.787	0.808	0.706	0.713	0.731	0.710	0.725	0.734	0.732	0.738	0.733	0.726	0.723	0.748	0.716	0.738	0.757
503	Tampa	0.795	0.801	0.783	0.798	0.798	0.794	0.790	0.819	0.787	0.812	0.820	0.739	0.776	0.789	0.811	0.706	0.713	0.733	0.711	0.726	0.736	0.734	0.741	0.732	0.728	0.725	0.749	0.718	0.739	0.757
504	Orlando	0.800	0.806	0.788	0.803	0.802	0.799	0.795	0.824	0.792	0.817	0.824	0.744	0.781	0.794	0.816	0.711	0.719	0.737	0.716	0.731	0.741	0.740	0.747	0.737	0.733	0.730	0.754	0.723	0.744	0.762
505	Jacksonville	0.795	0.801	0.783	0.798	0.799	0.795	0.791	0.820	0.787	0.813	0.820	0.738	0.777	0.790	0.812	0.706	0.713	0.732	0.710	0.726	0.736	0.734	0.740	0.732	0.727	0.724	0.749	0.718	0.739	0.758
506	Daytona / Gainesville	0.808	0.815	0.794	0.812	0.816	0.810	0.806	0.838	0.801	0.829	0.838	0.747	0.793	0.806	0.827	0.713	0.717	0.740	0.714	0.733	0.743	0.740	0.746	0.740	0.734	0.731	0.757	0.722	0.745	0.768
521	Diversified Dental - Las Vegas	0.887	0.902	0.887	0.893	0.856	0.872	0.869	0.898	0.869	0.896	0.898	0.813	0.832	0.853	0.895	0.754	0.771	0.798	0.769	0.782	0.803	0.814	0.827	0.781	0.796	0.794	0.820	0.792	0.816	0.825
522	Mastercare Dental - Reno	0.931	0.950	0.935	0.954	0.920	0.926	0.920	0.964	0.916	0.955	0.960	0.840	0.894	0.914	0.950	0.791	0.794	0.828	0.790	0.816	0.836	0.841	0.853	0.820	0.823	0.818	0.858	0.809	0.843	0.870
524	Premier - Minnesota	0.874	0.886	0.870	0.883	0.859	0.867	0.863	0.895	0.861	0.889	0.894	0.803	0.836	0.854	0.887	0.758	0.767	0.793	0.764	0.781	0.799	0.804	0.814	0.783	0.789	0.786	0.814	0.781	0.806	0.823
526	Dental Options Pricing - Oregon	0.867	0.883	0.866	0.881	0.860	0.864	0.859	0.897	0.855	0.889	0.894	0.786	0.832	0.852	0.886	0.738	0.746	0.777	0.743	0.764	0.782	0.783	0.794	0.770	0.772	0.768	0.800	0.760	0.788	0.810
527	Rental Network - Hawaii	0.829	0.841	0.827	0.841	0.830	0.829	0.825	0.858	0.821	0.850	0.856	0.761	0.803	0.821	0.848	0.717	0.723	0.750	0.720	0.739	0.756	0.756	0.766	0.745	0.746	0.742	0.773	0.735	0.762	0.782
528	Diversified Dental - Reno	0.967	0.985	0.968	0.973	0.924	0.943	0.940	0.973	0.941	0.972	0.974	0.884	0.897	0.923	0.971	0.818	0.834	0.861	0.832	0.844	0.869	0.889	0.906	0.841	0.860	0.857	0.891	0.858	0.889	0.896
549	Maine	0.834	0.849	0.833	0.850	0.839	0.836	0.831	0.871	0.826	0.861	0.867	0.755	0.810	0.829	0.857	0.713	0.718	0.745	0.714	0.736	0.751	0.749	0.760	0.746	0.740	0.735	0.770	0.726	0.756	0.782
550	North Dakota	0.885	0.896	0.878	0.903	0.893	0.889	0.883	0.926	0.877	0.914	0.923	0.802	0.866	0.883	0.910	0.767	0.767	0.799	0.763	0.789	0.804	0.800	0.809	0.799	0.792	0.787	0.822	0.775	0.805	0.837
551	Nevada	0.859	0.872	0.859	0.864	0.830	0.843	0.841	0.869	0.841	0.867	0.869	0.788	0.806	0.826	0.866	0.732	0.749	0.772	0.747	0.760	0.778	0.790	0.803	0.758	0.770	0.768	0.795	0.767	0.792	0.800
553	Idaho	0.847	0.855	0.835	0.852	0.847	0.846	0.841	0.872	0.838	0.865	0.872	0.785	0.826	0.840	0.863	0.752	0.759	0.783	0.756	0.774	0.786	0.785	0.792	0.779	0.778	0.775	0.800	0.767	0.789	0.810
554	Vermont	0.807	0.816	0.795	0.819	0.828	0.816	0.810	0.852	0.802	0.839	0.850	0.730	0.798	0.814	0.835	0.700	0.698	0.727	0.695	0.720	0.732	0.723	0.731	0.734	0.720	0.715	0.750	0.701	0.731	0.765
555	New Hampshire	0.792	0.800	0.781	0.803	0.808	0.799	0.793	0.832	0.787	0.821	0.830	0.721	0.780	0.796	0.817	0.691	0.691	0.718	0.688	0.710	0.722	0.716	0.724	0.722	0.711	0.706	0.740	0.695	0.724	0.753
556	Delaware	0.826	0.836	0.818	0.837	0.832	0.828	0.823	0.860	0.818	0.850	0.858	0.753	0.805	0.822	0.848	0.716	0.719	0.746	0.716	0.737	0.750	0.748	0.757	0.745	0.740	0.736	0.767	0.726	0.754	0.779
557	Washington					0.848																			0.761						
558	Oregon	0.846	0.862	0.845	0.861	0.849	0.847	0.842	0.882	0.837	0.872	0.879	0.767	0.819	0.838	0.869	0.723	0.729	0.757	0.726	0.748	0.763	0.762	0.772	0.757	0.752	0.748	0.782	0.738	0.768	0.793
559	North Carolina	0.791	0.799	0.781	0.803	0.808	0.798	0.792	0.832	0.786	0.820	0.830	0.718	0.780	0.795	0.817	0.686	0.686	0.713	0.682	0.705	0.717	0.711	0.719	0.717	0.706	0.701	0.734	0.689	0.718	0.748
560	West Virginia	0.810	0.817	0.796	0.816	0.819	0.813	0.808	0.841	0.803	0.832	0.841	0.748	0.796	0.810	0.830	0.714	0.718	0.741	0.715	0.734	0.745	0.741	0.747	0.742	0.735	0.731	0.758	0.723	0.746	0.769
561	Mississippi	0.794	0.802	0.778	0.801	0.808	0.800	0.795	0.830	0.789	0.819	0.829	0.730	0.785	0.798	0.817	0.697	0.698	0.725	0.695	0.716	0.728	0.722	0.728	0.725	0.718	0.714	0.741	0.704	0.727	0.754
562	Arkansas	0.826	0.834	0.813	0.833	0.832	0.827	0.823	0.856	0.818	0.847	0.856	0.763	0.810	0.823	0.845	0.725	0.729	0.755	0.726	0.745	0.760	0.757	0.764	0.752	0.749	0.745	0.773	0.738	0.761	0.784
563	South Carolina	0.810	0.819	0.799	0.823	0.828	0.818	0.812	0.853	0.805	0.840	0.850	0.735	0.799	0.815	0.837	0.697	0.696	0.724	0.693	0.716	0.729	0.722	0.731	0.728	0.717	0.712	0.746	0.700	0.729	0.760
564	Rhode Island	0.801	0.809	0.794	0.808	0.801	0.801	0.796	0.828	0.793	0.820	0.827	0.737	0.777	0.793	0.818	0.697	0.702	0.726	0.700	0.716	0.731	0.732	0.741	0.723	0.721	0.718	0.747	0.711	0.737	0.756
565	Hawaii	0.801	0.814	0.799	0.810	0.802	0.802	0.798	0.829	0.794	0.822	0.827	0.736	0.776	0.792	0.820	0.692	0.698	0.724	0.696	0.713	0.729	0.730	0.740	0.720	0.720	0.716	0.747	0.709	0.736	0.755
566	Pittsburgh	0.787	0.792	0.778	0.790	0.783	0.784	0.781	0.805	0.779	0.800	0.805	0.737	0.764	0.777	0.799	0.705	0.712	0.729	0.710	0.721	0.732	0.735	0.742	0.726	0.725	0.723	0.745	0.718	0.738	0.752
567	Philadelphia	0.801	0.809	0.795	0.807	0.798	0.799	0.795	0.824	0.792	0.818	0.824	0.739	0.774	0.790	0.816	0.700	0.707	0.730	0.704	0.720	0.734	0.737	0.746	0.725	0.725	0.722	0.750	0.716	0.742	0.759
568	Alabama	0.814	0.822	0.801	0.820	0.820	0.816	0.811	0.843	0.807	0.834	0.843	0.753	0.798	0.811	0.833	0.718	0.722	0.747	0.719	0.738	0.750	0.747	0.754	0.744	0.741	0.738	0.763	0.730	0.751	0.773
569	Utah	0.811	0.817	0.796	0.814	0.821	0.814	0.810	0.841	0.806	0.832	0.841	0.753	0.798	0.811	0.830	0.726	0.730	0.751	0.727	0.743	0.754	0.750	0.757	0.753	0.745	0.741	0.768	0.733	0.757	0.779
570	Iowa	0.807	0.815	0.797	0.819	0.820	0.812	0.807	0.846	0.801	0.835	0.844	0.734	0.792	0.809	0.832	0.697	0.699	0.725	0.695	0.717	0.730	0.725	0.734	0.728	0.719	0.714	0.747	0.703	0.732	0.760
571	Massachusetts	0.809	0.818	0.801	0.818	0.815	0.811	0.807	0.841	0.802	0.832	0.840	0.741	0.789	0.805	0.830	0.707	0.710	0.735	0.707	0.726	0.740	0.739	0.747	0.735	0.730	0.726	0.757	0.717	0.744	0.768
572	Oklahoma	0.822	0.831	0.816	0.829	0.815	0.817	0.814	0.845	0.811	0.839	0.845	0.756	0.791	0.808	0.837	0.711	0.720	0.742	0.717	0.733	0.747	0.751	0.761	0.737	0.738	0.735	0.763	0.730	0.755	0.771
573	Louisiana	0.789	0.797	0.772	0.794	0.807	0.796	0.791	0.826	0.785	0.815	0.826	0.725	0.782	0.795	0.813	0.693	0.694	0.720	0.690	0.711	0.723	0.716	0.721	0.722	0.713	0.709	0.737	0.699	0.722	0.750
574	New Mexico	0.851	0.866	0.850	0.865	0.848	0.849	0.844	0.883	0.840	0.874	0.880	0.773	0.820	0.839	0.871	0.725	0.733	0.760	0.730	0.750	0.766	0.767	0.778	0.757	0.755	0.751	0.784	0.743	0.772	0.794
575	Texas	0.830	0.839	0.822	0.837	0.831	0.829	0.825	0.860	0.821	0.852	0.859	0.760	0.805	0.822	0.849	0.720	0.726	0.751	0.723	0.742	0.755	0.755	0.764	0.749	0.745	0.742	0.772	0.734	0.761	0.782
576	Kentucky	0.785	0.790	0.774	0.788	0.785	0.784	0.781	0.806	0.778	0.800	0.806	0.733	0.766	0.778	0.799	0.700	0.706	0.724	0.704	0.717	0.728	0.728	0.735	0.722	0.720	0.717	0.740	0.712	0.732	0.748
577	Kansas	0.829	0.838	0.823	0.836	0.821	0.824	0.820	0.851	0.817	0.845	0.851	0.761	0.797	0.814	0.844	0.720	0.728	0.751	0.725	0.742	0.756	0.759	0.769	0.746	0.747	0.744	0.772	0.738	0.763	0.780
578	Wisconsin	0.810	0.816	0.794	0.815	0.822	0.814	0.809	0.844	0.803	0.834	0.844	0.746	0.798	0.812	0.832	0.718	0.720	0.744	0.717	0.738	0.747	0.742	0.748	0.747	0.737	0.733	0.761	0.723	0.748	0.774
579	Tennessee	0.791	0.796	0.776	0.795	0.801	0.794	0.789	0.822	0.784	0.812	0.821	0.730	0.778	0.791	0.811	0.699	0.703	0.724	0.700	0.717	0.727	0.723	0.729	0.726	0.718	0.714	0.740	0.706	0.728	0.751
580	Minnesota	0.814	0.822	0.806	0.824	0.818	0.815	0.810	0.846	0.805	0.837	0.844	0.744	0.792	0.808	0.834	0.709	0.713	0.738	0.710	0.729	0.743	0.742	0.751	0.738	0.733	0.728	0.760	0.720	0.747	0.771
581	Colorado	0.840	0.848	0.827	0.844	0.843	0.840	0.836	0.867	0.832	0.859	0.867	0.778	0.821	0.835	0.857	0.746	0.752	0.776	0.749	0.767	0.779	0.777	0.784	0.774	0.771	0.768	0.793	0.760	0.782	0.803
582	Indiana	0.793	0.799	0.777	0.798	0.806	0.797	0.793	0.826	0.787	0.816	0.826	0.731	0.782	0.795	0.814	0.703	0.705	0.727	0.703	0.721	0.731	0.726	0.732	0.731	0.721	0.717	0.745	0.708	0.731	0.756
583	Nebraska	0.809	0.818	0.803	0.816	0.805	0.807	0.803	0.833	0.800	0.826	0.832	0.747	0.782	0.798	0.825	0.705	0.712	0.735	0.710	0.725	0.739	0.743	0.752	0.730	0.731	0.727	0.755	0.722	0.747	0.764
584	Connecticut	0.824	0.832	0.815	0.833	0.830	0.825	0.820	0.857	0.815	0.848	0.856	0.752	0.802	0.819	0.845	0.717	0.721	0.747	0.718	0.738	0.751	0.749	0.758	0.747	0.741	0.737	0.769	0.728	0.755	0.780
585	Ohio	0.803	0.808	0.789	0.807	0.811	0.804	0.800	0.832	0.795	0.824	0.832	0.742	0.788	0.801	0.822	0.711	0.716	0.737	0.713	0.731	0.740	0.737	0.744	0.739	0.731	0.728	0.754	0.719	0.742	0.765
586	Michigan	0.847	0.863	0.848	0.862	0.839	0.843	0.839	0.876	0.835	0.868	0.873	0.769	0.813	0.832	0.865	0.722	0.730	0.758	0.727	0.747	0.763	0.766	0.778	0.752	0.754	0.750	0.782	0.742	0.770	0.791
587	Arizona	0.857	0.870	0.856	0.865	0.841	0.848	0.844	0.877	0.842	0.872	0.876	0.784	0.814	0.835	0.870	0.732	0.746	0.769	0.743	0.758	0.775	0.782	0.794	0.762	0.766	0.763	0.793	0.758	0.786	0.800
588	New Jersey	0.819	0.832	0.816	0.829	0.819	0.819	0.815	0.849	0.811	0.841	0.847	0.749	0.792	0.810	0.838	0.706	0.711	0.737	0.708	0.726	0.743	0.744	0.754	0.734	0.733	0.729	0.762	0.722	0.751	0.771
589	Syracuse	0.788	0.794	0.772	0.792	0.803	0.794	0.789	0.822	0.784	0.812	0.822	0.728	0.779	0.792	0.810	0.702	0.703	0.725	0.701	0.719	0.729	0.723	0.729	0.729	0.719	0.715	0.743	0.705	0.729	0.755
590	New York	0.788	0.800	0.783	0.797	0.803	0.795	0.790	0.826	0.785	0.816	0.823	0.722	0.773	0.790	0.813	0.684	0.688	0.715	0.685	0.704	0.719	0.714	0.723	0.716	0.709	0.705	0.737	0.696	0.724	0.747
591	Richmond	0.810	0.819	0.802	0.822	0.819	0.813	0.808	0.846	0.803	0.835	0.844	0.739	0.792	0.809	0.833	0.701	0.704	0.730	0.701	0.721	0.734	0.732	0.741	0.730	0.724	0.719	0.751	0.710	0.737	0.763
592	Atlanta	0.820	0.830	0.812	0.829	0.824	0.821	0.816	0.852	0.812	0.843	0.851	0.749	0.797	0.814	0.841	0.711	0.715	0.741	0.712	0.732	0.745	0.744	0.753	0.740	0.735	0.731	0.762	0.723	0.750	0.773
593	Washington, DC	0.788	0.796	0.780	0.794	0.793	0.790	0.786	0.816	0.782	0.808	0.815	0.728	0.768	0.783	0.806	0.691	0.696	0.719	0.693	0.710	0.724	0.723	0.731	0.717	0.714	0.711	0.740	0.704	0.730	0.749
594	Chicago	0.782	0.788	0.764	0.786	0.803	0.791	0.786	0.820	0.780	0.809	0.820	0.722	0.778	0.790	0.807	0.700	0.700	0.723	0.697	0.716	0.726	0.718	0.723	0.729	0.715	0.711	0.741	0.700	0.726	0.753
595	St. Louis	0.815	0.824	0.807	0.825	0.820	0.816	0.811	0.847	0.807	0.838	0.846	0.744	0.793	0.810	0.836	0.705	0.709	0.735	0.706	0.726	0.739	0.738	0.747	0.734	0.729	0.725	0.756	0.716	0.743	0.767
596	Sacramento	0.837	0.851	0.835	0.849	0.835	0.836	0.831	0.868	0.827	0.859	0.865	0.762	0.807	0.826	0.856	0.718	0.725	0.751	0.722	0.740	0.756	0.758	0.769	0.748	0.746	0.742	0.775	0.734	0.764	0.785
597	Northern California	0.852	0.867	0.850	0.866	0.856	0.854	0.848	0.889	0.843	0.879	0.885	0.773	0.826	0.845	0.875	0.733	0.739	0.766	0.736	0.756	0.772	0.770	0.781	0.767	0.761	0.756	0.791	0.747	0.777	0.803
598	San Diego	0.831	0.844	0.830	0.840	0.822	0.827	0.823	0.855	0.821	0.849	0.853	0.763	0.797	0.815	0.846	0.716	0.724	0.750	0.722	0.738	0.755	0.761	0.771	0.743	0.746	0.743	0.774	0.737	0.765	0.782
599	Southern California	0.830	0.843	0.828	0.840	0.827	0.829	0.825	0.858	0.822	0.851	0.856	0.760	0.801	0.818	0.848	0.718	0.724	0.750	0.721	0.739	0.756	0.758	0.768	0.746	0.746	0.742	0.775	0.735	0.764	0.784

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	DQ	DR	DS	DT	E1	E2	E3	E4	E5	E6	E7	E8	EA	EB	ED	EI	EL	EM	EN	EO	EP	EQ	ER	ES	ET	F1	F2	F3	F4	F5
501	Miami	0.641	0.676	0.692	0.707	0.763	0.761	0.781	0.758	0.776	0.785	0.769	0.770	0.733	0.753	0.793	0.774	0.770	0.798	0.757	0.780	0.809	0.720	0.771	0.779	0.789	0.777	0.773	0.789	0.770	0.787
502	Broward County / Palm Beach	0.678	0.726	0.725	0.743	0.795	0.798	0.817	0.795	0.811	0.821	0.809	0.812	0.782	0.799	0.822	0.810	0.807	0.831	0.797	0.818	0.841	0.760	0.801	0.812	0.824	0.820	0.820	0.837	0.818	0.833
503	Tampa	0.680	0.727	0.725	0.744	0.795	0.798	0.817	0.796	0.812	0.822	0.812	0.814	0.786	0.803	0.822	0.811	0.808	0.832	0.799	0.819	0.842	0.762	0.801	0.813	0.825	0.822	0.823	0.840	0.820	0.835
504	Orlando	0.686	0.731	0.730	0.749	0.800	0.803	0.822	0.801	0.817	0.827	0.817	0.819	0.791	0.809	0.826	0.816	0.813	0.837	0.804	0.824	0.847	0.768	0.806	0.818	0.830	0.827	0.828	0.845	0.825	0.840
505	Jacksonville	0.679	0.727	0.725	0.744	0.796	0.799	0.818	0.796	0.812	0.823	0.812	0.814	0.785	0.803	0.823	0.812	0.808	0.833	0.799	0.819	0.843	0.762	0.802	0.814	0.825	0.822	0.823	0.841	0.820	0.836
506	Daytona / Gainesville	0.681	0.740	0.732	0.751	0.808	0.809	0.832	0.806	0.826	0.837	0.824	0.826	0.792	0.815	0.837	0.824	0.820	0.848	0.809	0.832	0.861	0.767	0.815	0.827	0.840	0.836	0.835	0.856	0.832	0.850
521	Diversified Dental - Las Vegas	0.740	0.765	0.778	0.819	0.880	0.895	0.918	0.893	0.907	0.926	0.932	0.942	0.922	0.929	0.906	0.918	0.915	0.942	0.912	0.936	0.946	0.864	0.883	0.903	0.939	0.940	0.949	0.969	0.947	0.959
522	Mastercare Dental - Reno	0.753	0.826	0.815	0.851	0.937	0.943	0.981	0.939	0.969	0.995	0.992	1.006	0.966	0.986	0.975	0.981	0.975	1.019	0.962	0.999	1.026	0.894	0.946	0.970	1.006	0.998	1.003	1.037	0.999	1.028
524	Premier - Minnesota	0.735	0.780	0.779	0.811	0.873	0.881	0.908	0.878	0.897	0.914	0.914	0.922	0.895	0.908	0.901	0.905	0.902	0.930	0.894	0.919	0.937	0.846	0.880	0.896	0.924	0.923	0.926	0.948	0.923	0.940
526	Dental Options Pricing - Oregon	0.705	0.766	0.762	0.794	0.873	0.879	0.910	0.876	0.900	0.922	0.916	0.927	0.890	0.906	0.908	0.910	0.905	0.942	0.894	0.926	0.948	0.835	0.880	0.900	0.931	0.923	0.926	0.954	0.923	0.945
527	Rental Network - Hawaii	0.686	0.740	0.737	0.767	0.836	0.839	0.864	0.836	0.857	0.873	0.866	0.875	0.842	0.855	0.866	0.863	0.859	0.891	0.849	0.876	0.896	0.801	0.842	0.858	0.881	0.872	0.871	0.890	0.868	0.886
528	Diversified Dental - Reno	0.808	0.827	0.839	0.891	0.953	0.974	1.002	0.972	0.987	1.011	1.027	1.040	1.020	1.026	0.982	1.003	1.000	1.031	0.999	1.028	1.035	0.943	0.956	0.981	1.030	1.038	1.054	1.075	1.052	1.064
549	Maine	0.674	0.746	0.737	0.763	0.844	0.846	0.877	0.842	0.869	0.889	0.876	0.887	0.846	0.865	0.881	0.876	0.871	0.908	0.857	0.889	0.915	0.799	0.852	0.870	0.895	0.883	0.885	0.912	0.881	0.906
550	North Dakota	0.722	0.807	0.790	0.814	0.895	0.893	0.929	0.888	0.920	0.938	0.926	0.935	0.889	0.916	0.933	0.924	0.918	0.958	0.902	0.936	0.971	0.842	0.907	0.922	0.945	0.935	0.932	0.964	0.928	0.957
551	Nevada	0.719	0.742	0.755	0.794	0.852	0.867	0.888	0.865	0.877	0.895	0.900	0.909	0.890	0.896	0.878	0.887	0.885	0.909	0.882	0.904	0.912	0.837	0.854	0.875	0.906	0.907	0.916	0.935	0.915	0.926
553	Idaho	0.724	0.777	0.773	0.795	0.850	0.853	0.876	0.850	0.870	0.882	0.872	0.874	0.843	0.865	0.878	0.869	0.866	0.893	0.855	0.878	0.904	0.814	0.857	0.870	0.885	0.882	0.883	0.904	0.880	0.898
554	Vermont	0.651	0.741	0.722	0.740	0.820	0.817	0.849	0.812	0.842	0.858	0.839	0.847	0.798	0.824	0.860	0.843	0.837	0.878	0.820	0.854	0.890	0.762	0.832	0.845	0.863	0.849	0.845	0.876	0.841	0.869
555	New Hampshire	0.648	0.727	0.711	0.732	0.805	0.803	0.832	0.798	0.825	0.839	0.823	0.830	0.786	0.809	0.841	0.827	0.821	0.857	0.806	0.836	0.868	0.754	0.815	0.827	0.844	0.833	0.830	0.855	0.826	0.851
556	Delaware	0.679	0.748	0.737	0.761	0.831	0.832	0.860	0.829	0.853	0.868	0.857	0.865	0.827	0.847	0.865	0.856	0.851	0.885	0.839	0.867	0.895	0.787	0.840	0.855	0.875	0.866	0.865	0.891	0.862	0.885
557	Washington															0.896															
558	Oregon	0.686	0.753	0.747	0.775	0.856	0.861	0.891	0.857	0.882	0.903	0.892	0.902	0.863	0.880	0.894	0.890	0.885	0.923	0.872	0.904	0.929	0.813	0.864	0.884	0.910	0.898	0.901	0.929	0.897	0.921
559	North Carolina	0.642	0.723	0.706	0.726	0.800	0.798	0.827	0.794	0.821	0.836	0.819	0.826	0.782	0.806	0.837	0.822	0.817	0.853	0.802	0.832	0.865	0.748	0.811	0.823	0.841	0.829	0.826	0.853	0.822	0.848
560	West Virginia	0.681	0.743	0.734	0.752	0.810	0.811	0.834	0.807	0.829	0.840	0.826	0.828	0.793	0.817	0.840	0.826	0.822	0.851	0.810	0.833	0.864	0.768	0.818	0.830	0.842	0.838	0.836	0.859	0.833	0.853
561	Mississippi	0.659	0.730	0.717	0.734	0.817	0.794	0.821	0.790	0.815	0.827	0.811	0.813	0.773	0.802	0.827	0.812	0.807	0.838	0.793	0.819	0.854	0.747	0.805	0.816	0.828	0.841	0.821	0.845	0.817	0.840
562	Arkansas	0.693	0.754	0.745	0.768	0.825	0.826	0.853	0.823	0.844	0.859	0.847	0.850	0.815	0.839	0.854	0.845	0.841	0.870	0.829	0.853	0.883	0.784	0.833	0.845	0.861	0.859	0.858	0.880	0.854	0.874
563	South Carolina	0.652	0.735	0.718	0.738	0.813	0.810	0.841	0.806	0.834	0.849	0.833	0.840	0.795	0.820	0.850	0.836	0.830	0.867	0.814	0.845	0.879	0.760	0.824	0.837	0.854	0.842	0.839	0.867	0.835	0.862
564	Rhode Island	0.669	0.720	0.716	0.742	0.802	0.805	0.828	0.802	0.821	0.834	0.826	0.833	0.802	0.817	0.830	0.825	0.821	0.848	0.811	0.834	0.856	0.769	0.809	0.821	0.840	0.834	0.836	0.853	0.833	0.850
565	Hawaii	0.663	0.714	0.712	0.741	0.808	0.813	0.835	0.809	0.828	0.844	0.836	0.846	0.813	0.825	0.838	0.834	0.830	0.861	0.821	0.847	0.866	0.774	0.813	0.829	0.851	0.843	0.844	0.862	0.841	0.858
566	Pittsburgh	0.685	0.721	0.721	0.742	0.786	0.789	0.806	0.787	0.800	0.810	0.804	0.807	0.784	0.798	0.807	0.801	0.799	0.818	0.792	0.809	0.826	0.762	0.791	0.800	0.813	0.812	0.815	0.828	0.813	0.825
567	Philadelphia	0.675	0.721	0.719	0.746	0.804	0.808	0.830	0.805	0.822	0.835	0.829	0.836	0.807	0.820	0.830	0.827	0.824	0.849	0.815	0.837	0.856	0.774	0.810	0.822	0.842	0.837	0.840	0.855	0.837	0.852
568	Alabama	0.687	0.744	0.737	0.758	0.836	0.815	0.839	0.812	0.832	0.844	0.832	0.835	0.802	0.824	0.842	0.831	0.827	0.855	0.816	0.839	0.868	0.774	0.821	0.833	0.847	0.862	0.843	0.864	0.840	0.859
569	Utah	0.694	0.750	0.744	0.763	0.819	0.819	0.841	0.816	0.835	0.846	0.831	0.833	0.799	0.820	0.848	0.833	0.829	0.856	0.818	0.840	0.868	0.779	0.827	0.837	0.848	0.843	0.842	0.860	0.839	0.857
570	Iowa	0.657	0.733	0.719	0.740	0.812	0.811	0.840	0.807	0.833	0.848	0.833	0.841	0.799	0.821	0.847	0.835	0.830	0.865	0.815	0.845	0.876	0.763	0.822	0.835	0.853	0.843	0.841	0.867	0.837	0.862
571	Massachusetts	0.672	0.735	0.727	0.751	0.817	0.818	0.845	0.815	0.837	0.851	0.840	0.847	0.811	0.829	0.849	0.841	0.836	0.867	0.825	0.850	0.876	0.776	0.826	0.839	0.857	0.849	0.849	0.870	0.846	0.867
572	Oklahoma	0.687	0.731	0.731	0.759	0.818	0.824	0.847	0.822	0.839	0.853	0.849	0.855	0.828	0.841	0.846	0.844	0.840	0.867	0.833	0.855	0.874	0.789	0.824	0.839	0.860	0.856	0.859	0.879	0.857	0.873
573	Louisiana	0.653	0.725	0.712	0.730	0.814	0.790	0.817	0.786	0.810	0.823	0.805	0.807	0.766	0.794	0.825	0.808	0.803	0.835	0.788	0.815	0.850	0.742	0.801	0.812	0.824	0.836	0.815	0.839	0.812	0.834
574	New Mexico	0.692	0.752	0.749	0.779	0.855	0.861	0.889	0.857	0.880	0.900	0.892	0.902	0.866	0.882	0.890	0.889	0.884	0.919	0.873	0.903	0.925	0.817	0.862	0.881	0.908	0.899	0.902	0.928	0.899	0.921
575	Texas	0.688	0.745	0.741	0.767	0.832	0.837	0.862	0.833	0.854	0.869	0.860	0.867	0.833	0.849	0.865	0.858	0.854	0.885	0.843	0.870	0.893	0.795	0.840	0.855	0.876	0.868	0.869	0.892	0.866	0.886
576	Kentucky	0.677	0.720	0.716	0.736	0.784	0.786	0.804	0.783	0.798	0.808	0.799	0.802	0.776	0.793	0.806	0.798	0.795	0.817	0.787	0.805	0.826	0.755	0.790	0.799	0.811	0.809	0.811	0.825	0.808	0.822
577	Kansas	0.695	0.741	0.740	0.768	0.828	0.834	0.857	0.831	0.849	0.864	0.859	0.866	0.838	0.852	0.856	0.854	0.851	0.878	0.843	0.866	0.885	0.798	0.834	0.849	0.871	0.867	0.870	0.890	0.867	0.884
578	Wisconsin	0.681	0.749	0.738	0.755	0.815	0.815	0.840	0.812	0.834	0.846	0.829	0.831	0.792	0.818	0.848	0.831	0.826	0.857	0.813	0.838	0.871	0.769	0.825	0.836	0.847	0.842	0.839	0.863	0.836	0.857
579	Tennessee	0.666	0.726	0.718	0.735	0.791	0.791	0.813	0.788	0.808	0.819	0.804	0.806	0.772	0.795	0.820	0.805	0.801	0.829	0.789	0.812	0.842	0.749	0.799	0.810	0.820	0.816	0.815	0.835	0.812	0.831
580	Minnesota	0.674	0.738	0.729	0.753	0.821	0.823	0.849	0.819	0.842	0.857	0.846	0.853	0.817	0.836	0.853	0.845	0.840	0.873	0.829	0.856	0.882	0.780	0.829	0.843	0.863	0.855	0.855	0.878	0.852	0.873
581	Colorado	0.716	0.771	0.766	0.788	0.844	0.847	0.870	0.844	0.864	0.875	0.864	0.866	0.834	0.855	0.873	0.863	0.859	0.886	0.848	0.871	0.899	0.806	0.852	0.864	0.878	0.875	0.875	0.896	0.872	0.890
582	Indiana	0.667	0.733	0.722	0.738	0.797	0.796	0.819	0.792	0.814	0.825	0.809	0.811	0.773	0.799	0.827	0.811	0.807	0.836	0.793	0.818	0.850	0.752	0.806	0.816	0.826	0.821	0.819	0.841	0.816	0.837
583	Nebraska	0.680	0.725	0.723	0.752	0.809	0.813	0.836	0.811	0.828	0.841	0.835	0.842	0.814	0.827	0.835	0.833	0.829	0.854	0.821	0.842	0.861	0.780	0.815	0.828	0.847	0.843	0.846	0.862	0.844	0.859
584	Connecticut	0.681	0.746	0.738	0.762	0.831	0.833	0.860	0.829	0.852	0.867	0.856	0.863	0.825	0.844	0.865	0.856	0.851	0.884	0.839	0.866	0.894	0.788	0.840	0.854	0.874	0.865	0.864	0.888	0.861	0.883
585	Ohio	0.679	0.738	0.731	0.748	0.805	0.805	0.828	0.802	0.822	0.833	0.819	0.821	0.787	0.810	0.834	0.820	0.816	0.843	0.804	0.827	0.856	0.764	0.812	0.824	0.835	0.831	0.830	0.851	0.827	0.846
586	Michigan	0.691	0.749	0.746	0.776	0.851	0.858	0.887	0.854	0.878	0.898	0.892	0.903	0.869	0.885	0.885	0.886	0.882	0.917	0.871	0.901	0.923	0.816	0.858	0.878	0.906	0.899	0.903	0.930	0.899	0.921
587	Arizona	0.710	0.750	0.756	0.790	0.856	0.866	0.890	0.863	0.880	0.899	0.896	0.906	0.879	0.889	0.885	0.889	0.886	0.914	0.879	0.904	0.919	0.830	0.860	0.879	0.907	0.904	0.911	0.930	0.908	0.924
588	New Jersey	0.674	0.730	0.726	0.756	0.827	0.831	0.857	0.828	0.849	0.866	0.857	0.867	0.832	0.845	0.859	0.856	0.852	0.883	0.841	0.868	0.889	0.791	0.833	0.849	0.873	0.864	0.867	0.887	0.864	0.882
589	Syracuse	0.666	0.731	0.720	0.736	0.796	0.794	0.817	0.790	0.811	0.822	0.805	0.807	0.769	0.793	0.826	0.808	0.804	0.833	0.791	0.815	0.847	0.750	0.804	0.814	0.823	0.818	0.816	0.836	0.813	0.833
590	New York	0.646	0.710	0.705	0.730	0.803	0.804	0.829	0.801	0.822	0.839	0.825	0.832	0.794	0.808	0.838	0.828	0.823	0.858	0.810	0.840	0.864	0.759	0.810	0.825	0.846	0.830	0.828	0.849	0.825	0.844
591	Richmond	0.664	0.734	0.722	0.745	0.814	0.814	0.842	0.810	0.834	0.849	0.837	0.844	0.806	0.826	0.847	0.837	0.832	0.866	0.820	0.847	0.876	0.769	0.823	0.836	0.855	0.846	0.845	0.869	0.841	0.865
592	Atlanta	0.677	0.739	0.732	0.756	0.824	0.827	0.853	0.823	0.846	0.861	0.851	0.858	0.822	0.840	0.858	0.849	0.845	0.878	0.833	0.861	0.887	0.783	0.832	0.847	0.868	0.860	0.860	0.885	0.857	0.878
593	Washington, DC	0.662	0.713	0.709	0.735	0.794	0.796	0.818	0.793	0.812	0.823	0.814	0.821	0.788	0.803	0.823	0.814	0.810	0.838	0.800	0.824	0.845	0.759	0.801	0.812	0.830	0.823	0.822	0.838	0.819	0.835
594	Chicago	0.660	0.731	0.717	0.733	0.796	0.792	0.816	0.789	0.811	0.822	0.802	0.803	0.761	0.787	0.828	0.807	0.802	0.833	0.787	0.813	0.849	0.745	0.805	0.814	0.822	0.815	0.812	0.833	0.809	0.830
595	St. Louis	0.671	0.734	0.726	0.750	0.817	0.819	0.846	0.816	0.838	0.853	0.843	0.850	0.814	0.833	0.850	0.842	0.837	0.869	0.826	0.853	0.879	0.776	0.825	0.840	0.860	0.852	0.852	0.876	0.848	0.870
596	Sacramento	0.685	0.744	0.740	0.770	0.844	0.849	0.877	0.845	0.868	0.887	0.878	0.888	0.853	0.867	0.878	0.876	0.872	0.905	0.861	0.889	0.911	0.807	0.851	0.869	0.894	0.885	0.889	0.912	0.885	0.907
597	Northern California	0.694	0.762	0.757	0.784	0.866	0.869	0.900	0.866	0.891	0.911	0.898	0.909	0.868	0.885	0.904	0.899	0.893	0.931	0.880	0.912	0.937	0.822	0.873	0.892	0.918	0.905	0.908	0.934	0.904	0.928
598	San Diego	0.692	0.735	0.736	0.770	0.835	0.842	0.866	0.839	0.857	0.874	0.869	0.879	0.850	0.861	0.864	0.865	0.861	0.889	0.853	0.878	0.894	0.807	0.840	0.856	0.881	0.876	0.882	0.899	0.880	0.894
599	Southern California	0.688	0.740	0.738	0.770	0.840	0.844	0.870	0.841	0.861	0.878	0.870	0.880	0.847	0.859	0.871	0.869	0.865	0.895	0.855	0.881	0.901	0.805	0.845	0.862	0.886	0.878	0.881	0.900	0.878	0.895

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	F6	F7	F8	FA	FB	FD	FI	FL	FM	FN	FO	FP	FQ	FR	FS	FT	G1	G2	G3	G4	G5	G6	G7	G8	GA	GB	GD	GI	GL	GM
501	Miami	0.792	0.775	0.774	0.741	0.761	0.803	0.782	0.779	0.803	0.766	0.786	0.813	0.736	0.784	0.790	0.794	0.825	0.808	0.827	0.804	0.824	0.828	0.804	0.798	0.753	0.776	0.851	0.814	0.810	0.837
502	Broward County / Palm Beach	0.841	0.826	0.826	0.798	0.818	0.844	0.829	0.826	0.846	0.817	0.833	0.858	0.785	0.826	0.834	0.838	0.852	0.843	0.862	0.840	0.858	0.863	0.844	0.841	0.805	0.824	0.876	0.850	0.847	0.870
503	Tampa	0.844	0.830	0.831	0.804	0.824	0.844	0.833	0.830	0.849	0.821	0.837	0.861	0.789	0.828	0.836	0.841	0.850	0.843	0.862	0.840	0.858	0.864	0.846	0.843	0.809	0.828	0.874	0.851	0.848	0.870
504	Orlando	0.849	0.835	0.836	0.810	0.829	0.849	0.837	0.835	0.854	0.826	0.841	0.865	0.795	0.833	0.841	0.846	0.854	0.848	0.866	0.845	0.862	0.868	0.851	0.848	0.814	0.833	0.878	0.856	0.853	0.874
505	Jacksonville	0.845	0.830	0.831	0.803	0.824	0.845	0.833	0.830	0.850	0.821	0.837	0.862	0.788	0.829	0.837	0.842	0.851	0.843	0.863	0.841	0.859	0.865	0.847	0.843	0.808	0.828	0.875	0.852	0.849	0.871
506	Daytona / Gainesville	0.861	0.844	0.845	0.813	0.838	0.861	0.847	0.843	0.866	0.832	0.851	0.881	0.795	0.843	0.852	0.857	0.867	0.858	0.882	0.855	0.876	0.884	0.863	0.858	0.816	0.842	0.895	0.868	0.864	0.891
521	Diversified Dental - Las Vegas	0.976	0.974	0.979	0.963	0.972	0.960	0.968	0.965	0.983	0.963	0.977	0.987	0.925	0.942	0.957	0.979	0.960	0.965	0.987	0.963	0.977	0.992	0.987	0.988	0.967	0.974	0.982	0.983	0.980	1.001
522	Mastercare Dental - Reno	1.050	1.044	1.057	1.017	1.044	1.031	1.034	1.029	1.067	1.017	1.049	1.077	0.958	1.006	1.028	1.053	1.044	1.046	1.083	1.041	1.075	1.093	1.077	1.078	1.019	1.045	1.089	1.074	1.067	1.112
524	Premier - Minnesota	0.954	0.950	0.954	0.931	0.947	0.945	0.945	0.941	0.966	0.934	0.955	0.973	0.897	0.929	0.940	0.959	0.948	0.949	0.973	0.946	0.965	0.978	0.968	0.965	0.932	0.950	0.975	0.965	0.961	0.989
526	Dental Options Pricing - Oregon	0.965	0.953	0.961	0.928	0.948	0.952	0.951	0.946	0.978	0.937	0.962	0.986	0.885	0.928	0.945	0.965	0.971	0.966	0.997	0.962	0.989	1.005	0.986	0.984	0.936	0.955	1.007	0.989	0.984	1.020
527	Rental Network - Hawaii	0.898	0.885	0.892	0.860	0.878	0.896	0.887	0.884	0.909	0.874	0.895	0.917	0.837	0.877	0.888	0.898	0.920	0.909	0.932	0.906	0.928	0.937	0.918	0.917	0.871	0.887	0.948	0.924	0.920	0.950
528	Diversified Dental - Reno	1.081	1.090	1.101	1.083	1.090	1.060	1.074	1.072	1.094	1.070	1.091	1.098	1.028	1.040	1.060	1.092	1.049	1.064	1.086	1.062	1.076	1.091	1.098	1.106	1.083	1.090	1.074	1.084	1.081	1.105
549	Maine	0.922	0.905	0.913	0.874	0.898	0.916	0.908	0.903	0.935	0.890	0.916	0.945	0.838	0.889	0.907	0.920	0.942	0.933	0.963	0.928	0.958	0.970	0.945	0.942	0.885	0.907	0.981	0.954	0.948	0.985
550	North Dakota	0.973	0.959	0.965	0.922	0.953	0.968	0.958	0.952	0.989	0.938	0.967	1.003	0.885	0.947	0.959	0.976	0.985	0.976	1.012	0.971	1.006	1.019	0.993	0.987	0.925	0.958	1.027	0.998	0.991	1.034
551	Nevada	0.939	0.937	0.942	0.927	0.935	0.926	0.934	0.932	0.946	0.929	0.940	0.949	0.893	0.909	0.924	0.942	0.926	0.932	0.952	0.930	0.943	0.955	0.950	0.951	0.931	0.938	0.947	0.949	0.946	0.962
553	Idaho	0.909	0.895	0.896	0.867	0.891	0.906	0.895	0.891	0.914	0.882	0.900	0.928	0.847	0.890	0.898	0.906	0.908	0.903	0.926	0.900	0.920	0.929	0.911	0.906	0.869	0.892	0.935	0.914	0.909	0.935
554	Vermont	0.883	0.862	0.868	0.820	0.850	0.885	0.868	0.863	0.898	0.847	0.875	0.912	0.794	0.861	0.872	0.884	0.912	0.895	0.930	0.890	0.924	0.935	0.903	0.896	0.829	0.862	0.954	0.914	0.908	0.950
555	New Hampshire	0.862	0.843	0.848	0.806	0.832	0.866	0.849	0.844	0.875	0.830	0.855	0.888	0.784	0.843	0.854	0.863	0.888	0.875	0.903	0.870	0.900	0.908	0.879	0.873	0.814	0.843	0.926	0.890	0.884	0.921
556	Delaware	0.898	0.883	0.888	0.852	0.876	0.895	0.886	0.882	0.909	0.870	0.892	0.920	0.825	0.875	0.886	0.899	0.911	0.902	0.931	0.898	0.925	0.936	0.912	0.908	0.857	0.883	0.945	0.920	0.915	0.947
557	Washington						0.939																					0.992			
558	Oregon	0.939	0.923	0.931	0.893	0.915	0.931	0.926	0.921	0.951	0.909	0.934	0.961	0.856	0.904	0.922	0.938	0.956	0.947	0.979	0.943	0.972	0.986	0.962	0.959	0.905	0.925	0.994	0.970	0.965	1.001
559	North Carolina	0.860	0.841	0.846	0.803	0.830	0.862	0.846	0.841	0.873	0.827	0.853	0.886	0.779	0.839	0.850	0.860	0.884	0.871	0.901	0.866	0.896	0.906	0.877	0.871	0.811	0.840	0.923	0.887	0.881	0.919
560	West Virginia	0.864	0.846	0.847	0.813	0.840	0.864	0.849	0.845	0.869	0.833	0.853	0.885	0.795	0.846	0.855	0.859	0.868	0.860	0.885	0.856	0.879	0.887	0.865	0.859	0.816	0.843	0.898	0.871	0.866	0.894
561	Mississippi	0.852	0.832	0.833	0.795	0.827	0.851	0.834	0.829	0.858	0.816	0.839	0.876	0.776	0.833	0.842	0.846	0.857	0.847	0.874	0.843	0.869	0.877	0.852	0.846	0.797	0.829	0.889	0.858	0.853	0.885
562	Arkansas	0.886	0.872	0.873	0.841	0.869	0.883	0.870	0.866	0.894	0.855	0.878	0.909	0.819	0.867	0.876	0.884	0.886	0.879	0.904	0.876	0.899	0.907	0.889	0.884	0.843	0.870	0.915	0.890	0.886	0.917
563	South Carolina	0.874	0.855	0.861	0.817	0.845	0.876	0.860	0.855	0.887	0.840	0.867	0.901	0.792	0.853	0.864	0.875	0.897	0.884	0.916	0.879	0.911	0.921	0.891	0.885	0.824	0.855	0.937	0.902	0.896	0.934
564	Rhode Island	0.858	0.846	0.850	0.821	0.839	0.860	0.849	0.845	0.867	0.836	0.854	0.876	0.802	0.841	0.852	0.859	0.871	0.866	0.885	0.862	0.882	0.888	0.870	0.867	0.827	0.846	0.900	0.876	0.872	0.898
565	Hawaii	0.869	0.856	0.863	0.832	0.848	0.868	0.859	0.855	0.880	0.846	0.866	0.887	0.810	0.848	0.859	0.869	0.892	0.881	0.902	0.878	0.898	0.906	0.888	0.887	0.844	0.858	0.919	0.894	0.890	0.919
566	Pittsburgh	0.831	0.821	0.822	0.802	0.817	0.831	0.822	0.820	0.835	0.813	0.826	0.844	0.788	0.817	0.825	0.829	0.832	0.829	0.844	0.827	0.841	0.845	0.833	0.831	0.805	0.820	0.852	0.835	0.833	0.850
567	Philadelphia	0.859	0.849	0.853	0.827	0.843	0.861	0.851	0.848	0.868	0.840	0.857	0.876	0.808	0.843	0.854	0.861	0.871	0.866	0.884	0.863	0.881	0.887	0.871	0.869	0.833	0.849	0.897	0.876	0.873	0.896
568	Alabama	0.870	0.854	0.855	0.824	0.850	0.868	0.855	0.851	0.875	0.841	0.860	0.890	0.805	0.851	0.860	0.866	0.871	0.864	0.888	0.861	0.883	0.891	0.871	0.867	0.826	0.852	0.899	0.875	0.871	0.898
569	Utah	0.864	0.847	0.847	0.815	0.839	0.869	0.851	0.847	0.870	0.836	0.855	0.884	0.802	0.850	0.859	0.861	0.878	0.868	0.888	0.864	0.885	0.889	0.868	0.863	0.821	0.845	0.906	0.875	0.871	0.897
570	Iowa	0.873	0.856	0.862	0.821	0.847	0.874	0.860	0.856	0.886	0.842	0.867	0.898	0.796	0.853	0.864	0.874	0.893	0.882	0.912	0.878	0.907	0.916	0.890	0.884	0.827	0.856	0.931	0.899	0.893	0.929
571	Massachusetts	0.876	0.861	0.866	0.831	0.852	0.878	0.865	0.861	0.887	0.850	0.871	0.897	0.810	0.857	0.868	0.877	0.894	0.885	0.909	0.881	0.906	0.913	0.890	0.886	0.838	0.861	0.927	0.898	0.894	0.924
572	Oklahoma	0.883	0.874	0.878	0.853	0.868	0.879	0.875	0.872	0.891	0.864	0.880	0.899	0.829	0.862	0.873	0.884	0.887	0.884	0.906	0.881	0.900	0.909	0.894	0.891	0.857	0.874	0.913	0.898	0.895	0.917
573	Louisiana	0.845	0.825	0.825	0.786	0.817	0.847	0.827	0.823	0.852	0.809	0.833	0.870	0.769	0.828	0.836	0.841	0.856	0.844	0.871	0.840	0.866	0.873	0.848	0.841	0.791	0.822	0.889	0.854	0.849	0.883
574	New Mexico	0.937	0.923	0.931	0.897	0.917	0.929	0.925	0.921	0.948	0.910	0.933	0.957	0.861	0.904	0.921	0.936	0.949	0.943	0.972	0.939	0.965	0.978	0.957	0.955	0.907	0.925	0.984	0.964	0.959	0.991
575	Texas	0.897	0.884	0.888	0.857	0.876	0.896	0.887	0.884	0.908	0.873	0.893	0.917	0.832	0.876	0.887	0.899	0.911	0.903	0.928	0.899	0.922	0.932	0.911	0.908	0.864	0.884	0.941	0.918	0.914	0.942
576	Kentucky	0.828	0.817	0.817	0.794	0.812	0.830	0.818	0.815	0.833	0.807	0.822	0.844	0.780	0.815	0.823	0.826	0.831	0.827	0.843	0.825	0.841	0.845	0.830	0.827	0.797	0.815	0.854	0.834	0.831	0.851
577	Kansas	0.895	0.885	0.889	0.864	0.880	0.890	0.886	0.883	0.903	0.875	0.892	0.911	0.839	0.873	0.884	0.896	0.898	0.895	0.917	0.892	0.912	0.921	0.906	0.903	0.868	0.885	0.925	0.910	0.906	0.929
578	Wisconsin	0.868	0.848	0.848	0.811	0.841	0.870	0.852	0.847	0.874	0.834	0.856	0.891	0.795	0.851	0.859	0.863	0.877	0.866	0.892	0.862	0.887	0.894	0.869	0.863	0.816	0.845	0.909	0.877	0.872	0.902
579	Tennessee	0.840	0.822	0.823	0.790	0.816	0.842	0.825	0.822	0.845	0.810	0.829	0.860	0.775	0.824	0.832	0.836	0.848	0.839	0.861	0.835	0.857	0.863	0.841	0.836	0.794	0.820	0.876	0.848	0.843	0.871
580	Minnesota	0.884	0.870	0.875	0.840	0.862	0.883	0.873	0.869	0.895	0.858	0.879	0.905	0.816	0.863	0.874	0.885	0.898	0.890	0.916	0.886	0.911	0.920	0.898	0.894	0.846	0.870	0.931	0.905	0.901	0.931
581	Colorado	0.901	0.885	0.886	0.856	0.880	0.900	0.887	0.883	0.907	0.873	0.892	0.920	0.837	0.882	0.891	0.898	0.905	0.897	0.920	0.894	0.915	0.923	0.903	0.899	0.860	0.883	0.932	0.908	0.903	0.930
582	Indiana	0.846	0.826	0.827	0.791	0.820	0.849	0.830	0.826	0.851	0.814	0.834	0.868	0.776	0.830	0.839	0.841	0.855	0.845	0.869	0.841	0.865	0.871	0.847	0.841	0.795	0.824	0.886	0.854	0.850	0.879
583	Nebraska	0.866	0.856	0.860	0.835	0.850	0.867	0.858	0.855	0.875	0.847	0.863	0.882	0.815	0.849	0.860	0.868	0.876	0.872	0.890	0.869	0.887	0.893	0.877	0.875	0.840	0.856	0.902	0.882	0.879	0.901
584	Connecticut	0.894	0.879	0.884	0.848	0.870	0.894	0.883	0.879	0.905	0.867	0.889	0.916	0.824	0.873	0.884	0.895	0.912	0.902	0.929	0.898	0.924	0.933	0.909	0.905	0.855	0.879	0.945	0.917	0.913	0.944
585	Ohio	0.855	0.838	0.839	0.806	0.832	0.856	0.841	0.837	0.860	0.826	0.845	0.875	0.790	0.839	0.847	0.851	0.862	0.853	0.876	0.850	0.872	0.878	0.857	0.852	0.810	0.835	0.890	0.863	0.858	0.885
586	Michigan	0.940	0.928	0.935	0.904	0.924	0.927	0.927	0.923	0.950	0.914	0.935	0.958	0.864	0.904	0.921	0.939	0.943	0.940	0.970	0.936	0.962	0.976	0.958	0.956	0.910	0.929	0.977	0.962	0.957	0.989
587	Arizona	0.937	0.929	0.935	0.911	0.924	0.928	0.928	0.925	0.945	0.918	0.935	0.951	0.878	0.907	0.923	0.938	0.938	0.938	0.960	0.935	0.954	0.964	0.952	0.951	0.918	0.930	0.966	0.955	0.951	0.975
588	New Jersey	0.894	0.880	0.887	0.854	0.872	0.893	0.883	0.880	0.906	0.869	0.891	0.913	0.828	0.869	0.884	0.894	0.916	0.907	0.930	0.904	0.926	0.935	0.914	0.913	0.867	0.882	0.948	0.922	0.917	0.948
589	Syracuse	0.841	0.820	0.821	0.784	0.812	0.846	0.825	0.821	0.847	0.808	0.829	0.863	0.772	0.826	0.835	0.836	0.855	0.843	0.866	0.840	0.863	0.868	0.843	0.837	0.790	0.818	0.886	0.851	0.846	0.876
590	New York	0.857	0.838	0.845	0.806	0.825	0.860	0.845	0.841	0.870	0.828	0.853	0.879	0.786	0.836	0.847	0.857	0.897	0.878	0.902	0.874	0.898	0.908	0.881	0.879	0.824	0.841	0.928	0.893	0.888	0.923
591	Richmond	0.875	0.860	0.865	0.828	0.852	0.876	0.864	0.859	0.887	0.847	0.870	0.898	0.804	0.855	0.866	0.876	0.892	0.883	0.910	0.878	0.906	0.914	0.890	0.886	0.834	0.860	0.927	0.898	0.893	0.926
592	Atlanta	0.890	0.876	0.881	0.847	0.868	0.888	0.880	0.875	0.901	0.864	0.885	0.911	0.821	0.868	0.879	0.891	0.904	0.895	0.923	0.891	0.916	0.927	0.905	0.900	0.853	0.876	0.936	0.912	0.907	0.938
593	Washington, DC	0.843	0.830	0.834	0.804	0.821	0.847	0.834	0.830	0.853	0.821	0.839	0.861	0.789	0.829	0.837	0.844	0.864	0.854	0.873	0.851	0.870	0.876	0.856	0.853	0.812	0.830	0.890	0.864	0.860	0.886
594	Chicago	0.838	0.815	0.815	0.775	0.804	0.846	0.821	0.817	0.845	0.803	0.826	0.862	0.764	0.824	0.833	0.833	0.860	0.844	0.868	0.840	0.864	0.869	0.841	0.834	0.783	0.812	0.892	0.851	0.846	0.878
595	St. Louis	0.881	0.868	0.872	0.838	0.860	0.880	0.871	0.867	0.892	0.855	0.876	0.903	0.813	0.860	0.871	0.883	0.894	0.887	0.913	0.883	0.908	0.917	0.896	0.891	0.844	0.867	0.927	0.903	0.898	0.928
596	Sacramento	0.920	0.906	0.914	0.880	0.899	0.915	0.909	0.905	0.932	0.894	0.916	0.940	0.848	0.890	0.907	0.920	0.936	0.930	0.955	0.926	0.951	0.961	0.940	0.939	0.891	0.908	0.971	0.947	0.943	0.975
597	Northern California	0.944	0.926	0.934	0.895	0.917	0.939	0.930	0.926	0.957	0.913	0.939	0.966	0.861	0.911	0.929	0.943	0.967	0.957	0.986	0.952	0.981	0.993	0.967	0.965	0.909	0.929	1.006	0.977	0.971	1.008
598	San Diego	0.905	0.895	0.902	0.875	0.889	0.902	0.896	0.893	0.915	0.885	0.903	0.921	0.848	0.880	0.896	0.906	0.916	0.913	0.932	0.910	0.928	0.936	0.922	0.921	0.884	0.897	0.944	0.926	0.922	0.948
599	Southern California	0.907	0.894	0.901	0.870	0.886	0.906	0.897	0.893	0.918	0.884	0.905	0.925	0.844	0.882	0.897	0.907	0.927	0.919	0.941	0.916	0.937	0.946	0.927	0.926	0.881	0.896	0.958	0.933	0.929	0.959

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	GN	GO	GP	GQ	GR	GS	GT	H1	H2	H3	H4	H5	H6	H7	H8	HA	HB	HD	HI	HL	HM	HN	HO	HP	HQ	HR	HS	HT
501	Miami	0.793	0.816	0.869	0.760	0.825	0.829	0.828	0.724	0.724	0.746	0.721	0.740	0.749	0.738	0.742	0.710	0.733	0.754	0.740	0.737	0.763	0.726	0.749	0.773	0.685	0.732	0.741	0.755
502	Broward County / Palm Beach	0.835	0.853	0.894	0.802	0.853	0.860	0.863	0.755	0.758	0.779	0.756	0.772	0.784	0.780	0.785	0.758	0.777	0.781	0.776	0.772	0.800	0.765	0.788	0.807	0.725	0.761	0.772	0.793
503	Tampa	0.836	0.854	0.892	0.804	0.853	0.859	0.863	0.755	0.759	0.780	0.756	0.772	0.784	0.783	0.788	0.762	0.781	0.780	0.776	0.773	0.800	0.766	0.789	0.807	0.726	0.761	0.772	0.794
504	Orlando	0.841	0.859	0.896	0.809	0.857	0.864	0.868	0.760	0.764	0.785	0.761	0.777	0.789	0.788	0.793	0.768	0.786	0.785	0.782	0.778	0.805	0.771	0.795	0.812	0.732	0.766	0.777	0.799
505	Jacksonville	0.836	0.855	0.894	0.803	0.854	0.860	0.864	0.755	0.759	0.780	0.756	0.772	0.785	0.782	0.788	0.761	0.781	0.781	0.777	0.773	0.800	0.766	0.789	0.808	0.726	0.762	0.772	0.794
506	Daytona / Gainesville	0.849	0.871	0.917	0.812	0.873	0.879	0.883	0.765	0.766	0.790	0.763	0.782	0.795	0.791	0.798	0.766	0.790	0.792	0.786	0.782	0.811	0.773	0.798	0.820	0.730	0.773	0.783	0.804
521	Diversified Dental - Las Vegas	0.975	0.992	1.009	0.937	0.963	0.976	0.996	0.822	0.838	0.865	0.836	0.850	0.871	0.882	0.897	0.876	0.885	0.849	0.864	0.861	0.890	0.859	0.885	0.894	0.808	0.826	0.846	0.888
522	Mastercare Dental - Reno	1.049	1.086	1.128	0.988	1.062	1.078	1.099	0.867	0.871	0.906	0.867	0.895	0.916	0.920	0.938	0.906	0.934	0.901	0.905	0.899	0.941	0.889	0.925	0.951	0.827	0.879	0.895	0.932
524	Premier - Minnesota	0.951	0.974	1.003	0.912	0.957	0.966	0.982	0.819	0.828	0.855	0.825	0.843	0.862	0.866	0.877	0.853	0.870	0.847	0.853	0.850	0.880	0.844	0.871	0.887	0.794	0.826	0.841	0.875
526	Dental Options Pricing - Oregon	0.968	0.998	1.040	0.915	0.979	0.991	1.009	0.810	0.816	0.848	0.812	0.835	0.855	0.855	0.872	0.841	0.862	0.843	0.846	0.841	0.877	0.832	0.863	0.885	0.774	0.818	0.835	0.869
527	Rental Network - Hawaii	0.905	0.931	0.972	0.866	0.924	0.931	0.940	0.782	0.787	0.813	0.784	0.805	0.820	0.818	0.829	0.803	0.823	0.813	0.811	0.807	0.839	0.799	0.826	0.845	0.749	0.789	0.804	0.831
528	Diversified Dental - Reno	1.078	1.100	1.110	1.035	1.054	1.072	1.103	0.891	0.912	0.938	0.910	0.922	0.946	0.964	0.982	0.961	0.968	0.919	0.938	0.935	0.967	0.934	0.965	0.971	0.881	0.894	0.918	0.967
549	Maine	0.929	0.960	1.011	0.874	0.949	0.962	0.972	0.782	0.785	0.815	0.781	0.806	0.823	0.819	0.834	0.802	0.827	0.817	0.813	0.808	0.846	0.797	0.829	0.854	0.740	0.792	0.807	0.836
550	North Dakota	0.970	1.005	1.061	0.914	1.000	1.010	1.020	0.834	0.833	0.868	0.828	0.858	0.876	0.870	0.880	0.844	0.878	0.869	0.864	0.858	0.898	0.845	0.878	0.909	0.786	0.846	0.859	0.887
551	Nevada	0.941	0.954	0.970	0.905	0.928	0.941	0.958	0.797	0.813	0.837	0.811	0.824	0.844	0.855	0.867	0.849	0.857	0.823	0.837	0.834	0.862	0.832	0.858	0.866	0.784	0.800	0.820	0.860
553	Idaho	0.896	0.917	0.957	0.860	0.916	0.922	0.928	0.806	0.809	0.833	0.806	0.825	0.838	0.837	0.845	0.815	0.837	0.832	0.830	0.826	0.855	0.818	0.843	0.863	0.775	0.814	0.825	0.848
554	Vermont	0.885	0.919	0.984	0.829	0.920	0.929	0.934	0.764	0.761	0.793	0.757	0.785	0.800	0.789	0.797	0.758	0.792	0.801	0.788	0.782	0.822	0.768	0.801	0.833	0.711	0.776	0.787	0.810
555	New Hampshire	0.864	0.894	0.952	0.814	0.895	0.904	0.908	0.752	0.751	0.780	0.747	0.772	0.787	0.778	0.785	0.751	0.780	0.786	0.776	0.771	0.807	0.758	0.789	0.817	0.705	0.762	0.774	0.796
556	Delaware	0.897	0.924	0.972	0.850	0.919	0.928	0.936	0.777	0.780	0.808	0.776	0.800	0.815	0.811	0.820	0.789	0.815	0.809	0.805	0.800	0.835	0.790	0.819	0.844	0.738	0.786	0.800	0.826
557	Washington																		0.832										
558	Oregon	0.946	0.976	1.026	0.891	0.962	0.975	0.988	0.793	0.798	0.829	0.794	0.819	0.836	0.834	0.848	0.816	0.840	0.829	0.826	0.821	0.859	0.811	0.843	0.867	0.753	0.803	0.819	0.850
559	North Carolina	0.861	0.891	0.950	0.810	0.892	0.901	0.906	0.746	0.746	0.775	0.742	0.767	0.781	0.773	0.781	0.746	0.776	0.781	0.771	0.766	0.802	0.753	0.784	0.813	0.699	0.757	0.769	0.792
560	West Virginia	0.850	0.873	0.920	0.812	0.876	0.882	0.885	0.766	0.767	0.792	0.764	0.784	0.797	0.792	0.799	0.766	0.792	0.794	0.787	0.783	0.814	0.774	0.800	0.823	0.730	0.775	0.785	0.806
561	Mississippi	0.835	0.861	0.914	0.794	0.867	0.872	0.875	0.750	0.749	0.776	0.745	0.768	0.781	0.774	0.781	0.745	0.774	0.779	0.771	0.766	0.798	0.755	0.782	0.809	0.709	0.761	0.770	0.789
562	Arkansas	0.871	0.896	0.940	0.833	0.895	0.901	0.908	0.781	0.781	0.807	0.778	0.799	0.812	0.809	0.817	0.784	0.810	0.807	0.803	0.799	0.829	0.789	0.815	0.838	0.746	0.790	0.799	0.821
563	South Carolina	0.874	0.906	0.965	0.823	0.907	0.915	0.920	0.758	0.757	0.787	0.753	0.780	0.794	0.786	0.793	0.758	0.790	0.793	0.783	0.778	0.815	0.764	0.796	0.826	0.710	0.770	0.782	0.804
564	Rhode Island	0.859	0.880	0.918	0.822	0.876	0.885	0.889	0.754	0.759	0.784	0.756	0.774	0.790	0.787	0.795	0.770	0.789	0.782	0.781	0.777	0.806	0.770	0.794	0.813	0.723	0.761	0.774	0.799
565	Hawaii	0.876	0.901	0.941	0.839	0.893	0.901	0.909	0.755	0.761	0.787	0.758	0.777	0.792	0.790	0.802	0.776	0.793	0.785	0.785	0.781	0.811	0.773	0.799	0.817	0.724	0.762	0.776	0.804
566	Pittsburgh	0.824	0.838	0.866	0.798	0.835	0.842	0.845	0.749	0.754	0.774	0.752	0.765	0.778	0.778	0.783	0.763	0.777	0.770	0.771	0.768	0.790	0.763	0.782	0.796	0.728	0.754	0.765	0.786
567	Philadelphia	0.861	0.880	0.915	0.827	0.874	0.884	0.888	0.757	0.763	0.787	0.760	0.777	0.793	0.792	0.799	0.776	0.793	0.784	0.784	0.781	0.809	0.774	0.798	0.815	0.729	0.763	0.777	0.803
568	Alabama	0.857	0.879	0.922	0.820	0.879	0.885	0.890	0.770	0.772	0.796	0.769	0.788	0.801	0.798	0.805	0.774	0.798	0.797	0.792	0.788	0.817	0.779	0.804	0.826	0.737	0.778	0.788	0.810
569	Utah	0.856	0.878	0.925	0.821	0.881	0.888	0.889	0.776	0.778	0.802	0.775	0.794	0.806	0.800	0.805	0.774	0.797	0.805	0.797	0.793	0.822	0.784	0.809	0.831	0.741	0.784	0.795	0.814
570	Iowa	0.874	0.903	0.958	0.824	0.902	0.911	0.916	0.758	0.759	0.788	0.755	0.780	0.794	0.788	0.795	0.762	0.791	0.792	0.784	0.779	0.815	0.767	0.797	0.825	0.714	0.769	0.781	0.805
571	Massachusetts	0.877	0.902	0.949	0.835	0.899	0.909	0.913	0.766	0.769	0.796	0.766	0.787	0.802	0.798	0.806	0.776	0.800	0.798	0.793	0.788	0.821	0.779	0.807	0.829	0.729	0.775	0.788	0.813
572	Oklahoma	0.883	0.902	0.934	0.846	0.892	0.901	0.910	0.769	0.777	0.801	0.774	0.791	0.807	0.809	0.817	0.794	0.811	0.797	0.799	0.795	0.824	0.789	0.815	0.831	0.743	0.775	0.790	0.819
573	Louisiana	0.831	0.858	0.914	0.789	0.864	0.869	0.872	0.747	0.745	0.771	0.742	0.764	0.776	0.768	0.775	0.737	0.767	0.777	0.766	0.762	0.794	0.750	0.777	0.805	0.704	0.757	0.766	0.785
574	New Mexico	0.943	0.970	1.013	0.892	0.955	0.967	0.980	0.794	0.800	0.830	0.797	0.819	0.837	0.837	0.851	0.822	0.843	0.828	0.828	0.823	0.859	0.814	0.846	0.867	0.758	0.802	0.819	0.851
575	Texas	0.899	0.922	0.966	0.856	0.915	0.924	0.932	0.780	0.786	0.812	0.783	0.803	0.818	0.817	0.825	0.797	0.818	0.812	0.809	0.805	0.838	0.796	0.825	0.846	0.746	0.788	0.803	0.830
576	Kentucky	0.820	0.836	0.869	0.792	0.836	0.842	0.845	0.745	0.749	0.770	0.747	0.762	0.774	0.772	0.778	0.754	0.772	0.768	0.767	0.764	0.787	0.758	0.778	0.794	0.720	0.751	0.762	0.782
577	Kansas	0.894	0.914	0.947	0.856	0.903	0.913	0.922	0.778	0.786	0.810	0.783	0.801	0.816	0.819	0.827	0.803	0.821	0.806	0.808	0.804	0.834	0.798	0.824	0.841	0.751	0.784	0.799	0.829
578	Wisconsin	0.854	0.879	0.932	0.814	0.885	0.891	0.892	0.770	0.770	0.796	0.767	0.789	0.801	0.795	0.801	0.766	0.794	0.800	0.791	0.787	0.819	0.776	0.803	0.829	0.730	0.780	0.790	0.810
579	Tennessee	0.828	0.850	0.897	0.792	0.854	0.860	0.862	0.748	0.749	0.773	0.746	0.766	0.778	0.773	0.778	0.748	0.772	0.776	0.769	0.765	0.795	0.755	0.781	0.804	0.713	0.757	0.767	0.787
580	Minnesota	0.884	0.909	0.955	0.840	0.905	0.914	0.920	0.768	0.772	0.799	0.769	0.791	0.806	0.803	0.811	0.782	0.806	0.800	0.796	0.792	0.825	0.782	0.811	0.834	0.731	0.777	0.791	0.817
581	Colorado	0.890	0.911	0.954	0.853	0.910	0.917	0.922	0.800	0.803	0.827	0.800	0.819	0.832	0.829	0.837	0.805	0.828	0.827	0.823	0.819	0.848	0.811	0.836	0.857	0.767	0.808	0.819	0.842
582	Indiana	0.833	0.857	0.907	0.794	0.863	0.868	0.869	0.753	0.753	0.778	0.750	0.771	0.783	0.776	0.782	0.749	0.776	0.782	0.773	0.769	0.800	0.759	0.785	0.810	0.715	0.762	0.772	0.791
583	Nebraska	0.867	0.886	0.920	0.833	0.879	0.889	0.894	0.761	0.768	0.792	0.766	0.782	0.798	0.798	0.806	0.782	0.799	0.789	0.790	0.786	0.814	0.780	0.804	0.820	0.735	0.768	0.782	0.808
584	Connecticut	0.896	0.922	0.970	0.850	0.917	0.927	0.933	0.778	0.782	0.809	0.778	0.800	0.816	0.812	0.819	0.789	0.814	0.811	0.806	0.801	0.836	0.791	0.821	0.845	0.739	0.787	0.801	0.827
585	Ohio	0.843	0.865	0.911	0.807	0.868	0.874	0.876	0.762	0.763	0.787	0.760	0.780	0.792	0.788	0.793	0.763	0.787	0.789	0.783	0.779	0.808	0.770	0.795	0.818	0.727	0.770	0.780	0.801
586	Michigan	0.942	0.968	1.008	0.891	0.951	0.964	0.979	0.790	0.797	0.827	0.793	0.816	0.834	0.836	0.851	0.823	0.844	0.822	0.825	0.821	0.856	0.812	0.843	0.863	0.757	0.799	0.815	0.848
587	Arizona	0.941	0.960	0.990	0.899	0.941	0.954	0.967	0.799	0.810	0.836	0.808	0.824	0.843	0.849	0.861	0.838	0.852	0.829	0.835	0.831	0.863	0.826	0.854	0.868	0.775	0.804	0.823	0.858
588	New Jersey	0.902	0.928	0.971	0.859	0.918	0.929	0.937	0.771	0.776	0.804	0.773	0.793	0.811	0.807	0.820	0.792	0.811	0.803	0.802	0.797	0.830	0.789	0.817	0.836	0.737	0.779	0.793	0.822
589	Syracuse	0.829	0.854	0.906	0.792	0.860	0.866	0.866	0.752	0.752	0.776	0.749	0.769	0.781	0.773	0.778	0.744	0.771	0.782	0.772	0.767	0.798	0.757	0.782	0.807	0.713	0.761	0.771	0.789
590	New York	0.870	0.899	0.954	0.825	0.895	0.903	0.910	0.750	0.753	0.778	0.749	0.770	0.784	0.775	0.786	0.755	0.777	0.785	0.775	0.770	0.804	0.760	0.788	0.811	0.709	0.758	0.771	0.794
591	Richmond	0.875	0.902	0.952	0.829	0.900	0.909	0.915	0.761	0.763	0.791	0.760	0.783	0.798	0.793	0.801	0.770	0.797	0.793	0.788	0.783	0.817	0.772	0.801	0.826	0.721	0.771	0.784	0.808
592	Atlanta	0.891	0.916	0.962	0.845	0.910	0.919	0.927	0.771	0.775	0.803	0.772	0.794	0.809	0.806	0.815	0.785	0.808	0.803	0.800	0.795	0.829	0.785	0.814	0.837	0.734	0.780	0.794	0.821
593	Washington, DC	0.846	0.868	0.909	0.812	0.866	0.873	0.877	0.748	0.752	0.776	0.749	0.767	0.781	0.777	0.784	0.758	0.777	0.776	0.773	0.770	0.797	0.762	0.786	0.805	0.716	0.755	0.767	0.791
594	Chicago	0.828	0.854	0.913	0.788	0.863	0.869	0.867	0.751	0.750	0.775	0.747	0.768	0.780	0.769	0.774	0.737	0.765	0.783	0.770	0.765	0.797	0.754	0.780	0.807	0.707	0.761	0.770	0.787
595	St. Louis	0.882	0.907	0.952	0.837	0.901	0.910	0.918	0.765	0.768	0.796	0.765	0.787	0.802	0.799	0.807	0.778	0.802	0.796	0.792	0.788	0.821	0.778	0.807	0.830	0.728	0.774	0.787	0.813
596	Sacramento	0.927	0.953	0.997	0.878	0.941	0.953	0.964	0.785	0.791	0.819	0.788	0.809	0.827	0.825	0.839	0.810	0.831	0.818	0.817	0.813	0.848	0.804	0.834	0.855	0.750	0.793	0.809	0.840
597	Northern California	0.953	0.983	1.035	0.898	0.971	0.984	0.995	0.803	0.808	0.838	0.804	0.828	0.846	0.842	0.856	0.823	0.847	0.840	0.835	0.830	0.869	0.820	0.853	0.877	0.762	0.813	0.829	0.859
598	San Diego	0.910	0.932	0.965	0.872	0.919	0.931	0.939	0.780	0.789	0.815	0.786	0.804	0.822	0.823	0.835	0.811	0.826	0.809	0.813	0.810	0.839	0.804	0.830	0.845	0.754	0.786	0.802	0.834
599	Southern California	0.915	0.940	0.981	0.873	0.929	0.940	0.948	0.783	0.790	0.817	0.787	0.806	0.824	0.822	0.834	0.807	0.825	0.815	0.815	0.811	0.842	0.803	0.830	0.849	0.751	0.790	0.806	0.835

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	P1	P2	P3	P4	P5	P6	P7	P8	P9	P0	PA	PB	PC	PD	PE	PF	PG	PH	PI	PJ	PK	PL	PM	PN	PO	PP	PQ	PR	PS	PT
501	Miami	0.581	0.582	0.593	0.580	0.590	0.593	0.593	0.593	0.572	0.575	0.581	0.591	0.567	0.591	0.582	0.584	0.560	0.604	0.587	0.578	0.576	0.585	0.596	0.581	0.590	0.607	0.565	0.586	0.590	0.595
502	Broward County / Palm Beach	0.603	0.606	0.618	0.605	0.613	0.618	0.619	0.619	0.604	0.603	0.608	0.617	0.595	0.614	0.609	0.616	0.591	0.634	0.612	0.611	0.611	0.611	0.622	0.607	0.617	0.631	0.589	0.607	0.613	0.621
503	Tampa	0.644	0.649	0.661	0.648	0.657	0.662	0.663	0.663	0.647	0.646	0.652	0.661	0.637	0.657	0.653	0.661	0.633	0.679	0.655	0.655	0.655	0.654	0.666	0.650	0.660	0.675	0.630	0.649	0.656	0.665
504	Orlando	0.636	0.640	0.652	0.639	0.648	0.653	0.654	0.655	0.639	0.637	0.644	0.653	0.628	0.648	0.645	0.653	0.625	0.670	0.647	0.647	0.647	0.645	0.657	0.642	0.652	0.666	0.623	0.640	0.647	0.656
505	Jacksonville	0.648	0.652	0.665	0.651	0.660	0.665	0.666	0.666	0.650	0.649	0.653	0.663	0.640	0.661	0.655	0.662	0.635	0.683	0.659	0.656	0.656	0.657	0.670	0.653	0.663	0.679	0.632	0.652	0.660	0.668
506	Daytona / Gainesville	0.618	0.621	0.636	0.620	0.631	0.636	0.636	0.636	0.620	0.620	0.623	0.635	0.611	0.631	0.624	0.631	0.604	0.653	0.628	0.622	0.622	0.626	0.640	0.622	0.633	0.651	0.601	0.623	0.630	0.639
521	Diversified Dental - Las Vegas	0.740	0.753	0.772	0.751	0.762	0.776	0.783	0.788	0.771	0.756	0.775	0.779	0.737	0.760	0.775	0.801	0.746	0.815	0.769	0.788	0.799	0.767	0.786	0.765	0.783	0.792	0.730	0.743	0.758	0.786
522	Mastercare Dental - Reno	0.801	0.807	0.836	0.804	0.826	0.841	0.843	0.845	0.831	0.825	0.813	0.827	0.803	0.829	0.806	0.826	0.791	0.875	0.828	0.809	0.815	0.824	0.856	0.815	0.843	0.871	0.767	0.810	0.825	0.851
524	Premier - Minnesota	0.677	0.685	0.704	0.684	0.695	0.706	0.714	0.718	0.698	0.690	0.708	0.716	0.674	0.690	0.710	0.726	0.680	0.735	0.700	0.713	0.721	0.698	0.713	0.695	0.709	0.721	0.668	0.682	0.692	0.713
526	Dental Options Pricing - Oregon	0.685	0.691	0.713	0.689	0.704	0.714	0.717	0.719	0.697	0.691	0.701	0.710	0.675	0.704	0.699	0.716	0.671	0.742	0.704	0.700	0.706	0.701	0.722	0.696	0.714	0.736	0.662	0.691	0.702	0.721
527	Rental Network - Hawaii	0.607	0.612	0.626	0.610	0.620	0.628	0.635	0.637	0.601	0.597	0.629	0.635	0.585	0.616	0.628	0.632	0.587	0.640	0.622	0.623	0.625	0.620	0.633	0.617	0.629	0.642	0.597	0.612	0.619	0.633
528	Diversified Dental - Reno	0.821	0.839	0.863	0.837	0.849	0.868	0.882	0.892	0.894	0.868	0.875	0.878	0.840	0.845	0.878	0.914	0.859	0.927	0.861	0.899	0.919	0.858	0.884	0.858	0.882	0.890	0.812	0.823	0.844	0.884
549	Maine	0.658	0.661	0.683	0.659	0.676	0.684	0.681	0.681	0.655	0.655	0.659	0.670	0.642	0.678	0.654	0.662	0.629	0.700	0.673	0.654	0.651	0.669	0.690	0.662	0.679	0.706	0.631	0.666	0.675	0.687
550	North Dakota	0.689	0.690	0.714	0.687	0.706	0.714	0.716	0.716	0.689	0.691	0.697	0.714	0.677	0.705	0.697	0.704	0.666	0.733	0.702	0.688	0.688	0.699	0.719	0.692	0.708	0.738	0.662	0.698	0.706	0.717
551	Nevada	0.621	0.632	0.646	0.631	0.638	0.649	0.655	0.659	0.642	0.631	0.648	0.651	0.615	0.637	0.649	0.668	0.623	0.680	0.644	0.660	0.667	0.642	0.657	0.641	0.655	0.662	0.612	0.623	0.636	0.657
553	Idaho	0.678	0.683	0.698	0.681	0.692	0.699	0.703	0.704	0.686	0.683	0.694	0.705	0.672	0.689	0.696	0.706	0.671	0.719	0.692	0.695	0.698	0.690	0.703	0.687	0.697	0.713	0.666	0.683	0.691	0.702
554	Vermont	0.608	0.608	0.628	0.605	0.623	0.627	0.625	0.623	0.599	0.604	0.602	0.619	0.594	0.626	0.600	0.604	0.577	0.640	0.616	0.593	0.589	0.613	0.632	0.605	0.620	0.650	0.578	0.617	0.623	0.629
555	New Hampshire	0.591	0.591	0.609	0.589	0.604	0.609	0.609	0.608	0.581	0.585	0.591	0.605	0.575	0.605	0.590	0.593	0.564	0.620	0.600	0.585	0.581	0.597	0.613	0.591	0.604	0.628	0.568	0.599	0.604	0.611
556	Delaware	0.628	0.632	0.650	0.630	0.644	0.651	0.654	0.654	0.629	0.629	0.641	0.654	0.616	0.642	0.641	0.649	0.611	0.668	0.642	0.638	0.638	0.640	0.656	0.635	0.648	0.668	0.610	0.635	0.643	0.654
557	Washington							0.711				0.694			0.699																
558	Oregon	0.664	0.668	0.688	0.666	0.681	0.689	0.690	0.691	0.666	0.663	0.672	0.682	0.649	0.684	0.668	0.680	0.641	0.710	0.679	0.668	0.669	0.676	0.697	0.670	0.687	0.711	0.638	0.670	0.681	0.694
559	North Carolina	0.581	0.581	0.599	0.578	0.594	0.599	0.597	0.596	0.572	0.576	0.578	0.593	0.566	0.596	0.577	0.580	0.553	0.610	0.589	0.572	0.567	0.586	0.603	0.579	0.592	0.618	0.555	0.588	0.594	0.600
560	West Virginia	0.634	0.637	0.652	0.635	0.647	0.652	0.654	0.654	0.635	0.636	0.642	0.655	0.626	0.646	0.644	0.650	0.620	0.668	0.645	0.640	0.640	0.643	0.656	0.638	0.649	0.667	0.618	0.640	0.647	0.655
561	Mississippi	0.693	0.641	0.660	0.701	0.654	0.660	0.732	0.660	0.641	0.643	0.744	0.661	0.633	0.698	0.647	0.652	0.623	0.676	0.651	0.640	0.640	0.648	0.663	0.642	0.654	0.677	0.620	0.647	0.653	0.662
562	Arkansas	0.695	0.698	0.718	0.696	0.710	0.719	0.719	0.720	0.704	0.704	0.703	0.718	0.692	0.709	0.705	0.713	0.685	0.739	0.710	0.702	0.705	0.707	0.723	0.702	0.715	0.736	0.675	0.702	0.709	0.722
563	South Carolina	0.599	0.600	0.619	0.597	0.613	0.619	0.619	0.618	0.590	0.594	0.601	0.616	0.584	0.613	0.600	0.603	0.572	0.630	0.609	0.594	0.589	0.606	0.622	0.599	0.612	0.638	0.575	0.608	0.613	0.620
564	Rhode Island	0.627	0.631	0.646	0.629	0.640	0.647	0.649	0.651	0.624	0.623	0.638	0.647	0.612	0.639	0.639	0.645	0.610	0.662	0.640	0.639	0.638	0.638	0.651	0.635	0.645	0.661	0.613	0.633	0.639	0.650
565	Hawaii	0.592	0.598	0.611	0.596	0.606	0.613	0.618	0.622	0.589	0.585	0.611	0.616	0.572	0.604	0.610	0.616	0.575	0.627	0.607	0.609	0.611	0.605	0.618	0.603	0.614	0.627	0.582	0.597	0.605	0.618
566	Pittsburgh	0.638	0.641	0.653	0.640	0.648	0.653	0.656	0.657	0.639	0.637	0.648	0.655	0.628	0.647	0.650	0.658	0.628	0.669	0.648	0.653	0.654	0.647	0.657	0.645	0.653	0.664	0.628	0.641	0.647	0.656
567	Philadelphia	0.628	0.632	0.647	0.631	0.640	0.648	0.650	0.652	0.627	0.625	0.641	0.648	0.614	0.640	0.641	0.649	0.613	0.664	0.642	0.643	0.643	0.640	0.652	0.637	0.647	0.661	0.615	0.632	0.639	0.651
568	Alabama	0.704	0.654	0.670	0.715	0.665	0.671	0.743	0.670	0.655	0.655	0.755	0.668	0.645	0.711	0.656	0.664	0.637	0.689	0.663	0.654	0.655	0.660	0.675	0.655	0.668	0.687	0.632	0.656	0.664	0.674
569	Utah	0.640	0.642	0.655	0.640	0.650	0.655	0.656	0.656	0.636	0.637	0.644	0.655	0.628	0.650	0.645	0.650	0.622	0.669	0.648	0.644	0.643	0.646	0.658	0.642	0.652	0.669	0.625	0.645	0.650	0.657
570	Iowa	0.606	0.607	0.625	0.605	0.620	0.626	0.626	0.626	0.599	0.602	0.610	0.624	0.591	0.619	0.610	0.614	0.581	0.639	0.616	0.605	0.601	0.613	0.629	0.608	0.620	0.644	0.584	0.614	0.619	0.628
571	Massachusetts	0.633	0.635	0.652	0.633	0.646	0.653	0.653	0.654	0.628	0.628	0.639	0.650	0.618	0.646	0.639	0.644	0.611	0.667	0.645	0.638	0.635	0.642	0.657	0.638	0.649	0.669	0.614	0.639	0.645	0.655
572	Oklahoma	0.659	0.666	0.682	0.665	0.675	0.683	0.687	0.688	0.666	0.662	0.676	0.684	0.650	0.674	0.677	0.688	0.649	0.705	0.676	0.681	0.682	0.674	0.689	0.671	0.684	0.698	0.645	0.664	0.673	0.688
573	Louisiana	0.649	0.601	0.618	0.657	0.613	0.618	0.684	0.617	0.600	0.603	0.694	0.616	0.594	0.655	0.603	0.608	0.583	0.634	0.610	0.598	0.597	0.607	0.622	0.601	0.613	0.635	0.579	0.607	0.612	0.620
574	New Mexico	0.655	0.661	0.680	0.659	0.672	0.682	0.684	0.686	0.660	0.655	0.670	0.679	0.641	0.673	0.668	0.680	0.638	0.703	0.672	0.670	0.671	0.670	0.688	0.665	0.681	0.700	0.636	0.662	0.671	0.687
575	Texas	0.654	0.659	0.676	0.657	0.669	0.677	0.678	0.679	0.657	0.655	0.664	0.674	0.643	0.670	0.664	0.673	0.638	0.696	0.668	0.665	0.665	0.666	0.682	0.661	0.675	0.694	0.635	0.659	0.668	0.681
576	Kentucky	0.618	0.621	0.632	0.620	0.628	0.633	0.636	0.637	0.617	0.616	0.628	0.636	0.608	0.626	0.630	0.636	0.606	0.648	0.628	0.630	0.631	0.626	0.636	0.624	0.632	0.644	0.608	0.622	0.627	0.636
577	Kansas	0.663	0.670	0.686	0.669	0.679	0.688	0.692	0.694	0.671	0.667	0.682	0.691	0.654	0.678	0.683	0.694	0.654	0.709	0.681	0.686	0.688	0.679	0.694	0.676	0.688	0.703	0.650	0.668	0.678	0.693
578	Wisconsin	0.628	0.630	0.645	0.628	0.640	0.645	0.646	0.645	0.626	0.628	0.632	0.646	0.619	0.640	0.634	0.639	0.610	0.660	0.637	0.630	0.628	0.635	0.648	0.630	0.641	0.661	0.610	0.635	0.640	0.647
579	Tennessee	0.579	0.582	0.595	0.580	0.591	0.595	0.597	0.596	0.578	0.579	0.586	0.597	0.571	0.589	0.587	0.592	0.565	0.609	0.588	0.585	0.584	0.586	0.598	0.583	0.592	0.608	0.565	0.585	0.590	0.597
580	Minnesota	0.637	0.641	0.658	0.639	0.652	0.659	0.660	0.660	0.636	0.636	0.645	0.657	0.625	0.652	0.645	0.652	0.618	0.675	0.650	0.644	0.642	0.648	0.664	0.643	0.656	0.677	0.618	0.644	0.651	0.662
581	Colorado	0.655	0.659	0.674	0.658	0.669	0.675	0.677	0.677	0.661	0.660	0.664	0.676	0.649	0.668	0.666	0.675	0.645	0.694	0.668	0.665	0.667	0.666	0.679	0.662	0.673	0.690	0.640	0.661	0.668	0.678
582	Indiana	0.592	0.593	0.607	0.591	0.603	0.607	0.608	0.607	0.588	0.590	0.595	0.608	0.582	0.602	0.597	0.600	0.574	0.620	0.600	0.593	0.591	0.598	0.610	0.593	0.603	0.621	0.575	0.598	0.603	0.609
583	Nebraska	0.636	0.641	0.656	0.640	0.649	0.657	0.661	0.663	0.637	0.634	0.653	0.660	0.623	0.647	0.654	0.662	0.624	0.674	0.651	0.656	0.656	0.650	0.662	0.647	0.657	0.670	0.625	0.640	0.648	0.661
584	Connecticut	0.639	0.642	0.659	0.640	0.653	0.660	0.661	0.661	0.637	0.637	0.646	0.657	0.626	0.654	0.645	0.652	0.618	0.677	0.651	0.644	0.643	0.649	0.665	0.644	0.657	0.678	0.618	0.646	0.653	0.663
585	Ohio	0.616	0.619	0.633	0.618	0.628	0.633	0.634	0.634	0.616	0.616	0.622	0.634	0.608	0.628	0.624	0.629	0.601	0.648	0.626	0.622	0.621	0.624	0.636	0.620	0.630	0.647	0.601	0.622	0.628	0.635
586	Michigan	0.650	0.656	0.675	0.654	0.668	0.677	0.680	0.682	0.658	0.653	0.666	0.675	0.638	0.667	0.664	0.678	0.635	0.701	0.668	0.666	0.669	0.665	0.684	0.660	0.677	0.697	0.630	0.655	0.667	0.683
587	Arizona	0.674	0.683	0.700	0.682	0.692	0.703	0.707	0.711	0.686	0.677	0.698	0.704	0.662	0.691	0.698	0.714	0.666	0.728	0.695	0.706	0.709	0.693	0.710	0.691	0.705	0.718	0.661	0.679	0.690	0.709
588	New Jersey	0.621	0.625	0.642	0.624	0.636	0.643	0.646	0.648	0.619	0.615	0.634	0.641	0.602	0.635	0.632	0.640	0.600	0.659	0.636	0.633	0.633	0.634	0.649	0.630	0.643	0.659	0.605	0.627	0.634	0.648
589	Syracuse	0.601	0.602	0.616	0.600	0.611	0.616	0.616	0.615	0.595	0.598	0.603	0.616	0.590	0.611	0.605	0.608	0.581	0.628	0.608	0.601	0.599	0.606	0.618	0.602	0.611	0.630	0.585	0.607	0.611	0.617
590	New York	0.561	0.564	0.578	0.562	0.573	0.579	0.581	0.581	0.550	0.548	0.570	0.576	0.538	0.573	0.567	0.569	0.534	0.587	0.572	0.562	0.562	0.570	0.584	0.566	0.578	0.594	0.546	0.567	0.572	0.583
591	Richmond	0.605	0.607	0.625	0.605	0.619	0.626	0.629	0.629	0.602	0.602	0.616	0.628	0.591	0.616	0.616	0.621	0.585	0.639	0.617	0.613	0.610	0.615	0.629	0.610	0.622	0.642	0.588	0.612	0.618	0.628
592	Atlanta	0.621	0.626	0.643	0.624	0.637	0.643	0.644	0.644	0.623	0.623	0.628	0.639	0.611	0.638	0.627	0.636	0.604	0.662	0.634	0.627	0.627	0.632	0.649	0.627	0.641	0.662	0.601	0.627	0.636	0.647
593	Washington, DC	0.589	0.592	0.605	0.591	0.601	0.606	0.609	0.611	0.583	0.583	0.600	0.608	0.573	0.599	0.601	0.605	0.571	0.619	0.600	0.599	0.599	0.598	0.610	0.595	0.605	0.619	0.577	0.593	0.599	0.610
594	Chicago	0.591	0.590	0.604	0.588	0.600	0.604	0.603	0.602	0.582	0.585	0.589	0.602	0.578	0.601	0.590	0.592	0.568	0.615	0.596	0.585	0.583	0.594	0.607	0.589	0.599	0.619	0.572	0.597	0.600	0.605
595	St. Louis	0.600	0.605	0.621	0.603	0.615	0.622	0.625	0.625	0.602	0.601	0.613	0.624	0.590	0.614	0.613	0.621	0.585	0.639	0.614	0.611	0.611	0.612	0.627	0.608	0.620	0.638	0.584	0.607	0.614	0.625
596	Sacramento	0.652	0.656	0.675	0.654	0.668	0.676	0.678	0.680	0.652	0.648	0.664	0.672	0.635	0.668	0.661	0.672	0.631	0.695	0.668	0.664	0.663	0.665	0.682	0.660	0.675	0.694	0.632	0.658	0.667	0.681
597	Northern California	0.650	0.654	0.673	0.652	0.666	0.675	0.675	0.676	0.649	0.646	0.658	0.667	0.633	0.668	0.654	0.664	0.626	0.692	0.665	0.656	0.655	0.662	0.681	0.656	0.672	0.694	0.627	0.658	0.666	0.679
598	San Diego	0.652	0.658	0.674	0.656	0.667	0.675	0.679	0.683	0.654	0.648	0.670	0.675	0.634	0.666	0.669	0.680	0.636	0.695	0.669	0.673	0.675	0.667	0.682	0.664	0.677	0.690	0.639	0.657	0.665	0.681
599	Southern California	0.643	0.647	0.664	0.646	0.657	0.665	0.668	0.671	0.641	0.636	0.657	0.663	0.623	0.657	0.655	0.664	0.622	0.682	0.658	0.657	0.658	0.656	0.671	0.652	0.665	0.681	0.627	0.648	0.656	0.670

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	O1	O2	O3	O4	O5	O6	O7	O8	O9	O0	OA	OB	OC	OD	OE	OF	OG	OH	OI	OJ	OK	OL	OM	ON	OO	OP	OQ	OR	OS	OT
501	Miami	0.573	0.575	0.586	0.574	0.582	0.586	0.587	0.588	0.562	0.566	0.577	0.586	0.558	0.581	0.579	0.580	0.553	0.595	0.579	0.576	0.575	0.577	0.587	0.574	0.582	0.598	0.561	0.578	0.581	0.587
502	Broward County / Palm Beach	0.595	0.600	0.611	0.599	0.607	0.612	0.613	0.614	0.595	0.595	0.604	0.612	0.587	0.605	0.607	0.613	0.584	0.626	0.605	0.609	0.609	0.604	0.614	0.601	0.610	0.623	0.585	0.599	0.605	0.614
503	Tampa	0.633	0.639	0.651	0.638	0.646	0.652	0.655	0.656	0.636	0.635	0.646	0.655	0.626	0.644	0.649	0.656	0.624	0.668	0.645	0.650	0.652	0.644	0.654	0.641	0.650	0.663	0.623	0.637	0.645	0.654
504	Orlando	0.626	0.631	0.643	0.630	0.638	0.644	0.647	0.648	0.627	0.626	0.638	0.647	0.618	0.636	0.641	0.648	0.616	0.659	0.637	0.643	0.644	0.636	0.646	0.633	0.642	0.655	0.616	0.629	0.636	0.646
505	Jacksonville	0.637	0.642	0.654	0.641	0.650	0.655	0.657	0.658	0.638	0.638	0.647	0.657	0.629	0.648	0.650	0.657	0.625	0.671	0.648	0.651	0.653	0.646	0.658	0.644	0.653	0.667	0.625	0.641	0.648	0.658
506	Daytona / Gainesville	0.603	0.608	0.622	0.607	0.617	0.622	0.625	0.626	0.604	0.605	0.615	0.626	0.596	0.613	0.618	0.623	0.592	0.637	0.615	0.616	0.618	0.613	0.624	0.610	0.619	0.635	0.592	0.608	0.615	0.624
521	Diversified Dental - Las Vegas	0.735	0.749	0.767	0.748	0.757	0.771	0.780	0.785	0.764	0.751	0.772	0.776	0.731	0.754	0.774	0.798	0.742	0.810	0.764	0.786	0.798	0.762	0.781	0.761	0.778	0.787	0.727	0.738	0.753	0.781
522	Mastercare Dental - Reno	0.789	0.798	0.826	0.795	0.816	0.831	0.835	0.838	0.814	0.812	0.807	0.821	0.789	0.815	0.805	0.821	0.779	0.861	0.816	0.807	0.815	0.812	0.842	0.804	0.830	0.859	0.760	0.797	0.813	0.839
524	Premier - Minnesota	0.671	0.681	0.699	0.679	0.690	0.701	0.711	0.715	0.692	0.685	0.706	0.714	0.668	0.683	0.710	0.725	0.676	0.729	0.694	0.713	0.722	0.693	0.706	0.691	0.703	0.715	0.665	0.676	0.686	0.708
526	Dental Options Pricing - Oregon	0.675	0.683	0.705	0.681	0.696	0.706	0.711	0.714	0.686	0.681	0.697	0.706	0.664	0.692	0.697	0.712	0.663	0.732	0.695	0.699	0.706	0.693	0.712	0.688	0.705	0.727	0.657	0.681	0.692	0.712
527	Rental Network - Hawaii	0.598	0.604	0.618	0.603	0.612	0.620	0.629	0.632	0.591	0.588	0.625	0.631	0.575	0.605	0.627	0.630	0.580	0.631	0.613	0.622	0.625	0.612	0.623	0.610	0.620	0.632	0.593	0.602	0.610	0.625
528	Diversified Dental - Reno	0.818	0.837	0.860	0.835	0.846	0.866	0.881	0.890	0.890	0.865	0.873	0.877	0.836	0.841	0.878	0.913	0.856	0.923	0.857	0.899	0.919	0.855	0.881	0.855	0.879	0.887	0.810	0.820	0.841	0.882
549	Maine	0.644	0.650	0.670	0.648	0.663	0.671	0.671	0.672	0.638	0.639	0.651	0.662	0.626	0.661	0.650	0.656	0.616	0.684	0.659	0.650	0.648	0.656	0.675	0.650	0.665	0.691	0.622	0.651	0.660	0.673
550	North Dakota	0.675	0.680	0.703	0.677	0.695	0.703	0.708	0.709	0.673	0.677	0.691	0.708	0.663	0.688	0.695	0.700	0.655	0.720	0.690	0.687	0.688	0.687	0.705	0.682	0.696	0.725	0.655	0.684	0.692	0.705
551	Nevada	0.617	0.629	0.643	0.628	0.635	0.646	0.653	0.657	0.637	0.627	0.646	0.649	0.611	0.633	0.648	0.667	0.620	0.676	0.640	0.659	0.666	0.639	0.654	0.638	0.651	0.659	0.610	0.619	0.632	0.654
553	Idaho	0.671	0.677	0.692	0.676	0.687	0.693	0.699	0.700	0.678	0.676	0.692	0.702	0.664	0.680	0.696	0.704	0.665	0.711	0.686	0.695	0.698	0.684	0.695	0.682	0.691	0.705	0.662	0.676	0.683	0.696
554	Vermont	0.593	0.595	0.614	0.593	0.609	0.614	0.614	0.614	0.581	0.588	0.595	0.610	0.577	0.607	0.596	0.597	0.564	0.624	0.601	0.589	0.587	0.598	0.616	0.592	0.605	0.634	0.569	0.600	0.607	0.615
555	New Hampshire	0.580	0.583	0.600	0.581	0.594	0.600	0.601	0.601	0.568	0.573	0.586	0.599	0.563	0.591	0.588	0.589	0.554	0.608	0.590	0.583	0.580	0.587	0.601	0.583	0.593	0.616	0.562	0.588	0.592	0.601
556	Delaware	0.615	0.622	0.638	0.620	0.632	0.640	0.646	0.647	0.616	0.616	0.636	0.648	0.603	0.626	0.638	0.645	0.601	0.655	0.630	0.636	0.636	0.628	0.642	0.625	0.636	0.655	0.603	0.622	0.630	0.643
557	Washington							0.706				0.691			0.689																
558	Oregon	0.652	0.659	0.679	0.657	0.671	0.680	0.683	0.684	0.652	0.651	0.666	0.676	0.636	0.670	0.666	0.676	0.631	0.698	0.668	0.666	0.668	0.666	0.684	0.661	0.676	0.700	0.632	0.659	0.669	0.684
559	North Carolina	0.564	0.567	0.584	0.565	0.579	0.584	0.586	0.586	0.554	0.559	0.570	0.584	0.549	0.576	0.572	0.573	0.539	0.593	0.573	0.567	0.564	0.571	0.585	0.566	0.577	0.601	0.546	0.571	0.577	0.585
560	West Virginia	0.617	0.622	0.636	0.621	0.632	0.637	0.642	0.643	0.618	0.619	0.633	0.645	0.609	0.626	0.637	0.642	0.606	0.651	0.629	0.634	0.635	0.627	0.638	0.625	0.633	0.649	0.608	0.623	0.629	0.639
561	Mississippi	0.688	0.625	0.642	0.623	0.636	0.642	0.647	0.647	0.621	0.624	0.749	0.650	0.613	0.630	0.640	0.644	0.608	0.656	0.633	0.634	0.635	0.631	0.643	0.627	0.636	0.657	0.608	0.628	0.634	0.644
562	Arkansas	0.679	0.684	0.702	0.682	0.695	0.704	0.707	0.709	0.687	0.687	0.695	0.708	0.675	0.690	0.699	0.706	0.671	0.721	0.694	0.696	0.700	0.692	0.706	0.688	0.699	0.719	0.665	0.685	0.692	0.706
563	South Carolina	0.577	0.580	0.598	0.578	0.592	0.598	0.602	0.603	0.568	0.572	0.589	0.604	0.562	0.587	0.592	0.593	0.554	0.608	0.588	0.586	0.583	0.586	0.599	0.581	0.592	0.615	0.562	0.585	0.590	0.599
564	Rhode Island	0.615	0.620	0.635	0.619	0.629	0.636	0.640	0.642	0.612	0.611	0.632	0.641	0.600	0.624	0.635	0.640	0.600	0.649	0.629	0.635	0.635	0.627	0.638	0.625	0.634	0.648	0.605	0.620	0.626	0.639
565	Hawaii	0.583	0.590	0.603	0.589	0.598	0.605	0.612	0.616	0.580	0.576	0.607	0.612	0.563	0.592	0.608	0.613	0.568	0.618	0.598	0.607	0.609	0.597	0.609	0.595	0.606	0.617	0.576	0.587	0.595	0.609
566	Pittsburgh	0.630	0.635	0.645	0.634	0.641	0.646	0.650	0.652	0.631	0.629	0.644	0.651	0.620	0.637	0.647	0.654	0.621	0.661	0.641	0.650	0.651	0.640	0.649	0.639	0.646	0.655	0.624	0.633	0.639	0.649
567	Philadelphia	0.620	0.626	0.640	0.625	0.634	0.641	0.645	0.647	0.618	0.617	0.637	0.644	0.606	0.630	0.639	0.646	0.606	0.656	0.635	0.641	0.641	0.633	0.644	0.631	0.640	0.653	0.611	0.624	0.631	0.644
568	Alabama	0.703	0.641	0.656	0.639	0.651	0.657	0.659	0.660	0.638	0.640	0.762	0.659	0.629	0.647	0.650	0.656	0.624	0.673	0.648	0.648	0.650	0.646	0.659	0.643	0.653	0.671	0.622	0.641	0.648	0.659
569	Utah	0.632	0.635	0.648	0.634	0.643	0.648	0.651	0.652	0.627	0.628	0.641	0.651	0.620	0.641	0.644	0.647	0.616	0.661	0.641	0.643	0.642	0.640	0.650	0.636	0.645	0.661	0.621	0.637	0.642	0.650
570	Iowa	0.588	0.592	0.609	0.590	0.604	0.610	0.614	0.615	0.581	0.584	0.602	0.615	0.573	0.598	0.604	0.606	0.567	0.621	0.600	0.599	0.597	0.598	0.611	0.594	0.604	0.626	0.574	0.596	0.601	0.611
571	Massachusetts	0.624	0.628	0.645	0.627	0.639	0.645	0.648	0.649	0.617	0.619	0.635	0.646	0.608	0.636	0.638	0.642	0.603	0.658	0.637	0.636	0.635	0.634	0.648	0.631	0.641	0.661	0.609	0.630	0.636	0.648
572	Oklahoma	0.647	0.655	0.670	0.654	0.663	0.672	0.677	0.680	0.653	0.650	0.670	0.677	0.637	0.659	0.672	0.682	0.639	0.692	0.664	0.676	0.678	0.663	0.676	0.661	0.672	0.685	0.637	0.651	0.661	0.676
573	Louisiana	0.643	0.584	0.600	0.582	0.595	0.600	0.603	0.603	0.581	0.583	0.697	0.605	0.574	0.590	0.595	0.599	0.567	0.614	0.592	0.590	0.591	0.590	0.601	0.586	0.595	0.615	0.567	0.587	0.592	0.601
574	New Mexico	0.642	0.650	0.668	0.648	0.661	0.670	0.675	0.678	0.646	0.642	0.664	0.672	0.627	0.657	0.664	0.675	0.627	0.690	0.660	0.667	0.669	0.658	0.674	0.654	0.668	0.687	0.628	0.648	0.658	0.674
575	Texas	0.641	0.648	0.664	0.647	0.658	0.666	0.669	0.671	0.643	0.642	0.658	0.667	0.630	0.655	0.660	0.668	0.628	0.683	0.657	0.661	0.662	0.655	0.669	0.651	0.664	0.681	0.627	0.646	0.656	0.669
576	Kentucky	0.608	0.612	0.623	0.611	0.618	0.623	0.628	0.630	0.607	0.606	0.623	0.630	0.597	0.614	0.626	0.631	0.598	0.637	0.618	0.627	0.628	0.617	0.625	0.616	0.622	0.633	0.602	0.611	0.616	0.626
577	Kansas	0.654	0.663	0.678	0.661	0.671	0.679	0.686	0.688	0.661	0.657	0.678	0.686	0.644	0.667	0.680	0.691	0.647	0.700	0.672	0.684	0.686	0.670	0.684	0.668	0.680	0.693	0.645	0.658	0.668	0.684
578	Wisconsin	0.616	0.620	0.634	0.618	0.630	0.634	0.638	0.638	0.613	0.615	0.627	0.640	0.606	0.625	0.631	0.634	0.600	0.647	0.626	0.627	0.626	0.624	0.635	0.620	0.629	0.648	0.603	0.622	0.628	0.636
579	Tennessee	0.566	0.570	0.582	0.569	0.578	0.582	0.586	0.587	0.564	0.565	0.579	0.589	0.557	0.573	0.582	0.586	0.554	0.594	0.576	0.580	0.580	0.574	0.583	0.572	0.579	0.593	0.557	0.571	0.576	0.584
580	Minnesota	0.629	0.634	0.651	0.632	0.644	0.652	0.655	0.656	0.625	0.626	0.642	0.653	0.615	0.641	0.644	0.649	0.610	0.666	0.642	0.643	0.642	0.640	0.654	0.636	0.648	0.668	0.613	0.635	0.642	0.654
581	Colorado	0.647	0.653	0.667	0.652	0.662	0.668	0.671	0.672	0.652	0.651	0.661	0.672	0.641	0.659	0.664	0.672	0.638	0.685	0.660	0.664	0.666	0.659	0.671	0.656	0.666	0.682	0.636	0.652	0.660	0.671
582	Indiana	0.578	0.582	0.595	0.580	0.590	0.595	0.598	0.599	0.573	0.576	0.589	0.600	0.568	0.586	0.592	0.594	0.563	0.606	0.587	0.589	0.587	0.586	0.596	0.582	0.590	0.607	0.567	0.584	0.589	0.596
583	Nebraska	0.626	0.632	0.647	0.631	0.640	0.648	0.654	0.656	0.627	0.624	0.648	0.655	0.612	0.635	0.651	0.658	0.615	0.664	0.642	0.653	0.654	0.640	0.651	0.639	0.648	0.659	0.619	0.630	0.637	0.651
584	Connecticut	0.630	0.635	0.652	0.633	0.645	0.653	0.655	0.656	0.626	0.627	0.642	0.653	0.616	0.643	0.644	0.649	0.611	0.667	0.643	0.643	0.642	0.641	0.655	0.637	0.648	0.669	0.614	0.636	0.643	0.655
585	Ohio	0.604	0.609	0.621	0.607	0.617	0.622	0.625	0.626	0.603	0.604	0.616	0.627	0.595	0.613	0.619	0.624	0.591	0.635	0.615	0.618	0.618	0.613	0.623	0.610	0.618	0.634	0.594	0.609	0.615	0.624
586	Michigan	0.640	0.648	0.667	0.646	0.659	0.668	0.674	0.677	0.647	0.642	0.662	0.671	0.627	0.655	0.662	0.675	0.627	0.690	0.658	0.664	0.668	0.656	0.674	0.652	0.667	0.687	0.624	0.645	0.656	0.673
587	Arizona	0.667	0.677	0.694	0.676	0.685	0.696	0.702	0.706	0.678	0.670	0.694	0.700	0.654	0.682	0.696	0.711	0.660	0.721	0.688	0.704	0.708	0.686	0.702	0.685	0.698	0.710	0.657	0.671	0.682	0.702
588	New Jersey	0.613	0.619	0.634	0.617	0.628	0.636	0.640	0.643	0.609	0.606	0.630	0.636	0.593	0.625	0.630	0.637	0.593	0.650	0.628	0.631	0.632	0.626	0.640	0.623	0.634	0.650	0.600	0.618	0.625	0.640
589	Syracuse	0.589	0.592	0.605	0.590	0.600	0.605	0.607	0.608	0.582	0.585	0.597	0.609	0.577	0.596	0.601	0.602	0.571	0.615	0.597	0.597	0.596	0.595	0.606	0.592	0.600	0.617	0.578	0.595	0.599	0.606
590	New York	0.553	0.557	0.570	0.555	0.565	0.571	0.576	0.576	0.540	0.539	0.566	0.572	0.529	0.563	0.565	0.566	0.527	0.578	0.564	0.560	0.561	0.562	0.575	0.559	0.570	0.586	0.541	0.558	0.563	0.575
591	Richmond	0.589	0.594	0.611	0.593	0.605	0.612	0.618	0.619	0.586	0.587	0.609	0.621	0.576	0.598	0.612	0.616	0.574	0.624	0.603	0.609	0.607	0.601	0.613	0.598	0.608	0.626	0.579	0.596	0.602	0.614
592	Atlanta	0.608	0.615	0.631	0.613	0.625	0.632	0.635	0.636	0.609	0.609	0.621	0.632	0.598	0.622	0.623	0.630	0.593	0.648	0.622	0.622	0.623	0.620	0.635	0.616	0.629	0.648	0.593	0.614	0.623	0.635
593	Washington, DC	0.581	0.586	0.598	0.585	0.594	0.599	0.604	0.606	0.574	0.574	0.597	0.604	0.564	0.589	0.599	0.602	0.565	0.610	0.593	0.597	0.598	0.591	0.602	0.589	0.598	0.610	0.572	0.585	0.591	0.602
594	Chicago	0.581	0.582	0.596	0.581	0.592	0.595	0.597	0.597	0.570	0.575	0.585	0.597	0.567	0.589	0.588	0.588	0.559	0.604	0.587	0.583	0.581	0.585	0.596	0.581	0.590	0.609	0.567	0.587	0.590	0.596
595	St. Louis	0.586	0.592	0.608	0.591	0.602	0.609	0.615	0.616	0.587	0.587	0.606	0.616	0.575	0.597	0.608	0.615	0.574	0.624	0.601	0.607	0.608	0.599	0.612	0.596	0.606	0.623	0.575	0.592	0.599	0.612
596	Sacramento	0.643	0.649	0.667	0.647	0.660	0.669	0.672	0.675	0.641	0.639	0.659	0.668	0.625	0.657	0.660	0.669	0.623	0.686	0.659	0.662	0.663	0.657	0.673	0.653	0.666	0.685	0.627	0.649	0.657	0.672
597	Northern California	0.643	0.649	0.668	0.647	0.660	0.669	0.671	0.672	0.639	0.638	0.655	0.664	0.625	0.659	0.654	0.662	0.619	0.684	0.658	0.656	0.655	0.655	0.673	0.651	0.665	0.687	0.623	0.650	0.658	0.672
598	San Diego	0.645	0.652	0.668	0.651	0.661	0.670	0.675	0.679	0.646	0.641	0.667	0.672	0.627	0.658	0.668	0.678	0.630	0.689	0.663	0.672	0.674	0.661	0.675	0.659	0.671	0.684	0.635	0.650	0.658	0.675
599	Southern California	0.637	0.643	0.659	0.642	0.653	0.661	0.665	0.668	0.634	0.630	0.654	0.661	0.617	0.650	0.655	0.662	0.617	0.677	0.653	0.657	0.658	0.651	0.665	0.648	0.660	0.676	0.624	0.642	0.650	0.665

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	N1	N2	N3	N4	N5	N6	N7	N8	N9	N0	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT
501	Miami	0.563	0.566	0.576	0.565	0.573	0.576	0.579	0.580	0.551	0.555	0.570	0.579	0.547	0.569	0.573	0.573	0.543	0.583	0.569	0.570	0.569	0.567	0.576	0.565	0.572	0.587	0.553	0.567	0.570	0.577
502	Broward County / Palm Beach	0.586	0.592	0.603	0.591	0.598	0.603	0.606	0.608	0.585	0.586	0.598	0.606	0.577	0.595	0.602	0.607	0.576	0.616	0.597	0.603	0.604	0.595	0.604	0.593	0.601	0.613	0.578	0.590	0.596	0.605
503	Tampa	0.621	0.628	0.639	0.627	0.634	0.640	0.645	0.646	0.623	0.622	0.638	0.646	0.613	0.630	0.642	0.648	0.613	0.654	0.633	0.643	0.645	0.632	0.641	0.630	0.638	0.650	0.614	0.625	0.632	0.642
504	Orlando	0.614	0.620	0.631	0.619	0.627	0.632	0.637	0.638	0.615	0.614	0.630	0.638	0.605	0.622	0.634	0.640	0.605	0.646	0.626	0.635	0.637	0.624	0.633	0.623	0.630	0.642	0.607	0.617	0.624	0.634
505	Jacksonville	0.624	0.631	0.642	0.630	0.638	0.643	0.647	0.648	0.625	0.624	0.639	0.647	0.615	0.633	0.643	0.648	0.614	0.657	0.636	0.644	0.645	0.634	0.644	0.632	0.640	0.654	0.616	0.628	0.635	0.645
506	Daytona / Gainesville	0.586	0.592	0.605	0.591	0.601	0.605	0.611	0.612	0.587	0.588	0.603	0.614	0.578	0.593	0.608	0.612	0.577	0.619	0.598	0.606	0.608	0.597	0.606	0.594	0.602	0.617	0.579	0.590	0.597	0.607
521	Diversified Dental - Las Vegas	0.730	0.744	0.762	0.743	0.752	0.766	0.775	0.780	0.758	0.745	0.767	0.772	0.725	0.748	0.771	0.794	0.736	0.804	0.758	0.783	0.794	0.757	0.775	0.756	0.772	0.782	0.722	0.732	0.747	0.776
522	Mastercare Dental - Reno	0.775	0.787	0.814	0.784	0.804	0.818	0.824	0.827	0.795	0.795	0.795	0.810	0.773	0.799	0.796	0.809	0.763	0.845	0.801	0.799	0.807	0.797	0.826	0.791	0.815	0.846	0.750	0.784	0.798	0.825
524	Premier - Minnesota	0.662	0.673	0.691	0.671	0.681	0.693	0.704	0.708	0.682	0.675	0.700	0.707	0.658	0.672	0.705	0.719	0.668	0.719	0.686	0.708	0.717	0.684	0.697	0.683	0.695	0.706	0.659	0.667	0.677	0.699
526	Dental Options Pricing - Oregon	0.664	0.673	0.694	0.671	0.685	0.695	0.702	0.705	0.672	0.668	0.688	0.698	0.652	0.679	0.690	0.704	0.651	0.719	0.684	0.692	0.699	0.681	0.699	0.678	0.693	0.715	0.648	0.669	0.680	0.700
527	Rental Network - Hawaii	0.585	0.592	0.606	0.591	0.600	0.608	0.618	0.622	0.579	0.575	0.617	0.623	0.563	0.591	0.620	0.622	0.569	0.618	0.601	0.615	0.618	0.600	0.610	0.599	0.608	0.619	0.583	0.589	0.597	0.612
528	Diversified Dental - Reno	0.814	0.834	0.857	0.832	0.843	0.862	0.878	0.887	0.885	0.860	0.870	0.874	0.832	0.837	0.876	0.910	0.852	0.919	0.854	0.897	0.917	0.851	0.877	0.852	0.875	0.883	0.808	0.817	0.837	0.878
549	Maine	0.628	0.635	0.655	0.633	0.648	0.656	0.658	0.659	0.618	0.622	0.639	0.650	0.609	0.643	0.640	0.644	0.600	0.667	0.643	0.640	0.638	0.640	0.657	0.635	0.648	0.675	0.610	0.635	0.644	0.657
550	North Dakota	0.657	0.663	0.685	0.661	0.678	0.686	0.693	0.695	0.652	0.658	0.678	0.695	0.643	0.667	0.684	0.687	0.637	0.699	0.672	0.676	0.678	0.669	0.685	0.665	0.677	0.706	0.642	0.665	0.673	0.687
551	Nevada	0.613	0.626	0.640	0.625	0.632	0.643	0.649	0.654	0.633	0.622	0.643	0.647	0.607	0.629	0.646	0.664	0.615	0.671	0.636	0.657	0.664	0.635	0.649	0.634	0.647	0.655	0.607	0.615	0.628	0.650
553	Idaho	0.660	0.668	0.682	0.667	0.677	0.683	0.691	0.692	0.666	0.665	0.685	0.695	0.653	0.668	0.690	0.697	0.655	0.700	0.676	0.688	0.692	0.674	0.684	0.673	0.681	0.695	0.655	0.665	0.673	0.686
554	Vermont	0.574	0.578	0.597	0.576	0.591	0.596	0.599	0.599	0.560	0.568	0.581	0.597	0.557	0.585	0.585	0.584	0.546	0.604	0.583	0.578	0.576	0.580	0.595	0.575	0.587	0.615	0.555	0.581	0.587	0.596
555	New Hampshire	0.566	0.570	0.587	0.568	0.581	0.586	0.590	0.590	0.552	0.558	0.576	0.589	0.548	0.575	0.580	0.579	0.540	0.593	0.576	0.575	0.572	0.573	0.585	0.570	0.579	0.602	0.552	0.573	0.577	0.587
556	Delaware	0.599	0.606	0.623	0.605	0.616	0.624	0.632	0.634	0.598	0.599	0.625	0.636	0.586	0.607	0.629	0.634	0.587	0.638	0.615	0.626	0.627	0.613	0.625	0.610	0.620	0.638	0.591	0.605	0.613	0.626
557	Washington							0.698				0.683			0.678																
558	Oregon	0.639	0.647	0.666	0.645	0.659	0.667	0.672	0.674	0.636	0.636	0.656	0.667	0.622	0.654	0.658	0.666	0.617	0.683	0.655	0.658	0.661	0.652	0.670	0.648	0.663	0.686	0.622	0.645	0.655	0.670
559	North Carolina	0.545	0.549	0.565	0.547	0.560	0.566	0.570	0.570	0.533	0.539	0.556	0.570	0.529	0.553	0.560	0.560	0.521	0.572	0.554	0.555	0.553	0.552	0.564	0.548	0.558	0.581	0.531	0.551	0.556	0.566
560	West Virginia	0.597	0.603	0.616	0.602	0.612	0.617	0.625	0.626	0.598	0.598	0.620	0.631	0.588	0.602	0.625	0.629	0.589	0.630	0.610	0.622	0.623	0.608	0.617	0.607	0.613	0.627	0.593	0.601	0.608	0.619
561	Mississippi	0.674	0.603	0.619	0.602	0.614	0.620	0.628	0.629	0.598	0.600	0.746	0.634	0.590	0.674	0.626	0.629	0.588	0.632	0.611	0.620	0.622	0.609	0.619	0.607	0.614	0.633	0.591	0.604	0.610	0.621
562	Arkansas	0.659	0.666	0.683	0.664	0.676	0.685	0.691	0.693	0.667	0.667	0.682	0.694	0.655	0.667	0.688	0.693	0.654	0.700	0.675	0.684	0.689	0.673	0.685	0.671	0.680	0.698	0.651	0.664	0.672	0.687
563	South Carolina	0.551	0.556	0.573	0.554	0.567	0.573	0.581	0.582	0.542	0.546	0.572	0.585	0.535	0.557	0.577	0.576	0.532	0.581	0.563	0.570	0.568	0.561	0.572	0.558	0.566	0.587	0.542	0.558	0.563	0.574
564	Rhode Island	0.600	0.607	0.621	0.606	0.615	0.622	0.628	0.631	0.597	0.596	0.622	0.631	0.585	0.608	0.626	0.630	0.587	0.634	0.615	0.626	0.626	0.613	0.623	0.612	0.620	0.633	0.595	0.605	0.611	0.624
565	Hawaii	0.571	0.579	0.592	0.578	0.586	0.593	0.602	0.607	0.568	0.564	0.599	0.604	0.551	0.579	0.602	0.606	0.557	0.606	0.587	0.600	0.603	0.586	0.596	0.585	0.594	0.605	0.568	0.575	0.583	0.598
566	Pittsburgh	0.621	0.626	0.636	0.625	0.632	0.637	0.642	0.645	0.621	0.619	0.638	0.644	0.610	0.627	0.642	0.648	0.613	0.651	0.632	0.644	0.646	0.631	0.639	0.630	0.637	0.646	0.617	0.623	0.629	0.640
567	Philadelphia	0.611	0.617	0.631	0.616	0.625	0.632	0.637	0.640	0.608	0.607	0.630	0.638	0.596	0.619	0.634	0.639	0.598	0.646	0.625	0.635	0.636	0.624	0.634	0.622	0.631	0.643	0.604	0.615	0.621	0.635
568	Alabama	0.697	0.624	0.639	0.623	0.634	0.640	0.645	0.646	0.620	0.622	0.763	0.646	0.611	0.700	0.640	0.644	0.608	0.654	0.631	0.637	0.640	0.630	0.640	0.627	0.636	0.652	0.609	0.623	0.630	0.642
569	Utah	0.622	0.627	0.639	0.625	0.634	0.639	0.643	0.644	0.615	0.618	0.634	0.644	0.609	0.629	0.638	0.640	0.606	0.650	0.632	0.637	0.637	0.630	0.639	0.627	0.635	0.650	0.613	0.627	0.631	0.640
570	Iowa	0.567	0.573	0.589	0.571	0.583	0.590	0.597	0.598	0.559	0.563	0.587	0.600	0.552	0.574	0.592	0.593	0.549	0.599	0.580	0.587	0.585	0.578	0.589	0.575	0.584	0.604	0.558	0.574	0.580	0.591
571	Massachusetts	0.613	0.619	0.635	0.617	0.628	0.635	0.639	0.641	0.604	0.607	0.627	0.638	0.596	0.623	0.631	0.634	0.592	0.646	0.626	0.630	0.628	0.624	0.636	0.621	0.630	0.649	0.601	0.619	0.625	0.637
572	Oklahoma	0.632	0.642	0.656	0.641	0.649	0.658	0.665	0.668	0.639	0.635	0.660	0.667	0.622	0.643	0.664	0.673	0.627	0.677	0.651	0.667	0.670	0.649	0.661	0.648	0.658	0.669	0.627	0.636	0.646	0.662
573	Louisiana	0.630	0.563	0.578	0.562	0.573	0.578	0.585	0.586	0.558	0.561	0.693	0.589	0.551	0.630	0.582	0.584	0.548	0.590	0.570	0.576	0.578	0.568	0.578	0.566	0.573	0.591	0.550	0.564	0.569	0.579
574	New Mexico	0.626	0.636	0.653	0.634	0.646	0.655	0.662	0.665	0.629	0.626	0.652	0.661	0.611	0.639	0.655	0.665	0.612	0.673	0.645	0.657	0.660	0.643	0.657	0.640	0.653	0.670	0.616	0.632	0.642	0.659
575	Texas	0.627	0.635	0.651	0.634	0.644	0.652	0.658	0.660	0.628	0.628	0.648	0.657	0.615	0.639	0.651	0.658	0.615	0.668	0.643	0.652	0.654	0.641	0.654	0.639	0.649	0.666	0.617	0.632	0.641	0.655
576	Kentucky	0.595	0.600	0.611	0.599	0.606	0.611	0.618	0.620	0.594	0.593	0.615	0.622	0.584	0.600	0.619	0.623	0.587	0.624	0.607	0.619	0.620	0.605	0.612	0.605	0.610	0.619	0.593	0.598	0.603	0.614
577	Kansas	0.642	0.652	0.667	0.651	0.660	0.668	0.676	0.679	0.649	0.645	0.670	0.678	0.632	0.653	0.674	0.683	0.636	0.687	0.661	0.677	0.679	0.659	0.671	0.658	0.668	0.681	0.636	0.646	0.656	0.673
578	Wisconsin	0.600	0.606	0.619	0.604	0.615	0.619	0.625	0.626	0.596	0.599	0.616	0.629	0.590	0.607	0.622	0.623	0.586	0.630	0.611	0.617	0.618	0.609	0.619	0.607	0.614	0.632	0.592	0.606	0.612	0.620
579	Tennessee	0.549	0.554	0.565	0.553	0.561	0.566	0.573	0.574	0.547	0.548	0.568	0.578	0.540	0.554	0.573	0.575	0.540	0.577	0.560	0.570	0.570	0.558	0.566	0.557	0.563	0.576	0.545	0.553	0.559	0.567
580	Minnesota	0.617	0.624	0.640	0.622	0.634	0.641	0.645	0.647	0.611	0.614	0.633	0.645	0.602	0.628	0.637	0.641	0.599	0.653	0.631	0.636	0.635	0.628	0.642	0.625	0.636	0.656	0.605	0.623	0.630	0.643
581	Colorado	0.637	0.644	0.658	0.643	0.653	0.658	0.663	0.664	0.640	0.640	0.654	0.664	0.630	0.647	0.658	0.664	0.628	0.674	0.650	0.657	0.660	0.649	0.660	0.646	0.655	0.671	0.628	0.642	0.649	0.661
582	Indiana	0.562	0.566	0.579	0.565	0.575	0.579	0.585	0.586	0.556	0.559	0.578	0.589	0.551	0.567	0.582	0.583	0.548	0.588	0.572	0.579	0.578	0.570	0.578	0.568	0.574	0.590	0.555	0.567	0.572	0.580
583	Nebraska	0.613	0.620	0.634	0.619	0.628	0.636	0.643	0.646	0.614	0.611	0.639	0.646	0.599	0.620	0.643	0.650	0.605	0.651	0.630	0.645	0.647	0.628	0.638	0.628	0.635	0.645	0.610	0.617	0.624	0.639
584	Connecticut	0.618	0.625	0.641	0.623	0.635	0.642	0.646	0.647	0.612	0.615	0.634	0.645	0.603	0.629	0.637	0.641	0.599	0.654	0.631	0.636	0.636	0.629	0.643	0.626	0.637	0.657	0.605	0.624	0.631	0.644
585	Ohio	0.589	0.595	0.607	0.594	0.603	0.608	0.613	0.614	0.587	0.588	0.606	0.616	0.580	0.596	0.611	0.614	0.578	0.619	0.600	0.609	0.609	0.599	0.608	0.597	0.604	0.618	0.583	0.594	0.600	0.609
586	Michigan	0.627	0.637	0.655	0.635	0.648	0.656	0.664	0.667	0.632	0.629	0.653	0.662	0.614	0.640	0.655	0.666	0.614	0.677	0.646	0.657	0.661	0.644	0.660	0.641	0.654	0.674	0.615	0.632	0.643	0.661
587	Arizona	0.658	0.669	0.685	0.668	0.677	0.688	0.695	0.699	0.668	0.660	0.688	0.694	0.645	0.671	0.691	0.705	0.651	0.711	0.680	0.699	0.703	0.678	0.692	0.677	0.689	0.701	0.650	0.662	0.673	0.693
588	New Jersey	0.602	0.609	0.625	0.608	0.618	0.626	0.631	0.635	0.597	0.595	0.622	0.629	0.582	0.613	0.624	0.630	0.583	0.639	0.617	0.625	0.626	0.616	0.628	0.613	0.624	0.640	0.593	0.607	0.614	0.629
589	Syracuse	0.574	0.578	0.590	0.577	0.586	0.590	0.595	0.596	0.566	0.570	0.587	0.598	0.561	0.579	0.592	0.592	0.558	0.599	0.583	0.588	0.587	0.581	0.590	0.579	0.585	0.601	0.567	0.579	0.583	0.591
590	New York	0.542	0.547	0.560	0.546	0.555	0.561	0.567	0.568	0.528	0.528	0.558	0.565	0.518	0.550	0.559	0.558	0.517	0.567	0.553	0.554	0.555	0.551	0.564	0.549	0.559	0.575	0.533	0.547	0.552	0.565
591	Richmond	0.570	0.576	0.592	0.575	0.586	0.594	0.602	0.604	0.566	0.568	0.596	0.607	0.556	0.576	0.601	0.603	0.557	0.604	0.585	0.597	0.596	0.583	0.593	0.581	0.589	0.605	0.565	0.576	0.582	0.595
592	Atlanta	0.593	0.601	0.617	0.599	0.611	0.617	0.622	0.624	0.592	0.594	0.611	0.621	0.582	0.605	0.614	0.620	0.579	0.632	0.608	0.613	0.615	0.606	0.619	0.603	0.614	0.633	0.581	0.598	0.607	0.620
593	Washington, DC	0.570	0.576	0.588	0.575	0.584	0.589	0.595	0.598	0.563	0.564	0.590	0.597	0.554	0.577	0.593	0.595	0.556	0.599	0.583	0.591	0.592	0.581	0.591	0.580	0.588	0.600	0.565	0.574	0.580	0.592
594	Chicago	0.569	0.571	0.584	0.570	0.580	0.584	0.587	0.587	0.556	0.562	0.576	0.588	0.554	0.575	0.581	0.579	0.548	0.591	0.575	0.576	0.574	0.574	0.583	0.570	0.578	0.596	0.558	0.575	0.577	0.584
595	St. Louis	0.569	0.576	0.591	0.575	0.585	0.592	0.600	0.602	0.570	0.569	0.594	0.604	0.557	0.576	0.598	0.604	0.559	0.606	0.584	0.597	0.598	0.582	0.593	0.581	0.590	0.605	0.563	0.574	0.581	0.595
596	Sacramento	0.632	0.639	0.657	0.638	0.650	0.658	0.663	0.666	0.628	0.627	0.651	0.660	0.613	0.644	0.653	0.661	0.612	0.673	0.648	0.656	0.656	0.646	0.660	0.643	0.655	0.674	0.619	0.638	0.646	0.661
597	Northern California	0.634	0.641	0.659	0.639	0.652	0.660	0.663	0.665	0.627	0.627	0.647	0.657	0.614	0.648	0.649	0.655	0.609	0.674	0.648	0.650	0.650	0.646	0.662	0.642	0.655	0.678	0.617	0.640	0.648	0.663
598	San Diego	0.637	0.645	0.661	0.644	0.653	0.662	0.669	0.673	0.637	0.632	0.661	0.667	0.618	0.648	0.663	0.672	0.622	0.680	0.655	0.667	0.670	0.653	0.666	0.651	0.662	0.675	0.629	0.641	0.650	0.667
599	Southern California	0.630	0.637	0.653	0.636	0.646	0.654	0.659	0.663	0.624	0.622	0.649	0.656	0.609	0.642	0.651	0.657	0.610	0.668	0.645	0.652	0.654	0.644	0.657	0.641	0.652	0.669	0.619	0.635	0.642	0.658

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	M1	M2	M3	M4	M5	M6	M7	M8	M9	M0	MA	MB	MC	MD	ME	MF	MG	MH	MI	MJ	MK	ML	MM	MN	MO	MP	MQ	MR	MS	MT
501	Miami	0.590	0.587	0.599	0.585	0.595	0.599	0.598	0.598	0.589	0.585	0.588	0.597	0.578	0.601	0.584	0.592	0.573	0.614	0.595	0.580	0.578	0.593	0.606	0.590	0.601	0.613	0.570	0.595	0.599	0.603
502	Broward County / Palm Beach	0.610	0.611	0.623	0.610	0.618	0.624	0.623	0.624	0.618	0.612	0.615	0.622	0.604	0.623	0.611	0.623	0.601	0.643	0.620	0.613	0.613	0.618	0.631	0.616	0.627	0.636	0.594	0.614	0.621	0.628
503	Tampa	0.654	0.655	0.668	0.654	0.664	0.669	0.669	0.670	0.664	0.658	0.660	0.668	0.648	0.669	0.656	0.670	0.646	0.691	0.665	0.658	0.658	0.663	0.677	0.661	0.673	0.683	0.636	0.658	0.667	0.674
504	Orlando	0.645	0.647	0.659	0.645	0.655	0.660	0.661	0.661	0.655	0.648	0.652	0.659	0.640	0.659	0.648	0.661	0.637	0.681	0.656	0.650	0.650	0.654	0.668	0.652	0.664	0.674	0.629	0.650	0.657	0.665
505	Jacksonville	0.658	0.659	0.672	0.657	0.668	0.673	0.673	0.673	0.668	0.662	0.662	0.671	0.653	0.673	0.658	0.672	0.649	0.695	0.669	0.659	0.659	0.667	0.681	0.664	0.676	0.688	0.639	0.662	0.671	0.678
506	Daytona / Gainesville	0.631	0.631	0.646	0.629	0.641	0.646	0.645	0.645	0.643	0.636	0.634	0.644	0.627	0.647	0.629	0.642	0.622	0.668	0.642	0.627	0.626	0.639	0.655	0.636	0.649	0.663	0.610	0.637	0.645	0.652
521	Diversified Dental - Las Vegas	0.745	0.756	0.775	0.754	0.765	0.779	0.787	0.791	0.781	0.763	0.780	0.782	0.743	0.766	0.777	0.806	0.755	0.822	0.774	0.789	0.800	0.772	0.793	0.771	0.790	0.796	0.733	0.748	0.764	0.791
522	Mastercare Dental - Reno	0.815	0.814	0.843	0.810	0.833	0.849	0.851	0.853	0.866	0.845	0.830	0.837	0.822	0.846	0.808	0.842	0.818	0.893	0.844	0.810	0.815	0.839	0.874	0.835	0.865	0.880	0.776	0.823	0.841	0.865
524	Premier - Minnesota	0.683	0.688	0.707	0.686	0.698	0.709	0.717	0.720	0.710	0.697	0.712	0.718	0.681	0.697	0.710	0.730	0.689	0.741	0.705	0.712	0.719	0.703	0.719	0.702	0.716	0.725	0.670	0.687	0.698	0.718
526	Dental Options Pricing - Oregon	0.695	0.696	0.719	0.694	0.710	0.720	0.723	0.725	0.719	0.704	0.711	0.717	0.687	0.716	0.700	0.725	0.688	0.754	0.715	0.701	0.706	0.712	0.734	0.708	0.728	0.743	0.668	0.700	0.714	0.730
527	Rental Network - Hawaii	0.615	0.616	0.631	0.615	0.626	0.633	0.639	0.641	0.616	0.606	0.636	0.639	0.594	0.626	0.629	0.638	0.598	0.649	0.629	0.624	0.625	0.627	0.642	0.626	0.639	0.648	0.602	0.619	0.628	0.641
528	Diversified Dental - Reno	0.824	0.841	0.864	0.839	0.851	0.870	0.884	0.893	0.903	0.873	0.879	0.881	0.845	0.849	0.879	0.918	0.866	0.931	0.865	0.900	0.919	0.862	0.889	0.863	0.888	0.892	0.814	0.826	0.848	0.888
549	Maine	0.673	0.670	0.692	0.667	0.685	0.694	0.690	0.690	0.684	0.673	0.673	0.680	0.660	0.695	0.657	0.677	0.652	0.717	0.688	0.657	0.653	0.684	0.707	0.679	0.699	0.717	0.640	0.680	0.691	0.702
550	North Dakota	0.702	0.697	0.722	0.694	0.714	0.722	0.723	0.722	0.717	0.708	0.709	0.722	0.694	0.721	0.697	0.716	0.687	0.750	0.716	0.688	0.687	0.712	0.735	0.708	0.727	0.747	0.669	0.710	0.720	0.730
551	Nevada	0.624	0.634	0.649	0.633	0.641	0.652	0.657	0.661	0.650	0.635	0.652	0.654	0.620	0.642	0.650	0.672	0.629	0.684	0.648	0.661	0.667	0.646	0.662	0.646	0.660	0.665	0.615	0.626	0.640	0.661
553	Idaho	0.684	0.686	0.701	0.684	0.696	0.702	0.706	0.707	0.700	0.692	0.700	0.709	0.680	0.697	0.696	0.712	0.681	0.727	0.699	0.695	0.697	0.697	0.710	0.695	0.707	0.717	0.669	0.689	0.698	0.709
554	Vermont	0.623	0.616	0.638	0.614	0.632	0.637	0.634	0.631	0.629	0.623	0.616	0.629	0.612	0.644	0.603	0.618	0.600	0.659	0.631	0.596	0.591	0.628	0.650	0.623	0.641	0.662	0.587	0.631	0.640	0.644
555	New Hampshire	0.602	0.597	0.616	0.595	0.611	0.616	0.615	0.613	0.605	0.599	0.602	0.612	0.589	0.619	0.591	0.604	0.582	0.634	0.612	0.586	0.581	0.609	0.626	0.605	0.619	0.636	0.575	0.610	0.616	0.622
556	Delaware	0.640	0.639	0.657	0.637	0.651	0.658	0.661	0.660	0.651	0.642	0.651	0.660	0.630	0.656	0.643	0.659	0.628	0.681	0.654	0.640	0.639	0.651	0.669	0.648	0.663	0.677	0.617	0.647	0.655	0.665
557	Washington							0.716				0.704			0.710																
558	Oregon	0.676	0.675	0.696	0.672	0.689	0.697	0.697	0.697	0.690	0.677	0.684	0.690	0.663	0.698	0.670	0.691	0.659	0.724	0.691	0.670	0.670	0.688	0.710	0.684	0.703	0.720	0.645	0.682	0.694	0.706
559	North Carolina	0.596	0.590	0.609	0.588	0.604	0.610	0.607	0.605	0.600	0.594	0.592	0.603	0.584	0.614	0.581	0.594	0.575	0.628	0.604	0.575	0.570	0.601	0.620	0.597	0.612	0.631	0.565	0.603	0.610	0.615
560	West Virginia	0.649	0.647	0.663	0.646	0.659	0.664	0.664	0.663	0.659	0.653	0.654	0.665	0.643	0.663	0.648	0.662	0.638	0.686	0.659	0.645	0.644	0.657	0.672	0.654	0.666	0.680	0.627	0.655	0.663	0.669
561	Mississippi	0.688	0.653	0.672	0.651	0.667	0.672	0.672	0.670	0.669	0.663	0.729	0.672	0.652	0.673	0.652	0.666	0.645	0.696	0.667	0.645	0.644	0.664	0.682	0.661	0.717	0.692	0.630	0.664	0.672	0.678
562	Arkansas	0.710	0.708	0.729	0.706	0.721	0.730	0.729	0.729	0.730	0.722	0.716	0.728	0.710	0.727	0.710	0.726	0.705	0.757	0.725	0.707	0.709	0.722	0.740	0.718	0.734	0.749	0.685	0.716	0.725	0.736
563	South Carolina	0.619	0.613	0.633	0.611	0.628	0.634	0.632	0.630	0.623	0.617	0.617	0.629	0.607	0.637	0.606	0.619	0.597	0.653	0.628	0.599	0.594	0.625	0.644	0.621	0.637	0.655	0.588	0.627	0.634	0.639
564	Rhode Island	0.638	0.638	0.654	0.636	0.648	0.655	0.656	0.657	0.643	0.636	0.648	0.654	0.625	0.652	0.642	0.654	0.624	0.675	0.651	0.642	0.640	0.649	0.663	0.647	0.659	0.670	0.620	0.643	0.651	0.661
565	Hawaii	0.600	0.603	0.617	0.601	0.612	0.619	0.623	0.626	0.604	0.594	0.618	0.621	0.582	0.613	0.612	0.623	0.586	0.636	0.615	0.610	0.612	0.613	0.628	0.612	0.624	0.633	0.586	0.605	0.613	0.626
566	Pittsburgh	0.644	0.646	0.657	0.645	0.653	0.658	0.660	0.661	0.651	0.645	0.654	0.660	0.636	0.655	0.652	0.664	0.637	0.678	0.655	0.655	0.655	0.654	0.665	0.652	0.662	0.669	0.632	0.648	0.654	0.663
567	Philadelphia	0.635	0.636	0.651	0.635	0.645	0.652	0.655	0.656	0.641	0.634	0.647	0.653	0.622	0.648	0.642	0.655	0.624	0.673	0.649	0.644	0.643	0.647	0.661	0.645	0.657	0.666	0.619	0.639	0.647	0.658
568	Alabama	0.696	0.663	0.680	0.661	0.675	0.681	0.680	0.679	0.679	0.672	0.738	0.678	0.662	0.681	0.661	0.676	0.656	0.706	0.677	0.659	0.659	0.674	0.691	0.671	0.728	0.699	0.641	0.670	0.679	0.687
569	Utah	0.647	0.646	0.660	0.644	0.655	0.660	0.660	0.660	0.652	0.647	0.651	0.660	0.638	0.660	0.647	0.658	0.635	0.679	0.656	0.645	0.644	0.654	0.667	0.652	0.663	0.674	0.629	0.653	0.658	0.665
570	Iowa	0.621	0.617	0.636	0.615	0.631	0.637	0.636	0.635	0.627	0.620	0.623	0.634	0.609	0.638	0.613	0.627	0.603	0.657	0.632	0.608	0.604	0.629	0.647	0.625	0.640	0.657	0.593	0.629	0.636	0.643
571	Massachusetts	0.641	0.640	0.658	0.638	0.651	0.658	0.658	0.658	0.647	0.640	0.648	0.656	0.629	0.657	0.640	0.653	0.625	0.678	0.654	0.638	0.635	0.651	0.668	0.648	0.662	0.676	0.618	0.648	0.655	0.664
572	Oklahoma	0.670	0.674	0.690	0.672	0.683	0.692	0.694	0.695	0.685	0.675	0.686	0.692	0.662	0.687	0.680	0.697	0.664	0.717	0.687	0.684	0.685	0.685	0.701	0.683	0.697	0.708	0.653	0.675	0.685	0.699
573	Louisiana	0.646	0.613	0.631	0.611	0.626	0.631	0.629	0.628	0.629	0.623	0.682	0.628	0.613	0.633	0.609	0.623	0.605	0.654	0.626	0.604	0.602	0.624	0.641	0.620	0.674	0.650	0.591	0.624	0.631	0.637
574	New Mexico	0.668	0.668	0.688	0.666	0.681	0.690	0.692	0.693	0.683	0.670	0.682	0.687	0.655	0.687	0.670	0.691	0.655	0.717	0.685	0.673	0.673	0.682	0.702	0.679	0.697	0.710	0.643	0.674	0.685	0.699
575	Texas	0.665	0.666	0.684	0.664	0.677	0.685	0.685	0.686	0.677	0.669	0.674	0.682	0.656	0.684	0.667	0.684	0.654	0.710	0.680	0.668	0.667	0.677	0.695	0.674	0.690	0.703	0.642	0.671	0.681	0.692
576	Kentucky	0.627	0.627	0.639	0.626	0.635	0.640	0.642	0.642	0.632	0.627	0.635	0.642	0.618	0.637	0.633	0.643	0.618	0.658	0.637	0.633	0.633	0.635	0.646	0.634	0.643	0.652	0.614	0.631	0.637	0.645
577	Kansas	0.672	0.676	0.692	0.674	0.685	0.694	0.697	0.699	0.687	0.677	0.690	0.696	0.664	0.688	0.685	0.702	0.666	0.720	0.689	0.688	0.689	0.687	0.703	0.685	0.699	0.710	0.655	0.677	0.687	0.701
578	Wisconsin	0.639	0.637	0.652	0.635	0.648	0.653	0.653	0.651	0.647	0.641	0.642	0.654	0.632	0.653	0.636	0.649	0.626	0.674	0.648	0.632	0.630	0.646	0.661	0.643	0.655	0.670	0.616	0.646	0.652	0.658
579	Tennessee	0.592	0.590	0.604	0.589	0.600	0.604	0.605	0.604	0.599	0.593	0.596	0.605	0.585	0.604	0.591	0.602	0.581	0.623	0.600	0.589	0.587	0.598	0.611	0.596	0.607	0.619	0.573	0.597	0.603	0.609
580	Minnesota	0.647	0.645	0.664	0.643	0.657	0.665	0.665	0.665	0.656	0.648	0.654	0.663	0.636	0.664	0.646	0.661	0.633	0.687	0.660	0.645	0.642	0.657	0.675	0.654	0.669	0.683	0.623	0.653	0.662	0.671
581	Colorado	0.663	0.664	0.679	0.662	0.674	0.680	0.681	0.681	0.677	0.670	0.672	0.681	0.659	0.678	0.667	0.682	0.657	0.704	0.676	0.666	0.667	0.674	0.688	0.671	0.684	0.696	0.644	0.668	0.676	0.686
582	Indiana	0.604	0.601	0.615	0.599	0.611	0.616	0.615	0.614	0.609	0.604	0.605	0.616	0.596	0.616	0.599	0.610	0.590	0.635	0.611	0.596	0.593	0.609	0.623	0.606	0.618	0.631	0.582	0.610	0.615	0.620
583	Nebraska	0.645	0.647	0.663	0.646	0.656	0.664	0.667	0.668	0.653	0.645	0.660	0.666	0.633	0.658	0.656	0.670	0.636	0.685	0.660	0.658	0.658	0.658	0.672	0.657	0.668	0.677	0.631	0.650	0.658	0.670
584	Connecticut	0.648	0.647	0.665	0.645	0.659	0.666	0.666	0.666	0.657	0.649	0.655	0.663	0.637	0.665	0.646	0.661	0.634	0.688	0.661	0.645	0.643	0.658	0.676	0.655	0.670	0.685	0.624	0.655	0.663	0.672
585	Ohio	0.627	0.626	0.640	0.624	0.636	0.641	0.641	0.640	0.635	0.630	0.631	0.641	0.621	0.641	0.626	0.639	0.616	0.661	0.637	0.625	0.623	0.635	0.649	0.632	0.644	0.656	0.607	0.633	0.640	0.646
586	Michigan	0.659	0.661	0.681	0.659	0.674	0.683	0.686	0.687	0.679	0.665	0.676	0.682	0.650	0.679	0.665	0.687	0.651	0.712	0.678	0.667	0.669	0.675	0.696	0.672	0.690	0.704	0.636	0.665	0.677	0.692
587	Arizona	0.682	0.687	0.705	0.686	0.697	0.707	0.676	0.715	0.700	0.686	0.705	0.708	0.671	0.699	0.699	0.720	0.676	0.737	0.703	0.707	0.710	0.700	0.718	0.699	0.715	0.723	0.666	0.686	0.698	0.716
588	New Jersey	0.630	0.630	0.647	0.629	0.641	0.649	0.651	0.653	0.636	0.626	0.642	0.646	0.613	0.646	0.633	0.648	0.614	0.669	0.645	0.634	0.634	0.642	0.659	0.640	0.654	0.666	0.610	0.635	0.644	0.656
589	Syracuse	0.612	0.609	0.623	0.607	0.619	0.623	0.623	0.622	0.616	0.611	0.613	0.623	0.603	0.624	0.607	0.617	0.597	0.642	0.619	0.604	0.601	0.617	0.631	0.614	0.626	0.639	0.591	0.618	0.623	0.628
590	New York	0.570	0.569	0.583	0.567	0.578	0.585	0.586	0.586	0.567	0.559	0.579	0.581	0.549	0.583	0.568	0.577	0.547	0.597	0.580	0.563	0.563	0.578	0.594	0.576	0.590	0.601	0.551	0.575	0.582	0.592
591	Richmond	0.618	0.616	0.634	0.614	0.628	0.635	0.637	0.636	0.625	0.618	0.627	0.637	0.607	0.633	0.619	0.632	0.604	0.655	0.631	0.616	0.612	0.628	0.644	0.625	0.639	0.653	0.596	0.625	0.633	0.641
592	Atlanta	0.634	0.633	0.651	0.631	0.645	0.652	0.652	0.651	0.646	0.638	0.639	0.648	0.626	0.652	0.630	0.647	0.622	0.677	0.647	0.630	0.629	0.644	0.663	0.641	0.657	0.672	0.608	0.639	0.650	0.659
593	Washington, DC	0.596	0.597	0.610	0.595	0.606	0.611	0.614	0.615	0.598	0.592	0.607	0.613	0.582	0.608	0.602	0.612	0.582	0.628	0.608	0.600	0.600	0.606	0.619	0.604	0.615	0.625	0.581	0.601	0.608	0.617
594	Chicago	0.600	0.595	0.610	0.594	0.606	0.610	0.609	0.607	0.601	0.598	0.598	0.608	0.590	0.612	0.592	0.601	0.583	0.627	0.606	0.587	0.584	0.603	0.618	0.600	0.612	0.626	0.578	0.607	0.611	0.614
595	St. Louis	0.613	0.613	0.630	0.611	0.624	0.631	0.633	0.633	0.624	0.616	0.623	0.632	0.604	0.629	0.616	0.631	0.602	0.653	0.626	0.614	0.613	0.624	0.641	0.621	0.636	0.649	0.592	0.619	0.628	0.638
596	Sacramento	0.661	0.661	0.681	0.659	0.673	0.682	0.683	0.685	0.672	0.660	0.673	0.678	0.646	0.679	0.662	0.681	0.646	0.706	0.677	0.665	0.664	0.674	0.693	0.672	0.688	0.701	0.637	0.668	0.677	0.690
597	Northern California	0.659	0.657	0.678	0.655	0.671	0.679	0.679	0.680	0.670	0.658	0.667	0.672	0.644	0.678	0.654	0.673	0.641	0.703	0.674	0.656	0.654	0.671	0.691	0.668	0.685	0.700	0.632	0.666	0.675	0.687
598	San Diego	0.659	0.661	0.678	0.660	0.671	0.680	0.683	0.686	0.668	0.656	0.676	0.680	0.642	0.674	0.670	0.686	0.646	0.703	0.676	0.674	0.675	0.674	0.690	0.672	0.686	0.695	0.642	0.663	0.672	0.688
599	Southern California	0.649	0.650	0.667	0.648	0.660	0.668	0.671	0.674	0.656	0.645	0.663	0.667	0.631	0.664	0.655	0.670	0.633	0.690	0.664	0.656	0.657	0.662	0.679	0.660	0.675	0.685	0.630	0.654	0.663	0.676

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	L1	L2	L3	L4	L5	L6	L7	L8	L9	L0	LA	LB	LC	LD	LE	LF	LG	LH	LI	LJ	LK	LL	LM	LN	LO	LP	LQ	LR	LS	LT
501	Miami	0.585	0.582	0.594	0.581	0.591	0.594	0.595	0.595	0.585	0.581	0.588	0.595	0.573	0.595	0.583	0.592	0.571	0.610	0.591	0.580	0.578	0.589	0.601	0.588	0.598	0.607	0.568	0.589	0.594	0.599
502	Broward County / Palm Beach	0.606	0.607	0.618	0.606	0.614	0.619	0.620	0.621	0.615	0.608	0.614	0.620	0.599	0.618	0.610	0.623	0.599	0.639	0.616	0.612	0.613	0.614	0.626	0.613	0.623	0.631	0.592	0.609	0.616	0.624
503	Tampa	0.648	0.650	0.662	0.648	0.657	0.663	0.665	0.666	0.659	0.651	0.658	0.665	0.642	0.661	0.655	0.669	0.642	0.684	0.659	0.656	0.657	0.658	0.670	0.657	0.668	0.676	0.633	0.651	0.660	0.669
504	Orlando	0.639	0.641	0.653	0.640	0.649	0.654	0.656	0.657	0.650	0.642	0.650	0.656	0.633	0.652	0.646	0.660	0.634	0.675	0.651	0.648	0.649	0.649	0.661	0.648	0.659	0.667	0.625	0.643	0.651	0.660
505	Jacksonville	0.651	0.653	0.666	0.652	0.661	0.667	0.668	0.668	0.663	0.655	0.660	0.667	0.646	0.665	0.656	0.670	0.645	0.688	0.663	0.657	0.658	0.661	0.674	0.660	0.671	0.680	0.635	0.655	0.664	0.672
506	Daytona / Gainesville	0.623	0.623	0.637	0.621	0.633	0.638	0.639	0.639	0.636	0.628	0.631	0.640	0.618	0.636	0.626	0.641	0.617	0.660	0.634	0.625	0.625	0.632	0.646	0.631	0.642	0.653	0.605	0.627	0.636	0.644
521	Diversified Dental - Las Vegas	0.742	0.753	0.772	0.752	0.762	0.776	0.785	0.789	0.779	0.760	0.779	0.781	0.740	0.762	0.776	0.806	0.753	0.819	0.772	0.789	0.800	0.770	0.789	0.770	0.788	0.793	0.732	0.744	0.761	0.789
522	Mastercare Dental - Reno	0.808	0.809	0.838	0.805	0.827	0.843	0.848	0.850	0.863	0.839	0.831	0.836	0.816	0.838	0.810	0.846	0.817	0.888	0.838	0.813	0.819	0.834	0.867	0.832	0.862	0.872	0.774	0.816	0.835	0.860
524	Premier - Minnesota	0.680	0.686	0.705	0.684	0.695	0.707	0.716	0.720	0.709	0.695	0.714	0.719	0.678	0.693	0.711	0.733	0.689	0.739	0.703	0.714	0.722	0.701	0.717	0.702	0.715	0.722	0.670	0.684	0.696	0.716
526	Dental Options Pricing - Oregon	0.690	0.692	0.714	0.690	0.705	0.716	0.720	0.723	0.716	0.699	0.712	0.716	0.682	0.710	0.701	0.728	0.686	0.750	0.710	0.703	0.708	0.708	0.729	0.707	0.725	0.737	0.667	0.695	0.708	0.726
527	Rental Network - Hawaii	0.610	0.612	0.627	0.611	0.621	0.629	0.637	0.640	0.613	0.602	0.636	0.638	0.589	0.620	0.630	0.639	0.596	0.645	0.625	0.625	0.627	0.624	0.637	0.624	0.636	0.642	0.600	0.614	0.623	0.637
528	Diversified Dental - Reno	0.823	0.839	0.863	0.838	0.849	0.869	0.884	0.893	0.903	0.872	0.880	0.881	0.843	0.847	0.879	0.919	0.866	0.930	0.863	0.900	0.920	0.861	0.887	0.862	0.887	0.890	0.814	0.825	0.846	0.887
549	Maine	0.664	0.662	0.684	0.660	0.677	0.686	0.685	0.685	0.678	0.665	0.672	0.677	0.651	0.685	0.656	0.677	0.648	0.709	0.680	0.656	0.654	0.677	0.698	0.675	0.693	0.707	0.636	0.671	0.683	0.694
550	North Dakota	0.695	0.691	0.715	0.689	0.708	0.716	0.720	0.720	0.714	0.702	0.710	0.722	0.687	0.712	0.699	0.719	0.686	0.744	0.711	0.691	0.691	0.707	0.728	0.706	0.723	0.739	0.668	0.703	0.714	0.725
551	Nevada	0.622	0.632	0.647	0.631	0.639	0.650	0.656	0.660	0.649	0.634	0.652	0.653	0.618	0.639	0.650	0.673	0.628	0.682	0.646	0.661	0.668	0.644	0.660	0.645	0.659	0.663	0.614	0.624	0.638	0.659
553	Idaho	0.681	0.683	0.698	0.682	0.693	0.700	0.705	0.706	0.699	0.689	0.701	0.709	0.677	0.693	0.698	0.714	0.681	0.724	0.696	0.697	0.700	0.694	0.707	0.694	0.705	0.713	0.669	0.686	0.695	0.706
554	Vermont	0.614	0.609	0.629	0.606	0.624	0.629	0.629	0.627	0.624	0.615	0.616	0.626	0.604	0.633	0.603	0.619	0.597	0.651	0.624	0.596	0.592	0.621	0.641	0.618	0.635	0.652	0.583	0.622	0.631	0.637
555	New Hampshire	0.597	0.592	0.611	0.590	0.605	0.611	0.612	0.611	0.602	0.594	0.602	0.611	0.584	0.611	0.592	0.606	0.580	0.629	0.607	0.588	0.584	0.604	0.620	0.603	0.616	0.629	0.573	0.604	0.610	0.617
556	Delaware	0.633	0.633	0.651	0.631	0.645	0.652	0.657	0.657	0.647	0.636	0.651	0.659	0.624	0.647	0.643	0.660	0.625	0.675	0.648	0.641	0.640	0.645	0.662	0.645	0.658	0.669	0.615	0.639	0.648	0.660
557	Washington							0.714				0.705			0.705																
558	Oregon	0.669	0.669	0.690	0.667	0.682	0.691	0.693	0.695	0.687	0.672	0.684	0.688	0.657	0.690	0.670	0.693	0.657	0.719	0.686	0.671	0.672	0.683	0.704	0.681	0.700	0.713	0.643	0.675	0.687	0.701
559	North Carolina	0.586	0.582	0.600	0.580	0.595	0.601	0.601	0.600	0.593	0.585	0.590	0.599	0.575	0.602	0.579	0.594	0.570	0.619	0.596	0.574	0.570	0.593	0.610	0.591	0.605	0.620	0.560	0.593	0.601	0.607
560	West Virginia	0.639	0.639	0.654	0.637	0.649	0.654	0.657	0.657	0.651	0.643	0.651	0.660	0.633	0.652	0.646	0.660	0.633	0.676	0.651	0.643	0.643	0.648	0.662	0.648	0.659	0.669	0.622	0.644	0.653	0.660
561	Mississippi	0.686	0.643	0.662	0.641	0.656	0.662	0.665	0.664	0.661	0.653	0.656	0.668	0.642	0.660	0.650	0.665	0.639	0.686	0.658	0.643	0.643	0.655	0.671	0.654	0.667	0.680	0.625	0.653	0.661	0.668
562	Arkansas	0.701	0.700	0.720	0.698	0.712	0.721	0.723	0.723	0.724	0.713	0.714	0.724	0.700	0.716	0.708	0.725	0.700	0.748	0.716	0.705	0.708	0.714	0.731	0.713	0.727	0.738	0.680	0.706	0.716	0.728
563	South Carolina	0.606	0.602	0.621	0.600	0.615	0.622	0.623	0.622	0.613	0.605	0.614	0.623	0.594	0.621	0.603	0.617	0.590	0.641	0.617	0.597	0.593	0.614	0.631	0.612	0.627	0.641	0.581	0.614	0.621	0.628
564	Rhode Island	0.631	0.632	0.647	0.630	0.641	0.648	0.652	0.653	0.638	0.629	0.646	0.651	0.618	0.643	0.640	0.654	0.620	0.668	0.645	0.641	0.640	0.643	0.656	0.642	0.654	0.662	0.616	0.636	0.643	0.654
565	Hawaii	0.595	0.598	0.612	0.597	0.607	0.614	0.620	0.624	0.600	0.590	0.618	0.620	0.577	0.607	0.612	0.623	0.584	0.632	0.611	0.610	0.612	0.609	0.622	0.609	0.621	0.627	0.584	0.599	0.608	0.621
566	Pittsburgh	0.640	0.642	0.653	0.641	0.648	0.654	0.657	0.659	0.648	0.641	0.653	0.658	0.632	0.650	0.651	0.663	0.635	0.673	0.651	0.654	0.655	0.650	0.660	0.650	0.658	0.664	0.630	0.643	0.650	0.659
567	Philadelphia	0.631	0.633	0.647	0.631	0.641	0.648	0.652	0.654	0.638	0.630	0.647	0.652	0.618	0.643	0.642	0.656	0.622	0.669	0.645	0.644	0.644	0.644	0.656	0.643	0.654	0.662	0.618	0.635	0.643	0.655
568	Alabama	0.696	0.655	0.672	0.654	0.666	0.673	0.674	0.673	0.672	0.663	0.664	0.673	0.653	0.671	0.658	0.675	0.651	0.697	0.669	0.657	0.658	0.666	0.682	0.665	0.678	0.689	0.636	0.661	0.670	0.679
569	Utah	0.643	0.642	0.656	0.641	0.651	0.656	0.658	0.658	0.649	0.643	0.651	0.659	0.634	0.654	0.647	0.659	0.633	0.675	0.653	0.646	0.645	0.651	0.663	0.650	0.660	0.670	0.628	0.648	0.654	0.661
570	Iowa	0.611	0.608	0.627	0.606	0.621	0.628	0.630	0.629	0.620	0.611	0.622	0.630	0.600	0.626	0.612	0.626	0.598	0.647	0.623	0.607	0.604	0.620	0.637	0.619	0.633	0.646	0.589	0.618	0.626	0.634
571	Massachusetts	0.637	0.636	0.653	0.634	0.647	0.654	0.656	0.657	0.645	0.636	0.648	0.655	0.624	0.651	0.641	0.655	0.624	0.674	0.650	0.640	0.637	0.648	0.663	0.647	0.660	0.670	0.617	0.643	0.651	0.661
572	Oklahoma	0.663	0.667	0.683	0.666	0.676	0.685	0.689	0.691	0.679	0.668	0.683	0.688	0.655	0.678	0.679	0.696	0.660	0.710	0.681	0.682	0.684	0.678	0.694	0.678	0.691	0.699	0.649	0.667	0.678	0.692
573	Louisiana	0.643	0.603	0.620	0.601	0.615	0.620	0.621	0.621	0.620	0.612	0.612	0.623	0.602	0.620	0.606	0.620	0.599	0.643	0.616	0.601	0.601	0.614	0.629	0.612	0.625	0.637	0.584	0.612	0.619	0.626
574	New Mexico	0.660	0.662	0.681	0.660	0.674	0.683	0.687	0.689	0.678	0.663	0.680	0.684	0.648	0.678	0.670	0.691	0.651	0.710	0.678	0.672	0.674	0.676	0.695	0.675	0.691	0.702	0.640	0.666	0.677	0.692
575	Texas	0.658	0.660	0.677	0.658	0.670	0.678	0.681	0.682	0.672	0.662	0.673	0.679	0.649	0.675	0.665	0.683	0.651	0.703	0.673	0.667	0.667	0.671	0.688	0.670	0.685	0.695	0.639	0.663	0.673	0.685
576	Kentucky	0.621	0.622	0.633	0.621	0.629	0.634	0.638	0.639	0.628	0.621	0.634	0.639	0.612	0.630	0.631	0.642	0.615	0.652	0.632	0.632	0.632	0.630	0.640	0.630	0.638	0.645	0.611	0.625	0.631	0.639
577	Kansas	0.667	0.671	0.687	0.670	0.680	0.689	0.694	0.696	0.683	0.672	0.689	0.694	0.659	0.682	0.684	0.702	0.664	0.715	0.685	0.688	0.689	0.683	0.698	0.683	0.696	0.704	0.653	0.671	0.682	0.697
578	Wisconsin	0.632	0.631	0.646	0.629	0.642	0.646	0.649	0.648	0.643	0.635	0.642	0.651	0.626	0.645	0.636	0.649	0.624	0.667	0.643	0.632	0.631	0.640	0.654	0.639	0.651	0.662	0.614	0.638	0.646	0.652
579	Tennessee	0.584	0.583	0.596	0.582	0.592	0.597	0.599	0.599	0.593	0.586	0.594	0.602	0.577	0.594	0.589	0.601	0.576	0.615	0.593	0.587	0.586	0.592	0.603	0.591	0.601	0.610	0.569	0.589	0.595	0.602
580	Minnesota	0.642	0.642	0.659	0.640	0.653	0.661	0.663	0.664	0.653	0.644	0.655	0.662	0.632	0.658	0.647	0.663	0.632	0.683	0.656	0.646	0.644	0.653	0.670	0.652	0.666	0.678	0.622	0.648	0.657	0.667
581	Colorado	0.659	0.660	0.675	0.658	0.670	0.676	0.679	0.679	0.675	0.666	0.672	0.680	0.655	0.672	0.667	0.683	0.656	0.700	0.672	0.667	0.669	0.670	0.684	0.669	0.681	0.690	0.643	0.663	0.672	0.682
582	Indiana	0.596	0.594	0.608	0.592	0.604	0.609	0.610	0.610	0.604	0.597	0.604	0.613	0.589	0.607	0.598	0.610	0.586	0.627	0.605	0.595	0.593	0.603	0.616	0.602	0.612	0.623	0.579	0.602	0.608	0.614
583	Nebraska	0.639	0.642	0.657	0.641	0.650	0.658	0.663	0.665	0.648	0.639	0.659	0.664	0.627	0.651	0.655	0.669	0.632	0.679	0.655	0.658	0.658	0.653	0.666	0.653	0.664	0.671	0.628	0.643	0.652	0.665
584	Connecticut	0.643	0.643	0.661	0.641	0.654	0.662	0.664	0.664	0.654	0.645	0.656	0.663	0.633	0.659	0.647	0.663	0.632	0.684	0.657	0.647	0.645	0.655	0.671	0.654	0.668	0.679	0.622	0.649	0.658	0.669
585	Ohio	0.620	0.620	0.634	0.619	0.629	0.634	0.637	0.637	0.630	0.623	0.630	0.638	0.614	0.632	0.625	0.638	0.613	0.654	0.631	0.624	0.623	0.629	0.642	0.628	0.639	0.648	0.604	0.625	0.633	0.640
586	Michigan	0.654	0.657	0.676	0.654	0.669	0.678	0.683	0.685	0.676	0.660	0.676	0.681	0.645	0.672	0.666	0.689	0.649	0.708	0.673	0.668	0.671	0.671	0.690	0.670	0.687	0.698	0.634	0.659	0.672	0.688
587	Arizona	0.677	0.684	0.701	0.682	0.692	0.704	0.709	0.713	0.698	0.682	0.704	0.707	0.667	0.694	0.699	0.721	0.675	0.733	0.699	0.707	0.710	0.697	0.714	0.697	0.712	0.718	0.664	0.681	0.694	0.712
588	New Jersey	0.625	0.626	0.643	0.625	0.636	0.644	0.648	0.651	0.633	0.621	0.642	0.645	0.608	0.640	0.634	0.649	0.612	0.665	0.641	0.635	0.635	0.638	0.654	0.638	0.651	0.660	0.609	0.630	0.639	0.652
589	Syracuse	0.605	0.603	0.617	0.601	0.612	0.617	0.618	0.618	0.611	0.605	0.612	0.620	0.596	0.616	0.606	0.617	0.594	0.635	0.614	0.603	0.601	0.611	0.624	0.610	0.621	0.631	0.588	0.611	0.616	0.622
590	New York	0.565	0.565	0.579	0.563	0.574	0.580	0.584	0.584	0.564	0.554	0.578	0.580	0.544	0.577	0.568	0.578	0.545	0.593	0.576	0.563	0.564	0.574	0.589	0.574	0.587	0.596	0.549	0.570	0.577	0.587
591	Richmond	0.610	0.609	0.626	0.607	0.620	0.627	0.632	0.632	0.619	0.610	0.626	0.634	0.599	0.622	0.618	0.633	0.600	0.647	0.623	0.615	0.613	0.621	0.636	0.620	0.632	0.643	0.592	0.616	0.624	0.634
592	Atlanta	0.626	0.627	0.644	0.625	0.638	0.645	0.647	0.647	0.640	0.631	0.637	0.644	0.618	0.643	0.629	0.647	0.618	0.669	0.640	0.629	0.629	0.638	0.655	0.636	0.651	0.663	0.605	0.631	0.642	0.652
593	Washington, DC	0.592	0.593	0.606	0.592	0.601	0.607	0.611	0.613	0.595	0.588	0.607	0.611	0.577	0.602	0.602	0.612	0.580	0.623	0.604	0.601	0.600	0.602	0.614	0.602	0.612	0.619	0.579	0.596	0.603	0.613
594	Chicago	0.595	0.591	0.605	0.589	0.601	0.605	0.606	0.605	0.598	0.593	0.598	0.607	0.584	0.606	0.592	0.602	0.581	0.622	0.602	0.587	0.585	0.599	0.612	0.598	0.609	0.620	0.576	0.601	0.605	0.610
595	St. Louis	0.605	0.606	0.622	0.604	0.616	0.623	0.628	0.628	0.618	0.608	0.622	0.628	0.596	0.619	0.615	0.631	0.598	0.646	0.619	0.614	0.613	0.617	0.632	0.617	0.629	0.639	0.588	0.611	0.620	0.630
596	Sacramento	0.656	0.657	0.676	0.655	0.669	0.678	0.681	0.683	0.669	0.656	0.673	0.677	0.642	0.673	0.663	0.682	0.644	0.702	0.673	0.666	0.665	0.671	0.689	0.670	0.685	0.695	0.636	0.662	0.672	0.686
597	Northern California	0.655	0.654	0.674	0.652	0.667	0.676	0.678	0.679	0.668	0.654	0.669	0.672	0.640	0.673	0.656	0.676	0.641	0.700	0.671	0.658	0.657	0.668	0.687	0.667	0.683	0.695	0.631	0.661	0.671	0.684
598	San Diego	0.655	0.658	0.675	0.657	0.667	0.676	0.681	0.685	0.666	0.653	0.676	0.679	0.639	0.669	0.670	0.687	0.645	0.700	0.673	0.674	0.676	0.671	0.686	0.671	0.684	0.691	0.641	0.659	0.669	0.685
599	Southern California	0.646	0.648	0.664	0.646	0.658	0.666	0.670	0.673	0.654	0.642	0.664	0.667	0.628	0.661	0.656	0.672	0.633	0.688	0.662	0.658	0.659	0.660	0.676	0.659	0.673	0.682	0.630	0.651	0.660	0.674

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	K1	K2	K3	K4	K5	K6	K7	K8	K9	K0	KA	KB	KC	KD	KE	KF	KG	KH	KI	KJ	KK	KL	KM	KN	KO	KP	KQ	KR	KS	KT
501	Miami	0.578	0.576	0.588	0.575	0.584	0.588	0.590	0.590	0.580	0.574	0.585	0.590	0.566	0.588	0.579	0.589	0.566	0.603	0.585	0.576	0.575	0.583	0.594	0.583	0.593	0.600	0.564	0.583	0.588	0.593
502	Broward County / Palm Beach	0.600	0.601	0.613	0.600	0.608	0.614	0.616	0.617	0.610	0.602	0.611	0.616	0.594	0.611	0.607	0.620	0.595	0.633	0.611	0.609	0.609	0.609	0.620	0.609	0.619	0.625	0.588	0.603	0.611	0.619
503	Tampa	0.640	0.642	0.654	0.641	0.650	0.655	0.658	0.659	0.653	0.644	0.654	0.659	0.634	0.652	0.650	0.664	0.637	0.676	0.652	0.651	0.652	0.650	0.662	0.651	0.661	0.667	0.627	0.643	0.652	0.661
504	Orlando	0.632	0.634	0.646	0.633	0.641	0.647	0.650	0.651	0.644	0.635	0.646	0.651	0.626	0.643	0.642	0.656	0.628	0.667	0.644	0.644	0.644	0.642	0.653	0.642	0.652	0.658	0.620	0.635	0.644	0.652
505	Jacksonville	0.643	0.645	0.658	0.644	0.653	0.659	0.661	0.662	0.656	0.647	0.656	0.662	0.638	0.656	0.651	0.666	0.639	0.680	0.655	0.653	0.653	0.654	0.666	0.654	0.664	0.671	0.630	0.647	0.656	0.665
506	Daytona / Gainesville	0.612	0.613	0.626	0.611	0.622	0.627	0.631	0.631	0.626	0.617	0.625	0.632	0.608	0.624	0.620	0.635	0.609	0.649	0.624	0.618	0.619	0.622	0.635	0.622	0.633	0.641	0.597	0.616	0.625	0.633
521	Diversified Dental - Las Vegas	0.739	0.750	0.769	0.749	0.759	0.773	0.782	0.787	0.777	0.757	0.778	0.779	0.737	0.758	0.774	0.805	0.751	0.815	0.768	0.787	0.798	0.766	0.786	0.767	0.785	0.789	0.729	0.741	0.757	0.785
522	Mastercare Dental - Reno	0.801	0.801	0.829	0.797	0.819	0.834	0.841	0.844	0.857	0.831	0.827	0.831	0.807	0.829	0.805	0.842	0.812	0.879	0.831	0.808	0.814	0.826	0.859	0.827	0.856	0.863	0.769	0.808	0.827	0.853
524	Premier - Minnesota	0.674	0.680	0.699	0.679	0.690	0.701	0.711	0.715	0.705	0.690	0.711	0.715	0.673	0.687	0.708	0.730	0.685	0.733	0.698	0.711	0.719	0.696	0.711	0.697	0.710	0.715	0.666	0.678	0.690	0.711
526	Dental Options Pricing - Oregon	0.683	0.685	0.707	0.683	0.698	0.708	0.714	0.717	0.711	0.692	0.708	0.711	0.675	0.702	0.696	0.724	0.682	0.743	0.704	0.698	0.705	0.701	0.722	0.701	0.720	0.729	0.662	0.687	0.701	0.720
527	Rental Network - Hawaii	0.602	0.605	0.619	0.603	0.613	0.621	0.630	0.633	0.606	0.594	0.631	0.633	0.581	0.611	0.625	0.635	0.590	0.637	0.618	0.620	0.623	0.616	0.629	0.617	0.629	0.633	0.594	0.606	0.615	0.629
528	Diversified Dental - Reno	0.821	0.837	0.861	0.836	0.847	0.867	0.882	0.891	0.901	0.870	0.879	0.879	0.841	0.845	0.878	0.918	0.865	0.928	0.861	0.899	0.919	0.859	0.885	0.861	0.886	0.888	0.813	0.823	0.844	0.885
549	Maine	0.654	0.653	0.673	0.650	0.666	0.676	0.676	0.677	0.670	0.655	0.666	0.670	0.641	0.674	0.650	0.672	0.640	0.699	0.670	0.650	0.648	0.667	0.688	0.667	0.684	0.696	0.629	0.660	0.673	0.684
550	North Dakota	0.684	0.680	0.704	0.678	0.696	0.704	0.711	0.712	0.705	0.691	0.704	0.714	0.676	0.699	0.693	0.714	0.678	0.732	0.700	0.684	0.685	0.697	0.716	0.697	0.714	0.727	0.660	0.691	0.702	0.714
551	Nevada	0.620	0.630	0.644	0.629	0.636	0.647	0.654	0.658	0.647	0.631	0.651	0.652	0.616	0.637	0.648	0.672	0.627	0.680	0.644	0.659	0.666	0.642	0.657	0.643	0.657	0.660	0.612	0.622	0.636	0.657
553	Idaho	0.674	0.677	0.692	0.676	0.687	0.693	0.700	0.701	0.693	0.682	0.698	0.705	0.671	0.685	0.694	0.711	0.676	0.717	0.690	0.693	0.696	0.688	0.701	0.689	0.700	0.706	0.664	0.679	0.688	0.700
554	Vermont	0.603	0.597	0.617	0.595	0.612	0.617	0.619	0.618	0.614	0.603	0.609	0.618	0.592	0.619	0.596	0.613	0.589	0.639	0.613	0.589	0.586	0.610	0.629	0.609	0.625	0.639	0.575	0.610	0.619	0.625
555	New Hampshire	0.588	0.584	0.602	0.582	0.596	0.602	0.605	0.604	0.595	0.585	0.598	0.605	0.575	0.601	0.587	0.601	0.574	0.620	0.598	0.582	0.579	0.596	0.611	0.596	0.609	0.619	0.567	0.595	0.601	0.609
556	Delaware	0.622	0.623	0.640	0.621	0.634	0.642	0.649	0.649	0.638	0.626	0.645	0.652	0.613	0.635	0.637	0.655	0.618	0.665	0.638	0.635	0.635	0.636	0.651	0.637	0.650	0.658	0.607	0.628	0.638	0.650
557	Washington							0.709				0.702			0.698																
558	Oregon	0.661	0.661	0.681	0.659	0.674	0.683	0.687	0.688	0.680	0.664	0.679	0.683	0.649	0.680	0.665	0.689	0.652	0.710	0.678	0.666	0.668	0.675	0.696	0.675	0.693	0.703	0.637	0.666	0.679	0.693
559	North Carolina	0.574	0.570	0.588	0.568	0.583	0.588	0.591	0.590	0.583	0.573	0.583	0.591	0.563	0.588	0.572	0.587	0.561	0.607	0.584	0.567	0.564	0.582	0.598	0.582	0.595	0.606	0.552	0.580	0.588	0.595
560	West Virginia	0.626	0.627	0.641	0.625	0.636	0.642	0.647	0.647	0.640	0.631	0.643	0.651	0.621	0.637	0.638	0.653	0.623	0.663	0.639	0.635	0.636	0.637	0.649	0.637	0.648	0.655	0.613	0.631	0.640	0.648
561	Mississippi	0.679	0.630	0.647	0.628	0.642	0.648	0.653	0.653	0.649	0.639	0.648	0.658	0.628	0.643	0.641	0.657	0.629	0.671	0.645	0.635	0.635	0.642	0.656	0.643	0.654	0.664	0.615	0.638	0.646	0.655
562	Arkansas	0.689	0.689	0.708	0.687	0.700	0.709	0.713	0.714	0.713	0.701	0.707	0.716	0.688	0.702	0.701	0.719	0.691	0.735	0.705	0.698	0.701	0.702	0.718	0.703	0.716	0.725	0.672	0.694	0.704	0.716
563	South Carolina	0.590	0.586	0.605	0.584	0.599	0.605	0.610	0.609	0.599	0.589	0.604	0.612	0.578	0.602	0.593	0.608	0.578	0.624	0.601	0.587	0.584	0.599	0.614	0.599	0.612	0.623	0.570	0.597	0.605	0.612
564	Rhode Island	0.622	0.623	0.638	0.621	0.632	0.639	0.644	0.646	0.630	0.620	0.640	0.645	0.609	0.633	0.635	0.649	0.614	0.659	0.636	0.635	0.635	0.634	0.647	0.635	0.646	0.652	0.610	0.626	0.634	0.646
565	Hawaii	0.588	0.591	0.604	0.590	0.599	0.606	0.614	0.618	0.594	0.583	0.613	0.615	0.570	0.598	0.607	0.619	0.578	0.624	0.603	0.606	0.608	0.602	0.615	0.603	0.614	0.619	0.579	0.591	0.601	0.614
566	Pittsburgh	0.634	0.636	0.647	0.635	0.642	0.648	0.652	0.654	0.643	0.635	0.650	0.654	0.626	0.643	0.648	0.660	0.630	0.667	0.646	0.650	0.652	0.645	0.654	0.645	0.653	0.658	0.626	0.637	0.644	0.654
567	Philadelphia	0.625	0.627	0.641	0.626	0.635	0.642	0.647	0.649	0.633	0.624	0.644	0.648	0.612	0.636	0.639	0.653	0.618	0.663	0.640	0.641	0.641	0.638	0.650	0.638	0.649	0.655	0.613	0.629	0.637	0.649
568	Alabama	0.693	0.645	0.661	0.644	0.656	0.662	0.665	0.665	0.663	0.653	0.658	0.666	0.642	0.659	0.652	0.669	0.643	0.686	0.659	0.650	0.651	0.657	0.671	0.657	0.669	0.677	0.629	0.650	0.659	0.669
569	Utah	0.637	0.636	0.650	0.635	0.645	0.650	0.653	0.654	0.644	0.637	0.648	0.655	0.627	0.647	0.643	0.656	0.629	0.669	0.647	0.642	0.642	0.645	0.657	0.645	0.655	0.663	0.624	0.642	0.648	0.655
570	Iowa	0.598	0.596	0.614	0.594	0.608	0.615	0.619	0.619	0.608	0.598	0.614	0.621	0.587	0.611	0.604	0.619	0.588	0.634	0.611	0.600	0.597	0.608	0.623	0.609	0.621	0.631	0.579	0.605	0.613	0.621
571	Massachusetts	0.630	0.629	0.646	0.628	0.640	0.647	0.651	0.651	0.639	0.629	0.645	0.651	0.617	0.643	0.637	0.652	0.620	0.667	0.644	0.636	0.634	0.641	0.656	0.642	0.654	0.663	0.613	0.636	0.644	0.654
572	Oklahoma	0.654	0.659	0.674	0.657	0.667	0.676	0.682	0.684	0.671	0.659	0.678	0.682	0.646	0.668	0.673	0.691	0.653	0.701	0.672	0.677	0.679	0.670	0.685	0.671	0.684	0.690	0.642	0.657	0.669	0.684
573	Louisiana	0.636	0.590	0.606	0.588	0.601	0.607	0.610	0.610	0.608	0.598	0.604	0.613	0.588	0.604	0.597	0.612	0.588	0.628	0.603	0.592	0.593	0.601	0.615	0.601	0.613	0.622	0.574	0.597	0.605	0.613
574	New Mexico	0.650	0.652	0.671	0.651	0.664	0.673	0.679	0.681	0.669	0.653	0.674	0.678	0.638	0.667	0.664	0.686	0.644	0.700	0.669	0.666	0.668	0.666	0.684	0.667	0.683	0.691	0.633	0.655	0.667	0.682
575	Texas	0.649	0.651	0.667	0.649	0.661	0.669	0.673	0.675	0.665	0.653	0.667	0.673	0.640	0.664	0.660	0.678	0.644	0.694	0.665	0.662	0.662	0.663	0.679	0.663	0.677	0.685	0.632	0.653	0.664	0.677
576	Kentucky	0.613	0.614	0.626	0.613	0.621	0.627	0.631	0.633	0.621	0.613	0.629	0.634	0.604	0.621	0.626	0.638	0.609	0.644	0.624	0.627	0.628	0.623	0.632	0.623	0.632	0.636	0.605	0.617	0.623	0.632
577	Kansas	0.659	0.664	0.680	0.663	0.673	0.682	0.688	0.690	0.677	0.665	0.685	0.689	0.652	0.673	0.680	0.698	0.659	0.707	0.678	0.683	0.685	0.676	0.690	0.677	0.689	0.696	0.648	0.663	0.675	0.689
578	Wisconsin	0.623	0.622	0.636	0.620	0.632	0.637	0.641	0.641	0.634	0.625	0.636	0.645	0.616	0.634	0.630	0.644	0.617	0.657	0.633	0.626	0.625	0.631	0.644	0.632	0.642	0.651	0.607	0.628	0.636	0.643
579	Tennessee	0.573	0.573	0.586	0.572	0.582	0.586	0.591	0.591	0.583	0.575	0.588	0.594	0.567	0.582	0.583	0.595	0.569	0.604	0.584	0.581	0.580	0.582	0.593	0.582	0.591	0.598	0.562	0.578	0.585	0.592
580	Minnesota	0.635	0.635	0.652	0.633	0.646	0.653	0.657	0.658	0.648	0.637	0.651	0.658	0.625	0.649	0.643	0.660	0.627	0.676	0.649	0.642	0.641	0.647	0.663	0.647	0.661	0.670	0.617	0.640	0.650	0.661
581	Colorado	0.653	0.654	0.669	0.652	0.664	0.669	0.673	0.674	0.669	0.659	0.669	0.675	0.649	0.665	0.664	0.680	0.651	0.693	0.666	0.663	0.665	0.664	0.677	0.665	0.676	0.683	0.638	0.657	0.666	0.676
582	Indiana	0.586	0.584	0.598	0.583	0.594	0.599	0.602	0.602	0.595	0.587	0.598	0.606	0.578	0.595	0.592	0.604	0.579	0.616	0.595	0.589	0.587	0.593	0.605	0.594	0.603	0.611	0.572	0.591	0.597	0.604
583	Nebraska	0.631	0.634	0.649	0.633	0.642	0.650	0.656	0.659	0.641	0.631	0.654	0.658	0.619	0.642	0.651	0.665	0.626	0.671	0.648	0.653	0.653	0.646	0.657	0.647	0.657	0.662	0.622	0.635	0.643	0.657
584	Connecticut	0.636	0.636	0.653	0.634	0.647	0.654	0.658	0.659	0.649	0.638	0.652	0.658	0.626	0.651	0.643	0.660	0.628	0.677	0.650	0.642	0.641	0.648	0.664	0.648	0.662	0.671	0.618	0.642	0.651	0.662
585	Ohio	0.611	0.611	0.624	0.610	0.620	0.625	0.629	0.629	0.622	0.614	0.625	0.632	0.605	0.622	0.620	0.633	0.606	0.645	0.622	0.618	0.618	0.620	0.632	0.621	0.630	0.638	0.598	0.616	0.623	0.631
586	Michigan	0.646	0.649	0.668	0.647	0.661	0.670	0.677	0.679	0.669	0.653	0.672	0.675	0.637	0.663	0.661	0.685	0.644	0.700	0.666	0.663	0.667	0.663	0.682	0.664	0.681	0.689	0.628	0.651	0.664	0.680
587	Arizona	0.672	0.678	0.695	0.677	0.687	0.698	0.704	0.708	0.693	0.677	0.701	0.703	0.661	0.688	0.696	0.718	0.671	0.727	0.694	0.704	0.707	0.692	0.708	0.693	0.707	0.712	0.660	0.675	0.688	0.707
588	New Jersey	0.619	0.620	0.636	0.618	0.630	0.638	0.643	0.645	0.628	0.615	0.638	0.641	0.601	0.632	0.630	0.646	0.607	0.659	0.634	0.631	0.632	0.632	0.647	0.633	0.646	0.653	0.604	0.623	0.632	0.646
589	Syracuse	0.596	0.594	0.607	0.592	0.603	0.607	0.611	0.611	0.602	0.595	0.606	0.614	0.586	0.605	0.601	0.612	0.587	0.625	0.605	0.597	0.596	0.603	0.614	0.603	0.612	0.621	0.582	0.601	0.607	0.613
590	New York	0.559	0.558	0.572	0.557	0.567	0.573	0.578	0.579	0.559	0.548	0.575	0.576	0.537	0.570	0.564	0.575	0.541	0.586	0.570	0.559	0.561	0.568	0.582	0.568	0.581	0.588	0.544	0.563	0.570	0.581
591	Richmond	0.598	0.597	0.614	0.595	0.608	0.615	0.622	0.622	0.609	0.598	0.619	0.626	0.587	0.608	0.611	0.626	0.591	0.635	0.612	0.608	0.606	0.610	0.623	0.611	0.622	0.630	0.584	0.603	0.612	0.622
592	Atlanta	0.617	0.618	0.634	0.616	0.628	0.635	0.639	0.640	0.633	0.621	0.632	0.638	0.609	0.632	0.623	0.642	0.611	0.660	0.631	0.623	0.624	0.629	0.646	0.629	0.643	0.653	0.598	0.621	0.632	0.643
593	Washington, DC	0.585	0.587	0.599	0.585	0.595	0.600	0.605	0.608	0.589	0.581	0.603	0.607	0.571	0.595	0.598	0.609	0.576	0.617	0.598	0.597	0.597	0.596	0.607	0.596	0.606	0.612	0.575	0.589	0.596	0.607
594	Chicago	0.588	0.584	0.597	0.582	0.593	0.597	0.600	0.599	0.592	0.585	0.594	0.602	0.577	0.597	0.587	0.598	0.575	0.614	0.594	0.583	0.581	0.592	0.604	0.592	0.602	0.611	0.571	0.593	0.598	0.603
595	St. Louis	0.594	0.595	0.611	0.594	0.605	0.613	0.619	0.620	0.608	0.598	0.615	0.621	0.585	0.606	0.608	0.625	0.590	0.635	0.609	0.607	0.607	0.607	0.621	0.608	0.620	0.627	0.580	0.599	0.608	0.620
596	Sacramento	0.650	0.650	0.669	0.649	0.662	0.671	0.675	0.678	0.664	0.649	0.670	0.672	0.635	0.665	0.659	0.679	0.640	0.695	0.667	0.662	0.662	0.664	0.681	0.665	0.680	0.688	0.631	0.655	0.665	0.679
597	Northern California	0.649	0.649	0.668	0.647	0.661	0.670	0.673	0.675	0.664	0.648	0.666	0.669	0.634	0.667	0.653	0.674	0.637	0.694	0.665	0.654	0.654	0.663	0.681	0.663	0.679	0.688	0.627	0.655	0.666	0.679
598	San Diego	0.650	0.653	0.670	0.652	0.662	0.671	0.677	0.681	0.662	0.648	0.674	0.676	0.634	0.663	0.667	0.685	0.642	0.695	0.668	0.671	0.674	0.666	0.681	0.667	0.680	0.685	0.638	0.654	0.664	0.680
599	Southern California	0.641	0.643	0.660	0.642	0.653	0.661	0.666	0.669	0.651	0.638	0.662	0.664	0.624	0.655	0.654	0.670	0.630	0.683	0.658	0.655	0.657	0.656	0.671	0.656	0.670	0.677	0.627	0.646	0.655	0.670

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	NAP #	PPO Name	VZ	PX	IN	J1	J2	J3	J4	J5	J6
501	201	Miami	0.631	0.857	0.600	0.815	0.815	0.857	0.857	0.843	0.806
502	202	Broward County / Palm Beach	0.682	0.892	0.648	0.847	0.847	0.892	0.892	0.876	0.838
503	203	Tampa	0.701	0.918	0.666	0.872	0.872	0.918	0.918	0.903	0.863
504	204	Orlando	0.706	0.895	0.670	0.850	0.850	0.895	0.895	0.880	0.841
505	205	Jacksonville	0.706	0.895	0.670	0.851	0.851	0.895	0.895	0.881	0.841
506	206	Daytona / Gainesville	0.714	0.929	0.679	0.882	0.882	0.929	0.929	0.913	0.873
521	221	Diversified Dental - Las Vegas	0.808	0.874	0.767	0.830	0.830	0.874	0.874	0.859	0.821
522	222	Mastercare Dental - Reno	0.918	1.038	0.873	0.985	0.985	1.038	1.038	1.020	0.976
524	224	Premier - Minnesota	0.727	0.878	0.691	0.834	0.834	0.878	0.878	0.863	0.825
526	226	Dental Options Pricing - Oregon	0.768	0.965	0.730	0.917	0.917	0.965	0.965	0.948	0.908
527	227	Rental Network - Hawaii	0.662	0.916	0.629	0.870	0.870	0.916	0.916	0.901	0.862
528	228	Diversified Dental - Reno	0.902	0.928	0.857	0.882	0.882	0.928	0.928	0.912	0.873
549	249	Maine	0.747	0.969	0.710	0.920	0.920	0.969	0.969	0.952	0.911
550	250	North Dakota	0.779	1.039	0.740	0.987	0.987	1.039	1.039	1.021	0.977
551	251	Nevada	0.663	0.873	0.630	0.830	0.830	0.873	0.873	0.858	0.821
552	252	Alaska		0.945							
553	253	Idaho	0.733	0.982	0.696	0.933	0.933	0.982	0.982	0.966	0.923
554	254	Vermont	0.696	0.983	0.661	0.934	0.934	0.983	0.983	0.966	0.923
555	255	New Hampshire	0.663	0.961	0.630	0.913	0.913	0.961	0.961	0.945	0.902
556	256	Delaware	0.700	0.948	0.665	0.900	0.900	0.948	0.948	0.932	0.891
557	257	Washington	0.760	0.960		0.912	0.912	0.960			
558	258	Oregon	0.748	0.966	0.711	0.917	0.917	0.966	0.966	0.949	0.908
559	259	North Carolina	0.666	0.984	0.632	0.935	0.935	0.984	0.984	0.967	0.925
560	260	West Virginia	0.701	0.939	0.666	0.893	0.893	0.939	0.939	0.924	0.883
561	261	Mississippi	0.715	1.004	0.679	0.954	0.954	1.004	1.004	0.986	0.943
562	262	Arkansas	0.749	0.970	0.711	0.921	0.921	0.970	0.970	0.953	0.912
563	263	South Carolina	0.685	0.981	0.651	0.932	0.932	0.981	0.981	0.964	0.923
564	264	Rhode Island	0.688	0.884	0.654	0.841	0.841	0.884	0.884	0.869	0.832
565	265	Hawaii	0.647	0.886	0.615	0.842	0.842	0.886	0.886	0.871	0.833
566	266	Pittsburgh	0.698	0.871	0.663	0.827	0.827	0.871	0.871	0.856	0.819
567	267	Philadelphia	0.688	0.874	0.654	0.831	0.831	0.874	0.874	0.859	0.822
568	268	Alabama	0.744	0.975	0.707	0.926	0.926	0.975	0.975	0.958	0.915
569	269	Utah	0.692	0.916	0.658	0.870	0.870	0.916	0.916	0.900	0.860
570	270	Iowa	0.684	0.957	0.650	0.910	0.910	0.957	0.957	0.942	0.900
571	271	Massachusetts	0.698	0.961	0.663	0.913	0.913	0.961	0.961	0.945	0.903
572	272	Oklahoma	0.725	0.924	0.688	0.878	0.878	0.924	0.924	0.908	0.868
573	273	Louisiana	0.702	0.997	0.667	0.947	0.947	0.997	0.997	0.980	0.937
574	274	New Mexico	0.734	0.954	0.697	0.905	0.905	0.954	0.954	0.938	0.896
575	275	Texas	0.725	0.929	0.689	0.882	0.882	0.929	0.929	0.913	0.873
576	276	Kentucky	0.685	0.886	0.651	0.842	0.842	0.886	0.886	0.871	0.833
577	277	Kansas	0.726	0.913	0.690	0.867	0.867	0.913	0.913	0.897	0.857
578	278	Wisconsin	0.692	0.937	0.657	0.891	0.891	0.937	0.937	0.922	0.881
579	279	Tennessee	0.674	0.977	0.640	0.928	0.928	0.977	0.977	0.960	0.918
580	280	Minnesota	0.706	0.940	0.671	0.893	0.893	0.940	0.940	0.925	0.885
581	281	Colorado	0.734	0.916	0.697	0.869	0.869	0.916	0.916	0.900	0.860
582	282	Indiana	0.671	0.932	0.637	0.886	0.886	0.932	0.932	0.916	0.876
583	283	Nebraska	0.692	0.883	0.657	0.839	0.839	0.883	0.883	0.869	0.830
584	284	Connecticut	0.708	0.952	0.673	0.904	0.904	0.952	0.952	0.936	0.895
585	285	Ohio	0.683	0.927	0.649	0.881	0.881	0.927	0.927	0.911	0.871
586	286	Michigan	0.723	0.954	0.687	0.906	0.906	0.954	0.954	0.938	0.896
587	287	Arizona	0.747	0.946	0.709	0.854	0.899	0.946	0.946	0.930	0.890
588	288	New Jersey	0.685	0.916	0.651	0.869	0.869	0.916	0.916	0.899	0.860
589	289	Syracuse	0.666	0.918	0.632	0.872	0.872	0.918	0.918	0.902	0.863
590	290	New York	0.620	0.929	0.589	0.882	0.882	0.929	0.929	0.913	0.873
591	291	Richmond	0.677	0.959	0.643	0.911	0.911	0.959	0.959	0.943	0.902
592	292	Atlanta	0.696	0.937	0.661	0.890	0.890	0.937	0.937	0.922	0.881
593	293	Washington, DC	0.653	0.886	0.621	0.842	0.842	0.886	0.886	0.871	0.833
594	294	Chicago	0.648	0.932	0.616	0.886	0.886	0.932	0.932	0.916	0.876
595	295	St. Louis	0.673	0.958	0.639	0.910	0.910	0.958	0.958	0.942	0.901
596	296	Sacramento	0.724	0.974	0.688	0.926	0.926	0.974	0.974	0.958	0.916
597	297	Northern California	0.726	0.982	0.690	0.932	0.932	0.982	0.982	0.965	0.923
598	298	San Diego	0.711	0.885	0.676	0.841	0.841	0.885	0.885	0.870	0.832
599	299	Southern California	0.703	0.920	0.668	0.875	0.875	0.920	0.920	0.905	0.866

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	AU	BU	CU	QU	RU	AV	BV	CV	QV	RV	AW	BW	CW	QW	RW	DX	EX	FX	GX	HX	DY	EY	FY	GY	HY	DZ	EZ	FZ	GZ	HZ
501	Miami	0.753	0.844	0.846	0.899	0.805	0.760	0.853	0.855	0.909	0.813	0.771	0.888	0.869	0.927	0.826	0.718	0.799	0.803	0.846	0.765	0.730	0.813	0.817	0.862	0.778	0.746	0.834	0.836	0.923	0.796
502	Broward County / Palm Beach	0.781	0.871	0.886	0.921	0.834	0.788	0.880	0.895	0.931	0.842	0.797	0.907	0.907	0.946	0.853	0.753	0.834	0.851	0.878	0.801	0.764	0.848	0.864	0.894	0.814	0.777	0.866	0.881	0.940	0.830
503	Tampa	0.778	0.868	0.885	0.917	0.831	0.787	0.879	0.896	0.930	0.841	0.799	0.907	0.910	0.948	0.855	0.744	0.824	0.843	0.865	0.792	0.760	0.843	0.862	0.888	0.810	0.778	0.866	0.883	0.935	0.830
504	Orlando	0.782	0.872	0.889	0.920	0.835	0.792	0.883	0.900	0.933	0.846	0.803	0.910	0.914	0.951	0.859	0.750	0.829	0.848	0.870	0.797	0.765	0.848	0.866	0.892	0.815	0.782	0.870	0.887	0.938	0.834
505	Jacksonville	0.779	0.869	0.887	0.919	0.832	0.788	0.881	0.898	0.933	0.843	0.800	0.910	0.913	0.951	0.857	0.744	0.825	0.844	0.866	0.792	0.760	0.845	0.863	0.889	0.810	0.778	0.868	0.885	0.938	0.831
506	Daytona / Gainesville	0.791	0.890	0.909	0.947	0.847	0.805	0.908	0.925	0.966	0.863	0.821	0.942	0.945	0.991	0.881	0.744	0.830	0.852	0.875	0.793	0.768	0.859	0.879	0.909	0.820	0.793	0.891	0.909	0.968	0.849
521	Diversified Dental - Las Vegas	0.837	0.960	1.000	1.025	0.907	0.840	0.964	1.004	1.031	0.911	0.845	0.974	1.010	1.039	0.916	0.824	0.942	0.984	1.003	0.892	0.830	0.950	0.991	1.012	0.899	0.836	0.958	0.999	1.032	0.906
522	Mastercare Dental - Reno	0.904	1.068	1.115	1.186	0.990	0.913	1.079	1.125	1.200	1.000	0.921	1.092	1.136	1.216	1.009	0.875	1.026	1.078	1.130	0.954	0.889	1.045	1.096	1.154	0.971	0.904	1.066	1.114	1.187	0.988
524	Premier - Minnesota	0.832	0.950	0.984	1.020	0.898	0.838	0.958	0.991	1.029	0.906	0.845	0.972	1.000	1.041	0.914	0.811	0.922	0.957	0.984	0.873	0.821	0.935	0.970	0.999	0.885	0.832	0.949	0.983	1.027	0.898
526	Dental Options Pricing - Oregon	0.841	0.986	1.021	1.084	0.920	0.848	0.995	1.030	1.095	0.928	0.857	1.017	1.041	1.112	0.939	0.811	0.945	0.983	1.032	0.885	0.824	0.961	0.998	1.051	0.899	0.838	0.980	1.016	1.097	0.915
527	Rental Network - Hawaii	0.808	0.929	0.948	1.007	0.875	0.816	0.939	0.958	1.020	0.885	0.826	0.966	0.972	1.038	0.897	0.778	0.887	0.908	0.953	0.839	0.791	0.904	0.924	0.974	0.855	0.806	0.925	0.944	1.027	0.872
528	Diversified Dental - Reno	0.905	1.046	1.108	1.125	0.981	0.907	1.048	1.110	1.128	0.984	0.909	1.051	1.113	1.132	0.986	0.897	1.035	1.099	1.111	0.972	0.901	1.040	1.103	1.117	0.977	0.905	1.045	1.108	1.125	0.981
549	Maine	0.816	0.957	0.984	1.058	0.893	0.826	0.970	0.997	1.074	0.905	0.838	1.001	1.013	1.097	0.920	0.777	0.905	0.935	0.990	0.847	0.795	0.927	0.955	1.017	0.867	0.814	0.952	0.979	1.079	0.890
550	North Dakota	0.875	1.019	1.047	1.118	0.953	0.887	1.035	1.062	1.137	0.967	0.900	1.062	1.078	1.160	0.982	0.834	0.963	0.996	1.047	0.904	0.854	0.989	1.020	1.078	0.927	0.875	1.017	1.045	1.132	0.952
551	Nevada	0.826	0.943	0.979	1.004	0.894	0.829	0.946	0.983	1.008	0.897	0.832	0.955	0.987	1.015	0.901	0.814	0.927	0.965	0.983	0.881	0.819	0.933	0.970	0.991	0.886	0.824	0.940	0.977	1.009	0.892
553	Idaho	0.834	0.935	0.956	0.991	0.891	0.842	0.944	0.965	1.001	0.899	0.850	0.965	0.977	1.016	0.910	0.807	0.899	0.922	0.947	0.859	0.819	0.914	0.937	0.965	0.873	0.833	0.932	0.953	1.003	0.889
554	Vermont	0.807	0.943	0.962	1.039	0.881	0.819	0.959	0.977	1.058	0.896	0.835	0.999	0.997	1.084	0.914	0.759	0.879	0.902	0.960	0.825	0.780	0.905	0.926	0.991	0.849	0.803	0.937	0.956	1.065	0.877
555	New Hampshire	0.789	0.914	0.931	0.999	0.858	0.798	0.925	0.941	1.013	0.868	0.810	0.958	0.957	1.033	0.883	0.750	0.861	0.881	0.933	0.812	0.765	0.880	0.898	0.956	0.829	0.783	0.904	0.921	1.020	0.851
556	Delaware	0.809	0.932	0.955	1.012	0.878	0.820	0.947	0.969	1.030	0.891	0.834	0.977	0.986	1.053	0.907	0.768	0.879	0.905	0.946	0.830	0.788	0.903	0.928	0.975	0.853	0.809	0.931	0.953	1.032	0.877
557	Washington	0.831	0.973	1.006	1.068	0.909	0.837	0.980	1.013	1.077	0.916	0.844	1.000	1.022	1.090	0.924											0.827	0.965	0.999	1.078	0.903
558	Oregon	0.839	0.985	1.014	1.087	0.919	0.847	0.995	1.024	1.100	0.928	0.857	1.024	1.038	1.119	0.941	0.804	0.937	0.969	1.025	0.877	0.818	0.955	0.986	1.047	0.893	0.834	0.977	1.006	1.105	0.913
559	North Carolina	0.797	0.925	0.944	1.014	0.868	0.811	0.943	0.961	1.035	0.884	0.828	0.983	0.982	1.063	0.904	0.747	0.860	0.882	0.932	0.810	0.771	0.889	0.909	0.967	0.837	0.796	0.922	0.941	1.041	0.866
560	West Virginia	0.794	0.895	0.914	0.953	0.851	0.809	0.913	0.931	0.973	0.868	0.825	0.947	0.951	0.999	0.887	0.745	0.831	0.854	0.878	0.794	0.770	0.863	0.883	0.913	0.823	0.796	0.896	0.914	0.974	0.853
561	Mississippi	0.812	0.923	0.943	0.988	0.872	0.829	0.944	0.963	1.013	0.892	0.848	1.009	0.987	1.043	0.915	0.815	0.848	0.873	0.900	0.806	0.785	0.885	0.908	0.943	0.840	0.815	0.925	0.945	1.011	0.875
562	Arkansas	0.834	0.942	0.967	1.005	0.893	0.849	0.960	0.984	1.026	0.910	0.865	0.992	1.004	1.051	0.929	0.786	0.879	0.908	0.931	0.837	0.812	0.911	0.938	0.967	0.866	0.838	0.944	0.969	1.023	0.896
563	South Carolina	0.792	0.920	0.939	1.008	0.863	0.812	0.945	0.963	1.037	0.885	0.834	0.991	0.990	1.073	0.911	0.727	0.834	0.859	0.903	0.786	0.761	0.877	0.898	0.953	0.825	0.796	0.922	0.941	1.038	0.866
564	Rhode Island	0.778	0.883	0.902	0.947	0.838	0.789	0.896	0.914	0.962	0.850	0.801	0.925	0.930	0.982	0.865	0.742	0.835	0.857	0.888	0.796	0.760	0.858	0.877	0.914	0.816	0.779	0.882	0.901	0.966	0.838
565	Hawaii	0.780	0.897	0.917	0.972	0.846	0.788	0.907	0.926	0.984	0.855	0.798	0.935	0.939	1.001	0.867	0.751	0.857	0.878	0.921	0.811	0.763	0.872	0.892	0.940	0.825	0.777	0.892	0.911	0.994	0.842
566	Pittsburgh	0.767	0.845	0.862	0.885	0.813	0.774	0.854	0.870	0.895	0.821	0.782	0.873	0.881	0.909	0.831	0.742	0.813	0.831	0.847	0.784	0.754	0.827	0.845	0.864	0.798	0.767	0.844	0.861	0.898	0.813
567	Philadelphia	0.781	0.883	0.902	0.943	0.840	0.787	0.892	0.910	0.953	0.848	0.796	0.913	0.921	0.966	0.857	0.756	0.850	0.870	0.901	0.810	0.766	0.863	0.883	0.917	0.823	0.779	0.879	0.898	0.958	0.837
568	Alabama	0.808	0.909	0.930	0.966	0.864	0.821	0.926	0.946	0.986	0.880	0.837	0.983	0.965	1.009	0.898	0.823	0.850	0.874	0.896	0.811	0.786	0.879	0.901	0.930	0.838	0.810	0.910	0.931	0.985	0.866
569	Utah	0.803	0.900	0.914	0.955	0.859	0.810	0.908	0.922	0.964	0.866	0.819	0.936	0.934	0.979	0.878	0.773	0.860	0.876	0.907	0.824	0.784	0.874	0.888	0.923	0.836	0.798	0.892	0.906	0.972	0.852
570	Iowa	0.792	0.916	0.936	1.000	0.861	0.807	0.935	0.954	1.023	0.878	0.825	0.974	0.977	1.052	0.899	0.740	0.847	0.871	0.915	0.800	0.766	0.880	0.902	0.953	0.830	0.793	0.916	0.935	1.026	0.862
571	Massachusetts	0.810	0.929	0.947	1.004	0.877	0.818	0.938	0.956	1.015	0.886	0.827	0.965	0.969	1.032	0.897	0.779	0.886	0.907	0.950	0.840	0.791	0.901	0.921	0.969	0.854	0.806	0.921	0.940	1.021	0.871
572	Oklahoma	0.789	0.896	0.920	0.958	0.851	0.800	0.910	0.932	0.973	0.864	0.812	0.935	0.948	0.993	0.878	0.753	0.849	0.876	0.900	0.810	0.772	0.872	0.897	0.927	0.831	0.791	0.897	0.920	0.975	0.853
573	Louisiana	0.816	0.928	0.947	0.996	0.878	0.833	0.950	0.968	1.021	0.898	0.854	1.021	0.993	1.052	0.921	0.815	0.850	0.874	0.904	0.807	0.786	0.888	0.909	0.947	0.842	0.818	0.929	0.947	1.023	0.879
574	New Mexico	0.822	0.958	0.988	1.050	0.898	0.832	0.972	1.001	1.067	0.910	0.845	1.001	1.017	1.089	0.925	0.784	0.908	0.940	0.986	0.853	0.802	0.930	0.962	1.013	0.874	0.821	0.956	0.986	1.071	0.897
575	Texas	0.808	0.926	0.948	0.998	0.876	0.818	0.939	0.959	1.013	0.887	0.831	0.968	0.975	1.033	0.901	0.772	0.878	0.903	0.940	0.833	0.789	0.899	0.922	0.964	0.852	0.807	0.923	0.945	1.019	0.874
576	Kentucky	0.765	0.847	0.864	0.891	0.813	0.775	0.860	0.875	0.905	0.824	0.786	0.884	0.890	0.923	0.838	0.732	0.804	0.822	0.839	0.774	0.749	0.825	0.842	0.864	0.793	0.766	0.848	0.864	0.907	0.814
577	Kansas	0.801	0.911	0.935	0.974	0.864	0.809	0.921	0.944	0.986	0.873	0.818	0.942	0.956	1.001	0.884	0.773	0.874	0.900	0.928	0.832	0.786	0.890	0.916	0.948	0.847	0.801	0.909	0.933	0.988	0.864
578	Wisconsin	0.804	0.909	0.926	0.970	0.863	0.815	0.923	0.940	0.987	0.876	0.829	0.956	0.957	1.009	0.893	0.763	0.855	0.875	0.906	0.815	0.782	0.879	0.897	0.933	0.837	0.803	0.906	0.923	0.991	0.862
579	Tennessee	0.783	0.881	0.898	0.937	0.839	0.797	0.899	0.915	0.957	0.856	0.814	0.934	0.935	0.982	0.875	0.735	0.818	0.839	0.863	0.783	0.759	0.849	0.867	0.898	0.811	0.785	0.881	0.898	0.959	0.841
580	Minnesota	0.802	0.922	0.943	0.998	0.870	0.810	0.931	0.952	1.009	0.878	0.819	0.956	0.964	1.025	0.889	0.772	0.880	0.903	0.946	0.834	0.784	0.896	0.918	0.964	0.848	0.798	0.915	0.936	1.012	0.865
581	Colorado	0.837	0.939	0.959	0.997	0.895	0.844	0.949	0.969	1.008	0.904	0.854	0.974	0.981	1.023	0.915	0.807	0.900	0.922	0.950	0.860	0.820	0.916	0.937	0.968	0.874	0.834	0.935	0.955	1.012	0.892
582	Indiana	0.789	0.891	0.907	0.949	0.847	0.802	0.907	0.922	0.968	0.862	0.818	0.942	0.942	0.992	0.880	0.744	0.832	0.851	0.879	0.794	0.766	0.859	0.877	0.911	0.819	0.790	0.890	0.906	0.972	0.847
583	Nebraska	0.783	0.885	0.905	0.944	0.842	0.792	0.897	0.916	0.958	0.853	0.803	0.922	0.930	0.976	0.865	0.751	0.843	0.865	0.893	0.805	0.767	0.863	0.883	0.915	0.823	0.783	0.884	0.904	0.962	0.842
584	Connecticut	0.813	0.935	0.955	1.014	0.883	0.821	0.945	0.964	1.025	0.891	0.831	0.973	0.978	1.042	0.903	0.780	0.891	0.914	0.959	0.844	0.793	0.907	0.929	0.978	0.858	0.809	0.928	0.948	1.031	0.876
585	Ohio	0.794	0.892	0.909	0.947	0.850	0.805	0.906	0.923	0.964	0.863	0.819	0.938	0.940	0.986	0.880	0.753	0.838	0.859	0.884	0.803	0.773	0.863	0.882	0.912	0.825	0.794	0.891	0.908	0.967	0.850
586	Michigan	0.836	0.977	1.011	1.070	0.913	0.845	0.988	1.021	1.084	0.923	0.855	1.009	1.034	1.102	0.935	0.806	0.935	0.973	1.016	0.877	0.821	0.954	0.990	1.039	0.894	0.836	0.974	1.009	1.084	0.912
587	Arizona	0.820	0.942	0.973	1.016	0.890	0.826	0.950	0.981	1.025	0.897	0.833	0.968	0.990	1.038	0.906	0.798	0.912	0.945	0.977	0.864	0.807	0.925	0.957	0.992	0.876	0.818	0.939	0.971	1.028	0.888
588	New Jersey	0.801	0.926	0.948	1.009	0.870	0.807	0.934	0.956	1.019	0.878	0.816	0.962	0.968	1.036	0.889	0.771	0.885	0.909	0.956	0.835	0.782	0.899	0.922	0.974	0.848	0.796	0.918	0.940	1.028	0.864
589	Syracuse	0.784	0.884	0.898	0.942	0.841	0.795	0.898	0.911	0.958	0.854	0.809	0.933	0.929	0.980	0.870	0.744	0.830	0.847	0.879	0.793	0.762	0.853	0.868	0.905	0.814	0.783	0.880	0.894	0.965	0.838
590	New York	0.784	0.910	0.923	0.997	0.854	0.791	0.919	0.931	1.007	0.861	0.801	0.955	0.945	1.026	0.874	0.749	0.863	0.877	0.937	0.812	0.760	0.877	0.890	0.954	0.825	0.775	0.897	0.910	1.024	0.843
591	Richmond	0.792	0.912	0.932	0.991	0.859	0.806	0.930	0.949	1.012	0.875	0.822	0.964	0.970	1.038	0.894	0.745	0.849	0.874	0.913	0.804	0.769	0.879	0.902	0.949	0.831	0.794	0.912	0.932	1.014	0.860
592	Atlanta	0.801	0.922	0.944	0.999	0.869	0.812	0.936	0.957	1.015	0.882	0.825	0.966	0.974	1.036	0.897	0.763	0.871	0.896	0.936	0.824	0.781	0.894	0.918	0.962	0.845	0.800	0.920	0.942	1.019	0.868
593	Washington, DC	0.776	0.879	0.893	0.941	0.835	0.783	0.888	0.902	0.952	0.844	0.793	0.916	0.915	0.969	0.855	0.746	0.839	0.855	0.892	0.800	0.758	0.854	0.869	0.910	0.814	0.773	0.874	0.888	0.961	0.831
594	Chicago	0.791	0.895	0.906	0.957	0.850	0.799	0.905	0.916	0.969	0.859	0.811	0.941	0.932	0.988	0.873	0.753	0.845	0.858	0.897	0.805	0.766	0.862	0.874	0.917	0.820	0.784	0.884	0.896	0.980	0.841
595	St. Louis	0.798	0.917	0.939	0.993	0.865	0.811	0.933	0.954	1.012	0.880	0.826	0.966	0.973	1.036	0.897	0.754	0.860	0.885	0.922	0.814	0.776	0.887	0.911	0.954	0.839	0.799	0.917	0.939	1.015	0.866
596	Sacramento	0.822	0.956	0.983	1.047	0.897	0.829	0.965	0.992	1.058	0.905	0.838	0.991	1.004	1.075	0.916	0.792	0.914	0.944	0.993	0.861	0.804	0.930	0.958	1.011	0.874	0.818	0.949	0.976	1.063	0.891
597	Northern California	0.841	0.985	1.010	1.085	0.920	0.846	0.991	1.017	1.094	0.927	0.854	1.019	1.028	1.109	0.936	0.813	0.946	0.973	1.035	0.887	0.821	0.956	0.983	1.048	0.897	0.833	0.973	0.999	1.104	0.911
598	San Diego	0.805	0.923	0.948	0.996	0.872	0.810	0.929	0.954	1.004	0.878	0.817	0.950	0.964	1.017	0.886	0.782	0.891	0.918	0.955	0.844	0.791	0.902	0.928	0.969	0.854	0.801	0.917	0.942	1.009	0.867
599	Southern California	0.820	0.945	0.968	1.027	0.890	0.824	0.950	0.973	1.033	0.895	0.830	0.973	0.982	1.046	0.902	0.797	0.914	0.938	0.986	0.863	0.804	0.922	0.946	0.996	0.871	0.813	0.935	0.958	1.043	0.882

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and Maximum

PPO #	PPO Name	UY	VY	XY	YY	ZY	WY	0Y	1Y
501	Miami	0.829	0.839	0.783	0.801	0.827	0.856	0.812	0.827
502	Broward County / Palm Beach	0.834	0.845	0.795	0.813	0.835	0.860	0.822	0.841
503	Tampa	0.826	0.840	0.776	0.801	0.830	0.858	0.814	0.846
504	Orlando	0.828	0.842	0.779	0.804	0.832	0.860	0.817	0.849
505	Jacksonville	0.829	0.843	0.777	0.803	0.833	0.862	0.817	0.848
506	Daytona / Gainesville	0.853	0.874	0.781	0.819	0.860	0.899	0.838	0.879
521	Diversified Dental - Las Vegas	0.855	0.860	0.833	0.843	0.855	0.868	0.849	0.865
522	Mastercare Dental - Reno	0.997	1.011	0.939	0.964	0.994	1.028	0.979	0.995
524	Premier - Minnesota	0.879	0.889	0.842	0.860	0.879	0.901	0.869	0.887
526	Dental Options Pricing - Oregon	0.922	0.933	0.873	0.894	0.919	0.949	0.905	0.920
527	Rental Network - Hawaii	0.869	0.881	0.821	0.843	0.870	0.899	0.855	0.878
528	Diversified Dental - Reno	0.918	0.922	0.904	0.910	0.917	0.926	0.914	0.920
549	Maine	0.910	0.927	0.848	0.877	0.911	0.949	0.892	0.915
550	North Dakota	0.980	0.999	0.909	0.942	0.980	1.022	0.960	0.985
551	Nevada	0.839	0.844	0.821	0.828	0.838	0.850	0.833	0.844
553	Idaho	0.888	0.899	0.845	0.865	0.889	0.914	0.876	0.895
554	Vermont	0.925	0.944	0.851	0.885	0.926	0.971	0.903	0.927
555	New Hampshire	0.889	0.903	0.830	0.854	0.886	0.923	0.868	0.885
556	Delaware	0.890	0.908	0.825	0.857	0.893	0.931	0.874	0.902
557	Washington	0.909	0.918			0.905			
558	Oregon	0.934	0.947	0.878	0.902	0.931	0.966	0.915	0.931
559	North Carolina	0.900	0.921	0.822	0.860	0.904	0.949	0.880	0.911
560	West Virginia	0.858	0.880	0.782	0.822	0.865	0.906	0.843	0.886
561	Mississippi	0.901	0.927	0.825	0.857	0.909	0.948	0.882	0.927
562	Arkansas	0.898	0.921	0.821	0.862	0.905	0.947	0.883	0.925
563	South Carolina	0.893	0.922	0.788	0.843	0.902	0.959	0.871	0.919
564	Rhode Island	0.832	0.848	0.776	0.804	0.837	0.868	0.819	0.853
565	Hawaii	0.839	0.851	0.795	0.815	0.840	0.868	0.826	0.848
566	Pittsburgh	0.793	0.804	0.755	0.775	0.796	0.817	0.785	0.815
567	Philadelphia	0.828	0.838	0.789	0.807	0.828	0.852	0.816	0.836
568	Alabama	0.877	0.897	0.820	0.842	0.883	0.912	0.862	0.903
569	Utah	0.867	0.877	0.824	0.842	0.865	0.892	0.852	0.867
570	Iowa	0.884	0.907	0.800	0.843	0.890	0.937	0.865	0.903
571	Massachusetts	0.887	0.898	0.838	0.859	0.885	0.915	0.870	0.886
572	Oklahoma	0.835	0.851	0.778	0.808	0.840	0.871	0.823	0.862
573	Louisiana	0.912	0.939	0.834	0.867	0.920	0.961	0.892	0.938
574	New Mexico	0.898	0.914	0.837	0.866	0.901	0.936	0.882	0.910
575	Texas	0.878	0.893	0.822	0.849	0.881	0.913	0.863	0.890
576	Kentucky	0.800	0.815	0.748	0.775	0.805	0.833	0.789	0.828
577	Kansas	0.849	0.861	0.805	0.826	0.851	0.877	0.838	0.863
578	Wisconsin	0.879	0.896	0.816	0.847	0.882	0.919	0.863	0.891
579	Tennessee	0.847	0.868	0.772	0.811	0.853	0.894	0.831	0.873
580	Minnesota	0.879	0.890	0.830	0.850	0.876	0.906	0.862	0.878
581	Colorado	0.897	0.908	0.852	0.872	0.897	0.925	0.884	0.903
582	Indiana	0.860	0.879	0.790	0.825	0.865	0.904	0.844	0.879
583	Nebraska	0.827	0.841	0.778	0.803	0.831	0.859	0.816	0.849
584	Connecticut	0.895	0.907	0.845	0.866	0.893	0.924	0.878	0.893
585	Ohio	0.855	0.872	0.792	0.824	0.860	0.895	0.841	0.875
586	Michigan	0.909	0.922	0.858	0.881	0.910	0.940	0.894	0.916
587	Arizona	0.860	0.870	0.825	0.841	0.861	0.882	0.850	0.869
588	New Jersey	0.870	0.880	0.825	0.843	0.868	0.896	0.854	0.870
589	Syracuse	0.857	0.874	0.797	0.826	0.861	0.896	0.842	0.870
590	New York	0.874	0.885	0.827	0.845	0.871	0.902	0.855	0.868
591	Richmond	0.873	0.894	0.797	0.835	0.879	0.921	0.856	0.892
592	Atlanta	0.878	0.894	0.818	0.847	0.881	0.916	0.863	0.890
593	Washington, DC	0.834	0.845	0.790	0.810	0.835	0.862	0.821	0.842
594	Chicago	0.877	0.889	0.824	0.846	0.875	0.909	0.858	0.875
595	St. Louis	0.872	0.892	0.803	0.838	0.878	0.917	0.857	0.892
596	Sacramento	0.898	0.909	0.850	0.870	0.896	0.926	0.881	0.897
597	Northern California	0.937	0.945	0.895	0.909	0.931	0.960	0.918	0.924
598	San Diego	0.851	0.859	0.815	0.830	0.849	0.871	0.838	0.852
599	Southern California	0.884	0.891	0.852	0.862	0.880	0.902	0.869	0.875

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	I1	I2	I3	I4	I5	I6	I7	I8	I9	IA	IB
501	Miami	0.829	0.787	0.727	0.680	0.692	0.473	0.887	0.837	0.664	0.699	0.559
502	Broward County / Palm Beach	0.805	0.764	0.705	0.660	0.672	0.459	0.861	0.813	0.645	0.679	0.542
503	Tampa	0.836	0.798	0.737	0.689	0.701	0.479	0.894	0.844	0.673	0.709	0.556
504	Orlando	0.833	0.796	0.735	0.688	0.699	0.478	0.891	0.841	0.671	0.707	0.554
505	Jacksonville	0.835	0.796	0.734	0.687	0.699	0.478	0.892	0.841	0.672	0.707	0.554
506	Daytona / Gainesville	0.832	0.795	0.734	0.687	0.699	0.477	0.891	0.841	0.670	0.707	0.554
521	Diversified Dental - Las Vegas	0.805	0.773	0.717	0.667	0.677	0.463	0.858	0.811	0.652	0.687	0.538
522	Mastercare Dental - Reno	0.962	0.929	0.863	0.803	0.813	0.558	1.025	0.968	0.785	0.826	0.634
524	Premier - Minnesota	0.890	0.863	0.805	0.747	0.754	0.519	0.945	0.894	0.730	0.769	0.585
526	Dental Options Pricing - Oregon	0.926	0.883	0.825	0.770	0.789	0.527	0.989	0.934	0.748	0.791	0.626
527	Rental Network - Hawaii	0.926	0.883	0.825	0.771	0.788	0.526	0.989	0.933	0.749	0.791	0.628
528	Diversified Dental - Reno	0.884	0.858	0.809	0.748	0.760	0.511	0.934	0.884	0.728	0.770	0.598
549	Maine	0.897	0.855	0.786	0.740	0.754	0.515	0.962	0.908	0.722	0.760	0.585
550	North Dakota	0.901	0.844	0.783	0.735	0.757	0.502	0.967	0.914	0.713	0.754	0.628
551	Nevada	0.831	0.798	0.741	0.690	0.700	0.479	0.886	0.837	0.673	0.710	0.556
553	Idaho											
554	Vermont	0.848	0.796	0.740	0.693	0.713	0.474	0.908	0.858	0.673	0.712	0.593
555	New Hampshire	0.842	0.788	0.731	0.687	0.706	0.469	0.903	0.854	0.666	0.703	0.586
556	Delaware	0.835	0.783	0.728	0.682	0.702	0.465	0.896	0.846	0.661	0.699	0.583
557	Washington											
558	Oregon	0.924	0.877	0.807	0.759	0.775	0.528	0.991	0.934	0.741	0.780	0.608
559	North Carolina	0.863	0.820	0.753	0.710	0.725	0.493	0.926	0.874	0.692	0.730	0.567
560	West Virginia	0.851	0.806	0.741	0.697	0.712	0.485	0.914	0.861	0.681	0.717	0.566
561	Mississippi	0.871	0.824	0.755	0.711	0.727	0.495	0.935	0.882	0.694	0.731	0.583
562	Arkansas	0.898	0.856	0.787	0.741	0.755	0.515	0.963	0.909	0.723	0.761	0.586
563	South Carolina	0.867	0.822	0.754	0.711	0.726	0.494	0.931	0.878	0.693	0.730	0.576
564	Rhode Island	0.766	0.725	0.664	0.625	0.639	0.435	0.821	0.775	0.609	0.642	0.510
565	Hawaii	0.842	0.801	0.736	0.695	0.708	0.482	0.903	0.852	0.677	0.714	0.552
566	Pittsburgh	0.804	0.766	0.708	0.662	0.673	0.460	0.859	0.811	0.647	0.681	0.536
567	Philadelphia	0.822	0.783	0.722	0.676	0.688	0.470	0.879	0.830	0.660	0.695	0.548
568	Alabama	0.886	0.844	0.777	0.730	0.744	0.508	0.950	0.895	0.713	0.751	0.584
569	Utah	0.876	0.834	0.769	0.721	0.734	0.501	0.937	0.885	0.703	0.741	0.582
570	Iowa	0.839	0.797	0.735	0.689	0.702	0.479	0.899	0.848	0.673	0.708	0.561
571	Massachusetts	0.826	0.789	0.730	0.682	0.693	0.473	0.882	0.833	0.665	0.701	0.551
572	Oklahoma	0.832	0.791	0.727	0.684	0.697	0.475	0.893	0.842	0.666	0.702	0.554
573	Louisiana	0.852	0.801	0.746	0.697	0.717	0.477	0.913	0.862	0.677	0.716	0.591
574	New Mexico	0.871	0.830	0.764	0.718	0.732	0.499	0.934	0.880	0.701	0.738	0.574
575	Texas	0.886	0.844	0.779	0.730	0.743	0.507	0.948	0.896	0.712	0.751	0.589
576	Kentucky	0.843	0.801	0.739	0.694	0.706	0.482	0.902	0.851	0.676	0.713	0.560
577	Kansas	0.825	0.782	0.718	0.675	0.689	0.470	0.885	0.835	0.658	0.694	0.552
578	Wisconsin	0.871	0.831	0.765	0.721	0.734	0.500	0.933	0.880	0.703	0.741	0.566
579	Tennessee	0.880	0.835	0.769	0.723	0.736	0.501	0.943	0.889	0.705	0.742	0.585
580	Minnesota	0.828	0.784	0.723	0.678	0.692	0.471	0.887	0.836	0.662	0.697	0.557
581	Colorado	0.886	0.845	0.779	0.730	0.742	0.506	0.947	0.894	0.712	0.749	0.585
582	Indiana	0.861	0.816	0.750	0.706	0.721	0.491	0.924	0.872	0.689	0.726	0.572
583	Nebraska	0.856	0.816	0.752	0.705	0.719	0.490	0.917	0.865	0.689	0.725	0.565
584	Connecticut	0.834	0.790	0.726	0.682	0.696	0.475	0.894	0.844	0.666	0.701	0.559
585	Ohio	0.861	0.818	0.753	0.708	0.722	0.491	0.923	0.871	0.690	0.727	0.570
586	Michigan	0.832	0.792	0.730	0.684	0.697	0.474	0.891	0.841	0.668	0.703	0.556
587	Arizona	0.866	0.825	0.761	0.713	0.726	0.495	0.928	0.875	0.696	0.733	0.572
588	New Jersey	0.855	0.819	0.757	0.708	0.720	0.492	0.916	0.863	0.691	0.728	0.565
589	Syracuse	0.836	0.795	0.731	0.687	0.700	0.478	0.896	0.845	0.670	0.706	0.557
590	New York	0.826	0.790	0.731	0.683	0.693	0.475	0.882	0.833	0.667	0.702	0.551
591	Richmond	0.867	0.822	0.755	0.711	0.726	0.494	0.930	0.877	0.694	0.731	0.574
592	Atlanta	0.837	0.796	0.733	0.688	0.701	0.478	0.896	0.846	0.671	0.708	0.557
593	Washington, DC	0.840	0.806	0.747	0.698	0.708	0.484	0.895	0.846	0.680	0.718	0.556
594	Chicago	0.848	0.809	0.748	0.700	0.712	0.486	0.907	0.856	0.683	0.720	0.565
595	St. Louis	0.852	0.808	0.742	0.698	0.712	0.485	0.913	0.862	0.681	0.717	0.569
596	Sacramento	0.870	0.824	0.757	0.712	0.726	0.495	0.932	0.880	0.693	0.731	0.581
597	Northern California	0.917	0.875	0.807	0.757	0.771	0.526	0.980	0.925	0.739	0.778	0.604
598	San Diego	0.794	0.759	0.703	0.656	0.665	0.455	0.847	0.800	0.641	0.674	0.535
599	Southern California	0.822	0.788	0.732	0.681	0.691	0.473	0.877	0.829	0.665	0.701	0.551

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	01	02	03	04	05	06	07	08	09	00	0A	0B	0C	0D	0E	0F	0G	0H	0I	0J	0K	0L	0M	0N	0O	0P	0Q	0R	0S	0T
501	Miami	0.727	0.722	0.741	0.715	0.726	0.751	0.717	0.723	0.705	0.729	0.672	0.699	0.718	0.750	0.666	0.661	0.679	0.763	0.732	0.659	0.648	0.723	0.751	0.706	0.735	0.764	0.676	0.737	0.741	0.750
502	Broward County / Palm Beach	0.743	0.743	0.761	0.738	0.749	0.768	0.745	0.749	0.735	0.749	0.708	0.729	0.739	0.765	0.703	0.704	0.709	0.785	0.753	0.703	0.695	0.746	0.771	0.734	0.757	0.782	0.702	0.752	0.758	0.769
503	Tampa	0.737	0.737	0.755	0.733	0.746	0.761	0.743	0.744	0.732	0.744	0.705	0.724	0.733	0.760	0.699	0.699	0.704	0.779	0.747	0.700	0.693	0.742	0.765	0.730	0.751	0.777	0.696	0.745	0.752	0.762
504	Orlando	0.741	0.741	0.759	0.737	0.750	0.765	0.747	0.748	0.735	0.747	0.709	0.729	0.737	0.763	0.703	0.704	0.708	0.783	0.750	0.705	0.698	0.746	0.768	0.734	0.755	0.781	0.701	0.749	0.756	0.766
505	Jacksonville	0.738	0.738	0.756	0.734	0.747	0.762	0.743	0.744	0.732	0.745	0.704	0.724	0.734	0.761	0.697	0.698	0.703	0.780	0.747	0.698	0.691	0.742	0.766	0.730	0.752	0.779	0.696	0.746	0.753	0.763
506	Daytona / Gainesville	0.747	0.746	0.768	0.742	0.759	0.773	0.752	0.751	0.740	0.756	0.703	0.727	0.745	0.775	0.694	0.691	0.705	0.791	0.756	0.693	0.684	0.751	0.777	0.736	0.760	0.795	0.697	0.758	0.765	0.773
521	Diversified Dental - Las Vegas	0.773	0.784	0.806	0.782	0.794	0.812	0.813	0.818	0.803	0.794	0.792	0.797	0.773	0.797	0.785	0.806	0.772	0.851	0.803	0.798	0.805	0.800	0.824	0.795	0.817	0.830	0.752	0.777	0.793	0.822
522	Mastercare Dental - Reno	0.848	0.847	0.883	0.844	0.877	0.891	0.880	0.875	0.868	0.876	0.810	0.823	0.854	0.889	0.775	0.776	0.804	0.916	0.872	0.783	0.776	0.868	0.909	0.849	0.883	0.929	0.782	0.860	0.876	0.898
524	Premier - Minnesota	0.790	0.794	0.820	0.791	0.810	0.825	0.818	0.818	0.806	0.810	0.777	0.790	0.791	0.818	0.765	0.772	0.768	0.853	0.812	0.772	0.771	0.809	0.836	0.798	0.822	0.848	0.751	0.797	0.810	0.831
526	Dental Options Pricing - Oregon	0.794	0.795	0.823	0.789	0.811	0.834	0.816	0.820	0.803	0.813	0.765	0.778	0.793	0.826	0.741	0.748	0.757	0.858	0.817	0.746	0.741	0.811	0.846	0.795	0.827	0.858	0.742	0.803	0.817	0.840
527	Rental Network - Hawaii	0.759	0.758	0.781	0.753	0.769	0.792	0.771	0.778	0.749	0.762	0.728	0.741	0.746	0.786	0.709	0.708	0.714	0.805	0.777	0.707	0.700	0.770	0.801	0.755	0.785	0.810	0.714	0.767	0.778	0.796
528	Diversified Dental - Reno	0.830	0.846	0.872	0.845	0.859	0.878	0.889	0.896	0.900	0.877	0.871	0.874	0.850	0.857	0.867	0.897	0.859	0.933	0.868	0.889	0.906	0.866	0.895	0.864	0.889	0.901	0.813	0.833	0.854	0.893
549	Maine	0.775	0.772	0.801	0.766	0.789	0.813	0.786	0.791	0.770	0.788	0.728	0.744	0.770	0.809	0.700	0.699	0.724	0.827	0.794	0.702	0.689	0.786	0.823	0.768	0.801	0.836	0.715	0.786	0.798	0.816
550	North Dakota	0.829	0.823	0.857	0.818	0.850	0.865	0.841	0.835	0.821	0.844	0.763	0.788	0.828	0.868	0.735	0.726	0.764	0.881	0.842	0.734	0.718	0.837	0.877	0.815	0.848	0.900	0.754	0.843	0.853	0.866
551	Nevada	0.749	0.760	0.779	0.758	0.768	0.785	0.785	0.790	0.773	0.765	0.766	0.771	0.746	0.772	0.759	0.778	0.744	0.819	0.777	0.773	0.777	0.773	0.796	0.769	0.789	0.801	0.729	0.752	0.768	0.794
553	Idaho	0.787	0.787	0.810	0.783	0.802	0.814	0.798	0.795	0.785	0.797	0.751	0.772	0.785	0.814	0.741	0.741	0.750	0.835	0.798	0.742	0.735	0.794	0.820	0.780	0.803	0.837	0.740	0.797	0.805	0.816
554	Vermont	0.773	0.766	0.796	0.759	0.784	0.808	0.772	0.773	0.756	0.785	0.699	0.727	0.770	0.810	0.674	0.665	0.707	0.820	0.785	0.669	0.651	0.775	0.816	0.752	0.789	0.835	0.699	0.787	0.796	0.808
555	New Hampshire	0.756	0.750	0.777	0.743	0.765	0.788	0.756	0.758	0.739	0.764	0.692	0.717	0.750	0.788	0.671	0.664	0.696	0.799	0.767	0.668	0.651	0.759	0.795	0.738	0.772	0.811	0.690	0.768	0.776	0.788
556	Delaware	0.765	0.763	0.790	0.759	0.780	0.799	0.776	0.776	0.759	0.777	0.718	0.739	0.762	0.798	0.699	0.696	0.717	0.815	0.780	0.700	0.687	0.774	0.807	0.757	0.786	0.823	0.708	0.776	0.787	0.801
557	Washington																														
558	Oregon	0.786	0.786	0.814	0.779	0.800	0.826	0.800	0.806	0.786	0.802	0.745	0.761	0.784	0.820	0.720	0.722	0.741	0.844	0.808	0.721	0.711	0.799	0.836	0.782	0.816	0.848	0.730	0.797	0.810	0.830
559	North Carolina	0.747	0.741	0.769	0.735	0.758	0.780	0.748	0.749	0.732	0.757	0.682	0.707	0.743	0.741	0.660	0.652	0.687	0.791	0.758	0.657	0.640	0.751	0.786	0.730	0.763	0.804	0.680	0.759	0.768	0.780
560	West Virginia	0.749	0.746	0.769	0.743	0.762	0.774	0.753	0.750	0.739	0.757	0.700	0.725	0.746	0.777	0.689	0.684	0.702	0.791	0.756	0.688	0.677	0.752	0.779	0.736	0.760	0.798	0.695	0.760	0.767	0.774
561	Mississippi	0.747	0.741	0.767	0.737	0.760	0.773	0.750	0.747	0.734	0.754	0.716	0.705	0.744	0.777	0.664	0.656	0.702	0.779	0.771	0.661	0.649	0.756	0.785	0.739	0.764	0.799	0.697	0.759	0.764	0.771
562	Arkansas	0.760	0.757	0.783	0.754	0.775	0.787	0.770	0.765	0.758	0.772	0.716	0.740	0.760	0.788	0.705	0.701	0.718	0.807	0.769	0.705	0.697	0.766	0.793	0.751	0.774	0.813	0.706	0.771	0.777	0.788
563	South Carolina	0.752	0.745	0.774	0.740	0.765	0.784	0.755	0.754	0.736	0.762	0.686	0.711	0.748	0.786	0.662	0.654	0.690	0.795	0.763	0.660	0.643	0.756	0.791	0.735	0.767	0.811	0.683	0.764	0.773	0.784
564	Rhode Island	0.733	0.732	0.754	0.728	0.744	0.762	0.744	0.747	0.726	0.739	0.702	0.718	0.725	0.758	0.689	0.689	0.694	0.777	0.748	0.690	0.681	0.742	0.768	0.729	0.753	0.780	0.690	0.741	0.750	0.764
565	Hawaii	0.734	0.735	0.756	0.730	0.743	0.768	0.746	0.755	0.727	0.740	0.708	0.720	0.723	0.760	0.691	0.693	0.696	0.782	0.753	0.691	0.684	0.745	0.775	0.732	0.761	0.782	0.693	0.742	0.753	0.772
566	Pittsburgh	0.722	0.723	0.739	0.721	0.732	0.743	0.732	0.733	0.718	0.726	0.702	0.717	0.716	0.741	0.697	0.700	0.695	0.761	0.732	0.701	0.696	0.729	0.747	0.720	0.737	0.758	0.691	0.729	0.735	0.745
567	Philadelphia	0.735	0.736	0.757	0.732	0.746	0.764	0.748	0.751	0.730	0.741	0.710	0.725	0.727	0.758	0.700	0.701	0.701	0.781	0.751	0.702	0.695	0.746	0.770	0.734	0.757	0.780	0.697	0.742	0.752	0.767
568	Alabama	0.760	0.758	0.780	0.755	0.774	0.786	0.768	0.768	0.754	0.768	0.748	0.731	0.758	0.787	0.698	0.696	0.729	0.795	0.788	0.698	0.690	0.773	0.799	0.760	0.782	0.808	0.723	0.770	0.777	0.787
569	Utah	0.769	0.766	0.786	0.760	0.775	0.794	0.767	0.770	0.754	0.773	0.721	0.746	0.762	0.793	0.714	0.711	0.724	0.809	0.776	0.712	0.701	0.769	0.796	0.754	0.780	0.811	0.719	0.779	0.784	0.793
570	Iowa	0.751	0.746	0.774	0.741	0.764	0.784	0.756	0.756	0.738	0.761	0.693	0.716	0.747	0.784	0.671	0.664	0.694	0.796	0.763	0.669	0.654	0.757	0.791	0.737	0.768	0.808	0.688	0.763	0.772	0.784
571	Massachusetts	0.758	0.755	0.780	0.750	0.768	0.789	0.765	0.767	0.748	0.766	0.713	0.733	0.752	0.786	0.697	0.694	0.711	0.804	0.772	0.697	0.685	0.765	0.796	0.749	0.777	0.809	0.705	0.768	0.777	0.791
572	Oklahoma	0.741	0.744	0.765	0.741	0.755	0.772	0.759	0.762	0.744	0.752	0.723	0.736	0.737	0.766	0.711	0.716	0.713	0.793	0.759	0.717	0.711	0.754	0.779	0.744	0.766	0.790	0.704	0.748	0.759	0.776
573	Louisiana	0.748	0.742	0.767	0.737	0.758	0.775	0.747	0.748	0.734	0.756	0.716	0.706	0.745	0.777	0.665	0.658	0.704	0.781	0.772	0.662	0.649	0.756	0.786	0.738	0.765	0.798	0.698	0.760	0.765	0.773
574	New Mexico	0.775	0.776	0.802	0.771	0.791	0.814	0.793	0.798	0.778	0.789	0.744	0.757	0.772	0.807	0.721	0.726	0.736	0.833	0.797	0.726	0.717	0.790	0.823	0.775	0.805	0.835	0.725	0.784	0.798	0.818
575	Texas	0.766	0.766	0.790	0.761	0.778	0.799	0.778	0.781	0.763	0.778	0.732	0.750	0.762	0.794	0.717	0.719	0.728	0.818	0.783	0.719	0.710	0.776	0.806	0.762	0.790	0.818	0.718	0.775	0.786	0.802
576	Kentucky	0.721	0.720	0.737	0.717	0.730	0.742	0.728	0.728	0.713	0.724	0.692	0.709	0.714	0.741	0.686	0.686	0.687	0.758	0.729	0.688	0.681	0.725	0.745	0.715	0.733	0.758	0.684	0.728	0.734	0.743
577	Kansas	0.752	0.756	0.777	0.752	0.768	0.784	0.771	0.773	0.756	0.764	0.732	0.747	0.749	0.779	0.720	0.725	0.723	0.806	0.771	0.726	0.720	0.766	0.792	0.755	0.779	0.803	0.714	0.760	0.771	0.788
578	Wisconsin	0.762	0.758	0.782	0.753	0.773	0.788	0.762	0.760	0.748	0.769	0.705	0.733	0.759	0.792	0.693	0.687	0.710	0.804	0.768	0.691	0.678	0.762	0.792	0.745	0.772	0.812	0.703	0.774	0.780	0.787
579	Tennessee	0.733	0.730	0.751	0.726	0.743	0.757	0.735	0.733	0.721	0.739	0.685	0.709	0.729	0.759	0.675	0.671	0.687	0.773	0.739	0.674	0.663	0.735	0.760	0.719	0.743	0.778	0.681	0.743	0.749	0.757
580	Minnesota	0.759	0.757	0.783	0.752	0.772	0.792	0.769	0.770	0.752	0.769	0.715	0.735	0.755	0.789	0.698	0.696	0.713	0.807	0.774	0.699	0.687	0.767	0.799	0.751	0.780	0.813	0.705	0.769	0.779	0.793
581	Colorado	0.785	0.785	0.807	0.780	0.798	0.813	0.793	0.792	0.781	0.795	0.746	0.769	0.783	0.812	0.737	0.737	0.747	0.833	0.796	0.737	0.730	0.791	0.818	0.776	0.801	0.834	0.737	0.795	0.803	0.814
582	Indiana	0.742	0.737	0.760	0.733	0.752	0.767	0.742	0.739	0.727	0.747	0.686	0.713	0.737	0.770	0.675	0.669	0.690	0.781	0.747	0.673	0.660	0.742	0.770	0.725	0.750	0.789	0.685	0.753	0.759	0.765
583	Nebraska	0.736	0.737	0.758	0.734	0.747	0.765	0.750	0.753	0.732	0.742	0.713	0.727	0.728	0.759	0.702	0.705	0.703	0.782	0.752	0.706	0.699	0.747	0.771	0.736	0.759	0.781	0.699	0.743	0.752	0.768
584	Connecticut	0.772	0.770	0.795	0.764	0.783	0.805	0.780	0.782	0.764	0.782	0.726	0.747	0.767	0.802	0.708	0.707	0.725	0.821	0.787	0.709	0.697	0.779	0.812	0.763	0.793	0.826	0.717	0.782	0.792	0.807
585	Ohio	0.747	0.744	0.766	0.740	0.758	0.772	0.750	0.749	0.736	0.753	0.701	0.724	0.743	0.773	0.691	0.687	0.702	0.788	0.754	0.690	0.680	0.749	0.775	0.734	0.758	0.793	0.696	0.757	0.764	0.771
586	Michigan	0.769	0.771	0.798	0.766	0.788	0.807	0.792	0.794	0.777	0.785	0.742	0.754	0.767	0.801	0.718	0.723	0.732	0.829	0.791	0.724	0.717	0.786	0.819	0.771	0.801	0.831	0.720	0.778	0.792	0.812
587	Arizona	0.764	0.770	0.792	0.766	0.780	0.801	0.790	0.796	0.775	0.777	0.758	0.767	0.759	0.790	0.744	0.755	0.741	0.826	0.789	0.753	0.750	0.784	0.810	0.774	0.799	0.818	0.731	0.771	0.784	0.807
588	New Jersey	0.756	0.755	0.779	0.749	0.765	0.791	0.767	0.775	0.750	0.763	0.725	0.738	0.746	0.782	0.706	0.709	0.715	0.807	0.775	0.707	0.699	0.767	0.798	0.752	0.783	0.806	0.710	0.764	0.775	0.795
589	Syracuse	0.746	0.741	0.763	0.736	0.752	0.770	0.742	0.742	0.728	0.750	0.689	0.716	0.740	0.772	0.679	0.673	0.694	0.784	0.751	0.676	0.663	0.744	0.773	0.727	0.754	0.790	0.690	0.757	0.762	0.769
590	New York	0.748	0.746	0.768	0.737	0.750	0.784	0.749	0.760	0.731	0.752	0.704	0.721	0.737	0.775	0.684	0.683	0.699	0.793	0.766	0.677	0.667	0.754	0.789	0.737	0.773	0.796	0.697	0.758	0.767	0.787
591	Richmond	0.749	0.745	0.772	0.741	0.763	0.781	0.757	0.757	0.739	0.758	0.698	0.719	0.744	0.780	0.678	0.674	0.697	0.794	0.762	0.679	0.665	0.756	0.788	0.739	0.767	0.805	0.691	0.760	0.769	0.782
592	Atlanta	0.760	0.759	0.784	0.754	0.773	0.793	0.771	0.773	0.756	0.772	0.719	0.739	0.757	0.790	0.702	0.702	0.717	0.811	0.775	0.703	0.693	0.769	0.801	0.753	0.782	0.815	0.707	0.769	0.780	0.796
593	Washington, DC	0.733	0.732	0.752	0.727	0.740	0.762	0.739	0.745	0.721	0.737	0.699	0.716	0.723	0.757	0.687	0.686	0.693	0.775	0.747	0.686	0.677	0.740	0.767	0.726	0.753	0.776	0.690	0.741	0.750	0.764
594	Chicago	0.755	0.749	0.771	0.742	0.758	0.781	0.746	0.748	0.733	0.759	0.689	0.721	0.748	0.782	0.680	0.673	0.699	0.794	0.759	0.674	0.660	0.751	0.782	0.731	0.762	0.800	0.694	0.768	0.772	0.779
595	St. Louis	0.750	0.749	0.774	0.744	0.764	0.782	0.761	0.762	0.745	0.761	0.709	0.728	0.747	0.780	0.691	0.690	0.706	0.799	0.765	0.692	0.681	0.759	0.790	0.743	0.771	0.805	0.697	0.760	0.770	0.785
596	Sacramento	0.770	0.770	0.796	0.764	0.783	0.807	0.785	0.791	0.769	0.781	0.737	0.751	0.764	0.800	0.716	0.719	0.729	0.824	0.791	0.719	0.710	0.783	0.816	0.768	0.798	0.826	0.721	0.779	0.791	0.811
597	Northern California	0.801	0.800	0.827	0.793	0.812	0.841	0.811	0.819	0.797	0.814	0.757	0.774	0.796	0.833	0.733	0.735	0.754	0.857	0.822	0.734	0.723	0.812	0.850	0.794	0.830	0.860	0.744	0.811	0.824	0.844
598	San Diego	0.752	0.755	0.776	0.750	0.764	0.786	0.770	0.777	0.753	0.759	0.736	0.746	0.742	0.776	0.721	0.727	0.721	0.806	0.773	0.726	0.721	0.767	0.794	0.756	0.782	0.801	0.716	0.759	0.770	0.791
599	Southern California	0.766	0.767	0.790	0.761	0.776	0.802	0.779	0.788	0.762	0.774	0.739	0.752	0.757	0.793	0.722	0.725	0.728	0.819	0.787	0.723	0.716	0.778	0.810	0.765	0.795	0.817	0.723	0.774	0.786	0.806

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	11	12	13	14	15	16	17	18	19	10	1A	1B	1C	1D	1E	1F	1G	1H	1I	1J	1K	1L	1M	1N	1O	1P	1Q	1R	1S	1T
501	Miami	0.740	0.733	0.751	0.725	0.737	0.762	0.730	0.735	0.732	0.747	0.690	0.717	0.735	0.763	0.679	0.683	0.701	0.782	0.748	0.672	0.661	0.737	0.767	0.723	0.752	0.776	0.688	0.750	0.755	0.765
502	Broward County / Palm Beach	0.759	0.757	0.775	0.752	0.763	0.783	0.761	0.765	0.763	0.770	0.728	0.749	0.757	0.782	0.719	0.727	0.733	0.807	0.771	0.718	0.711	0.764	0.789	0.753	0.777	0.797	0.718	0.767	0.776	0.787
503	Tampa	0.764	0.763	0.781	0.758	0.771	0.788	0.770	0.771	0.770	0.775	0.736	0.755	0.763	0.788	0.725	0.733	0.738	0.813	0.776	0.726	0.719	0.770	0.795	0.759	0.783	0.804	0.722	0.772	0.781	0.792
504	Orlando	0.768	0.767	0.785	0.762	0.775	0.792	0.774	0.775	0.774	0.779	0.741	0.760	0.767	0.792	0.730	0.738	0.742	0.816	0.781	0.731	0.724	0.775	0.799	0.764	0.787	0.808	0.727	0.776	0.785	0.796
505	Jacksonville	0.765	0.763	0.782	0.758	0.772	0.789	0.770	0.771	0.770	0.776	0.735	0.755	0.764	0.789	0.723	0.731	0.738	0.814	0.777	0.724	0.717	0.771	0.796	0.760	0.783	0.806	0.722	0.773	0.782	0.793
506	Daytona / Gainesville	0.782	0.778	0.801	0.773	0.792	0.808	0.786	0.785	0.788	0.797	0.742	0.765	0.783	0.811	0.726	0.732	0.749	0.834	0.794	0.725	0.715	0.788	0.816	0.774	0.800	0.829	0.729	0.793	0.801	0.811
521	Diversified Dental - Las Vegas	0.787	0.797	0.819	0.794	0.807	0.826	0.827	0.832	0.824	0.811	0.809	0.814	0.789	0.812	0.799	0.825	0.790	0.869	0.819	0.812	0.820	0.815	0.840	0.811	0.834	0.844	0.766	0.791	0.808	0.838
522	Mastercare Dental - Reno	0.860	0.856	0.892	0.852	0.885	0.901	0.892	0.886	0.901	0.896	0.831	0.842	0.872	0.902	0.787	0.801	0.831	0.937	0.889	0.795	0.788	0.883	0.926	0.867	0.902	0.939	0.794	0.871	0.890	0.913
524	Premier - Minnesota	0.805	0.807	0.833	0.804	0.823	0.839	0.833	0.833	0.832	0.829	0.797	0.809	0.809	0.834	0.779	0.795	0.791	0.874	0.830	0.786	0.786	0.825	0.854	0.816	0.841	0.863	0.766	0.812	0.826	0.848
526	Dental Options Pricing - Oregon	0.805	0.804	0.833	0.798	0.820	0.844	0.827	0.831	0.832	0.831	0.784	0.795	0.809	0.839	0.753	0.770	0.781	0.877	0.833	0.757	0.752	0.825	0.861	0.811	0.844	0.868	0.754	0.814	0.830	0.854
527	Rental Network - Hawaii	0.779	0.776	0.799	0.770	0.787	0.811	0.792	0.797	0.784	0.788	0.755	0.766	0.770	0.807	0.729	0.737	0.744	0.832	0.800	0.727	0.720	0.792	0.825	0.780	0.810	0.829	0.733	0.787	0.799	0.819
528	Diversified Dental - Reno	0.835	0.851	0.876	0.849	0.864	0.883	0.895	0.901	0.911	0.885	0.879	0.881	0.856	0.863	0.872	0.906	0.868	0.941	0.875	0.895	0.912	0.873	0.901	0.871	0.897	0.907	0.818	0.838	0.860	0.900
549	Maine	0.794	0.788	0.817	0.781	0.804	0.830	0.805	0.808	0.808	0.814	0.755	0.769	0.794	0.829	0.718	0.729	0.756	0.855	0.817	0.720	0.707	0.808	0.846	0.792	0.826	0.853	0.734	0.804	0.818	0.838
550	North Dakota	0.848	0.838	0.873	0.833	0.865	0.882	0.860	0.853	0.863	0.873	0.791	0.814	0.853	0.889	0.753	0.758	0.799	0.911	0.867	0.752	0.737	0.859	0.901	0.840	0.875	0.918	0.772	0.862	0.875	0.889
551	Nevada	0.758	0.769	0.788	0.766	0.777	0.795	0.795	0.800	0.789	0.777	0.778	0.783	0.757	0.782	0.769	0.792	0.758	0.832	0.788	0.783	0.787	0.784	0.807	0.780	0.801	0.810	0.739	0.762	0.779	0.805
553	Idaho	0.803	0.801	0.824	0.797	0.816	0.829	0.814	0.811	0.814	0.819	0.772	0.793	0.805	0.831	0.757	0.765	0.775	0.857	0.817	0.758	0.751	0.812	0.839	0.800	0.824	0.852	0.755	0.813	0.822	0.834
554	Vermont	0.792	0.781	0.812	0.773	0.799	0.825	0.790	0.791	0.797	0.813	0.727	0.753	0.795	0.830	0.692	0.697	0.742	0.848	0.808	0.687	0.669	0.797	0.840	0.777	0.816	0.852	0.717	0.806	0.817	0.831
555	New Hampshire	0.769	0.760	0.788	0.753	0.775	0.800	0.769	0.770	0.772	0.786	0.714	0.737	0.769	0.802	0.684	0.690	0.724	0.822	0.785	0.681	0.665	0.775	0.813	0.757	0.792	0.823	0.704	0.781	0.791	0.805
556	Delaware	0.789	0.784	0.811	0.778	0.801	0.821	0.799	0.798	0.800	0.808	0.748	0.768	0.790	0.822	0.721	0.729	0.752	0.847	0.807	0.721	0.709	0.800	0.835	0.785	0.816	0.846	0.730	0.799	0.812	0.827
557	Washington																														
558	Oregon	0.799	0.796	0.824	0.789	0.810	0.837	0.813	0.818	0.818	0.822	0.766	0.780	0.801	0.834	0.732	0.746	0.767	0.865	0.825	0.734	0.724	0.815	0.854	0.799	0.835	0.860	0.742	0.809	0.824	0.846
559	North Carolina	0.771	0.762	0.791	0.755	0.779	0.802	0.772	0.772	0.776	0.789	0.714	0.738	0.772	0.806	0.682	0.688	0.725	0.825	0.787	0.679	0.663	0.778	0.816	0.759	0.794	0.827	0.703	0.783	0.794	0.808
560	West Virginia	0.785	0.780	0.804	0.775	0.796	0.810	0.789	0.786	0.791	0.799	0.741	0.765	0.786	0.816	0.723	0.728	0.748	0.836	0.796	0.722	0.711	0.790	0.820	0.775	0.802	0.834	0.729	0.796	0.805	0.814
561	Mississippi	0.783	0.774	0.801	0.769	0.793	0.808	0.785	0.782	0.787	0.798	0.759	0.746	0.785	0.815	0.697	0.700	0.750	0.824	0.812	0.694	0.681	0.795	0.827	0.779	0.807	0.835	0.731	0.795	0.803	0.811
562	Arkansas	0.794	0.789	0.815	0.784	0.806	0.821	0.803	0.798	0.807	0.813	0.754	0.778	0.798	0.824	0.736	0.742	0.762	0.849	0.807	0.736	0.728	0.802	0.831	0.788	0.813	0.847	0.738	0.805	0.813	0.825
563	South Carolina	0.791	0.781	0.811	0.774	0.800	0.823	0.793	0.791	0.796	0.809	0.732	0.755	0.792	0.828	0.698	0.702	0.742	0.845	0.807	0.695	0.677	0.798	0.836	0.779	0.814	0.850	0.720	0.803	0.814	0.828
564	Rhode Island	0.762	0.760	0.782	0.755	0.771	0.791	0.773	0.775	0.768	0.774	0.736	0.751	0.757	0.788	0.717	0.725	0.732	0.814	0.780	0.718	0.709	0.774	0.801	0.762	0.788	0.809	0.718	0.770	0.780	0.797
565	Hawaii	0.753	0.752	0.773	0.746	0.760	0.785	0.765	0.773	0.759	0.764	0.732	0.743	0.745	0.780	0.710	0.720	0.724	0.807	0.775	0.709	0.703	0.766	0.797	0.755	0.785	0.800	0.712	0.760	0.773	0.793
566	Pittsburgh	0.749	0.749	0.765	0.746	0.757	0.770	0.759	0.760	0.754	0.756	0.732	0.747	0.745	0.769	0.724	0.732	0.728	0.793	0.761	0.727	0.722	0.757	0.777	0.749	0.767	0.785	0.718	0.756	0.763	0.774
567	Philadelphia	0.752	0.751	0.772	0.747	0.761	0.780	0.765	0.768	0.759	0.763	0.732	0.746	0.747	0.776	0.716	0.726	0.726	0.804	0.771	0.719	0.712	0.764	0.790	0.754	0.778	0.797	0.714	0.759	0.770	0.786
568	Alabama	0.795	0.790	0.813	0.786	0.806	0.820	0.802	0.802	0.803	0.809	0.789	0.769	0.796	0.823	0.730	0.737	0.773	0.837	0.827	0.730	0.721	0.810	0.838	0.798	0.823	0.843	0.756	0.804	0.813	0.825
569	Utah	0.782	0.776	0.797	0.770	0.785	0.805	0.780	0.782	0.781	0.791	0.740	0.763	0.778	0.807	0.726	0.732	0.746	0.828	0.792	0.724	0.714	0.784	0.812	0.770	0.797	0.822	0.732	0.791	0.798	0.808
570	Iowa	0.782	0.774	0.802	0.767	0.792	0.813	0.787	0.786	0.788	0.800	0.730	0.752	0.783	0.817	0.699	0.705	0.738	0.837	0.799	0.698	0.682	0.790	0.827	0.773	0.806	0.839	0.717	0.794	0.805	0.819
571	Massachusetts	0.770	0.766	0.790	0.759	0.778	0.800	0.777	0.779	0.776	0.785	0.732	0.751	0.768	0.800	0.709	0.717	0.735	0.824	0.788	0.709	0.697	0.780	0.812	0.766	0.795	0.821	0.717	0.780	0.791	0.806
572	Oklahoma	0.774	0.776	0.797	0.772	0.787	0.806	0.793	0.795	0.789	0.790	0.760	0.773	0.773	0.801	0.743	0.756	0.754	0.833	0.795	0.749	0.743	0.790	0.817	0.780	0.805	0.824	0.736	0.781	0.794	0.812
573	Louisiana	0.784	0.775	0.801	0.769	0.791	0.810	0.783	0.783	0.787	0.799	0.758	0.747	0.786	0.816	0.698	0.702	0.752	0.826	0.814	0.694	0.681	0.795	0.827	0.778	0.808	0.834	0.733	0.796	0.804	0.813
574	New Mexico	0.798	0.797	0.824	0.791	0.811	0.836	0.816	0.820	0.818	0.819	0.774	0.786	0.799	0.831	0.743	0.758	0.770	0.864	0.824	0.748	0.740	0.816	0.851	0.802	0.835	0.857	0.748	0.807	0.822	0.844
575	Texas	0.788	0.787	0.810	0.781	0.798	0.821	0.800	0.803	0.800	0.806	0.760	0.777	0.788	0.818	0.739	0.750	0.760	0.848	0.809	0.741	0.732	0.801	0.833	0.788	0.818	0.840	0.740	0.797	0.810	0.828
576	Kentucky	0.754	0.752	0.770	0.749	0.762	0.775	0.761	0.761	0.757	0.762	0.729	0.746	0.750	0.776	0.718	0.725	0.727	0.798	0.765	0.720	0.714	0.761	0.783	0.751	0.771	0.792	0.716	0.762	0.769	0.779
577	Kansas	0.774	0.775	0.798	0.771	0.788	0.805	0.793	0.795	0.789	0.790	0.759	0.772	0.773	0.801	0.741	0.754	0.753	0.833	0.795	0.747	0.741	0.790	0.817	0.780	0.805	0.825	0.734	0.781	0.794	0.813
578	Wisconsin	0.785	0.778	0.803	0.773	0.793	0.810	0.785	0.782	0.787	0.799	0.733	0.760	0.786	0.816	0.715	0.719	0.744	0.835	0.795	0.712	0.699	0.787	0.819	0.771	0.800	0.834	0.724	0.797	0.805	0.813
579	Tennessee	0.768	0.762	0.785	0.757	0.775	0.792	0.769	0.767	0.770	0.780	0.724	0.748	0.767	0.796	0.707	0.712	0.731	0.816	0.778	0.706	0.695	0.771	0.800	0.757	0.783	0.813	0.714	0.778	0.786	0.795
580	Minnesota	0.771	0.767	0.793	0.761	0.782	0.802	0.781	0.782	0.781	0.788	0.735	0.753	0.771	0.802	0.710	0.718	0.737	0.827	0.790	0.711	0.700	0.782	0.815	0.768	0.798	0.825	0.717	0.781	0.793	0.808
581	Colorado	0.801	0.799	0.821	0.794	0.811	0.828	0.809	0.808	0.811	0.817	0.767	0.789	0.803	0.829	0.753	0.761	0.772	0.856	0.815	0.753	0.746	0.808	0.837	0.796	0.822	0.849	0.752	0.811	0.820	0.832
582	Indiana	0.771	0.764	0.788	0.759	0.779	0.795	0.771	0.768	0.772	0.783	0.721	0.747	0.770	0.801	0.703	0.706	0.730	0.819	0.780	0.701	0.688	0.773	0.804	0.758	0.785	0.818	0.713	0.783	0.790	0.798
583	Nebraska	0.764	0.764	0.785	0.760	0.774	0.793	0.779	0.782	0.772	0.776	0.746	0.760	0.760	0.789	0.730	0.740	0.739	0.817	0.784	0.734	0.727	0.778	0.803	0.768	0.792	0.810	0.726	0.771	0.782	0.799
584	Connecticut	0.784	0.780	0.805	0.773	0.793	0.816	0.792	0.794	0.793	0.801	0.745	0.765	0.784	0.815	0.721	0.729	0.749	0.841	0.803	0.721	0.709	0.794	0.829	0.779	0.811	0.837	0.729	0.794	0.806	0.822
585	Ohio	0.775	0.771	0.793	0.766	0.784	0.800	0.778	0.776	0.779	0.788	0.734	0.757	0.775	0.804	0.718	0.723	0.740	0.824	0.786	0.717	0.707	0.780	0.808	0.766	0.791	0.821	0.723	0.786	0.794	0.803
586	Michigan	0.786	0.785	0.813	0.780	0.802	0.823	0.809	0.810	0.810	0.809	0.766	0.776	0.788	0.819	0.735	0.750	0.760	0.853	0.812	0.740	0.734	0.805	0.840	0.792	0.823	0.847	0.736	0.795	0.810	0.832
587	Arizona	0.781	0.785	0.808	0.781	0.795	0.817	0.807	0.812	0.803	0.798	0.779	0.787	0.778	0.808	0.760	0.778	0.765	0.848	0.808	0.770	0.767	0.802	0.830	0.794	0.819	0.834	0.747	0.787	0.802	0.826
588	New Jersey	0.768	0.766	0.789	0.759	0.775	0.802	0.780	0.788	0.778	0.782	0.744	0.756	0.763	0.796	0.719	0.731	0.739	0.826	0.791	0.720	0.712	0.782	0.815	0.769	0.801	0.818	0.723	0.776	0.789	0.810
589	Syracuse	0.769	0.762	0.784	0.755	0.773	0.793	0.765	0.765	0.767	0.780	0.718	0.744	0.767	0.797	0.701	0.705	0.728	0.815	0.778	0.698	0.685	0.770	0.800	0.754	0.782	0.813	0.712	0.780	0.787	0.795
590	New York	0.759	0.753	0.775	0.744	0.757	0.792	0.759	0.770	0.758	0.769	0.722	0.737	0.751	0.786	0.695	0.704	0.721	0.810	0.780	0.688	0.678	0.767	0.803	0.752	0.789	0.805	0.708	0.767	0.779	0.800
591	Richmond	0.779	0.773	0.800	0.767	0.790	0.810	0.787	0.786	0.787	0.796	0.735	0.755	0.779	0.812	0.707	0.713	0.739	0.834	0.797	0.707	0.693	0.789	0.823	0.773	0.804	0.835	0.719	0.790	0.801	0.816
592	Atlanta	0.782	0.779	0.804	0.773	0.793	0.815	0.793	0.795	0.794	0.801	0.748	0.766	0.783	0.814	0.724	0.734	0.750	0.842	0.802	0.725	0.715	0.794	0.828	0.780	0.811	0.837	0.729	0.792	0.804	0.821
593	Washington, DC	0.751	0.748	0.768	0.742	0.756	0.778	0.757	0.762	0.751	0.760	0.722	0.738	0.744	0.776	0.705	0.712	0.719	0.799	0.767	0.703	0.695	0.759	0.788	0.747	0.775	0.793	0.708	0.758	0.769	0.784
594	Chicago	0.769	0.760	0.782	0.752	0.769	0.792	0.759	0.761	0.763	0.779	0.710	0.739	0.766	0.797	0.693	0.696	0.724	0.815	0.776	0.687	0.673	0.766	0.800	0.749	0.781	0.812	0.707	0.781	0.787	0.795
595	St. Louis	0.779	0.776	0.801	0.770	0.791	0.811	0.791	0.791	0.790	0.797	0.744	0.762	0.780	0.811	0.719	0.728	0.746	0.837	0.798	0.720	0.709	0.791	0.824	0.777	0.807	0.834	0.725	0.789	0.801	0.818
596	Sacramento	0.782	0.780	0.806	0.774	0.792	0.818	0.797	0.802	0.797	0.800	0.757	0.769	0.780	0.813	0.728	0.741	0.753	0.844	0.807	0.732	0.723	0.798	0.832	0.785	0.816	0.837	0.733	0.791	0.805	0.826
597	Northern California	0.805	0.801	0.828	0.793	0.813	0.843	0.815	0.822	0.819	0.825	0.770	0.785	0.805	0.838	0.738	0.752	0.771	0.869	0.830	0.740	0.728	0.819	0.858	0.804	0.840	0.862	0.749	0.815	0.829	0.851
598	San Diego	0.764	0.765	0.787	0.760	0.774	0.797	0.782	0.789	0.776	0.776	0.753	0.762	0.757	0.789	0.733	0.747	0.741	0.823	0.788	0.738	0.733	0.781	0.809	0.771	0.798	0.813	0.728	0.770	0.783	0.805
599	Southern California	0.771	0.770	0.792	0.763	0.778	0.804	0.783	0.792	0.780	0.783	0.750	0.761	0.764	0.798	0.727	0.739	0.743	0.829	0.794	0.728	0.722	0.785	0.817	0.773	0.804	0.820	0.728	0.778	0.791	0.812

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	21	22	23	24	25	26	27	28	2A	2B	2D	2I	2L	2M	2N	2O	2P	2Q	2R	2S	2T	31	32	33	34	35	36	37	38	3A
501	Miami	0.760	0.752	0.771	0.749	0.767	0.775	0.764	0.766	0.747	0.755	0.789	0.773	0.769	0.796	0.767	0.790	0.797	0.721	0.765	0.777	0.788	0.733	0.735	0.753	0.733	0.749	0.755	0.742	0.744	0.705
502	Broward County / Palm Beach	0.792	0.790	0.808	0.788	0.803	0.813	0.805	0.809	0.792	0.800	0.818	0.809	0.806	0.829	0.805	0.825	0.832	0.760	0.796	0.810	0.822	0.769	0.776	0.793	0.774	0.787	0.796	0.787	0.790	0.759
503	Tampa	0.791	0.790	0.808	0.788	0.803	0.813	0.807	0.810	0.795	0.803	0.817	0.809	0.806	0.829	0.805	0.825	0.831	0.761	0.796	0.810	0.822	0.762	0.770	0.786	0.768	0.781	0.790	0.783	0.786	0.758
504	Orlando	0.796	0.795	0.813	0.793	0.807	0.818	0.812	0.816	0.801	0.809	0.821	0.814	0.811	0.834	0.810	0.830	0.836	0.767	0.801	0.815	0.827	0.768	0.775	0.792	0.773	0.786	0.795	0.789	0.792	0.764
505	Jacksonville	0.792	0.790	0.809	0.788	0.803	0.813	0.807	0.810	0.795	0.803	0.817	0.810	0.806	0.830	0.805	0.826	0.832	0.761	0.796	0.811	0.823	0.761	0.769	0.786	0.767	0.780	0.789	0.782	0.785	0.756
506	Daytona / Gainesville	0.803	0.799	0.820	0.796	0.815	0.826	0.818	0.822	0.805	0.815	0.831	0.822	0.818	0.845	0.817	0.840	0.847	0.766	0.808	0.824	0.836	0.760	0.767	0.787	0.765	0.782	0.791	0.783	0.786	0.754
521	Diversified Dental - Las Vegas	0.880	0.892	0.915	0.890	0.903	0.923	0.932	0.941	0.930	0.931	0.906	0.919	0.916	0.943	0.918	0.942	0.942	0.866	0.881	0.904	0.939	0.868	0.885	0.908	0.883	0.896	0.914	0.922	0.931	0.910
522	Mastercare Dental - Reno	0.943	0.941	0.978	0.937	0.966	0.992	0.996	1.011	0.996	0.999	0.981	0.991	0.985	1.028	0.987	1.026	1.022	0.904	0.949	0.978	1.015	0.912	0.926	0.961	0.922	0.949	0.973	0.973	0.987	0.941
524	Premier - Minnesota	0.874	0.877	0.903	0.874	0.892	0.910	0.913	0.923	0.909	0.913	0.901	0.908	0.904	0.932	0.906	0.931	0.932	0.849	0.879	0.898	0.926	0.854	0.865	0.891	0.863	0.880	0.896	0.898	0.907	0.876
526	Dental Options Pricing - Oregon	0.874	0.874	0.905	0.871	0.894	0.916	0.915	0.927	0.911	0.912	0.909	0.914	0.909	0.945	0.910	0.943	0.941	0.840	0.879	0.903	0.934	0.847	0.859	0.889	0.856	0.878	0.897	0.894	0.905	0.864
527	Rental Network - Hawaii	0.834	0.832	0.855	0.829	0.848	0.865	0.862	0.872	0.857	0.858	0.864	0.863	0.859	0.890	0.860	0.888	0.886	0.802	0.838	0.857	0.880	0.807	0.816	0.838	0.813	0.830	0.845	0.840	0.849	0.813
528	Diversified Dental - Reno	0.955	0.974	1.002	0.972	0.986	1.011	1.028	1.042	1.028	1.029	0.984	1.005	1.002	1.034	1.005	1.035	1.034	0.945	0.957	0.984	1.032	0.947	0.970	0.998	0.968	0.982	1.006	1.022	1.036	1.014
549	Maine	0.843	0.838	0.867	0.834	0.859	0.879	0.873	0.885	0.868	0.869	0.878	0.878	0.873	0.909	0.874	0.905	0.903	0.802	0.848	0.871	0.895	0.808	0.817	0.845	0.813	0.836	0.854	0.845	0.855	0.810
550	North Dakota	0.896	0.886	0.920	0.882	0.911	0.930	0.925	0.936	0.917	0.924	0.933	0.929	0.924	0.963	0.924	0.958	0.960	0.848	0.905	0.926	0.949	0.857	0.864	0.896	0.860	0.887	0.903	0.895	0.904	0.854
551	Nevada	0.852	0.865	0.885	0.863	0.875	0.892	0.900	0.909	0.898	0.898	0.878	0.889	0.886	0.910	0.888	0.910	0.909	0.839	0.854	0.876	0.907	0.842	0.859	0.879	0.857	0.868	0.885	0.892	0.900	0.880
553	Idaho	0.850	0.847	0.870	0.845	0.863	0.875	0.870	0.874	0.858	0.868	0.877	0.871	0.868	0.894	0.867	0.890	0.896	0.817	0.855	0.871	0.886	0.825	0.833	0.855	0.831	0.848	0.858	0.852	0.855	0.822
554	Vermont	0.818	0.806	0.836	0.802	0.830	0.845	0.835	0.844	0.822	0.829	0.857	0.845	0.839	0.878	0.838	0.872	0.875	0.765	0.826	0.846	0.863	0.776	0.781	0.809	0.777	0.803	0.815	0.802	0.809	0.757
555	New Hampshire	0.805	0.795	0.823	0.791	0.816	0.831	0.821	0.829	0.809	0.815	0.840	0.830	0.825	0.859	0.824	0.854	0.857	0.758	0.812	0.830	0.846	0.771	0.776	0.802	0.772	0.795	0.807	0.795	0.802	0.754
556	Delaware	0.829	0.824	0.850	0.820	0.843	0.858	0.854	0.862	0.845	0.851	0.862	0.857	0.852	0.885	0.852	0.881	0.883	0.789	0.835	0.854	0.874	0.791	0.800	0.825	0.797	0.817	0.830	0.824	0.831	0.792
557	Washington																														
558	Oregon	0.857	0.854	0.883	0.850	0.874	0.895	0.891	0.902	0.885	0.886	0.894	0.894	0.888	0.926	0.889	0.922	0.920	0.817	0.862	0.886	0.912	0.826	0.837	0.865	0.833	0.856	0.873	0.866	0.876	0.832
559	North Carolina	0.796	0.786	0.815	0.783	0.808	0.823	0.814	0.822	0.803	0.809	0.832	0.822	0.817	0.852	0.816	0.847	0.850	0.750	0.804	0.822	0.839	0.752	0.758	0.784	0.754	0.777	0.790	0.779	0.786	0.739
560	West Virginia	0.805	0.800	0.822	0.797	0.817	0.828	0.820	0.823	0.807	0.818	0.834	0.824	0.820	0.848	0.819	0.843	0.850	0.767	0.811	0.827	0.838	0.761	0.767	0.787	0.765	0.782	0.791	0.783	0.786	0.753
561	Mississippi	0.791	0.783	0.808	0.779	0.802	0.815	0.805	0.808	0.790	0.803	0.821	0.810	0.806	0.836	0.804	0.830	0.839	0.748	0.798	0.813	0.825	0.740	0.745	0.768	0.742	0.762	0.772	0.763	0.766	0.729
562	Arkansas	0.821	0.817	0.842	0.814	0.834	0.849	0.842	0.846	0.830	0.841	0.849	0.844	0.840	0.868	0.839	0.863	0.870	0.785	0.827	0.843	0.859	0.778	0.785	0.808	0.782	0.800	0.813	0.806	0.810	0.777
563	South Carolina	0.807	0.796	0.825	0.792	0.818	0.834	0.825	0.833	0.814	0.821	0.842	0.833	0.827	0.863	0.827	0.858	0.861	0.759	0.814	0.832	0.850	0.746	0.751	0.777	0.748	0.770	0.783	0.774	0.781	0.738
564	Rhode Island	0.799	0.796	0.818	0.793	0.811	0.824	0.821	0.829	0.814	0.818	0.825	0.823	0.820	0.846	0.820	0.842	0.844	0.769	0.804	0.819	0.837	0.766	0.773	0.794	0.771	0.787	0.798	0.794	0.801	0.769
565	Hawaii	0.805	0.805	0.826	0.802	0.819	0.835	0.832	0.842	0.826	0.827	0.835	0.834	0.830	0.859	0.830	0.856	0.855	0.775	0.808	0.828	0.850	0.779	0.789	0.809	0.786	0.802	0.816	0.811	0.820	0.785
566	Pittsburgh	0.784	0.784	0.800	0.782	0.794	0.804	0.800	0.804	0.792	0.798	0.803	0.800	0.798	0.817	0.797	0.814	0.818	0.762	0.787	0.799	0.811	0.762	0.768	0.783	0.767	0.777	0.786	0.783	0.786	0.764
567	Philadelphia	0.803	0.802	0.823	0.799	0.815	0.829	0.826	0.834	0.819	0.823	0.828	0.827	0.824	0.848	0.824	0.846	0.848	0.775	0.807	0.822	0.841	0.781	0.789	0.809	0.786	0.801	0.813	0.809	0.816	0.785
568	Alabama	0.809	0.805	0.828	0.803	0.822	0.834	0.827	0.831	0.815	0.826	0.837	0.830	0.826	0.852	0.825	0.848	0.855	0.774	0.815	0.830	0.844	0.768	0.775	0.796	0.772	0.789	0.800	0.793	0.796	0.765
569	Utah	0.819	0.812	0.833	0.810	0.827	0.838	0.829	0.832	0.814	0.823	0.846	0.834	0.831	0.857	0.829	0.852	0.859	0.781	0.824	0.837	0.848	0.794	0.798	0.818	0.796	0.812	0.821	0.809	0.812	0.775
570	Iowa	0.807	0.799	0.826	0.795	0.819	0.835	0.827	0.836	0.817	0.824	0.841	0.834	0.829	0.863	0.829	0.858	0.861	0.764	0.815	0.833	0.851	0.759	0.766	0.791	0.762	0.784	0.797	0.788	0.795	0.753
571	Massachusetts	0.818	0.812	0.838	0.809	0.830	0.845	0.839	0.846	0.829	0.834	0.849	0.844	0.839	0.869	0.839	0.865	0.868	0.780	0.824	0.841	0.859	0.791	0.797	0.821	0.794	0.813	0.826	0.817	0.824	0.784
572	Oklahoma	0.814	0.816	0.838	0.814	0.830	0.844	0.844	0.851	0.838	0.842	0.841	0.842	0.839	0.865	0.839	0.862	0.864	0.789	0.819	0.836	0.858	0.781	0.792	0.812	0.790	0.804	0.817	0.816	0.823	0.796
573	Louisiana	0.786	0.777	0.803	0.774	0.796	0.809	0.798	0.801	0.781	0.794	0.817	0.805	0.800	0.830	0.798	0.825	0.833	0.741	0.792	0.808	0.819	0.733	0.739	0.762	0.736	0.755	0.766	0.755	0.758	0.719
574	New Mexico	0.852	0.852	0.879	0.849	0.870	0.890	0.888	0.899	0.883	0.885	0.886	0.889	0.884	0.918	0.885	0.915	0.913	0.818	0.857	0.880	0.907	0.818	0.829	0.855	0.826	0.846	0.864	0.859	0.869	0.831
575	Texas	0.829	0.828	0.852	0.825	0.844	0.859	0.856	0.863	0.847	0.851	0.861	0.857	0.853	0.883	0.853	0.880	0.882	0.795	0.835	0.853	0.874	0.797	0.807	0.829	0.804	0.822	0.835	0.830	0.836	0.801
576	Kentucky	0.781	0.778	0.795	0.776	0.790	0.800	0.795	0.799	0.785	0.793	0.801	0.797	0.794	0.814	0.793	0.811	0.816	0.754	0.785	0.796	0.808	0.750	0.755	0.771	0.754	0.766	0.774	0.770	0.773	0.749
577	Kansas	0.826	0.828	0.850	0.826	0.842	0.857	0.857	0.864	0.851	0.854	0.854	0.855	0.851	0.878	0.852	0.875	0.877	0.799	0.831	0.849	0.871	0.801	0.812	0.833	0.810	0.825	0.838	0.836	0.843	0.814
578	Wisconsin	0.813	0.806	0.829	0.803	0.823	0.835	0.825	0.828	0.809	0.821	0.844	0.831	0.826	0.856	0.825	0.850	0.859	0.770	0.819	0.835	0.845	0.776	0.782	0.803	0.779	0.798	0.807	0.796	0.798	0.759
579	Tennessee	0.786	0.780	0.801	0.778	0.796	0.807	0.798	0.801	0.784	0.795	0.813	0.803	0.799	0.825	0.798	0.821	0.828	0.749	0.792	0.806	0.816	0.743	0.748	0.767	0.746	0.762	0.771	0.762	0.765	0.732
580	Minnesota	0.822	0.817	0.843	0.814	0.835	0.850	0.845	0.853	0.837	0.842	0.853	0.849	0.844	0.876	0.844	0.872	0.874	0.784	0.828	0.846	0.865	0.794	0.802	0.827	0.799	0.819	0.832	0.824	0.831	0.792
581	Colorado	0.843	0.840	0.862	0.837	0.856	0.868	0.861	0.865	0.848	0.858	0.871	0.864	0.860	0.887	0.859	0.882	0.889	0.808	0.848	0.864	0.878	0.817	0.825	0.846	0.822	0.840	0.850	0.841	0.845	0.810
582	Indiana	0.793	0.785	0.808	0.782	0.802	0.814	0.804	0.807	0.788	0.800	0.821	0.809	0.805	0.833	0.804	0.828	0.836	0.752	0.799	0.813	0.823	0.753	0.757	0.778	0.755	0.772	0.782	0.771	0.774	0.737
583	Nebraska	0.806	0.806	0.827	0.803	0.819	0.833	0.831	0.838	0.824	0.828	0.831	0.831	0.828	0.852	0.828	0.850	0.851	0.780	0.810	0.826	0.845	0.777	0.786	0.806	0.783	0.798	0.810	0.807	0.814	0.786
584	Connecticut	0.832	0.827	0.853	0.823	0.845	0.860	0.854	0.862	0.845	0.849	0.865	0.859	0.854	0.886	0.854	0.882	0.885	0.792	0.838	0.856	0.876	0.803	0.811	0.835	0.808	0.828	0.841	0.832	0.839	0.798
585	Ohio	0.801	0.796	0.817	0.793	0.811	0.823	0.814	0.818	0.801	0.811	0.829	0.819	0.815	0.841	0.813	0.836	0.844	0.764	0.806	0.821	0.832	0.765	0.771	0.790	0.768	0.785	0.794	0.785	0.788	0.754
586	Michigan	0.851	0.852	0.880	0.849	0.871	0.891	0.891	0.902	0.888	0.890	0.884	0.889	0.885	0.919	0.886	0.916	0.914	0.819	0.856	0.880	0.908	0.824	0.836	0.863	0.833	0.854	0.871	0.869	0.879	0.842
587	Arizona	0.855	0.860	0.884	0.858	0.874	0.893	0.894	0.905	0.891	0.892	0.884	0.890	0.887	0.914	0.888	0.913	0.912	0.832	0.858	0.879	0.907	0.835	0.849	0.871	0.846	0.861	0.879	0.879	0.888	0.859
588	New Jersey	0.827	0.825	0.849	0.821	0.841	0.859	0.854	0.865	0.848	0.849	0.858	0.857	0.853	0.884	0.853	0.881	0.880	0.793	0.830	0.850	0.874	0.801	0.810	0.833	0.807	0.825	0.840	0.834	0.843	0.805
589	Syracuse	0.792	0.783	0.806	0.780	0.800	0.811	0.800	0.803	0.784	0.795	0.820	0.807	0.803	0.831	0.801	0.825	0.834	0.750	0.798	0.811	0.821	0.756	0.760	0.781	0.757	0.775	0.784	0.771	0.774	0.735
590	New York	0.801	0.795	0.820	0.792	0.813	0.829	0.821	0.829	0.811	0.812	0.835	0.828	0.824	0.858	0.823	0.854	0.853	0.761	0.805	0.824	0.845	0.773	0.780	0.803	0.777	0.796	0.810	0.798	0.805	0.762
591	Richmond	0.810	0.803	0.830	0.800	0.822	0.838	0.832	0.840	0.823	0.829	0.842	0.837	0.832	0.864	0.832	0.860	0.862	0.770	0.817	0.834	0.853	0.766	0.773	0.798	0.770	0.790	0.803	0.796	0.803	0.764
592	Atlanta	0.821	0.818	0.843	0.815	0.836	0.851	0.847	0.855	0.838	0.843	0.854	0.849	0.845	0.877	0.845	0.873	0.875	0.784	0.827	0.846	0.867	0.787	0.795	0.819	0.792	0.812	0.824	0.819	0.826	0.788
593	Washington, DC	0.791	0.788	0.809	0.786	0.803	0.815	0.810	0.817	0.801	0.805	0.819	0.813	0.810	0.836	0.809	0.833	0.835	0.759	0.796	0.811	0.828	0.766	0.773	0.792	0.770	0.786	0.796	0.790	0.796	0.762
594	Chicago	0.794	0.784	0.807	0.780	0.801	0.812	0.798	0.801	0.779	0.791	0.825	0.808	0.804	0.834	0.801	0.827	0.837	0.747	0.801	0.814	0.822	0.763	0.766	0.787	0.763	0.782	0.790	0.774	0.776	0.731
595	St. Louis	0.813	0.809	0.835	0.806	0.827	0.842	0.838	0.846	0.830	0.835	0.845	0.841	0.836	0.867	0.836	0.864	0.866	0.777	0.819	0.837	0.857	0.773	0.782	0.805	0.779	0.798	0.810	0.805	0.812	0.776
596	Sacramento	0.845	0.843	0.870	0.840	0.861	0.881	0.877	0.888	0.871	0.873	0.878	0.879	0.875	0.907	0.876	0.904	0.903	0.810	0.849	0.871	0.896	0.818	0.828	0.854	0.825	0.845	0.862	0.855	0.865	0.825
597	Northern California	0.868	0.864	0.893	0.860	0.884	0.905	0.898	0.909	0.891	0.892	0.905	0.903	0.898	0.935	0.898	0.931	0.929	0.827	0.872	0.896	0.921	0.844	0.854	0.882	0.851	0.873	0.891	0.880	0.891	0.844
598	San Diego	0.835	0.837	0.860	0.834	0.851	0.868	0.868	0.878	0.863	0.864	0.863	0.867	0.863	0.891	0.864	0.888	0.887	0.809	0.839	0.857	0.882	0.815	0.825	0.848	0.823	0.839	0.854	0.852	0.861	0.829
599	Southern California	0.840	0.839	0.864	0.836	0.856	0.873	0.870	0.880	0.863	0.864	0.871	0.872	0.868	0.898	0.868	0.895	0.894	0.809	0.844	0.864	0.888	0.822	0.832	0.855	0.829	0.847	0.862	0.856	0.865	0.827

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	3B	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.724	0.757	0.740	0.737	0.760	0.726	0.746	0.777	0.698	0.740	0.746	0.757
502	Broward County / Palm Beach	0.775	0.792	0.782	0.779	0.799	0.771	0.788	0.814	0.741	0.775	0.784	0.796
503	Tampa	0.774	0.783	0.776	0.773	0.793	0.766	0.783	0.807	0.737	0.767	0.778	0.790
504	Orlando	0.780	0.788	0.782	0.779	0.798	0.772	0.788	0.812	0.743	0.773	0.783	0.795
505	Jacksonville	0.773	0.783	0.775	0.773	0.792	0.765	0.782	0.807	0.736	0.767	0.777	0.789
506	Daytona / Gainesville	0.774	0.783	0.775	0.772	0.793	0.763	0.781	0.811	0.732	0.767	0.777	0.790
521	Diversified Dental - Las Vegas	0.917	0.892	0.904	0.902	0.926	0.900	0.922	0.933	0.856	0.870	0.890	0.925
522	Mastercare Dental - Reno	0.963	0.945	0.951	0.946	0.985	0.936	0.969	1.003	0.878	0.921	0.942	0.979
524	Premier - Minnesota	0.890	0.878	0.883	0.880	0.905	0.874	0.896	0.918	0.832	0.860	0.874	0.903
526	Dental Options Pricing - Oregon	0.881	0.878	0.880	0.876	0.908	0.867	0.894	0.922	0.817	0.854	0.872	0.902
527	Rental Network - Hawaii	0.827	0.833	0.830	0.826	0.853	0.818	0.842	0.866	0.779	0.812	0.826	0.849
528	Diversified Dental - Reno	1.020	0.975	0.995	0.993	1.023	0.992	1.021	1.030	0.939	0.950	0.975	1.023
549	Maine	0.830	0.838	0.835	0.830	0.862	0.819	0.846	0.878	0.772	0.815	0.831	0.855
550	North Dakota	0.881	0.888	0.882	0.876	0.910	0.864	0.892	0.933	0.816	0.869	0.881	0.905
551	Nevada	0.887	0.866	0.876	0.873	0.896	0.871	0.892	0.902	0.830	0.844	0.864	0.895
553	Idaho	0.842	0.849	0.842	0.839	0.862	0.831	0.850	0.879	0.797	0.832	0.844	0.859
554	Vermont	0.783	0.809	0.794	0.789	0.822	0.775	0.803	0.845	0.730	0.787	0.798	0.816
555	New Hampshire	0.777	0.801	0.788	0.784	0.813	0.771	0.796	0.834	0.730	0.781	0.791	0.808
556	Delaware	0.812	0.819	0.813	0.809	0.837	0.799	0.823	0.855	0.759	0.800	0.813	0.833
557	Washington												
558	Oregon	0.850	0.858	0.855	0.850	0.883	0.840	0.867	0.899	0.791	0.833	0.851	0.877
559	North Carolina	0.763	0.781	0.770	0.766	0.795	0.754	0.778	0.816	0.713	0.762	0.773	0.790
560	West Virginia	0.775	0.783	0.774	0.771	0.793	0.762	0.781	0.812	0.731	0.768	0.778	0.790
561	Mississippi	0.754	0.763	0.754	0.750	0.774	0.740	0.759	0.795	0.707	0.748	0.758	0.770
562	Arkansas	0.799	0.799	0.796	0.792	0.815	0.784	0.803	0.833	0.750	0.785	0.796	0.812
563	South Carolina	0.761	0.772	0.764	0.760	0.788	0.749	0.772	0.808	0.709	0.755	0.766	0.783
564	Rhode Island	0.784	0.788	0.785	0.782	0.804	0.775	0.794	0.817	0.742	0.772	0.783	0.801
565	Hawaii	0.798	0.805	0.802	0.799	0.824	0.791	0.813	0.836	0.753	0.784	0.798	0.820
566	Pittsburgh	0.776	0.778	0.775	0.773	0.789	0.768	0.782	0.800	0.744	0.766	0.775	0.787
567	Philadelphia	0.799	0.803	0.801	0.798	0.819	0.791	0.810	0.832	0.757	0.787	0.797	0.816
568	Alabama	0.786	0.789	0.784	0.781	0.802	0.773	0.791	0.819	0.741	0.775	0.785	0.799
569	Utah	0.795	0.817	0.804	0.801	0.824	0.791	0.810	0.842	0.760	0.801	0.809	0.820
570	Iowa	0.775	0.786	0.779	0.774	0.802	0.764	0.787	0.821	0.724	0.769	0.780	0.798
571	Massachusetts	0.803	0.817	0.810	0.806	0.832	0.796	0.818	0.849	0.757	0.798	0.809	0.828
572	Oklahoma	0.809	0.804	0.805	0.802	0.824	0.797	0.815	0.835	0.761	0.786	0.800	0.821
573	Louisiana	0.744	0.758	0.747	0.743	0.767	0.733	0.752	0.788	0.699	0.742	0.751	0.763
574	New Mexico	0.847	0.847	0.847	0.843	0.872	0.835	0.860	0.886	0.789	0.824	0.841	0.867
575	Texas	0.817	0.824	0.820	0.816	0.842	0.808	0.830	0.857	0.769	0.804	0.818	0.838
576	Kentucky	0.764	0.767	0.763	0.760	0.777	0.754	0.769	0.790	0.730	0.755	0.763	0.775
577	Kansas	0.828	0.825	0.825	0.822	0.845	0.816	0.836	0.857	0.779	0.807	0.821	0.842
578	Wisconsin	0.783	0.802	0.788	0.785	0.809	0.774	0.794	0.830	0.741	0.785	0.795	0.805
579	Tennessee	0.753	0.764	0.755	0.752	0.773	0.743	0.761	0.790	0.714	0.750	0.759	0.769
580	Minnesota	0.811	0.822	0.815	0.811	0.839	0.802	0.825	0.856	0.761	0.803	0.815	0.834
581	Colorado	0.831	0.842	0.833	0.830	0.853	0.821	0.841	0.871	0.787	0.824	0.835	0.850
582	Indiana	0.760	0.776	0.764	0.760	0.783	0.750	0.769	0.803	0.720	0.760	0.769	0.779
583	Nebraska	0.798	0.799	0.798	0.796	0.816	0.790	0.807	0.827	0.756	0.783	0.794	0.813
584	Connecticut	0.817	0.832	0.824	0.819	0.848	0.809	0.833	0.865	0.768	0.811	0.823	0.843
585	Ohio	0.775	0.787	0.777	0.774	0.796	0.765	0.783	0.814	0.735	0.772	0.781	0.792
586	Michigan	0.858	0.852	0.855	0.850	0.881	0.842	0.868	0.895	0.796	0.830	0.848	0.876
587	Arizona	0.870	0.861	0.866	0.863	0.888	0.857	0.879	0.897	0.815	0.839	0.857	0.884
588	New Jersey	0.819	0.828	0.825	0.821	0.849	0.813	0.836	0.862	0.771	0.806	0.821	0.844
589	Syracuse	0.758	0.780	0.766	0.762	0.786	0.752	0.771	0.806	0.721	0.764	0.772	0.781
590	New York	0.778	0.803	0.792	0.788	0.819	0.778	0.804	0.834	0.736	0.779	0.792	0.812
591	Richmond	0.784	0.792	0.786	0.782	0.809	0.773	0.794	0.826	0.734	0.775	0.786	0.804
592	Atlanta	0.806	0.814	0.808	0.805	0.832	0.796	0.819	0.848	0.756	0.794	0.807	0.828
593	Washington, DC	0.777	0.790	0.783	0.780	0.803	0.772	0.792	0.817	0.738	0.772	0.783	0.799
594	Chicago	0.756	0.790	0.770	0.767	0.793	0.754	0.776	0.815	0.722	0.772	0.779	0.787
595	St. Louis	0.794	0.799	0.795	0.791	0.817	0.782	0.804	0.833	0.744	0.781	0.793	0.813
596	Sacramento	0.841	0.847	0.845	0.841	0.870	0.833	0.857	0.884	0.787	0.824	0.840	0.865
597	Northern California	0.862	0.878	0.872	0.867	0.900	0.856	0.884	0.916	0.806	0.852	0.868	0.893
598	San Diego	0.841	0.840	0.841	0.838	0.863	0.832	0.853	0.873	0.792	0.820	0.834	0.859
599	Southern California	0.841	0.850	0.847	0.844	0.871	0.835	0.859	0.884	0.793	0.828	0.842	0.866

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	5Y	5X	9X	IY	SY	IX	SX	JX	TX
501	Miami	0.710	0.684	0.703	0.801	0.817	0.784	0.797	0.805	0.819
502	Broward County / Palm Beach	0.740	0.715	0.731	0.839	0.856	0.825	0.838	0.843	0.856
503	Tampa	0.736	0.712	0.731	0.836	0.852	0.822	0.835	0.844	0.856
504	Orlando	0.741	0.716	0.735	0.840	0.857	0.827	0.840	0.848	0.861
505	Jacksonville	0.736	0.711	0.731	0.835	0.852	0.822	0.834	0.844	0.857
506	Daytona / Gainesville	0.741	0.713	0.740	0.840	0.856	0.824	0.836	0.855	0.867
521	Diversified Dental - Las Vegas	0.817	0.782	0.791	1.005	1.050	0.986	1.024	0.997	1.035
522	Mastercare Dental - Reno	0.851	0.801	0.829	1.036	1.074	1.002	1.036	1.035	1.070
524	Premier - Minnesota	0.806	0.772	0.789	0.950	0.973	0.933	0.952	0.952	0.972
526	Dental Options Pricing - Oregon	0.805	0.763	0.785	0.978	1.018	0.950	0.983	0.976	1.011
527	Rental Network - Hawaii	0.765	0.731	0.751	0.925	0.967	0.897	0.933	0.922	0.959
528	Diversified Dental - Reno	0.897	0.850	0.857	1.124	1.170	1.104	1.145	1.112	1.153
549	Maine	0.774	0.733	0.760	0.934	0.971	0.903	0.935	0.936	0.969
550	North Dakota	0.807	0.767	0.798	0.941	0.961	0.913	0.931	0.950	0.968
551	Nevada	0.790	0.756	0.764	0.969	1.013	0.950	0.988	0.960	0.998
553	Idaho	0.780	0.753	0.771	0.887	0.904	0.872	0.884	0.893	0.905
554	Vermont	0.749	0.711	0.743	0.871	0.889	0.843	0.860	0.880	0.897
555	New Hampshire	0.736	0.702	0.728	0.856	0.875	0.831	0.848	0.861	0.879
556	Delaware	0.759	0.725	0.752	0.886	0.907	0.864	0.882	0.895	0.914
557	Washington									
558	Oregon	0.789	0.748	0.772	0.955	0.993	0.925	0.958	0.955	0.988
559	North Carolina	0.730	0.695	0.726	0.849	0.867	0.823	0.840	0.860	0.877
560	West Virginia	0.738	0.711	0.739	0.837	0.852	0.820	0.831	0.853	0.864
561	Mississippi	0.752	0.708	0.735	0.815	0.828	0.796	0.806	0.833	0.844
562	Arkansas	0.753	0.724	0.752	0.857	0.871	0.840	0.851	0.872	0.883
563	South Carolina	0.739	0.703	0.743	0.859	0.878	0.833	0.850	0.879	0.897
564	Rhode Island	0.738	0.708	0.731	0.861	0.883	0.842	0.861	0.868	0.887
565	Hawaii	0.746	0.711	0.730	0.901	0.942	0.876	0.910	0.898	0.934
566	Pittsburgh	0.727	0.705	0.720	0.825	0.842	0.813	0.827	0.830	0.843
567	Philadelphia	0.742	0.713	0.730	0.866	0.889	0.849	0.868	0.868	0.887
568	Alabama	0.779	0.736	0.756	0.845	0.860	0.829	0.841	0.860	0.871
569	Utah	0.755	0.729	0.747	0.854	0.871	0.838	0.851	0.859	0.872
570	Iowa	0.740	0.705	0.738	0.861	0.880	0.836	0.853	0.875	0.893
571	Massachusetts	0.751	0.719	0.740	0.875	0.897	0.854	0.872	0.878	0.897
572	Oklahoma	0.757	0.726	0.748	0.887	0.909	0.869	0.889	0.895	0.914
573	Louisiana	0.755	0.711	0.737	0.818	0.831	0.799	0.809	0.836	0.847
574	New Mexico	0.787	0.748	0.773	0.954	0.993	0.926	0.959	0.956	0.991
575	Texas	0.770	0.737	0.760	0.901	0.923	0.881	0.900	0.907	0.926
576	Kentucky	0.722	0.698	0.718	0.817	0.834	0.805	0.817	0.827	0.840
577	Kansas	0.764	0.733	0.752	0.896	0.918	0.878	0.897	0.899	0.919
578	Wisconsin	0.743	0.714	0.739	0.841	0.856	0.823	0.834	0.852	0.863
579	Tennessee	0.723	0.696	0.723	0.818	0.834	0.802	0.814	0.833	0.845
580	Minnesota	0.752	0.719	0.741	0.878	0.899	0.856	0.874	0.881	0.900
581	Colorado	0.778	0.750	0.769	0.884	0.900	0.869	0.881	0.890	0.902
582	Indiana	0.725	0.697	0.724	0.820	0.835	0.802	0.814	0.833	0.844
583	Nebraska	0.747	0.718	0.737	0.872	0.895	0.855	0.874	0.878	0.897
584	Connecticut	0.765	0.731	0.753	0.893	0.914	0.870	0.889	0.896	0.915
585	Ohio	0.736	0.709	0.733	0.834	0.850	0.818	0.830	0.845	0.857
586	Michigan	0.780	0.740	0.762	0.947	0.985	0.919	0.952	0.946	0.980
587	Arizona	0.790	0.755	0.770	0.962	1.005	0.939	0.976	0.958	0.994
588	New Jersey	0.765	0.728	0.748	0.924	0.965	0.898	0.932	0.921	0.956
589	Syracuse	0.655	0.630	0.652	0.740	0.754	0.724	0.735	0.749	0.759
590	New York	0.672	0.641	0.660	0.811	0.846	0.785	0.815	0.807	0.839
591	Richmond	0.668	0.637	0.664	0.778	0.796	0.757	0.773	0.789	0.805
592	Atlanta	0.759	0.725	0.750	0.888	0.908	0.866	0.884	0.895	0.914
593	Washington, DC	0.661	0.635	0.651	0.770	0.790	0.752	0.770	0.772	0.789
594	Chicago	0.657	0.631	0.651	0.741	0.755	0.725	0.735	0.747	0.758
595	St. Louis	0.750	0.716	0.744	0.876	0.896	0.854	0.872	0.886	0.905
596	Sacramento	0.700	0.665	0.684	0.847	0.883	0.822	0.852	0.845	0.876
597	Northern California	0.721	0.684	0.702	0.871	0.907	0.844	0.875	0.866	0.897
598	San Diego	0.693	0.662	0.676	0.840	0.878	0.818	0.851	0.835	0.868
599	Southern California	0.699	0.666	0.680	0.845	0.882	0.821	0.853	0.838	0.870

ADULT DENTAL PPO FACTORS

Factors Relative to a standard NAP (100/80/50, $50 Dedustible, $1000 Maximum)

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
353	Idaho	0.950	0.711	1.001	0.775	0.957	0.715	0.937	0.722	0.814	0.598	0.807	0.651	0.848	0.657	0.931	0.741	0.938	0.783	0.858	0.663	0.874	0.732	0.940	0.781

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
356	Delaware	0.897	0.650	0.862	0.900	0.661	0.868	0.976	0.703	0.938	0.826	0.646	0.800	0.840	0.665	0.816	0.900	0.707	0.874	0.915	0.657	0.878	0.914	0.664	0.878	0.984	0.702	0.945	0.520	0.528	0.547

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3
356	Delaware (cont)	0.686	0.691	0.724	0.839	0.827	0.658	0.709	0.527

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2E1	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	I1A1	I2D1	K1A1	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1A1	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	M1C1
360	West Virginia	0.921	0.709	0.966	0.778	0.899	0.706	0.937	0.890	0.716	0.753	0.586	0.763	0.640	0.951	0.942	0.859	0.807	0.658	0.891	0.739	0.898	0.771	0.854	0.812	0.659	0.830	0.723	0.898	0.767	0.935

PPO #	PPO Name	M2E1	P1A1	P2A1	Q1A1	Q1E1
360	West Virginia (cont)	0.987	0.915	0.923	0.878	0.907

PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1
361	Mississippi	0.963	0.977	0.967	0.902	0.779	0.725	0.790	0.820	0.847

PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3
366	Pittsburgh	0.843	0.677	0.837	0.795	0.860	0.706	0.867	0.712	0.660	0.692	0.703	0.850	0.689	0.683	0.558	0.573	0.571	0.636	0.680	0.650	0.748

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
367	Philadelphia	0.827	0.638	0.796	0.830	0.650	0.800	0.900	0.691	0.865	0.761	0.634	0.738	0.774	0.654	0.752	0.830	0.695	0.806	0.844	0.646	0.810	0.843	0.653	0.810	0.907	0.690	0.871	0.511	0.519	0.538

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O1E3	O2A1	O2A3
367	Philadelphia (cont.)	0.632	0.637	0.668	0.773	0.762	0.647	0.503	0.653	0.518

PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1
373	Louisiana	0.944	0.955	0.954	0.882	0.763	0.705	0.766	0.798	0.821

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	J1A1	J1A3	J2A1	J2A3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	Q2E1	Q2E3
378	Wisconsin	0.912	0.703	0.944	0.764	0.897	0.706	0.883	0.712	0.755	0.586	0.755	0.638	0.927	0.722	0.941	0.748	0.811	0.662	0.827	0.725	0.884	0.766	0.904	0.738

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
379	Tennessee	0.953	0.689	0.987	0.752	0.926	0.685	0.916	0.696	0.777	0.566	0.776	0.620	0.832	0.644	0.909	0.719	0.911	0.748	0.839	0.645	0.847	0.707	0.910	0.743

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
380	Minnesota	0.896	0.686	0.930	0.749	0.883	0.691	0.869	0.697	0.742	0.572	0.747	0.626	0.795	0.647	0.870	0.724	0.878	0.759	0.800	0.649	0.820	0.714	0.875	0.753

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
383	Nebraska	0.878	0.716	0.936	0.798	0.874	0.730	0.867	0.740	0.732	0.602	0.756	0.669	0.790	0.680	0.879	0.772	0.901	0.816	0.791	0.679	0.824	0.757	0.893	0.805

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1A1	C1E1	C1F1	D1C1	D1J1	G1C1	G1F1	G1F3	G1K1	O1A1	O2A3	R7L3
384	Connecticut	0.836	0.799	0.847	0.813	0.761	0.930	0.838	0.799	0.702	0.641	0.744	0.833	0.745	0.738	0.658	#N/A	#N/A

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A2A1	A2B1	A2E1	A2F1	C1E1	C1F1	C2A1	C2B1	C2E1	C2F1	L1A1	L1B1	L1E1	L1F1	L2A1	L2B1	L2E1	L2F1
395	St. Louis	0.913	0.861	0.938	0.892	0.921	0.873	0.952	0.910	0.926	0.874	0.911	0.857	0.933	0.884	0.851	0.806	0.880	0.841	0.861	0.819	0.895	0.859

PPO #	PPO Name	A1A1	A1B1	A1B3	A2E1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	H4F3	I5E1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1
396	Sacramento	0.947	0.904	0.706	0.964	1.060	1.066	1.006	0.948	0.903	0.701	0.798	1.141	0.899	0.853	0.679	0.711	0.985	0.759	1.002	0.791	0.955	0.998

PPO #	PPO Name	A1A1	A1B1	A1B3	A2E1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	H4F3	I5E1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1
397	Northern California	0.960	0.920	0.719	0.968	1.077	1.076	1.010	0.960	0.916	0.711	0.791	1.143	0.907	0.864	0.688	0.718	1.002	0.774	1.011	0.799	0.957	1.005

PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I4E1	I5E1	I5E3	I5F1	I5F3
399	Southern California	0.895	0.860	0.697	0.893	0.857	0.690	0.905	0.869	0.706	0.952	0.919	0.757	0.895	0.849	0.830	0.722	0.799	0.791	0.685	0.876	0.869	0.764	0.859	0.852	0.745	0.990	1.082	0.864	1.045	0.848

PPO #	PPO Name	J5E1	J5E3	J5F1	J5F3	P001	P002
399	Southern California (cont.)	1.067	0.844	1.029	0.830	0.887	0.691

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KB01	KB02	KB03	KB04	KB05	KB06	KB07	KB08	KB10	KB0A	KB0B	KB0D	KB0I	KB0L	KB0M	KB0N	KB0O	KB0P	KB0Q	KB0R	KB0S	KB0T
501	Miami	0.644	0.655	0.666	0.654	0.662	0.667	0.672	0.675	0.622	0.670	0.676	0.653	0.665	0.664	0.674	0.664	0.673	0.668	0.646	0.657	0.664	0.673
502	Broward County / Palm Beach	0.666	0.678	0.689	0.677	0.684	0.691	0.697	0.699	0.655	0.695	0.699	0.677	0.689	0.688	0.698	0.689	0.698	0.694	0.667	0.676	0.685	0.698
503	Tampa	0.711	0.726	0.738	0.725	0.733	0.741	0.747	0.750	0.702	0.746	0.751	0.723	0.738	0.737	0.748	0.738	0.748	0.741	0.714	0.723	0.734	0.747
504	Orlando	0.702	0.717	0.729	0.716	0.723	0.731	0.737	0.741	0.694	0.737	0.741	0.714	0.729	0.727	0.738	0.728	0.738	0.731	0.705	0.714	0.724	0.738
505	Jacksonville	0.714	0.729	0.742	0.728	0.736	0.743	0.749	0.752	0.702	0.748	0.753	0.727	0.741	0.739	0.751	0.740	0.750	0.746	0.716	0.726	0.737	0.750
506	Daytona / Gainesville	0.680	0.699	0.713	0.698	0.708	0.714	0.722	0.725	0.665	0.721	0.728	0.693	0.712	0.710	0.722	0.712	0.722	0.713	0.686	0.697	0.709	0.722
521	Diversified Dental - Las Vegas	0.854	0.874	0.895	0.873	0.883	0.900	0.914	0.922	0.883	0.914	0.915	0.875	0.896	0.894	0.916	0.897	0.917	0.913	0.854	0.859	0.880	0.916
522	Mastercare Dental - Reno	0.906	0.934	0.965	0.931	0.951	0.975	0.993	1.004	0.884	0.995	0.998	0.934	0.972	0.968	1.001	0.972	1.001	0.980	0.910	0.931	0.954	0.997
524	Premier - Minnesota	0.772	0.799	0.819	0.797	0.808	0.823	0.838	0.844	0.790	0.840	0.845	0.785	0.820	0.818	0.834	0.821	0.835	0.819	0.786	0.791	0.806	0.834
526	Dental Options Pricing - Oregon	0.788	0.812	0.836	0.810	0.825	0.841	0.854	0.861	0.781	0.854	0.859	0.808	0.837	0.835	0.856	0.837	0.856	0.844	0.793	0.806	0.825	0.855
527	Rental Network - Hawaii	0.708	0.734	0.749	0.733	0.742	0.752	0.765	0.770	0.715	0.769	0.774	0.717	0.749	0.747	0.761	0.749	0.762	0.745	0.724	0.730	0.742	0.762
528	Diversified Dental - Reno	0.948	0.975	1.001	0.973	0.985	1.009	1.030	1.043	1.001	1.031	1.031	0.974	1.003	1.001	1.030	1.004	1.032	1.026	0.949	0.954	0.980	1.031
549	Maine	0.750	0.770	0.792	0.768	0.783	0.797	0.807	0.812	0.720	0.804	0.809	0.769	0.795	0.792	0.812	0.793	0.811	0.799	0.753	0.769	0.785	0.809
550	North Dakota	0.778	0.810	0.835	0.808	0.825	0.839	0.854	0.860	0.753	0.856	0.866	0.793	0.836	0.833	0.853	0.836	0.853	0.829	0.796	0.811	0.827	0.852
551	Nevada	0.717	0.735	0.750	0.733	0.741	0.755	0.765	0.771	0.740	0.764	0.766	0.736	0.751	0.750	0.766	0.751	0.767	0.764	0.717	0.722	0.739	0.766
553	Idaho	0.754	0.778	0.793	0.776	0.787	0.795	0.806	0.809	0.754	0.808	0.814	0.765	0.793	0.792	0.804	0.794	0.804	0.790	0.767	0.774	0.786	0.804
554	Vermont	0.682	0.704	0.724	0.702	0.717	0.727	0.736	0.740	0.641	0.734	0.743	0.698	0.724	0.721	0.740	0.723	0.739	0.726	0.688	0.706	0.721	0.737
555	New Hampshire	0.669	0.690	0.708	0.688	0.701	0.710	0.719	0.721	0.639	0.718	0.726	0.682	0.708	0.706	0.720	0.708	0.720	0.706	0.677	0.692	0.703	0.719
556	Delaware	0.712	0.740	0.758	0.738	0.750	0.761	0.774	0.777	0.703	0.775	0.783	0.725	0.759	0.756	0.772	0.759	0.772	0.754	0.727	0.737	0.751	0.771
557	Washington																						
558	Oregon	0.762	0.786	0.807	0.784	0.798	0.812	0.823	0.829	0.743	0.821	0.826	0.782	0.808	0.805	0.826	0.807	0.826	0.814	0.766	0.781	0.800	0.824
559	North Carolina	0.651	0.672	0.690	0.671	0.683	0.695	0.702	0.706	0.620	0.702	0.709	0.665	0.691	0.689	0.704	0.691	0.704	0.689	0.660	0.674	0.688	0.703
560	West Virginia	0.700	0.723	0.737	0.721	0.732	0.739	0.749	0.752	0.688	0.750	0.757	0.711	0.737	0.735	0.747	0.737	0.747	0.732	0.713	0.722	0.733	0.747
561	Mississippi	0.706	0.732	0.749	0.730	0.743	0.751	0.761	0.764	0.686	0.762	0.771	0.717	0.749	0.747	0.760	0.749	0.759	0.743	0.720	0.732	0.744	0.759
562	Arkansas	0.765	0.787	0.807	0.785	0.797	0.810	0.819	0.823	0.750	0.819	0.827	0.778	0.807	0.805	0.819	0.807	0.819	0.806	0.774	0.786	0.799	0.818
563	South Carolina	0.674	0.699	0.718	0.697	0.711	0.722	0.732	0.736	0.647	0.733	0.742	0.686	0.719	0.717	0.732	0.719	0.731	0.711	0.688	0.701	0.713	0.730
564	Rhode Island	0.708	0.728	0.744	0.726	0.736	0.746	0.755	0.759	0.703	0.755	0.761	0.720	0.744	0.743	0.755	0.744	0.755	0.744	0.717	0.726	0.736	0.754
565	Hawaii	0.688	0.710	0.725	0.709	0.718	0.728	0.739	0.744	0.693	0.740	0.745	0.700	0.725	0.723	0.736	0.725	0.737	0.725	0.699	0.705	0.718	0.737
566	Pittsburgh	0.706	0.719	0.730	0.718	0.724	0.732	0.739	0.742	0.705	0.739	0.742	0.715	0.730	0.729	0.738	0.730	0.738	0.732	0.710	0.716	0.725	0.738
567	Philadelphia	0.711	0.728	0.744	0.727	0.736	0.746	0.754	0.758	0.709	0.754	0.759	0.723	0.744	0.742	0.755	0.744	0.755	0.746	0.717	0.725	0.736	0.754
568	Alabama	0.715	0.733	0.748	0.731	0.742	0.752	0.758	0.761	0.698	0.757	0.764	0.728	0.749	0.747	0.760	0.748	0.759	0.750	0.720	0.731	0.743	0.759
569	Utah	0.709	0.725	0.738	0.723	0.732	0.739	0.746	0.748	0.693	0.745	0.751	0.719	0.737	0.736	0.747	0.737	0.746	0.738	0.715	0.725	0.734	0.746
570	Iowa	0.683	0.708	0.726	0.706	0.719	0.731	0.740	0.743	0.661	0.741	0.749	0.696	0.727	0.725	0.740	0.727	0.740	0.721	0.696	0.709	0.721	0.739
571	Massachusetts	0.716	0.736	0.754	0.735	0.746	0.756	0.765	0.768	0.699	0.764	0.770	0.730	0.754	0.752	0.766	0.754	0.766	0.754	0.723	0.736	0.747	0.765
572	Oklahoma	0.743	0.764	0.780	0.763	0.772	0.784	0.794	0.799	0.747	0.794	0.798	0.758	0.781	0.779	0.794	0.781	0.794	0.784	0.750	0.757	0.773	0.793
573	Louisiana	0.659	0.680	0.697	0.679	0.690	0.698	0.706	0.709	0.637	0.706	0.714	0.671	0.696	0.694	0.706	0.695	0.706	0.694	0.668	0.681	0.692	0.706
574	New Mexico	0.755	0.779	0.799	0.777	0.789	0.805	0.816	0.821	0.749	0.816	0.821	0.772	0.801	0.798	0.817	0.801	0.817	0.803	0.763	0.774	0.791	0.816
575	Texas	0.736	0.756	0.773	0.755	0.765	0.777	0.786	0.791	0.727	0.785	0.791	0.752	0.774	0.772	0.788	0.773	0.787	0.778	0.740	0.752	0.766	0.787
576	Kentucky	0.684	0.699	0.711	0.698	0.705	0.713	0.720	0.723	0.681	0.721	0.725	0.691	0.711	0.710	0.719	0.711	0.719	0.709	0.692	0.698	0.706	0.719
577	Kansas	0.751	0.773	0.790	0.772	0.781	0.794	0.804	0.808	0.755	0.804	0.809	0.766	0.790	0.788	0.803	0.790	0.804	0.792	0.759	0.766	0.781	0.803
578	Wisconsin	0.695	0.717	0.731	0.716	0.726	0.734	0.742	0.744	0.676	0.743	0.750	0.706	0.731	0.730	0.742	0.731	0.741	0.727	0.706	0.718	0.728	0.741
579	Tennessee	0.640	0.660	0.672	0.659	0.667	0.674	0.682	0.685	0.629	0.683	0.690	0.649	0.673	0.671	0.681	0.673	0.681	0.668	0.651	0.660	0.669	0.681
580	Minnesota	0.722	0.743	0.761	0.742	0.753	0.765	0.774	0.779	0.705	0.773	0.780	0.737	0.762	0.759	0.775	0.761	0.775	0.762	0.729	0.741	0.755	0.774
581	Colorado	0.726	0.744	0.758	0.742	0.752	0.761	0.769	0.772	0.715	0.768	0.774	0.739	0.758	0.757	0.769	0.758	0.769	0.760	0.731	0.741	0.753	0.769
582	Indiana	0.655	0.674	0.687	0.672	0.682	0.689	0.697	0.699	0.636	0.697	0.705	0.665	0.687	0.685	0.696	0.687	0.696	0.683	0.665	0.675	0.684	0.696
583	Nebraska	0.721	0.741	0.757	0.740	0.748	0.759	0.769	0.772	0.725	0.769	0.774	0.732	0.757	0.755	0.767	0.757	0.768	0.756	0.730	0.736	0.748	0.767
584	Connecticut	0.723	0.744	0.762	0.742	0.754	0.765	0.774	0.777	0.705	0.773	0.779	0.738	0.762	0.760	0.775	0.762	0.775	0.763	0.729	0.742	0.755	0.774
585	Ohio	0.682	0.700	0.713	0.699	0.708	0.716	0.723	0.725	0.667	0.723	0.730	0.693	0.713	0.711	0.723	0.713	0.722	0.711	0.690	0.700	0.710	0.722
586	Michigan	0.748	0.774	0.795	0.772	0.786	0.800	0.813	0.819	0.745	0.814	0.819	0.766	0.796	0.794	0.814	0.796	0.814	0.800	0.757	0.767	0.786	0.813
587	Arizona	0.780	0.801	0.820	0.800	0.810	0.825	0.836	0.842	0.792	0.836	0.839	0.798	0.821	0.819	0.836	0.821	0.837	0.828	0.785	0.792	0.809	0.836
588	New Jersey	0.720	0.738	0.756	0.737	0.748	0.759	0.769	0.773	0.712	0.768	0.772	0.734	0.757	0.755	0.770	0.755	0.769	0.761	0.725	0.735	0.748	0.769
589	Syracuse	0.665	0.682	0.696	0.681	0.691	0.697	0.705	0.707	0.645	0.704	0.712	0.674	0.696	0.694	0.705	0.696	0.704	0.693	0.674	0.685	0.693	0.704
590	New York	0.652	0.668	0.683	0.667	0.676	0.686	0.694	0.696	0.638	0.693	0.698	0.664	0.682	0.680	0.695	0.681	0.694	0.687	0.656	0.668	0.678	0.694
591	Richmond	0.685	0.712	0.730	0.711	0.723	0.734	0.745	0.748	0.675	0.747	0.755	0.696	0.731	0.729	0.742	0.732	0.743	0.723	0.702	0.712	0.724	0.742
592	Atlanta	0.698	0.718	0.735	0.716	0.728	0.738	0.747	0.752	0.682	0.746	0.753	0.714	0.735	0.733	0.750	0.735	0.749	0.740	0.702	0.714	0.729	0.749
593	Washington, DC	0.668	0.686	0.699	0.685	0.694	0.702	0.710	0.714	0.665	0.710	0.715	0.679	0.699	0.698	0.709	0.699	0.709	0.700	0.677	0.684	0.694	0.710
594	Chicago	0.655	0.670	0.684	0.669	0.679	0.685	0.691	0.693	0.628	0.690	0.697	0.664	0.683	0.682	0.693	0.683	0.692	0.682	0.662	0.674	0.681	0.691
595	St. Louis	0.678	0.703	0.719	0.701	0.712	0.723	0.734	0.737	0.672	0.735	0.741	0.691	0.720	0.718	0.732	0.720	0.733	0.717	0.690	0.700	0.713	0.732
596	Sacramento	0.752	0.774	0.794	0.772	0.784	0.798	0.808	0.813	0.742	0.807	0.812	0.769	0.795	0.793	0.810	0.795	0.810	0.798	0.758	0.770	0.785	0.809
597	Northern California	0.750	0.771	0.792	0.769	0.782	0.796	0.806	0.810	0.730	0.803	0.809	0.769	0.793	0.790	0.809	0.792	0.809	0.798	0.753	0.769	0.784	0.807
598	San Diego	0.756	0.774	0.792	0.773	0.783	0.795	0.805	0.811	0.758	0.805	0.808	0.770	0.793	0.791	0.806	0.793	0.807	0.798	0.760	0.769	0.782	0.806
599	Southern California	0.746	0.764	0.781	0.762	0.773	0.785	0.795	0.800	0.740	0.793	0.797	0.761	0.782	0.780	0.796	0.781	0.795	0.787	0.750	0.760	0.774	0.796

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KC01	KC02	KC03	KC04	KC05	KC06	KC07	KC08	KC10	KC0A	KC0B	KC0D	KC0I	KC0L	KC0M	KC0N	KC0O	KC0P	KC0Q	KC0R	KC0S	KC0T
501	Miami	0.680	0.678	0.686	0.678	0.684	0.687	0.690	0.690	0.644	0.689	0.694	0.684	0.686	0.685	0.691	0.685	0.690	0.693	0.674	0.682	0.686	0.690
502	Broward County / Palm Beach	0.703	0.705	0.715	0.705	0.711	0.715	0.718	0.719	0.680	0.717	0.722	0.710	0.714	0.713	0.719	0.714	0.719	0.722	0.698	0.706	0.712	0.719
503	Tampa	0.755	0.756	0.767	0.755	0.762	0.768	0.772	0.773	0.730	0.771	0.776	0.762	0.767	0.766	0.772	0.766	0.771	0.774	0.749	0.757	0.763	0.771
504	Orlando	0.745	0.747	0.757	0.746	0.753	0.758	0.761	0.763	0.721	0.761	0.766	0.752	0.756	0.755	0.761	0.756	0.761	0.764	0.740	0.747	0.753	0.761
505	Jacksonville	0.757	0.760	0.771	0.759	0.766	0.770	0.774	0.775	0.730	0.773	0.779	0.764	0.769	0.768	0.774	0.769	0.774	0.778	0.751	0.759	0.767	0.774
506	Daytona / Gainesville	0.729	0.731	0.744	0.730	0.738	0.744	0.748	0.750	0.696	0.749	0.757	0.736	0.742	0.741	0.748	0.742	0.748	0.752	0.724	0.732	0.740	0.747
521	Diversified Dental - Las Vegas	0.923	0.933	0.950	0.932	0.940	0.954	0.959	0.962	0.929	0.958	0.961	0.937	0.950	0.948	0.960	0.951	0.960	0.962	0.919	0.924	0.938	0.960
522	Mastercare Dental - Reno	1.003	1.011	1.035	1.008	1.025	1.043	1.058	1.067	0.954	1.061	1.067	1.022	1.041	1.037	1.062	1.041	1.063	1.061	0.994	1.011	1.029	1.059
524	Premier - Minnesota	0.847	0.852	0.867	0.851	0.859	0.869	0.881	0.881	0.836	0.884	0.890	0.852	0.867	0.866	0.877	0.868	0.877	0.879	0.846	0.849	0.859	0.877
526	Dental Options Pricing - Oregon	0.865	0.870	0.890	0.869	0.881	0.894	0.901	0.904	0.833	0.902	0.910	0.877	0.890	0.887	0.902	0.890	0.902	0.906	0.858	0.868	0.882	0.901
527	Rental Network - Hawaii	0.774	0.774	0.783	0.773	0.780	0.784	0.793	0.796	0.747	0.798	0.804	0.774	0.783	0.782	0.788	0.783	0.789	0.792	0.773	0.777	0.781	0.789
528	Diversified Dental - Reno	1.042	1.058	1.077	1.057	1.066	1.083	1.097	1.107	1.069	1.098	1.099	1.061	1.079	1.077	1.096	1.079	1.098	1.097	1.040	1.044	1.063	1.097
549	Maine	0.816	0.820	0.836	0.818	0.831	0.838	0.844	0.845	0.763	0.842	0.850	0.829	0.838	0.836	0.848	0.836	0.845	0.850	0.807	0.821	0.833	0.845
550	North Dakota	0.865	0.866	0.887	0.865	0.879	0.889	0.901	0.903	0.806	0.905	0.918	0.872	0.886	0.883	0.897	0.887	0.897	0.903	0.859	0.870	0.882	0.896
551	Nevada	0.773	0.781	0.795	0.780	0.786	0.796	0.800	0.802	0.776	0.799	0.801	0.784	0.795	0.794	0.801	0.795	0.801	0.802	0.769	0.774	0.785	0.800
553	Idaho	0.813	0.815	0.828	0.814	0.823	0.831	0.838	0.839	0.789	0.841	0.847	0.817	0.829	0.827	0.835	0.830	0.835	0.837	0.811	0.816	0.823	0.835
554	Vermont	0.747	0.747	0.765	0.745	0.759	0.766	0.770	0.772	0.681	0.770	0.780	0.756	0.763	0.761	0.771	0.763	0.770	0.778	0.736	0.751	0.762	0.769
555	New Hampshire	0.728	0.729	0.742	0.728	0.739	0.742	0.748	0.747	0.674	0.748	0.757	0.736	0.742	0.740	0.748	0.741	0.748	0.752	0.721	0.734	0.741	0.747
556	Delaware	0.782	0.785	0.800	0.783	0.794	0.801	0.810	0.809	0.743	0.812	0.821	0.788	0.801	0.799	0.806	0.801	0.806	0.810	0.779	0.787	0.795	0.806
557	Washington																						
558	Oregon	0.833	0.838	0.857	0.836	0.849	0.858	0.864	0.867	0.789	0.864	0.870	0.846	0.856	0.855	0.865	0.856	0.865	0.870	0.825	0.837	0.851	0.863
559	North Carolina	0.712	0.711	0.726	0.710	0.722	0.728	0.733	0.734	0.656	0.733	0.742	0.720	0.726	0.724	0.733	0.726	0.732	0.736	0.704	0.716	0.726	0.731
560	West Virginia	0.757	0.757	0.770	0.756	0.765	0.772	0.778	0.780	0.722	0.781	0.788	0.762	0.770	0.769	0.775	0.771	0.775	0.778	0.753	0.760	0.766	0.775
561	Mississippi	0.770	0.771	0.785	0.769	0.780	0.786	0.795	0.796	0.724	0.797	0.806	0.775	0.784	0.782	0.791	0.784	0.791	0.797	0.765	0.774	0.782	0.791
562	Arkansas	0.828	0.829	0.843	0.828	0.838	0.845	0.855	0.856	0.791	0.857	0.865	0.834	0.843	0.841	0.854	0.843	0.853	0.858	0.822	0.832	0.840	0.853
563	South Carolina	0.742	0.742	0.756	0.740	0.753	0.759	0.766	0.768	0.686	0.768	0.778	0.749	0.757	0.755	0.763	0.757	0.763	0.767	0.736	0.746	0.755	0.762
564	Rhode Island	0.763	0.768	0.776	0.766	0.773	0.776	0.782	0.783	0.734	0.783	0.789	0.771	0.776	0.775	0.781	0.776	0.781	0.784	0.760	0.767	0.775	0.780
565	Hawaii	0.748	0.749	0.758	0.749	0.755	0.760	0.766	0.768	0.724	0.769	0.774	0.751	0.757	0.756	0.763	0.758	0.763	0.767	0.746	0.751	0.756	0.763
566	Pittsburgh	0.745	0.748	0.755	0.748	0.753	0.757	0.761	0.761	0.730	0.761	0.765	0.752	0.755	0.755	0.760	0.755	0.760	0.762	0.742	0.747	0.754	0.759
567	Philadelphia	0.762	0.767	0.775	0.766	0.773	0.775	0.780	0.781	0.738	0.781	0.786	0.771	0.775	0.774	0.780	0.775	0.780	0.782	0.758	0.765	0.774	0.779
568	Alabama	0.766	0.767	0.780	0.766	0.775	0.784	0.787	0.788	0.730	0.787	0.794	0.773	0.780	0.778	0.788	0.779	0.787	0.791	0.760	0.769	0.777	0.787
569	Utah	0.753	0.755	0.764	0.754	0.762	0.765	0.770	0.769	0.721	0.769	0.776	0.760	0.764	0.763	0.769	0.764	0.769	0.772	0.748	0.756	0.763	0.769
570	Iowa	0.750	0.750	0.764	0.749	0.761	0.767	0.773	0.773	0.699	0.775	0.784	0.757	0.765	0.763	0.771	0.765	0.771	0.775	0.744	0.754	0.762	0.770
571	Massachusetts	0.774	0.777	0.788	0.775	0.785	0.788	0.794	0.794	0.733	0.794	0.801	0.782	0.788	0.786	0.794	0.788	0.794	0.797	0.768	0.778	0.787	0.793
572	Oklahoma	0.802	0.806	0.819	0.805	0.813	0.821	0.825	0.827	0.782	0.826	0.831	0.811	0.819	0.818	0.824	0.819	0.824	0.826	0.798	0.804	0.815	0.824
573	Louisiana	0.715	0.715	0.729	0.714	0.724	0.730	0.736	0.737	0.671	0.738	0.746	0.721	0.727	0.725	0.735	0.727	0.735	0.741	0.709	0.719	0.726	0.734
574	New Mexico	0.827	0.831	0.847	0.829	0.841	0.850	0.857	0.858	0.793	0.858	0.864	0.837	0.848	0.847	0.856	0.849	0.856	0.858	0.821	0.830	0.841	0.855
575	Texas	0.795	0.798	0.812	0.797	0.806	0.814	0.818	0.820	0.763	0.818	0.824	0.805	0.812	0.811	0.818	0.812	0.818	0.821	0.789	0.798	0.807	0.817
576	Kentucky	0.726	0.729	0.737	0.729	0.734	0.737	0.743	0.743	0.707	0.744	0.749	0.731	0.737	0.736	0.741	0.737	0.741	0.743	0.724	0.729	0.735	0.741
577	Kansas	0.813	0.816	0.830	0.815	0.824	0.832	0.837	0.837	0.791	0.838	0.843	0.821	0.830	0.829	0.835	0.830	0.835	0.837	0.809	0.815	0.824	0.835
578	Wisconsin	0.750	0.750	0.763	0.749	0.759	0.764	0.771	0.771	0.710	0.773	0.781	0.755	0.764	0.762	0.769	0.764	0.769	0.772	0.745	0.755	0.760	0.768
579	Tennessee	0.689	0.690	0.701	0.689	0.697	0.702	0.708	0.708	0.658	0.709	0.716	0.693	0.701	0.700	0.705	0.701	0.705	0.708	0.686	0.693	0.698	0.705
580	Minnesota	0.784	0.785	0.799	0.784	0.794	0.801	0.806	0.808	0.742	0.806	0.814	0.792	0.799	0.798	0.805	0.799	0.805	0.809	0.777	0.787	0.796	0.804
581	Colorado	0.777	0.778	0.790	0.776	0.785	0.793	0.797	0.799	0.747	0.798	0.804	0.784	0.790	0.789	0.797	0.790	0.796	0.800	0.771	0.780	0.786	0.796
582	Indiana	0.705	0.705	0.716	0.704	0.713	0.716	0.723	0.723	0.666	0.724	0.732	0.711	0.716	0.714	0.721	0.716	0.721	0.724	0.700	0.708	0.714	0.720
583	Nebraska	0.776	0.782	0.790	0.781	0.787	0.790	0.796	0.797	0.756	0.798	0.803	0.784	0.790	0.789	0.794	0.790	0.795	0.797	0.774	0.778	0.788	0.794
584	Connecticut	0.783	0.785	0.799	0.784	0.795	0.800	0.805	0.805	0.741	0.805	0.813	0.791	0.799	0.798	0.805	0.799	0.805	0.809	0.776	0.787	0.796	0.804
585	Ohio	0.731	0.731	0.743	0.730	0.739	0.744	0.749	0.749	0.697	0.750	0.757	0.737	0.743	0.741	0.748	0.743	0.748	0.750	0.726	0.734	0.740	0.747
586	Michigan	0.823	0.828	0.847	0.827	0.838	0.849	0.856	0.859	0.792	0.858	0.865	0.833	0.847	0.845	0.855	0.847	0.855	0.859	0.817	0.826	0.839	0.854
587	Arizona	0.846	0.853	0.866	0.851	0.860	0.867	0.874	0.875	0.832	0.874	0.878	0.857	0.867	0.865	0.873	0.867	0.873	0.875	0.841	0.847	0.859	0.873
588	New Jersey	0.778	0.783	0.793	0.782	0.790	0.793	0.800	0.800	0.747	0.799	0.804	0.788	0.793	0.792	0.800	0.791	0.798	0.803	0.773	0.781	0.792	0.799
589	Syracuse	0.712	0.713	0.723	0.712	0.721	0.723	0.729	0.729	0.674	0.730	0.737	0.718	0.723	0.721	0.728	0.723	0.728	0.731	0.707	0.717	0.722	0.727
590	New York	0.702	0.700	0.710	0.699	0.707	0.712	0.715	0.717	0.664	0.716	0.721	0.706	0.708	0.707	0.715	0.708	0.715	0.720	0.695	0.705	0.709	0.715
591	Richmond	0.753	0.756	0.769	0.755	0.765	0.770	0.778	0.778	0.712	0.782	0.790	0.758	0.769	0.768	0.774	0.770	0.775	0.778	0.751	0.759	0.766	0.774
592	Atlanta	0.756	0.759	0.774	0.758	0.768	0.775	0.779	0.780	0.718	0.779	0.787	0.765	0.774	0.772	0.780	0.773	0.779	0.784	0.750	0.759	0.769	0.780
593	Washington, DC	0.718	0.719	0.726	0.718	0.724	0.728	0.732	0.733	0.690	0.733	0.738	0.722	0.726	0.725	0.730	0.726	0.730	0.733	0.715	0.721	0.726	0.731
594	Chicago	0.699	0.700	0.709	0.699	0.707	0.709	0.714	0.713	0.655	0.714	0.721	0.706	0.708	0.707	0.714	0.708	0.714	0.718	0.693	0.703	0.710	0.713
595	St. Louis	0.741	0.744	0.758	0.743	0.753	0.759	0.766	0.766	0.708	0.768	0.776	0.748	0.759	0.757	0.764	0.759	0.764	0.767	0.738	0.746	0.754	0.763
596	Sacramento	0.818	0.823	0.837	0.822	0.833	0.838	0.845	0.846	0.783	0.845	0.851	0.829	0.838	0.836	0.845	0.837	0.845	0.848	0.812	0.822	0.834	0.844
597	Northern California	0.816	0.820	0.835	0.818	0.831	0.837	0.843	0.843	0.772	0.842	0.848	0.828	0.836	0.834	0.845	0.836	0.844	0.848	0.808	0.821	0.832	0.843
598	San Diego	0.815	0.821	0.830	0.821	0.827	0.831	0.838	0.839	0.793	0.838	0.842	0.825	0.831	0.829	0.837	0.831	0.838	0.840	0.811	0.817	0.829	0.837
599	Southern California	0.805	0.808	0.818	0.807	0.815	0.820	0.826	0.826	0.775	0.825	0.830	0.814	0.819	0.818	0.827	0.817	0.824	0.828	0.799	0.807	0.818	0.826

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KQ01	KQ02	KQ03	KQ04	KQ05	KQ06	KQ07	KQ08	KQ10	KQ0A	KQ0B	KQ0D	KQ0I	KQ0L	KQ0M	KQ0N	KQ0O	KQ0P	KQ0Q	KQ0R	KQ0S	KQ0T
501	Miami	0.682	0.672	0.681	0.671	0.679	0.681	0.682	0.681	0.629	0.679	0.686	0.681	0.679	0.677	0.685	0.677	0.683	0.685	0.665	0.679	0.682	0.683
502	Broward County / Palm Beach	0.705	0.701	0.710	0.700	0.707	0.710	0.712	0.712	0.668	0.709	0.715	0.708	0.709	0.708	0.714	0.708	0.713	0.715	0.691	0.703	0.709	0.714
503	Tampa	0.756	0.750	0.762	0.749	0.757	0.762	0.764	0.764	0.716	0.762	0.768	0.757	0.760	0.759	0.766	0.759	0.765	0.765	0.741	0.753	0.759	0.765
504	Orlando	0.746	0.741	0.751	0.740	0.748	0.752	0.754	0.754	0.708	0.752	0.758	0.747	0.750	0.749	0.756	0.749	0.755	0.755	0.732	0.743	0.749	0.755
505	Jacksonville	0.760	0.753	0.765	0.752	0.761	0.765	0.767	0.767	0.716	0.764	0.770	0.762	0.763	0.762	0.769	0.762	0.768	0.769	0.743	0.756	0.762	0.768
506	Daytona / Gainesville	0.733	0.722	0.735	0.721	0.730	0.736	0.739	0.738	0.678	0.736	0.744	0.731	0.733	0.732	0.740	0.733	0.739	0.739	0.713	0.727	0.733	0.739
521	Diversified Dental - Las Vegas	0.928	0.933	0.950	0.931	0.940	0.954	0.957	0.959	0.921	0.954	0.957	0.939	0.949	0.947	0.960	0.949	0.959	0.961	0.917	0.927	0.939	0.959
522	Mastercare Dental - Reno	1.024	1.014	1.040	1.011	1.031	1.044	1.054	1.057	0.922	1.045	1.053	1.037	1.041	1.037	1.065	1.039	1.063	1.063	0.989	1.019	1.038	1.060
524	Premier - Minnesota	0.848	0.840	0.855	0.839	0.848	0.858	0.867	0.868	0.817	0.869	0.875	0.843	0.854	0.853	0.864	0.855	0.864	0.859	0.833	0.840	0.848	0.864
526	Dental Options Pricing - Oregon	0.873	0.863	0.883	0.861	0.875	0.886	0.891	0.891	0.811	0.889	0.894	0.877	0.881	0.879	0.895	0.880	0.893	0.894	0.847	0.867	0.878	0.893
527	Rental Network - Hawaii	0.775	0.760	0.770	0.759	0.767	0.771	0.779	0.781	0.727	0.783	0.787	0.763	0.770	0.769	0.776	0.770	0.776	0.770	0.758	0.766	0.769	0.776
528	Diversified Dental - Reno	1.048	1.059	1.079	1.058	1.068	1.083	1.095	1.104	1.061	1.093	1.095	1.065	1.079	1.077	1.097	1.079	1.098	1.097	1.039	1.047	1.065	1.097
549	Maine	0.827	0.817	0.835	0.815	0.830	0.834	0.835	0.835	0.739	0.829	0.836	0.833	0.831	0.829	0.843	0.828	0.840	0.845	0.797	0.823	0.835	0.840
550	North Dakota	0.873	0.849	0.870	0.847	0.863	0.872	0.880	0.879	0.770	0.880	0.891	0.863	0.868	0.865	0.880	0.867	0.879	0.875	0.837	0.861	0.868	0.879
551	Nevada	0.776	0.781	0.795	0.780	0.787	0.796	0.798	0.800	0.770	0.796	0.798	0.786	0.794	0.793	0.800	0.793	0.800	0.801	0.767	0.775	0.786	0.800
553	Idaho	0.815	0.804	0.817	0.802	0.812	0.819	0.824	0.825	0.769	0.825	0.833	0.808	0.816	0.814	0.823	0.816	0.822	0.819	0.797	0.807	0.813	0.822
554	Vermont	0.755	0.735	0.754	0.733	0.748	0.753	0.755	0.753	0.652	0.751	0.761	0.752	0.751	0.748	0.760	0.749	0.758	0.759	0.720	0.747	0.753	0.758
555	New Hampshire	0.733	0.717	0.731	0.715	0.729	0.731	0.734	0.732	0.648	0.731	0.740	0.729	0.729	0.727	0.737	0.727	0.735	0.735	0.705	0.726	0.733	0.735
556	Delaware	0.785	0.770	0.787	0.768	0.781	0.787	0.793	0.792	0.717	0.793	0.801	0.778	0.785	0.784	0.792	0.784	0.790	0.787	0.761	0.776	0.783	0.791
557	Washington																						
558	Oregon	0.842	0.830	0.850	0.828	0.842	0.850	0.853	0.853	0.766	0.850	0.856	0.846	0.848	0.846	0.858	0.846	0.856	0.858	0.813	0.836	0.846	0.856
559	North Carolina	0.717	0.701	0.716	0.699	0.713	0.716	0.719	0.718	0.630	0.716	0.725	0.714	0.714	0.712	0.722	0.712	0.720	0.720	0.689	0.711	0.717	0.720
560	West Virginia	0.759	0.745	0.759	0.744	0.754	0.759	0.764	0.764	0.699	0.764	0.773	0.752	0.758	0.756	0.763	0.757	0.762	0.760	0.738	0.751	0.756	0.763
561	Mississippi	0.774	0.755	0.771	0.754	0.766	0.772	0.778	0.777	0.697	0.778	0.788	0.765	0.769	0.767	0.778	0.768	0.776	0.773	0.747	0.764	0.769	0.777
562	Arkansas	0.832	0.819	0.835	0.818	0.829	0.836	0.843	0.842	0.768	0.840	0.850	0.829	0.832	0.830	0.844	0.831	0.843	0.842	0.809	0.825	0.832	0.843
563	South Carolina	0.746	0.727	0.743	0.725	0.739	0.743	0.748	0.747	0.656	0.747	0.757	0.738	0.741	0.739	0.749	0.740	0.747	0.744	0.717	0.737	0.743	0.747
564	Rhode Island	0.766	0.758	0.767	0.757	0.765	0.768	0.772	0.772	0.716	0.771	0.777	0.765	0.766	0.765	0.772	0.765	0.771	0.770	0.748	0.760	0.768	0.771
565	Hawaii	0.750	0.739	0.748	0.738	0.746	0.749	0.755	0.757	0.708	0.757	0.761	0.744	0.748	0.747	0.754	0.748	0.754	0.751	0.734	0.743	0.748	0.754
566	Pittsburgh	0.746	0.743	0.750	0.742	0.748	0.751	0.754	0.754	0.718	0.753	0.758	0.747	0.749	0.748	0.754	0.749	0.754	0.753	0.735	0.743	0.749	0.754
567	Philadelphia	0.765	0.760	0.768	0.758	0.766	0.768	0.772	0.772	0.723	0.770	0.775	0.766	0.767	0.766	0.773	0.766	0.772	0.771	0.749	0.760	0.768	0.772
568	Alabama	0.770	0.760	0.774	0.759	0.769	0.775	0.778	0.777	0.711	0.774	0.783	0.770	0.772	0.770	0.781	0.771	0.779	0.780	0.749	0.765	0.772	0.779
569	Utah	0.756	0.747	0.757	0.746	0.755	0.757	0.760	0.759	0.704	0.758	0.765	0.755	0.755	0.753	0.761	0.754	0.760	0.760	0.737	0.751	0.757	0.760
570	Iowa	0.754	0.736	0.752	0.735	0.748	0.752	0.757	0.756	0.671	0.756	0.765	0.746	0.750	0.748	0.757	0.749	0.756	0.753	0.726	0.746	0.751	0.756
571	Massachusetts	0.778	0.767	0.779	0.766	0.777	0.779	0.782	0.782	0.712	0.780	0.787	0.777	0.777	0.776	0.785	0.776	0.783	0.783	0.755	0.772	0.780	0.783
572	Oklahoma	0.805	0.799	0.813	0.798	0.807	0.813	0.816	0.817	0.766	0.815	0.820	0.806	0.811	0.810	0.817	0.811	0.816	0.816	0.789	0.800	0.808	0.816
573	Louisiana	0.719	0.703	0.717	0.702	0.713	0.719	0.723	0.722	0.648	0.721	0.731	0.713	0.715	0.713	0.724	0.714	0.723	0.722	0.694	0.711	0.716	0.723
574	New Mexico	0.831	0.822	0.839	0.820	0.833	0.840	0.845	0.845	0.772	0.844	0.849	0.832	0.838	0.836	0.847	0.837	0.845	0.844	0.808	0.826	0.835	0.845
575	Texas	0.799	0.791	0.806	0.789	0.800	0.806	0.808	0.808	0.744	0.806	0.812	0.801	0.804	0.802	0.811	0.803	0.810	0.810	0.778	0.795	0.802	0.810
576	Kentucky	0.728	0.722	0.729	0.721	0.727	0.730	0.734	0.734	0.693	0.734	0.739	0.726	0.728	0.727	0.733	0.728	0.732	0.731	0.714	0.722	0.729	0.733
577	Kansas	0.815	0.808	0.822	0.807	0.816	0.822	0.826	0.827	0.774	0.826	0.831	0.814	0.821	0.820	0.827	0.820	0.826	0.824	0.798	0.810	0.817	0.826
578	Wisconsin	0.753	0.739	0.752	0.737	0.748	0.752	0.757	0.756	0.686	0.756	0.765	0.747	0.751	0.749	0.757	0.750	0.756	0.754	0.730	0.745	0.751	0.756
579	Tennessee	0.691	0.680	0.691	0.679	0.688	0.691	0.695	0.695	0.639	0.695	0.703	0.686	0.690	0.688	0.695	0.689	0.694	0.692	0.673	0.684	0.690	0.694
580	Minnesota	0.787	0.776	0.790	0.774	0.786	0.790	0.794	0.793	0.719	0.791	0.799	0.786	0.788	0.787	0.796	0.787	0.794	0.794	0.764	0.782	0.789	0.794
581	Colorado	0.779	0.770	0.783	0.769	0.778	0.785	0.787	0.787	0.730	0.786	0.793	0.778	0.781	0.780	0.789	0.781	0.788	0.788	0.760	0.774	0.780	0.788
582	Indiana	0.707	0.694	0.705	0.692	0.703	0.706	0.710	0.709	0.644	0.709	0.717	0.701	0.704	0.702	0.710	0.703	0.709	0.707	0.686	0.700	0.705	0.709
583	Nebraska	0.778	0.772	0.781	0.771	0.779	0.781	0.786	0.786	0.740	0.786	0.791	0.777	0.780	0.779	0.785	0.779	0.784	0.782	0.763	0.772	0.780	0.785
584	Connecticut	0.787	0.776	0.791	0.774	0.786	0.791	0.793	0.793	0.719	0.791	0.798	0.787	0.789	0.787	0.796	0.787	0.795	0.795	0.763	0.782	0.789	0.795
585	Ohio	0.733	0.722	0.734	0.721	0.730	0.734	0.738	0.737	0.678	0.737	0.744	0.729	0.732	0.731	0.738	0.731	0.737	0.736	0.714	0.727	0.732	0.737
586	Michigan	0.830	0.819	0.839	0.817	0.830	0.840	0.844	0.845	0.770	0.843	0.849	0.830	0.837	0.835	0.846	0.836	0.845	0.844	0.805	0.823	0.833	0.845
587	Arizona	0.849	0.847	0.861	0.846	0.856	0.862	0.866	0.867	0.818	0.865	0.869	0.854	0.860	0.859	0.867	0.859	0.867	0.866	0.833	0.845	0.856	0.867
588	New Jersey	0.782	0.775	0.785	0.773	0.782	0.786	0.790	0.791	0.730	0.788	0.792	0.784	0.784	0.782	0.792	0.783	0.791	0.791	0.762	0.777	0.786	0.791
589	Syracuse	0.715	0.703	0.713	0.701	0.711	0.713	0.717	0.716	0.653	0.716	0.723	0.710	0.711	0.710	0.717	0.710	0.716	0.715	0.694	0.708	0.714	0.716
590	New York	0.704	0.692	0.702	0.691	0.699	0.703	0.706	0.707	0.648	0.705	0.709	0.700	0.701	0.699	0.709	0.700	0.707	0.707	0.685	0.699	0.703	0.707
591	Richmond	0.756	0.740	0.754	0.739	0.751	0.754	0.761	0.760	0.686	0.762	0.770	0.747	0.753	0.751	0.759	0.752	0.758	0.753	0.732	0.746	0.753	0.758
592	Atlanta	0.762	0.752	0.768	0.750	0.761	0.768	0.769	0.769	0.698	0.766	0.773	0.763	0.765	0.763	0.773	0.764	0.771	0.773	0.739	0.757	0.764	0.771
593	Washington, DC	0.719	0.710	0.718	0.709	0.716	0.719	0.722	0.723	0.674	0.722	0.727	0.716	0.717	0.716	0.722	0.716	0.722	0.720	0.704	0.714	0.719	0.722
594	Chicago	0.702	0.690	0.700	0.688	0.698	0.699	0.702	0.701	0.635	0.700	0.708	0.699	0.697	0.696	0.704	0.696	0.702	0.703	0.680	0.696	0.702	0.703
595	St. Louis	0.745	0.732	0.747	0.731	0.742	0.747	0.752	0.752	0.686	0.752	0.759	0.739	0.746	0.744	0.752	0.745	0.751	0.748	0.724	0.737	0.744	0.751
596	Sacramento	0.824	0.816	0.830	0.814	0.827	0.831	0.835	0.835	0.763	0.832	0.837	0.827	0.829	0.827	0.838	0.827	0.836	0.836	0.801	0.819	0.829	0.836
597	Northern California	0.822	0.813	0.829	0.811	0.825	0.830	0.832	0.832	0.751	0.829	0.834	0.827	0.827	0.825	0.837	0.825	0.835	0.837	0.796	0.818	0.828	0.835
598	San Diego	0.818	0.815	0.824	0.814	0.821	0.825	0.829	0.831	0.779	0.828	0.832	0.822	0.823	0.822	0.831	0.823	0.830	0.830	0.802	0.814	0.824	0.830
599	Southern California	0.808	0.802	0.812	0.801	0.809	0.813	0.817	0.818	0.759	0.815	0.819	0.811	0.811	0.809	0.819	0.810	0.818	0.818	0.789	0.804	0.812	0.818

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KR01	KR02	KR03	KR04	KR05	KR06	KR07	KR08	KR10	KR0A	KR0B	KR0D	KR0I	KR0L	KR0M	KR0N	KR0O	KR0P	KR0Q	KR0R	KR0S	KR0T
501	Miami	0.630	0.634	0.649	0.633	0.642	0.651	0.657	0.660	0.609	0.657	0.662	0.641	0.649	0.648	0.659	0.649	0.659	0.661	0.624	0.633	0.643	0.658
502	Broward County / Palm Beach	0.646	0.653	0.667	0.652	0.659	0.670	0.680	0.683	0.641	0.680	0.683	0.658	0.668	0.666	0.682	0.667	0.681	0.683	0.641	0.648	0.659	0.681
503	Tampa	0.691	0.698	0.713	0.696	0.705	0.717	0.728	0.733	0.686	0.729	0.733	0.703	0.714	0.713	0.729	0.715	0.729	0.730	0.686	0.693	0.705	0.728
504	Orlando	0.682	0.689	0.704	0.688	0.696	0.708	0.720	0.723	0.679	0.720	0.724	0.694	0.705	0.704	0.720	0.706	0.720	0.721	0.678	0.684	0.696	0.719
505	Jacksonville	0.693	0.700	0.715	0.698	0.707	0.719	0.730	0.735	0.686	0.730	0.735	0.705	0.716	0.715	0.731	0.717	0.732	0.733	0.688	0.696	0.707	0.731
506	Daytona / Gainesville	0.664	0.670	0.686	0.668	0.678	0.690	0.701	0.707	0.649	0.703	0.708	0.675	0.688	0.686	0.701	0.688	0.702	0.703	0.659	0.669	0.679	0.701
521	Diversified Dental - Las Vegas	0.804	0.822	0.847	0.821	0.831	0.852	0.870	0.884	0.843	0.872	0.873	0.826	0.848	0.846	0.871	0.849	0.872	0.872	0.801	0.805	0.827	0.871
522	Mastercare Dental - Reno	0.859	0.869	0.899	0.866	0.884	0.911	0.935	0.948	0.841	0.942	0.944	0.882	0.910	0.906	0.940	0.907	0.938	0.934	0.852	0.864	0.887	0.937
524	Premier - Minnesota	0.745	0.757	0.780	0.756	0.766	0.785	0.802	0.812	0.758	0.806	0.811	0.759	0.781	0.779	0.799	0.782	0.800	0.801	0.744	0.747	0.764	0.800
526	Dental Options Pricing - Oregon	0.750	0.762	0.788	0.760	0.774	0.795	0.812	0.824	0.746	0.816	0.819	0.768	0.792	0.789	0.814	0.793	0.815	0.813	0.745	0.754	0.773	0.813
527	Rental Network - Hawaii	0.691	0.702	0.721	0.701	0.712	0.725	0.740	0.747	0.692	0.744	0.750	0.703	0.722	0.720	0.736	0.723	0.737	0.739	0.690	0.693	0.710	0.737
528	Diversified Dental - Reno	0.891	0.914	0.939	0.913	0.922	0.947	0.970	0.987	0.946	0.972	0.973	0.918	0.942	0.939	0.970	0.942	0.971	0.970	0.889	0.892	0.919	0.971
549	Maine	0.717	0.724	0.747	0.722	0.736	0.755	0.772	0.780	0.694	0.774	0.776	0.736	0.754	0.751	0.776	0.753	0.775	0.773	0.708	0.719	0.741	0.773
550	North Dakota	0.758	0.765	0.791	0.763	0.779	0.799	0.817	0.827	0.725	0.824	0.831	0.771	0.796	0.793	0.815	0.798	0.817	0.816	0.753	0.764	0.780	0.814
551	Nevada	0.676	0.692	0.711	0.691	0.699	0.716	0.731	0.741	0.709	0.732	0.733	0.695	0.713	0.711	0.732	0.713	0.733	0.733	0.674	0.677	0.696	0.732
553	Idaho	0.740	0.747	0.765	0.746	0.756	0.769	0.783	0.790	0.733	0.786	0.792	0.750	0.767	0.765	0.781	0.766	0.781	0.782	0.738	0.743	0.755	0.781
554	Vermont	0.660	0.665	0.687	0.663	0.678	0.694	0.708	0.715	0.620	0.710	0.716	0.675	0.692	0.689	0.710	0.692	0.710	0.710	0.652	0.666	0.680	0.708
555	New Hampshire	0.650	0.657	0.677	0.655	0.668	0.682	0.695	0.701	0.620	0.697	0.703	0.664	0.680	0.678	0.696	0.679	0.696	0.697	0.644	0.654	0.669	0.695
556	Delaware	0.693	0.702	0.723	0.701	0.714	0.729	0.746	0.753	0.679	0.750	0.756	0.706	0.727	0.724	0.744	0.727	0.744	0.745	0.690	0.696	0.713	0.743
557	Washington																						
558	Oregon	0.726	0.738	0.762	0.736	0.750	0.770	0.786	0.796	0.714	0.789	0.792	0.745	0.767	0.764	0.788	0.767	0.789	0.788	0.721	0.732	0.750	0.787
559	North Carolina	0.632	0.638	0.658	0.637	0.650	0.664	0.678	0.683	0.602	0.681	0.686	0.646	0.662	0.659	0.679	0.662	0.679	0.679	0.626	0.637	0.651	0.677
560	West Virginia	0.688	0.694	0.711	0.692	0.703	0.715	0.729	0.734	0.671	0.732	0.738	0.698	0.713	0.711	0.727	0.714	0.728	0.728	0.685	0.691	0.703	0.726
561	Mississippi	0.696	0.700	0.719	0.699	0.711	0.724	0.738	0.744	0.667	0.741	0.749	0.705	0.722	0.720	0.736	0.723	0.737	0.738	0.692	0.702	0.712	0.735
562	Arkansas	0.750	0.753	0.772	0.752	0.763	0.777	0.791	0.799	0.727	0.793	0.799	0.762	0.775	0.773	0.791	0.775	0.791	0.792	0.744	0.753	0.764	0.790
563	South Carolina	0.658	0.665	0.685	0.663	0.676	0.692	0.707	0.713	0.627	0.712	0.718	0.671	0.689	0.687	0.706	0.690	0.707	0.706	0.654	0.661	0.678	0.705
564	Rhode Island	0.685	0.695	0.713	0.693	0.703	0.718	0.732	0.738	0.683	0.734	0.738	0.698	0.716	0.714	0.731	0.716	0.731	0.731	0.682	0.687	0.703	0.730
565	Hawaii	0.667	0.677	0.696	0.676	0.686	0.700	0.714	0.721	0.670	0.716	0.720	0.680	0.697	0.695	0.711	0.698	0.712	0.714	0.664	0.669	0.684	0.712
566	Pittsburgh	0.685	0.693	0.708	0.692	0.700	0.712	0.721	0.725	0.690	0.722	0.726	0.696	0.709	0.707	0.721	0.709	0.721	0.722	0.683	0.687	0.699	0.721
567	Philadelphia	0.685	0.695	0.713	0.694	0.703	0.718	0.731	0.737	0.688	0.732	0.735	0.699	0.715	0.713	0.730	0.715	0.730	0.731	0.682	0.687	0.702	0.730
568	Alabama	0.698	0.703	0.721	0.702	0.712	0.723	0.735	0.742	0.679	0.736	0.741	0.710	0.721	0.719	0.736	0.721	0.736	0.739	0.691	0.700	0.713	0.735
569	Utah	0.693	0.699	0.715	0.698	0.707	0.719	0.728	0.732	0.678	0.729	0.734	0.704	0.716	0.714	0.729	0.716	0.728	0.731	0.688	0.696	0.707	0.729
570	Iowa	0.666	0.673	0.693	0.671	0.684	0.700	0.715	0.721	0.641	0.719	0.725	0.679	0.697	0.695	0.714	0.698	0.715	0.714	0.662	0.669	0.685	0.713
571	Massachusetts	0.693	0.701	0.721	0.700	0.711	0.726	0.740	0.746	0.678	0.742	0.746	0.708	0.724	0.722	0.741	0.724	0.740	0.741	0.688	0.696	0.712	0.740
572	Oklahoma	0.714	0.726	0.745	0.725	0.735	0.751	0.766	0.773	0.723	0.768	0.771	0.730	0.747	0.745	0.765	0.748	0.766	0.766	0.711	0.716	0.733	0.765
573	Louisiana	0.647	0.651	0.668	0.649	0.661	0.673	0.684	0.690	0.619	0.686	0.693	0.657	0.671	0.668	0.684	0.671	0.685	0.686	0.642	0.653	0.662	0.683
574	New Mexico	0.722	0.734	0.757	0.733	0.746	0.765	0.782	0.791	0.720	0.786	0.789	0.740	0.761	0.758	0.782	0.762	0.784	0.782	0.718	0.724	0.745	0.781
575	Texas	0.707	0.718	0.738	0.716	0.728	0.744	0.758	0.765	0.703	0.760	0.763	0.724	0.740	0.738	0.758	0.741	0.760	0.759	0.702	0.710	0.727	0.758
576	Kentucky	0.668	0.675	0.690	0.674	0.682	0.693	0.704	0.707	0.667	0.705	0.709	0.677	0.691	0.689	0.702	0.691	0.702	0.703	0.666	0.670	0.681	0.702
577	Kansas	0.722	0.735	0.754	0.733	0.744	0.760	0.776	0.783	0.730	0.778	0.782	0.738	0.756	0.754	0.774	0.757	0.776	0.775	0.720	0.724	0.742	0.774
578	Wisconsin	0.684	0.689	0.706	0.687	0.698	0.710	0.724	0.728	0.661	0.726	0.732	0.694	0.708	0.706	0.722	0.708	0.722	0.724	0.679	0.687	0.699	0.722
579	Tennessee	0.629	0.635	0.650	0.634	0.643	0.654	0.666	0.669	0.615	0.668	0.674	0.639	0.652	0.650	0.665	0.652	0.664	0.666	0.626	0.632	0.643	0.664
580	Minnesota	0.697	0.706	0.726	0.705	0.717	0.733	0.747	0.754	0.684	0.750	0.754	0.713	0.730	0.727	0.747	0.730	0.748	0.748	0.692	0.700	0.717	0.747
581	Colorado	0.707	0.713	0.730	0.712	0.722	0.735	0.746	0.753	0.696	0.747	0.752	0.719	0.732	0.730	0.746	0.732	0.747	0.748	0.702	0.710	0.722	0.746
582	Indiana	0.643	0.648	0.664	0.647	0.657	0.668	0.680	0.683	0.622	0.682	0.688	0.653	0.666	0.664	0.679	0.667	0.680	0.681	0.640	0.646	0.658	0.679
583	Nebraska	0.696	0.708	0.726	0.706	0.716	0.731	0.744	0.751	0.703	0.746	0.750	0.710	0.727	0.725	0.742	0.728	0.743	0.744	0.695	0.698	0.714	0.743
584	Connecticut	0.698	0.707	0.727	0.705	0.718	0.733	0.748	0.754	0.683	0.749	0.754	0.714	0.730	0.728	0.748	0.731	0.749	0.749	0.692	0.701	0.718	0.747
585	Ohio	0.667	0.673	0.689	0.672	0.681	0.693	0.705	0.709	0.653	0.707	0.713	0.678	0.691	0.689	0.704	0.691	0.705	0.706	0.663	0.670	0.682	0.704
586	Michigan	0.715	0.727	0.751	0.725	0.738	0.758	0.776	0.786	0.714	0.780	0.783	0.732	0.755	0.752	0.775	0.756	0.777	0.775	0.711	0.719	0.738	0.775
587	Arizona	0.742	0.758	0.779	0.756	0.766	0.785	0.802	0.811	0.762	0.804	0.806	0.761	0.781	0.779	0.802	0.782	0.803	0.802	0.739	0.743	0.764	0.802
588	New Jersey	0.690	0.701	0.722	0.699	0.711	0.728	0.740	0.747	0.687	0.741	0.744	0.706	0.724	0.721	0.740	0.724	0.741	0.742	0.685	0.693	0.710	0.740
589	Syracuse	0.653	0.658	0.674	0.657	0.667	0.678	0.689	0.692	0.631	0.690	0.696	0.663	0.676	0.674	0.688	0.675	0.687	0.690	0.649	0.656	0.668	0.687
590	New York	0.632	0.641	0.657	0.639	0.649	0.661	0.671	0.676	0.617	0.671	0.676	0.646	0.658	0.656	0.672	0.658	0.672	0.675	0.626	0.634	0.650	0.671
591	Richmond	0.670	0.679	0.699	0.677	0.689	0.704	0.721	0.727	0.654	0.724	0.731	0.682	0.702	0.700	0.718	0.702	0.718	0.719	0.668	0.673	0.690	0.717
592	Atlanta	0.671	0.679	0.699	0.678	0.690	0.705	0.719	0.726	0.659	0.721	0.725	0.686	0.702	0.700	0.720	0.703	0.721	0.720	0.666	0.674	0.690	0.720
593	Washington, DC	0.649	0.658	0.675	0.656	0.666	0.679	0.690	0.695	0.646	0.691	0.695	0.661	0.676	0.675	0.689	0.676	0.689	0.690	0.646	0.652	0.665	0.688
594	Chicago	0.643	0.647	0.664	0.646	0.656	0.667	0.675	0.678	0.614	0.675	0.682	0.654	0.664	0.662	0.676	0.664	0.675	0.679	0.637	0.647	0.658	0.676
595	St. Louis	0.658	0.667	0.687	0.666	0.678	0.692	0.708	0.715	0.650	0.711	0.716	0.671	0.690	0.688	0.706	0.690	0.706	0.707	0.656	0.661	0.677	0.706
596	Sacramento	0.720	0.732	0.754	0.730	0.742	0.760	0.776	0.784	0.715	0.779	0.782	0.738	0.757	0.755	0.777	0.758	0.779	0.777	0.715	0.722	0.742	0.776
597	Northern California	0.717	0.728	0.751	0.726	0.739	0.757	0.773	0.781	0.704	0.775	0.778	0.737	0.755	0.752	0.776	0.754	0.775	0.776	0.710	0.720	0.740	0.774
598	San Diego	0.722	0.734	0.756	0.733	0.743	0.762	0.775	0.783	0.731	0.776	0.779	0.739	0.757	0.755	0.775	0.758	0.776	0.776	0.719	0.724	0.742	0.775
599	Southern California	0.715	0.725	0.747	0.723	0.734	0.753	0.765	0.773	0.714	0.766	0.769	0.731	0.749	0.746	0.766	0.749	0.767	0.767	0.709	0.717	0.734	0.765

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MB01	MB02	MB03	MB04	MB05	MB06	MB07	MB08	MB10	MB0A	MB0B	MB0D	MB0I	MB0L	MB0M	MB0N	MB0O	MB0P	MB0Q	MB0R	MB0S	MB0T
501	Miami	0.654	0.662	0.673	0.660	0.669	0.675	0.678	0.679	0.619	0.672	0.679	0.665	0.672	0.670	0.683	0.669	0.679	0.680	0.649	0.665	0.671	0.681
502	Broward County / Palm Beach	0.675	0.684	0.696	0.683	0.691	0.698	0.701	0.703	0.653	0.696	0.702	0.688	0.695	0.694	0.706	0.693	0.703	0.704	0.670	0.684	0.693	0.704
503	Tampa	0.724	0.735	0.748	0.734	0.743	0.750	0.754	0.757	0.701	0.749	0.756	0.739	0.747	0.745	0.758	0.745	0.756	0.756	0.719	0.733	0.744	0.757
504	Orlando	0.714	0.725	0.738	0.724	0.733	0.740	0.744	0.747	0.693	0.740	0.746	0.729	0.737	0.736	0.748	0.735	0.746	0.745	0.710	0.724	0.734	0.747
505	Jacksonville	0.727	0.738	0.752	0.737	0.746	0.753	0.756	0.759	0.701	0.751	0.759	0.742	0.750	0.748	0.762	0.747	0.759	0.760	0.721	0.736	0.748	0.760
506	Daytona / Gainesville	0.697	0.711	0.726	0.709	0.721	0.727	0.731	0.733	0.664	0.726	0.735	0.713	0.724	0.722	0.737	0.721	0.733	0.733	0.694	0.711	0.722	0.734
521	Diversified Dental - Las Vegas	0.859	0.878	0.899	0.877	0.887	0.905	0.917	0.924	0.881	0.915	0.917	0.881	0.900	0.898	0.920	0.899	0.920	0.919	0.856	0.864	0.884	0.920
522	Mastercare Dental - Reno	0.916	0.940	0.971	0.937	0.958	0.982	0.997	1.007	0.874	0.994	0.999	0.946	0.979	0.974	1.009	0.974	1.005	0.992	0.912	0.939	0.961	1.003
524	Premier - Minnesota	0.778	0.802	0.823	0.801	0.812	0.827	0.839	0.845	0.785	0.838	0.845	0.793	0.824	0.822	0.839	0.822	0.838	0.827	0.787	0.796	0.811	0.838
526	Dental Options Pricing - Oregon	0.798	0.819	0.843	0.816	0.832	0.848	0.858	0.865	0.775	0.853	0.861	0.820	0.844	0.841	0.864	0.840	0.861	0.856	0.796	0.814	0.832	0.862
527	Rental Network - Hawaii	0.719	0.741	0.757	0.740	0.750	0.760	0.770	0.774	0.711	0.770	0.776	0.732	0.756	0.754	0.770	0.754	0.768	0.759	0.728	0.739	0.751	0.769
528	Diversified Dental - Reno	0.950	0.976	1.003	0.974	0.987	1.011	1.031	1.043	0.999	1.030	1.032	0.977	1.005	1.002	1.032	1.005	1.033	1.029	0.950	0.956	0.982	1.032
549	Maine	0.765	0.781	0.804	0.779	0.794	0.809	0.815	0.819	0.715	0.807	0.814	0.788	0.806	0.803	0.826	0.801	0.820	0.817	0.759	0.782	0.798	0.821
550	North Dakota	0.792	0.819	0.845	0.817	0.835	0.849	0.859	0.864	0.743	0.854	0.868	0.811	0.845	0.842	0.864	0.841	0.859	0.847	0.799	0.821	0.838	0.861
551	Nevada	0.721	0.737	0.753	0.736	0.743	0.758	0.767	0.773	0.738	0.765	0.767	0.740	0.754	0.752	0.770	0.753	0.769	0.768	0.718	0.725	0.742	0.769
553	Idaho	0.762	0.782	0.798	0.781	0.792	0.801	0.809	0.811	0.748	0.807	0.815	0.775	0.798	0.796	0.810	0.796	0.808	0.799	0.768	0.780	0.792	0.809
554	Vermont	0.699	0.716	0.738	0.714	0.731	0.741	0.745	0.747	0.635	0.736	0.748	0.720	0.736	0.733	0.754	0.731	0.749	0.746	0.694	0.720	0.734	0.750
555	New Hampshire	0.681	0.698	0.717	0.696	0.710	0.719	0.724	0.726	0.632	0.718	0.728	0.697	0.717	0.714	0.731	0.713	0.726	0.721	0.681	0.702	0.713	0.727
556	Delaware	0.726	0.749	0.768	0.747	0.761	0.772	0.781	0.783	0.698	0.776	0.786	0.743	0.768	0.766	0.784	0.765	0.780	0.771	0.732	0.749	0.763	0.781
557	Washington																						
558	Oregon	0.774	0.794	0.816	0.792	0.807	0.821	0.828	0.834	0.737	0.822	0.829	0.797	0.816	0.813	0.836	0.812	0.832	0.829	0.770	0.791	0.809	0.832
559	North Carolina	0.670	0.685	0.704	0.683	0.698	0.709	0.712	0.715	0.616	0.705	0.715	0.688	0.705	0.702	0.720	0.700	0.715	0.710	0.667	0.689	0.702	0.716
560	West Virginia	0.720	0.737	0.752	0.735	0.746	0.754	0.759	0.762	0.687	0.755	0.765	0.735	0.751	0.749	0.763	0.748	0.760	0.754	0.721	0.738	0.749	0.761
561	Mississippi	0.728	0.747	0.766	0.745	0.759	0.767	0.773	0.775	0.683	0.767	0.779	0.744	0.764	0.761	0.777	0.760	0.773	0.768	0.729	0.750	0.761	0.775
562	Arkansas	0.783	0.800	0.820	0.798	0.811	0.824	0.829	0.832	0.748	0.823	0.833	0.800	0.820	0.817	0.835	0.816	0.830	0.827	0.782	0.801	0.813	0.832
563	South Carolina	0.699	0.717	0.737	0.715	0.730	0.742	0.746	0.750	0.644	0.740	0.751	0.717	0.737	0.734	0.753	0.733	0.748	0.741	0.699	0.722	0.734	0.749
564	Rhode Island	0.723	0.738	0.755	0.736	0.747	0.757	0.763	0.766	0.702	0.759	0.766	0.737	0.754	0.752	0.767	0.752	0.764	0.760	0.723	0.737	0.748	0.765
565	Hawaii	0.700	0.718	0.733	0.717	0.726	0.737	0.744	0.749	0.691	0.742	0.748	0.714	0.732	0.730	0.746	0.730	0.744	0.739	0.703	0.715	0.727	0.745
566	Pittsburgh	0.715	0.725	0.737	0.724	0.731	0.739	0.743	0.746	0.704	0.740	0.745	0.726	0.736	0.735	0.746	0.735	0.744	0.742	0.714	0.724	0.732	0.745
567	Philadelphia	0.720	0.734	0.750	0.733	0.742	0.752	0.759	0.762	0.706	0.755	0.761	0.734	0.750	0.748	0.762	0.748	0.760	0.756	0.720	0.732	0.743	0.760
568	Alabama	0.732	0.745	0.761	0.743	0.755	0.765	0.768	0.770	0.696	0.762	0.771	0.748	0.761	0.759	0.774	0.757	0.770	0.770	0.727	0.745	0.757	0.772
569	Utah	0.718	0.730	0.744	0.729	0.739	0.746	0.750	0.751	0.689	0.745	0.753	0.730	0.743	0.741	0.754	0.740	0.751	0.748	0.717	0.732	0.740	0.752
570	Iowa	0.704	0.721	0.741	0.720	0.734	0.746	0.751	0.753	0.657	0.745	0.755	0.721	0.741	0.738	0.756	0.737	0.752	0.744	0.704	0.725	0.737	0.753
571	Massachusetts	0.726	0.742	0.761	0.740	0.753	0.763	0.769	0.771	0.693	0.763	0.772	0.742	0.760	0.758	0.774	0.757	0.771	0.766	0.726	0.743	0.754	0.771
572	Oklahoma	0.758	0.774	0.791	0.773	0.783	0.795	0.802	0.806	0.746	0.798	0.804	0.776	0.791	0.789	0.806	0.789	0.804	0.801	0.756	0.769	0.784	0.804
573	Louisiana	0.682	0.696	0.714	0.694	0.708	0.715	0.719	0.721	0.635	0.712	0.723	0.698	0.712	0.710	0.725	0.708	0.721	0.720	0.678	0.699	0.710	0.722
574	New Mexico	0.770	0.789	0.810	0.787	0.801	0.816	0.824	0.829	0.745	0.819	0.826	0.791	0.811	0.809	0.829	0.808	0.826	0.820	0.768	0.786	0.802	0.827
575	Texas	0.750	0.766	0.784	0.764	0.776	0.788	0.794	0.798	0.724	0.788	0.795	0.770	0.784	0.781	0.800	0.781	0.796	0.794	0.746	0.763	0.778	0.797
576	Kentucky	0.696	0.708	0.720	0.707	0.715	0.722	0.727	0.729	0.680	0.724	0.730	0.706	0.719	0.718	0.729	0.718	0.727	0.723	0.697	0.708	0.715	0.728
577	Kansas	0.762	0.780	0.797	0.779	0.789	0.802	0.809	0.813	0.752	0.806	0.812	0.779	0.798	0.795	0.812	0.796	0.810	0.805	0.763	0.775	0.790	0.811
578	Wisconsin	0.709	0.727	0.742	0.725	0.736	0.744	0.749	0.750	0.672	0.744	0.754	0.724	0.741	0.739	0.753	0.738	0.750	0.744	0.711	0.729	0.739	0.751
579	Tennessee	0.657	0.671	0.685	0.670	0.680	0.687	0.691	0.692	0.627	0.687	0.695	0.669	0.684	0.682	0.694	0.681	0.692	0.687	0.658	0.673	0.682	0.692
580	Minnesota	0.732	0.749	0.768	0.747	0.760	0.772	0.778	0.782	0.699	0.773	0.781	0.749	0.768	0.765	0.783	0.765	0.779	0.773	0.731	0.749	0.762	0.780
581	Colorado	0.735	0.749	0.765	0.748	0.759	0.767	0.773	0.775	0.711	0.768	0.776	0.750	0.764	0.762	0.776	0.761	0.774	0.771	0.733	0.749	0.760	0.775
582	Indiana	0.671	0.684	0.699	0.683	0.694	0.701	0.705	0.706	0.633	0.700	0.709	0.684	0.698	0.696	0.709	0.695	0.706	0.701	0.671	0.688	0.696	0.707
583	Nebraska	0.733	0.750	0.766	0.748	0.758	0.768	0.775	0.778	0.723	0.772	0.778	0.747	0.766	0.764	0.777	0.764	0.776	0.771	0.735	0.746	0.758	0.776
584	Connecticut	0.732	0.750	0.769	0.748	0.761	0.772	0.778	0.781	0.699	0.772	0.781	0.750	0.768	0.766	0.783	0.765	0.780	0.775	0.732	0.750	0.763	0.781
585	Ohio	0.696	0.710	0.724	0.708	0.718	0.726	0.730	0.732	0.665	0.726	0.734	0.710	0.723	0.721	0.734	0.720	0.731	0.727	0.695	0.711	0.721	0.732
586	Michigan	0.759	0.781	0.803	0.779	0.794	0.808	0.818	0.823	0.739	0.814	0.821	0.779	0.804	0.801	0.823	0.801	0.819	0.813	0.760	0.776	0.794	0.820
587	Arizona	0.789	0.807	0.826	0.806	0.816	0.831	0.840	0.846	0.789	0.837	0.841	0.808	0.827	0.825	0.843	0.825	0.842	0.838	0.788	0.799	0.816	0.842
588	New Jersey	0.730	0.745	0.763	0.743	0.755	0.766	0.774	0.777	0.708	0.768	0.774	0.746	0.763	0.761	0.778	0.760	0.775	0.772	0.728	0.743	0.756	0.776
589	Syracuse	0.679	0.692	0.707	0.691	0.701	0.708	0.712	0.713	0.642	0.707	0.716	0.691	0.706	0.704	0.716	0.702	0.713	0.709	0.679	0.697	0.704	0.714
590	New York	0.662	0.675	0.691	0.674	0.684	0.694	0.699	0.700	0.634	0.694	0.700	0.677	0.689	0.687	0.703	0.686	0.700	0.699	0.659	0.676	0.686	0.702
591	Richmond	0.703	0.725	0.744	0.723	0.736	0.747	0.754	0.756	0.671	0.750	0.760	0.718	0.743	0.741	0.757	0.741	0.754	0.744	0.709	0.727	0.738	0.755
592	Atlanta	0.712	0.728	0.746	0.726	0.739	0.750	0.755	0.759	0.679	0.749	0.758	0.731	0.746	0.743	0.762	0.742	0.758	0.757	0.708	0.726	0.741	0.760
593	Washington, DC	0.678	0.693	0.707	0.691	0.701	0.709	0.715	0.718	0.662	0.711	0.717	0.691	0.706	0.704	0.717	0.703	0.715	0.711	0.680	0.692	0.701	0.717
594	Chicago	0.666	0.678	0.692	0.676	0.687	0.693	0.697	0.697	0.623	0.690	0.700	0.678	0.691	0.689	0.702	0.687	0.698	0.695	0.665	0.683	0.690	0.699
595	St. Louis	0.695	0.714	0.732	0.713	0.724	0.735	0.743	0.745	0.669	0.738	0.747	0.711	0.732	0.729	0.746	0.729	0.743	0.736	0.697	0.713	0.726	0.744
596	Sacramento	0.762	0.780	0.801	0.778	0.791	0.805	0.813	0.817	0.736	0.807	0.814	0.781	0.802	0.799	0.818	0.799	0.815	0.810	0.761	0.778	0.793	0.816
597	Northern California	0.758	0.776	0.797	0.774	0.788	0.802	0.808	0.812	0.723	0.802	0.809	0.779	0.798	0.795	0.816	0.794	0.812	0.808	0.755	0.775	0.790	0.812
598	San Diego	0.763	0.779	0.797	0.777	0.788	0.800	0.809	0.814	0.755	0.805	0.810	0.779	0.797	0.795	0.812	0.795	0.810	0.807	0.762	0.774	0.788	0.811
599	Southern California	0.752	0.767	0.786	0.766	0.777	0.789	0.797	0.801	0.735	0.792	0.797	0.769	0.786	0.784	0.801	0.783	0.798	0.795	0.751	0.765	0.778	0.799

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MC01	MC02	MC03	MC04	MC05	MC06	MC07	MC08	MC10	MC0A	MC0B	MC0D	MC0I	MC0L	MC0M	MC0N	MC0O	MC0P	MC0Q	MC0R	MC0S	MC0T
501	Miami	0.686	0.684	0.692	0.683	0.690	0.693	0.694	0.693	0.640	0.689	0.696	0.692	0.691	0.690	0.698	0.688	0.694	0.701	0.676	0.689	0.693	0.696
502	Broward County / Palm Beach	0.709	0.710	0.720	0.709	0.717	0.721	0.722	0.722	0.677	0.718	0.724	0.718	0.719	0.718	0.725	0.717	0.723	0.729	0.700	0.712	0.718	0.724
503	Tampa	0.763	0.764	0.775	0.762	0.770	0.776	0.777	0.778	0.728	0.773	0.780	0.772	0.774	0.773	0.781	0.772	0.778	0.784	0.753	0.765	0.772	0.779
504	Orlando	0.753	0.754	0.764	0.752	0.760	0.765	0.767	0.768	0.719	0.763	0.769	0.762	0.763	0.762	0.770	0.761	0.768	0.773	0.743	0.755	0.761	0.768
505	Jacksonville	0.765	0.767	0.779	0.766	0.774	0.779	0.779	0.780	0.728	0.775	0.783	0.775	0.777	0.775	0.784	0.774	0.781	0.789	0.755	0.768	0.776	0.782
506	Daytona / Gainesville	0.740	0.741	0.755	0.740	0.749	0.755	0.756	0.757	0.694	0.752	0.762	0.750	0.752	0.750	0.760	0.750	0.757	0.766	0.729	0.744	0.751	0.758
521	Diversified Dental - Las Vegas	0.926	0.936	0.953	0.935	0.943	0.957	0.961	0.963	0.927	0.959	0.962	0.941	0.953	0.951	0.964	0.952	0.963	0.966	0.920	0.927	0.941	0.963
522	Mastercare Dental - Reno	1.007	1.013	1.038	1.010	1.029	1.048	1.059	1.067	0.941	1.057	1.066	1.028	1.044	1.041	1.068	1.041	1.064	1.067	0.993	1.016	1.032	1.062
524	Premier - Minnesota	0.849	0.854	0.869	0.853	0.862	0.872	0.881	0.881	0.830	0.881	0.889	0.857	0.869	0.867	0.880	0.868	0.878	0.883	0.845	0.852	0.862	0.879
526	Dental Options Pricing - Oregon	0.870	0.874	0.895	0.873	0.886	0.898	0.904	0.906	0.825	0.900	0.910	0.884	0.894	0.891	0.908	0.891	0.905	0.913	0.858	0.873	0.887	0.905
527	Rental Network - Hawaii	0.780	0.779	0.789	0.778	0.786	0.790	0.796	0.798	0.742	0.797	0.804	0.783	0.788	0.786	0.795	0.786	0.793	0.800	0.774	0.783	0.788	0.794
528	Diversified Dental - Reno	1.043	1.059	1.078	1.057	1.067	1.083	1.097	1.107	1.066	1.096	1.099	1.062	1.080	1.078	1.098	1.079	1.098	1.099	1.040	1.045	1.064	1.097
549	Maine	0.825	0.828	0.845	0.826	0.840	0.847	0.850	0.851	0.756	0.843	0.853	0.841	0.847	0.844	0.859	0.841	0.853	0.861	0.810	0.831	0.843	0.854
550	North Dakota	0.872	0.872	0.893	0.870	0.886	0.896	0.903	0.904	0.794	0.901	0.917	0.882	0.892	0.889	0.905	0.888	0.901	0.913	0.859	0.877	0.889	0.902
551	Nevada	0.775	0.782	0.796	0.781	0.788	0.799	0.801	0.803	0.774	0.799	0.802	0.787	0.797	0.796	0.803	0.796	0.802	0.804	0.770	0.776	0.787	0.802
553	Idaho	0.816	0.818	0.832	0.817	0.826	0.834	0.839	0.839	0.782	0.838	0.847	0.823	0.832	0.830	0.839	0.830	0.837	0.842	0.811	0.820	0.827	0.838
554	Vermont	0.757	0.756	0.776	0.754	0.769	0.776	0.776	0.777	0.673	0.769	0.782	0.770	0.772	0.769	0.783	0.768	0.778	0.791	0.739	0.762	0.773	0.779
555	New Hampshire	0.734	0.735	0.748	0.733	0.746	0.749	0.752	0.750	0.666	0.747	0.758	0.745	0.747	0.745	0.756	0.744	0.752	0.761	0.722	0.741	0.748	0.753
556	Delaware	0.790	0.792	0.808	0.790	0.802	0.809	0.814	0.813	0.736	0.811	0.822	0.799	0.808	0.806	0.815	0.806	0.813	0.820	0.781	0.796	0.804	0.813
557	Washington																						
558	Oregon	0.840	0.844	0.864	0.842	0.856	0.865	0.867	0.870	0.782	0.862	0.871	0.855	0.862	0.860	0.873	0.859	0.869	0.879	0.826	0.844	0.857	0.870
559	North Carolina	0.724	0.721	0.737	0.720	0.733	0.739	0.740	0.741	0.650	0.735	0.746	0.735	0.737	0.734	0.746	0.733	0.741	0.750	0.708	0.728	0.738	0.742
560	West Virginia	0.769	0.768	0.782	0.767	0.777	0.784	0.787	0.787	0.718	0.783	0.793	0.778	0.782	0.780	0.789	0.779	0.786	0.793	0.759	0.773	0.779	0.787
561	Mississippi	0.783	0.783	0.799	0.781	0.793	0.799	0.803	0.804	0.719	0.800	0.811	0.792	0.796	0.794	0.806	0.793	0.802	0.813	0.771	0.788	0.796	0.803
562	Arkansas	0.839	0.839	0.855	0.838	0.849	0.856	0.863	0.863	0.787	0.859	0.870	0.849	0.854	0.851	0.867	0.850	0.862	0.872	0.827	0.844	0.851	0.864
563	South Carolina	0.759	0.756	0.772	0.754	0.768	0.775	0.777	0.778	0.681	0.771	0.784	0.770	0.772	0.770	0.781	0.768	0.777	0.786	0.743	0.763	0.771	0.778
564	Rhode Island	0.772	0.775	0.785	0.774	0.782	0.785	0.788	0.788	0.731	0.785	0.792	0.782	0.784	0.783	0.791	0.782	0.789	0.794	0.764	0.776	0.785	0.789
565	Hawaii	0.755	0.755	0.765	0.754	0.762	0.767	0.770	0.771	0.720	0.769	0.775	0.760	0.763	0.762	0.770	0.761	0.768	0.775	0.748	0.758	0.763	0.769
566	Pittsburgh	0.751	0.753	0.761	0.752	0.759	0.762	0.764	0.764	0.727	0.762	0.767	0.759	0.760	0.759	0.766	0.759	0.764	0.768	0.744	0.753	0.759	0.765
567	Philadelphia	0.767	0.771	0.780	0.770	0.778	0.780	0.783	0.783	0.734	0.780	0.787	0.777	0.779	0.778	0.786	0.777	0.784	0.789	0.760	0.771	0.779	0.784
568	Alabama	0.776	0.777	0.791	0.775	0.786	0.795	0.795	0.794	0.727	0.790	0.799	0.787	0.790	0.788	0.800	0.787	0.796	0.804	0.765	0.781	0.788	0.797
569	Utah	0.758	0.760	0.769	0.758	0.767	0.770	0.772	0.771	0.716	0.768	0.776	0.767	0.768	0.767	0.775	0.766	0.773	0.779	0.749	0.762	0.769	0.773
570	Iowa	0.763	0.761	0.776	0.759	0.772	0.779	0.781	0.779	0.693	0.777	0.788	0.773	0.776	0.774	0.784	0.773	0.781	0.789	0.749	0.767	0.775	0.782
571	Massachusetts	0.778	0.781	0.793	0.779	0.790	0.793	0.796	0.795	0.726	0.792	0.801	0.789	0.792	0.790	0.800	0.789	0.797	0.804	0.768	0.784	0.792	0.797
572	Oklahoma	0.811	0.815	0.828	0.813	0.822	0.830	0.831	0.833	0.779	0.828	0.835	0.822	0.828	0.826	0.834	0.826	0.832	0.837	0.803	0.814	0.824	0.833
573	Louisiana	0.729	0.729	0.743	0.727	0.738	0.744	0.746	0.746	0.668	0.741	0.752	0.739	0.740	0.738	0.751	0.737	0.747	0.758	0.716	0.734	0.741	0.748
574	New Mexico	0.836	0.838	0.856	0.837	0.849	0.859	0.862	0.862	0.788	0.858	0.866	0.849	0.856	0.855	0.866	0.854	0.863	0.869	0.824	0.839	0.850	0.863
575	Texas	0.804	0.806	0.821	0.804	0.815	0.823	0.824	0.825	0.759	0.819	0.827	0.816	0.820	0.819	0.828	0.817	0.825	0.832	0.792	0.807	0.816	0.826
576	Kentucky	0.734	0.736	0.744	0.735	0.742	0.745	0.748	0.748	0.705	0.746	0.752	0.741	0.744	0.742	0.749	0.742	0.747	0.752	0.728	0.737	0.743	0.748
577	Kansas	0.819	0.822	0.836	0.821	0.830	0.838	0.840	0.840	0.787	0.838	0.845	0.829	0.836	0.834	0.842	0.834	0.840	0.845	0.811	0.822	0.830	0.841
578	Wisconsin	0.758	0.757	0.772	0.756	0.767	0.772	0.776	0.775	0.704	0.772	0.783	0.766	0.771	0.769	0.778	0.768	0.775	0.782	0.748	0.764	0.769	0.776
579	Tennessee	0.699	0.699	0.711	0.698	0.707	0.711	0.714	0.714	0.655	0.711	0.720	0.706	0.710	0.709	0.716	0.708	0.714	0.720	0.690	0.704	0.709	0.715
580	Minnesota	0.789	0.789	0.804	0.787	0.799	0.806	0.808	0.809	0.734	0.804	0.814	0.800	0.803	0.802	0.811	0.800	0.808	0.815	0.777	0.792	0.801	0.809
581	Colorado	0.782	0.782	0.795	0.781	0.790	0.798	0.800	0.801	0.742	0.797	0.805	0.791	0.794	0.793	0.802	0.792	0.800	0.806	0.772	0.785	0.791	0.801
582	Indiana	0.715	0.713	0.725	0.712	0.722	0.726	0.729	0.728	0.662	0.725	0.735	0.723	0.724	0.723	0.731	0.721	0.728	0.735	0.704	0.719	0.724	0.729
583	Nebraska	0.784	0.788	0.797	0.787	0.795	0.798	0.801	0.801	0.753	0.799	0.806	0.793	0.797	0.796	0.803	0.795	0.801	0.806	0.777	0.786	0.796	0.801
584	Connecticut	0.788	0.790	0.804	0.788	0.800	0.805	0.808	0.807	0.734	0.803	0.813	0.799	0.804	0.802	0.812	0.801	0.808	0.816	0.777	0.793	0.801	0.809
585	Ohio	0.740	0.739	0.751	0.738	0.747	0.752	0.755	0.754	0.694	0.751	0.760	0.748	0.750	0.749	0.757	0.748	0.754	0.761	0.729	0.743	0.749	0.755
586	Michigan	0.828	0.833	0.853	0.831	0.844	0.855	0.859	0.861	0.785	0.856	0.866	0.841	0.852	0.849	0.862	0.850	0.859	0.866	0.818	0.832	0.845	0.859
587	Arizona	0.850	0.857	0.871	0.855	0.865	0.872	0.876	0.878	0.828	0.874	0.879	0.864	0.871	0.870	0.879	0.869	0.877	0.881	0.843	0.853	0.864	0.877
588	New Jersey	0.784	0.788	0.798	0.787	0.795	0.799	0.803	0.803	0.741	0.799	0.805	0.796	0.798	0.796	0.807	0.794	0.802	0.810	0.775	0.787	0.798	0.805
589	Syracuse	0.721	0.721	0.731	0.719	0.729	0.732	0.735	0.733	0.669	0.730	0.740	0.729	0.730	0.729	0.737	0.728	0.735	0.742	0.711	0.726	0.731	0.735
590	New York	0.708	0.706	0.716	0.704	0.713	0.718	0.719	0.720	0.659	0.715	0.722	0.714	0.714	0.712	0.722	0.711	0.719	0.728	0.697	0.711	0.716	0.720
591	Richmond	0.764	0.765	0.779	0.764	0.776	0.780	0.785	0.783	0.707	0.782	0.793	0.773	0.779	0.777	0.786	0.776	0.783	0.791	0.755	0.770	0.777	0.784
592	Atlanta	0.765	0.767	0.783	0.766	0.777	0.784	0.785	0.786	0.714	0.780	0.790	0.777	0.782	0.780	0.790	0.779	0.787	0.795	0.754	0.769	0.778	0.789
593	Washington, DC	0.723	0.724	0.732	0.723	0.730	0.733	0.735	0.735	0.686	0.733	0.740	0.730	0.731	0.730	0.737	0.729	0.734	0.741	0.717	0.727	0.732	0.737
594	Chicago	0.705	0.705	0.715	0.704	0.713	0.716	0.718	0.716	0.649	0.713	0.723	0.714	0.714	0.712	0.721	0.711	0.718	0.726	0.694	0.710	0.716	0.719
595	St. Louis	0.751	0.753	0.768	0.752	0.763	0.769	0.773	0.772	0.704	0.770	0.779	0.761	0.768	0.766	0.775	0.765	0.772	0.779	0.743	0.757	0.764	0.773
596	Sacramento	0.823	0.828	0.842	0.826	0.838	0.843	0.848	0.848	0.776	0.843	0.851	0.837	0.842	0.840	0.852	0.839	0.849	0.855	0.813	0.828	0.839	0.849
597	Northern California	0.819	0.823	0.839	0.821	0.834	0.840	0.844	0.843	0.764	0.839	0.847	0.833	0.839	0.837	0.849	0.836	0.846	0.853	0.807	0.825	0.836	0.846
598	San Diego	0.818	0.825	0.834	0.824	0.831	0.835	0.840	0.840	0.789	0.836	0.842	0.831	0.834	0.833	0.842	0.832	0.840	0.845	0.811	0.821	0.833	0.841
599	Southern California	0.807	0.810	0.821	0.809	0.818	0.823	0.827	0.827	0.768	0.823	0.829	0.819	0.822	0.820	0.830	0.818	0.826	0.832	0.799	0.811	0.821	0.828

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MQ01	MQ02	MQ03	MQ04	MQ05	MQ06	MQ07	MQ08	MQ10	MQ0A	MQ0B	MQ0D	MQ0I	MQ0L	MQ0M	MQ0N	MQ0O	MQ0P	MQ0Q	MQ0R	MQ0S	MQ0T
501	Miami	0.689	0.680	0.689	0.679	0.687	0.689	0.688	0.686	0.626	0.681	0.689	0.691	0.686	0.684	0.693	0.682	0.689	0.696	0.668	0.688	0.690	0.691
502	Broward County / Palm Beach	0.712	0.708	0.718	0.707	0.715	0.718	0.717	0.717	0.666	0.711	0.718	0.718	0.716	0.714	0.723	0.712	0.719	0.725	0.695	0.711	0.717	0.721
503	Tampa	0.765	0.760	0.773	0.759	0.768	0.773	0.772	0.771	0.715	0.766	0.773	0.771	0.770	0.768	0.777	0.766	0.774	0.780	0.747	0.765	0.770	0.775
504	Orlando	0.755	0.750	0.762	0.749	0.758	0.762	0.762	0.761	0.707	0.755	0.763	0.761	0.759	0.758	0.767	0.756	0.763	0.769	0.737	0.754	0.760	0.765
505	Jacksonville	0.769	0.764	0.776	0.762	0.772	0.776	0.775	0.774	0.715	0.768	0.776	0.776	0.773	0.772	0.781	0.769	0.777	0.784	0.749	0.768	0.774	0.779
506	Daytona / Gainesville	0.745	0.736	0.750	0.734	0.745	0.750	0.749	0.748	0.677	0.741	0.751	0.749	0.747	0.745	0.756	0.743	0.751	0.758	0.721	0.743	0.748	0.753
521	Diversified Dental - Las Vegas	0.931	0.937	0.955	0.936	0.945	0.959	0.960	0.962	0.919	0.955	0.959	0.945	0.954	0.952	0.966	0.952	0.963	0.967	0.919	0.932	0.944	0.964
522	Mastercare Dental - Reno	1.031	1.023	1.050	1.019	1.041	1.054	1.059	1.061	0.912	1.043	1.054	1.049	1.050	1.046	1.076	1.043	1.069	1.077	0.991	1.030	1.048	1.069
524	Premier - Minnesota	0.852	0.844	0.860	0.842	0.853	0.862	0.869	0.869	0.811	0.868	0.875	0.850	0.858	0.856	0.869	0.856	0.867	0.867	0.833	0.846	0.853	0.868
526	Dental Options Pricing - Oregon	0.880	0.871	0.892	0.868	0.883	0.894	0.896	0.895	0.804	0.888	0.896	0.888	0.889	0.886	0.904	0.884	0.899	0.906	0.850	0.877	0.887	0.901
527	Rental Network - Hawaii	0.782	0.768	0.779	0.767	0.776	0.780	0.785	0.786	0.724	0.784	0.790	0.775	0.778	0.776	0.786	0.775	0.783	0.783	0.762	0.775	0.779	0.785
528	Diversified Dental - Reno	1.050	1.061	1.081	1.060	1.070	1.085	1.097	1.105	1.058	1.093	1.096	1.068	1.081	1.079	1.100	1.080	1.099	1.101	1.039	1.049	1.068	1.099
549	Maine	0.838	0.830	0.849	0.828	0.845	0.848	0.845	0.843	0.735	0.833	0.843	0.851	0.844	0.841	0.858	0.837	0.851	0.864	0.804	0.838	0.849	0.853
550	North Dakota	0.882	0.859	0.882	0.857	0.875	0.883	0.886	0.884	0.760	0.878	0.893	0.879	0.878	0.874	0.893	0.872	0.886	0.892	0.841	0.874	0.881	0.889
551	Nevada	0.778	0.784	0.798	0.783	0.790	0.799	0.800	0.801	0.768	0.796	0.799	0.790	0.797	0.796	0.804	0.795	0.802	0.806	0.769	0.779	0.789	0.803
553	Idaho	0.819	0.809	0.823	0.808	0.818	0.825	0.828	0.827	0.763	0.824	0.834	0.817	0.821	0.819	0.829	0.818	0.826	0.828	0.798	0.814	0.819	0.828
554	Vermont	0.767	0.748	0.769	0.746	0.763	0.768	0.765	0.762	0.645	0.753	0.767	0.772	0.764	0.761	0.776	0.757	0.769	0.780	0.727	0.764	0.769	0.772
555	New Hampshire	0.741	0.726	0.741	0.724	0.739	0.741	0.740	0.738	0.641	0.731	0.743	0.743	0.738	0.735	0.748	0.732	0.742	0.749	0.709	0.737	0.743	0.744
556	Delaware	0.795	0.781	0.799	0.779	0.793	0.799	0.801	0.799	0.712	0.795	0.805	0.794	0.796	0.794	0.805	0.791	0.800	0.804	0.766	0.789	0.796	0.802
557	Washington																						
558	Oregon	0.850	0.839	0.861	0.837	0.853	0.861	0.860	0.859	0.760	0.850	0.859	0.860	0.857	0.855	0.870	0.851	0.863	0.872	0.817	0.848	0.857	0.866
559	North Carolina	0.731	0.716	0.733	0.714	0.729	0.732	0.730	0.727	0.626	0.720	0.732	0.735	0.729	0.726	0.739	0.722	0.733	0.742	0.697	0.729	0.734	0.735
560	West Virginia	0.773	0.761	0.776	0.759	0.771	0.776	0.776	0.775	0.698	0.770	0.781	0.773	0.773	0.771	0.781	0.769	0.777	0.782	0.747	0.769	0.774	0.779
561	Mississippi	0.789	0.772	0.789	0.770	0.784	0.790	0.791	0.789	0.694	0.783	0.797	0.788	0.786	0.783	0.797	0.780	0.791	0.798	0.757	0.784	0.788	0.794
562	Arkansas	0.845	0.834	0.851	0.832	0.845	0.851	0.854	0.852	0.765	0.845	0.858	0.849	0.847	0.844	0.861	0.842	0.855	0.863	0.817	0.842	0.849	0.858
563	South Carolina	0.765	0.748	0.765	0.745	0.762	0.765	0.764	0.761	0.654	0.754	0.767	0.766	0.761	0.759	0.772	0.755	0.766	0.774	0.729	0.762	0.766	0.768
564	Rhode Island	0.776	0.770	0.780	0.768	0.778	0.780	0.780	0.779	0.715	0.775	0.782	0.781	0.777	0.776	0.785	0.774	0.781	0.786	0.755	0.774	0.781	0.783
565	Hawaii	0.757	0.748	0.758	0.747	0.755	0.759	0.762	0.763	0.705	0.759	0.764	0.756	0.756	0.755	0.764	0.754	0.762	0.764	0.739	0.753	0.758	0.763
566	Pittsburgh	0.752	0.750	0.758	0.749	0.756	0.758	0.759	0.759	0.717	0.755	0.761	0.757	0.756	0.755	0.762	0.754	0.760	0.763	0.739	0.751	0.757	0.761
567	Philadelphia	0.770	0.766	0.775	0.765	0.773	0.776	0.776	0.776	0.720	0.771	0.778	0.776	0.773	0.772	0.781	0.770	0.777	0.782	0.752	0.768	0.776	0.779
568	Alabama	0.782	0.774	0.789	0.772	0.784	0.790	0.789	0.787	0.710	0.779	0.790	0.788	0.786	0.784	0.797	0.781	0.791	0.800	0.758	0.781	0.787	0.794
569	Utah	0.761	0.754	0.764	0.752	0.762	0.764	0.764	0.763	0.700	0.758	0.767	0.764	0.761	0.760	0.769	0.757	0.765	0.771	0.740	0.759	0.764	0.767
570	Iowa	0.768	0.752	0.769	0.750	0.765	0.769	0.769	0.766	0.668	0.760	0.772	0.768	0.765	0.763	0.775	0.760	0.770	0.776	0.735	0.764	0.769	0.772
571	Massachusetts	0.784	0.774	0.787	0.772	0.785	0.787	0.787	0.785	0.706	0.780	0.789	0.788	0.784	0.782	0.793	0.779	0.788	0.794	0.757	0.781	0.788	0.790
572	Oklahoma	0.815	0.811	0.825	0.810	0.820	0.825	0.826	0.825	0.765	0.820	0.827	0.822	0.823	0.821	0.831	0.820	0.827	0.832	0.796	0.814	0.822	0.828
573	Louisiana	0.735	0.721	0.737	0.719	0.732	0.738	0.737	0.735	0.647	0.728	0.740	0.738	0.733	0.731	0.745	0.728	0.739	0.747	0.705	0.732	0.736	0.741
574	New Mexico	0.842	0.834	0.853	0.832	0.846	0.853	0.854	0.853	0.768	0.847	0.854	0.849	0.850	0.848	0.861	0.845	0.856	0.862	0.814	0.840	0.849	0.858
575	Texas	0.809	0.802	0.818	0.800	0.813	0.818	0.817	0.816	0.741	0.809	0.818	0.816	0.815	0.813	0.824	0.811	0.819	0.827	0.785	0.808	0.815	0.821
576	Kentucky	0.736	0.731	0.740	0.730	0.738	0.740	0.741	0.740	0.692	0.737	0.744	0.739	0.738	0.736	0.744	0.735	0.741	0.745	0.720	0.734	0.739	0.742
577	Kansas	0.822	0.817	0.831	0.815	0.826	0.831	0.833	0.832	0.771	0.828	0.835	0.826	0.829	0.828	0.836	0.826	0.833	0.837	0.802	0.820	0.827	0.835
578	Wisconsin	0.762	0.749	0.764	0.747	0.760	0.764	0.764	0.763	0.682	0.758	0.769	0.762	0.761	0.759	0.769	0.756	0.764	0.770	0.735	0.758	0.763	0.767
579	Tennessee	0.702	0.692	0.705	0.691	0.701	0.705	0.705	0.704	0.637	0.700	0.709	0.703	0.702	0.700	0.709	0.698	0.705	0.710	0.680	0.699	0.704	0.707
580	Minnesota	0.793	0.783	0.798	0.781	0.794	0.798	0.798	0.796	0.713	0.791	0.801	0.797	0.795	0.793	0.804	0.791	0.799	0.806	0.766	0.791	0.797	0.801
581	Colorado	0.785	0.776	0.791	0.775	0.785	0.792	0.792	0.791	0.726	0.786	0.795	0.787	0.788	0.786	0.797	0.784	0.793	0.798	0.763	0.783	0.788	0.795
582	Indiana	0.717	0.706	0.719	0.704	0.716	0.718	0.719	0.717	0.642	0.712	0.723	0.718	0.715	0.714	0.724	0.711	0.719	0.725	0.692	0.715	0.719	0.721
583	Nebraska	0.786	0.782	0.791	0.780	0.789	0.792	0.793	0.793	0.738	0.789	0.796	0.790	0.789	0.788	0.796	0.787	0.793	0.796	0.769	0.783	0.791	0.795
584	Connecticut	0.794	0.783	0.799	0.781	0.795	0.799	0.798	0.796	0.713	0.791	0.800	0.798	0.796	0.794	0.805	0.791	0.800	0.806	0.766	0.791	0.798	0.802
585	Ohio	0.742	0.733	0.746	0.731	0.742	0.746	0.746	0.745	0.676	0.740	0.749	0.744	0.743	0.741	0.751	0.739	0.747	0.752	0.720	0.740	0.745	0.749
586	Michigan	0.837	0.827	0.848	0.825	0.840	0.849	0.850	0.850	0.764	0.844	0.851	0.843	0.845	0.842	0.857	0.841	0.852	0.857	0.809	0.833	0.842	0.853
587	Arizona	0.854	0.854	0.868	0.852	0.863	0.869	0.871	0.872	0.816	0.866	0.871	0.863	0.867	0.865	0.875	0.864	0.872	0.876	0.836	0.853	0.863	0.873
588	New Jersey	0.788	0.782	0.794	0.781	0.791	0.794	0.795	0.795	0.726	0.790	0.795	0.794	0.791	0.790	0.801	0.787	0.797	0.802	0.766	0.786	0.794	0.799
589	Syracuse	0.724	0.714	0.725	0.712	0.723	0.725	0.725	0.723	0.650	0.718	0.729	0.726	0.722	0.720	0.730	0.718	0.726	0.732	0.700	0.721	0.726	0.728
590	New York	0.711	0.700	0.711	0.698	0.708	0.711	0.712	0.712	0.644	0.707	0.712	0.712	0.708	0.707	0.718	0.704	0.714	0.720	0.688	0.709	0.712	0.715
591	Richmond	0.768	0.754	0.769	0.752	0.766	0.769	0.771	0.769	0.682	0.765	0.776	0.766	0.766	0.764	0.775	0.762	0.770	0.774	0.740	0.762	0.769	0.772
592	Atlanta	0.772	0.764	0.781	0.762	0.775	0.780	0.779	0.777	0.695	0.770	0.779	0.780	0.777	0.775	0.787	0.772	0.781	0.790	0.745	0.771	0.778	0.783
593	Washington, DC	0.726	0.718	0.726	0.716	0.724	0.727	0.728	0.727	0.672	0.724	0.730	0.726	0.724	0.723	0.731	0.721	0.728	0.732	0.707	0.723	0.727	0.729
594	Chicago	0.709	0.698	0.709	0.696	0.707	0.708	0.708	0.706	0.630	0.701	0.711	0.711	0.705	0.703	0.714	0.701	0.709	0.716	0.683	0.706	0.711	0.711
595	St. Louis	0.756	0.745	0.761	0.744	0.756	0.761	0.762	0.761	0.683	0.756	0.766	0.758	0.759	0.757	0.767	0.754	0.762	0.767	0.731	0.752	0.759	0.764
596	Sacramento	0.830	0.823	0.839	0.821	0.835	0.839	0.840	0.839	0.757	0.833	0.839	0.838	0.836	0.834	0.847	0.831	0.842	0.848	0.804	0.828	0.838	0.844
597	Northern California	0.827	0.818	0.836	0.816	0.831	0.836	0.836	0.835	0.744	0.828	0.835	0.835	0.833	0.830	0.845	0.827	0.839	0.847	0.797	0.825	0.834	0.841
598	San Diego	0.823	0.820	0.831	0.819	0.828	0.831	0.833	0.834	0.776	0.829	0.833	0.830	0.829	0.827	0.838	0.826	0.834	0.839	0.804	0.821	0.830	0.836
599	Southern California	0.812	0.806	0.817	0.805	0.814	0.818	0.819	0.820	0.753	0.814	0.819	0.817	0.815	0.813	0.825	0.811	0.821	0.826	0.790	0.809	0.817	0.822

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MR01	MR02	MR03	MR04	MR05	MR06	MR07	MR08	MR10	MR0A	MR0B	MR0D	MR0I	MR0L	MR0M	MR0N	MR0O	MR0P	MR0Q	MR0R	MR0S	MR0T
501	Miami	0.637	0.641	0.656	0.639	0.649	0.658	0.662	0.665	0.606	0.658	0.665	0.650	0.656	0.654	0.667	0.653	0.664	0.669	0.627	0.640	0.650	0.665
502	Broward County / Palm Beach	0.652	0.658	0.673	0.657	0.666	0.677	0.685	0.687	0.639	0.681	0.686	0.666	0.674	0.672	0.689	0.671	0.686	0.690	0.644	0.655	0.666	0.687
503	Tampa	0.700	0.706	0.722	0.705	0.714	0.726	0.735	0.739	0.685	0.732	0.738	0.714	0.723	0.721	0.739	0.721	0.737	0.741	0.691	0.702	0.714	0.737
504	Orlando	0.691	0.697	0.713	0.696	0.705	0.717	0.726	0.729	0.678	0.723	0.728	0.705	0.714	0.712	0.729	0.712	0.728	0.731	0.683	0.693	0.705	0.728
505	Jacksonville	0.702	0.708	0.724	0.707	0.717	0.728	0.737	0.741	0.685	0.734	0.739	0.716	0.725	0.723	0.741	0.723	0.740	0.743	0.693	0.706	0.717	0.740
506	Daytona / Gainesville	0.676	0.681	0.698	0.679	0.690	0.702	0.710	0.715	0.648	0.707	0.714	0.690	0.699	0.697	0.715	0.697	0.713	0.717	0.666	0.681	0.691	0.713
521	Diversified Dental - Las Vegas	0.808	0.825	0.850	0.824	0.834	0.856	0.873	0.886	0.841	0.873	0.874	0.830	0.852	0.850	0.875	0.851	0.875	0.876	0.803	0.809	0.831	0.874
522	Mastercare Dental - Reno	0.864	0.873	0.904	0.870	0.890	0.917	0.937	0.950	0.833	0.940	0.945	0.889	0.916	0.912	0.947	0.909	0.940	0.940	0.853	0.869	0.892	0.942
524	Premier - Minnesota	0.749	0.760	0.783	0.759	0.770	0.789	0.804	0.813	0.753	0.805	0.811	0.764	0.785	0.782	0.803	0.784	0.803	0.805	0.745	0.751	0.768	0.804
526	Dental Options Pricing - Oregon	0.755	0.767	0.794	0.765	0.780	0.801	0.816	0.827	0.741	0.816	0.820	0.776	0.798	0.795	0.821	0.796	0.819	0.820	0.747	0.761	0.779	0.818
527	Rental Network - Hawaii	0.699	0.709	0.728	0.707	0.719	0.732	0.745	0.751	0.688	0.745	0.752	0.713	0.729	0.727	0.745	0.728	0.743	0.748	0.693	0.701	0.718	0.744
528	Diversified Dental - Reno	0.892	0.915	0.940	0.914	0.923	0.948	0.971	0.987	0.943	0.972	0.973	0.919	0.943	0.940	0.971	0.942	0.972	0.972	0.889	0.894	0.920	0.972
549	Maine	0.727	0.733	0.757	0.731	0.746	0.766	0.779	0.787	0.690	0.777	0.781	0.749	0.764	0.761	0.788	0.760	0.783	0.784	0.713	0.730	0.751	0.783
550	North Dakota	0.766	0.772	0.799	0.770	0.787	0.807	0.822	0.831	0.716	0.823	0.832	0.783	0.805	0.801	0.826	0.802	0.823	0.826	0.756	0.773	0.789	0.822
551	Nevada	0.679	0.694	0.714	0.693	0.702	0.719	0.733	0.742	0.708	0.732	0.734	0.698	0.715	0.713	0.734	0.715	0.735	0.735	0.675	0.680	0.698	0.734
553	Idaho	0.745	0.751	0.770	0.750	0.761	0.774	0.785	0.792	0.728	0.785	0.792	0.757	0.771	0.769	0.787	0.769	0.784	0.789	0.739	0.748	0.760	0.786
554	Vermont	0.672	0.676	0.699	0.673	0.690	0.706	0.715	0.722	0.614	0.712	0.721	0.690	0.703	0.700	0.723	0.699	0.720	0.724	0.658	0.678	0.692	0.719
555	New Hampshire	0.658	0.664	0.684	0.662	0.676	0.690	0.700	0.705	0.614	0.698	0.705	0.675	0.688	0.685	0.706	0.684	0.701	0.706	0.647	0.662	0.678	0.702
556	Delaware	0.703	0.711	0.733	0.709	0.723	0.738	0.753	0.759	0.675	0.752	0.759	0.719	0.736	0.733	0.755	0.733	0.752	0.756	0.695	0.707	0.723	0.753
557	Washington																						
558	Oregon	0.734	0.744	0.769	0.742	0.758	0.777	0.791	0.800	0.708	0.790	0.795	0.755	0.774	0.771	0.797	0.771	0.795	0.797	0.724	0.740	0.758	0.794
559	North Carolina	0.645	0.650	0.670	0.648	0.662	0.677	0.687	0.692	0.598	0.685	0.692	0.662	0.674	0.671	0.693	0.671	0.690	0.693	0.633	0.650	0.664	0.689
560	West Virginia	0.702	0.706	0.724	0.705	0.717	0.729	0.739	0.743	0.670	0.737	0.745	0.715	0.726	0.724	0.742	0.724	0.740	0.744	0.693	0.705	0.717	0.740
561	Mississippi	0.711	0.714	0.734	0.712	0.726	0.739	0.749	0.754	0.664	0.746	0.756	0.724	0.736	0.734	0.753	0.733	0.750	0.755	0.700	0.719	0.728	0.750
562	Arkansas	0.763	0.765	0.785	0.763	0.776	0.790	0.800	0.807	0.725	0.798	0.805	0.778	0.787	0.785	0.805	0.784	0.802	0.807	0.751	0.767	0.777	0.803
563	South Carolina	0.675	0.681	0.702	0.678	0.694	0.709	0.720	0.725	0.625	0.718	0.727	0.692	0.706	0.703	0.726	0.703	0.723	0.726	0.664	0.680	0.696	0.722
564	Rhode Island	0.695	0.704	0.723	0.702	0.713	0.728	0.739	0.745	0.681	0.737	0.742	0.711	0.725	0.723	0.742	0.723	0.739	0.743	0.688	0.698	0.713	0.740
565	Hawaii	0.675	0.684	0.704	0.683	0.694	0.708	0.719	0.725	0.668	0.718	0.723	0.690	0.705	0.703	0.720	0.703	0.719	0.723	0.669	0.677	0.693	0.720
566	Pittsburgh	0.692	0.699	0.714	0.698	0.706	0.718	0.726	0.729	0.688	0.724	0.729	0.704	0.715	0.713	0.728	0.714	0.727	0.729	0.686	0.693	0.705	0.727
567	Philadelphia	0.691	0.701	0.719	0.699	0.709	0.724	0.735	0.741	0.685	0.733	0.738	0.707	0.721	0.719	0.737	0.719	0.735	0.738	0.685	0.693	0.708	0.736
568	Alabama	0.710	0.715	0.733	0.713	0.725	0.735	0.744	0.751	0.678	0.741	0.747	0.725	0.733	0.730	0.749	0.730	0.746	0.753	0.697	0.713	0.726	0.747
569	Utah	0.699	0.704	0.721	0.703	0.713	0.725	0.732	0.735	0.674	0.729	0.736	0.712	0.721	0.719	0.735	0.719	0.733	0.738	0.690	0.702	0.714	0.734
570	Iowa	0.679	0.685	0.707	0.683	0.698	0.714	0.725	0.730	0.638	0.723	0.731	0.696	0.710	0.707	0.729	0.708	0.727	0.730	0.669	0.683	0.699	0.726
571	Massachusetts	0.699	0.707	0.727	0.705	0.717	0.732	0.744	0.749	0.673	0.742	0.748	0.715	0.730	0.727	0.748	0.727	0.745	0.749	0.690	0.702	0.718	0.745
572	Oklahoma	0.724	0.735	0.755	0.734	0.745	0.761	0.774	0.780	0.722	0.772	0.777	0.742	0.757	0.755	0.776	0.756	0.775	0.777	0.717	0.726	0.744	0.775
573	Louisiana	0.663	0.666	0.684	0.664	0.677	0.689	0.696	0.701	0.618	0.693	0.701	0.677	0.686	0.683	0.702	0.683	0.699	0.704	0.651	0.670	0.679	0.699
574	New Mexico	0.732	0.743	0.767	0.741	0.756	0.775	0.789	0.797	0.717	0.789	0.793	0.753	0.771	0.768	0.793	0.769	0.792	0.793	0.724	0.735	0.755	0.791
575	Texas	0.717	0.726	0.747	0.725	0.737	0.753	0.765	0.772	0.701	0.763	0.768	0.736	0.750	0.747	0.769	0.748	0.768	0.770	0.708	0.720	0.737	0.767
576	Kentucky	0.676	0.683	0.698	0.682	0.690	0.702	0.710	0.713	0.666	0.708	0.713	0.688	0.699	0.697	0.712	0.697	0.709	0.713	0.670	0.679	0.690	0.710
577	Kansas	0.730	0.741	0.761	0.739	0.751	0.767	0.781	0.788	0.728	0.780	0.785	0.747	0.763	0.761	0.782	0.762	0.782	0.784	0.724	0.732	0.749	0.781
578	Wisconsin	0.693	0.697	0.715	0.696	0.708	0.720	0.730	0.733	0.657	0.728	0.736	0.706	0.717	0.715	0.733	0.714	0.730	0.735	0.684	0.697	0.709	0.731
579	Tennessee	0.641	0.645	0.661	0.644	0.654	0.665	0.675	0.677	0.614	0.672	0.679	0.653	0.663	0.661	0.677	0.660	0.674	0.679	0.633	0.644	0.655	0.675
580	Minnesota	0.703	0.711	0.732	0.709	0.723	0.739	0.751	0.756	0.678	0.749	0.756	0.720	0.735	0.733	0.754	0.733	0.753	0.755	0.694	0.706	0.723	0.752
581	Colorado	0.713	0.719	0.736	0.717	0.728	0.741	0.750	0.756	0.692	0.748	0.754	0.727	0.738	0.736	0.753	0.736	0.752	0.755	0.705	0.716	0.728	0.752
582	Indiana	0.654	0.658	0.675	0.657	0.668	0.679	0.688	0.690	0.619	0.685	0.693	0.667	0.676	0.674	0.691	0.674	0.689	0.693	0.645	0.657	0.669	0.689
583	Nebraska	0.705	0.715	0.734	0.714	0.724	0.739	0.750	0.756	0.702	0.749	0.754	0.721	0.735	0.733	0.752	0.734	0.750	0.754	0.700	0.707	0.723	0.751
584	Connecticut	0.704	0.713	0.733	0.711	0.724	0.739	0.751	0.757	0.678	0.749	0.756	0.722	0.736	0.734	0.756	0.734	0.754	0.757	0.695	0.708	0.724	0.753
585	Ohio	0.677	0.682	0.699	0.680	0.691	0.703	0.712	0.715	0.650	0.710	0.717	0.690	0.700	0.698	0.715	0.698	0.714	0.717	0.668	0.680	0.692	0.714
586	Michigan	0.721	0.733	0.757	0.731	0.745	0.765	0.780	0.790	0.709	0.780	0.785	0.741	0.762	0.759	0.783	0.760	0.782	0.783	0.714	0.727	0.744	0.781
587	Arizona	0.747	0.762	0.784	0.761	0.772	0.790	0.806	0.814	0.759	0.806	0.808	0.768	0.787	0.784	0.808	0.786	0.808	0.809	0.742	0.749	0.770	0.807
588	New Jersey	0.697	0.707	0.729	0.705	0.717	0.734	0.744	0.751	0.683	0.742	0.746	0.715	0.730	0.727	0.748	0.728	0.746	0.750	0.688	0.700	0.717	0.746
589	Syracuse	0.663	0.667	0.684	0.666	0.677	0.688	0.696	0.698	0.628	0.692	0.700	0.676	0.685	0.683	0.699	0.682	0.696	0.701	0.654	0.667	0.678	0.697
590	New York	0.639	0.647	0.664	0.645	0.657	0.668	0.676	0.680	0.614	0.672	0.678	0.656	0.665	0.662	0.680	0.662	0.677	0.683	0.629	0.642	0.657	0.678
591	Richmond	0.682	0.690	0.711	0.688	0.701	0.716	0.729	0.734	0.651	0.728	0.736	0.698	0.714	0.711	0.732	0.710	0.728	0.733	0.675	0.686	0.702	0.729
592	Atlanta	0.680	0.688	0.709	0.686	0.699	0.715	0.726	0.733	0.657	0.724	0.729	0.698	0.712	0.710	0.731	0.710	0.729	0.732	0.671	0.685	0.700	0.730
593	Washington, DC	0.656	0.664	0.682	0.662	0.672	0.686	0.694	0.699	0.643	0.692	0.697	0.670	0.683	0.681	0.696	0.681	0.694	0.698	0.650	0.659	0.672	0.695
594	Chicago	0.651	0.654	0.671	0.652	0.664	0.675	0.680	0.682	0.610	0.676	0.685	0.664	0.671	0.669	0.684	0.668	0.681	0.688	0.640	0.655	0.665	0.683
595	St. Louis	0.670	0.678	0.698	0.676	0.689	0.703	0.716	0.722	0.647	0.715	0.721	0.686	0.701	0.698	0.719	0.698	0.716	0.720	0.662	0.673	0.689	0.717
596	Sacramento	0.726	0.737	0.760	0.735	0.748	0.766	0.780	0.788	0.710	0.779	0.783	0.746	0.763	0.761	0.785	0.762	0.783	0.785	0.717	0.729	0.748	0.782
597	Northern California	0.722	0.732	0.755	0.730	0.744	0.762	0.776	0.783	0.697	0.774	0.778	0.743	0.759	0.756	0.782	0.756	0.778	0.782	0.712	0.725	0.745	0.778
598	San Diego	0.727	0.739	0.760	0.737	0.748	0.766	0.778	0.786	0.728	0.776	0.781	0.745	0.762	0.759	0.780	0.761	0.779	0.782	0.720	0.729	0.747	0.780
599	Southern California	0.718	0.728	0.750	0.726	0.738	0.757	0.767	0.774	0.709	0.765	0.769	0.736	0.752	0.750	0.770	0.751	0.769	0.771	0.710	0.721	0.738	0.769

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NE01	NE02	NE03	NE04	NE05	NE06	NE07	NE08	NE10	NE0A	NE0B	NE0D	NE0I	NE0L	NE0M	NE0N	NE0O	NE0P	NE0Q	NE0R	NE0S	NE0T
501	Miami	0.642	0.647	0.657	0.646	0.653	0.659	0.665	0.667	0.621	0.660	0.668	0.648	0.653	0.652	0.660	0.650	0.658	0.668	0.638	0.646	0.651	0.661
502	Broward County / Palm Beach	0.663	0.671	0.682	0.671	0.677	0.684	0.690	0.692	0.653	0.686	0.692	0.672	0.679	0.677	0.686	0.677	0.684	0.693	0.660	0.667	0.674	0.687
503	Tampa	0.707	0.716	0.727	0.715	0.722	0.729	0.737	0.741	0.699	0.735	0.742	0.716	0.724	0.723	0.732	0.722	0.730	0.738	0.705	0.709	0.719	0.733
504	Orlando	0.698	0.707	0.718	0.706	0.713	0.720	0.728	0.731	0.691	0.726	0.732	0.707	0.715	0.714	0.723	0.714	0.721	0.729	0.696	0.701	0.710	0.724
505	Jacksonville	0.709	0.719	0.730	0.718	0.725	0.732	0.739	0.742	0.699	0.736	0.744	0.718	0.726	0.725	0.734	0.724	0.732	0.742	0.706	0.712	0.722	0.735
506	Daytona / Gainesville	0.675	0.684	0.697	0.683	0.692	0.698	0.708	0.711	0.660	0.706	0.716	0.682	0.693	0.691	0.701	0.691	0.699	0.709	0.673	0.678	0.688	0.702
521	Diversified Dental - Las Vegas	0.852	0.870	0.891	0.869	0.879	0.896	0.910	0.917	0.881	0.906	0.910	0.871	0.889	0.887	0.907	0.888	0.907	0.912	0.849	0.853	0.873	0.909
522	Mastercare Dental - Reno	0.907	0.926	0.956	0.924	0.942	0.965	0.982	0.993	0.882	0.972	0.985	0.930	0.951	0.948	0.978	0.946	0.972	0.989	0.898	0.915	0.935	0.978
524	Premier - Minnesota	0.779	0.793	0.813	0.792	0.802	0.817	0.832	0.839	0.790	0.833	0.840	0.790	0.811	0.809	0.823	0.810	0.823	0.830	0.781	0.782	0.797	0.826
526	Dental Options Pricing - Oregon	0.789	0.804	0.828	0.803	0.816	0.831	0.845	0.853	0.780	0.839	0.850	0.805	0.822	0.820	0.839	0.819	0.836	0.850	0.784	0.793	0.810	0.841
527	Rental Network - Hawaii	0.714	0.725	0.739	0.724	0.732	0.742	0.757	0.763	0.714	0.759	0.767	0.720	0.736	0.735	0.746	0.736	0.746	0.754	0.716	0.717	0.728	0.749
528	Diversified Dental - Reno	0.948	0.973	0.999	0.971	0.983	1.006	1.027	1.040	1.001	1.025	1.028	0.974	0.998	0.996	1.024	0.998	1.024	1.029	0.946	0.950	0.975	1.026
549	Maine	0.746	0.758	0.779	0.756	0.770	0.783	0.793	0.799	0.716	0.784	0.796	0.760	0.774	0.771	0.789	0.769	0.783	0.799	0.740	0.751	0.765	0.789
550	North Dakota	0.786	0.799	0.823	0.797	0.812	0.826	0.842	0.848	0.752	0.838	0.854	0.795	0.816	0.813	0.829	0.812	0.825	0.843	0.784	0.792	0.806	0.832
551	Nevada	0.716	0.732	0.747	0.731	0.738	0.752	0.762	0.768	0.739	0.759	0.762	0.733	0.746	0.744	0.760	0.745	0.759	0.764	0.714	0.717	0.734	0.761
553	Idaho	0.761	0.771	0.786	0.770	0.780	0.788	0.800	0.803	0.753	0.799	0.808	0.769	0.783	0.781	0.791	0.782	0.790	0.799	0.761	0.764	0.775	0.793
554	Vermont	0.680	0.691	0.710	0.689	0.703	0.712	0.722	0.726	0.638	0.714	0.729	0.691	0.702	0.699	0.714	0.697	0.709	0.728	0.674	0.686	0.698	0.716
555	New Hampshire	0.671	0.680	0.697	0.678	0.690	0.699	0.708	0.711	0.637	0.703	0.715	0.679	0.691	0.689	0.701	0.688	0.697	0.712	0.667	0.677	0.685	0.702
556	Delaware	0.715	0.728	0.745	0.726	0.737	0.748	0.762	0.766	0.700	0.761	0.772	0.724	0.741	0.739	0.751	0.739	0.749	0.760	0.716	0.721	0.733	0.754
557	Washington																						
558	Oregon	0.762	0.776	0.797	0.774	0.787	0.800	0.812	0.818	0.741	0.805	0.815	0.777	0.790	0.788	0.806	0.787	0.802	0.818	0.755	0.766	0.782	0.807
559	North Carolina	0.649	0.657	0.674	0.656	0.667	0.678	0.687	0.692	0.616	0.683	0.695	0.657	0.669	0.667	0.679	0.666	0.675	0.689	0.645	0.653	0.664	0.680
560	West Virginia	0.697	0.706	0.719	0.704	0.713	0.721	0.733	0.737	0.683	0.734	0.744	0.702	0.716	0.714	0.723	0.714	0.721	0.730	0.698	0.700	0.710	0.725
561	Mississippi	0.703	0.712	0.729	0.711	0.722	0.731	0.743	0.747	0.680	0.743	0.755	0.708	0.724	0.722	0.731	0.722	0.729	0.742	0.704	0.708	0.717	0.734
562	Arkansas	0.761	0.771	0.789	0.769	0.780	0.792	0.803	0.808	0.745	0.801	0.813	0.768	0.785	0.783	0.795	0.783	0.792	0.803	0.760	0.765	0.775	0.796
563	South Carolina	0.668	0.677	0.694	0.675	0.687	0.698	0.711	0.716	0.639	0.710	0.724	0.673	0.690	0.688	0.699	0.688	0.696	0.709	0.668	0.673	0.682	0.701
564	Rhode Island	0.706	0.716	0.731	0.715	0.723	0.733	0.744	0.748	0.700	0.743	0.751	0.713	0.728	0.727	0.736	0.727	0.735	0.743	0.706	0.710	0.719	0.738
565	Hawaii	0.690	0.701	0.715	0.700	0.708	0.719	0.730	0.736	0.691	0.731	0.738	0.698	0.712	0.710	0.722	0.711	0.721	0.729	0.691	0.693	0.704	0.724
566	Pittsburgh	0.705	0.711	0.722	0.711	0.717	0.724	0.731	0.735	0.703	0.731	0.736	0.711	0.720	0.719	0.727	0.719	0.726	0.731	0.704	0.707	0.714	0.728
567	Philadelphia	0.712	0.721	0.736	0.720	0.729	0.738	0.747	0.752	0.707	0.745	0.752	0.721	0.733	0.732	0.742	0.732	0.741	0.749	0.710	0.715	0.725	0.743
568	Alabama	0.708	0.718	0.733	0.716	0.726	0.735	0.744	0.747	0.692	0.741	0.751	0.717	0.728	0.727	0.737	0.726	0.735	0.745	0.706	0.712	0.722	0.739
569	Utah	0.711	0.718	0.730	0.717	0.724	0.731	0.739	0.741	0.692	0.735	0.743	0.717	0.726	0.724	0.733	0.724	0.731	0.741	0.708	0.715	0.721	0.735
570	Iowa	0.682	0.691	0.708	0.690	0.701	0.712	0.724	0.728	0.656	0.722	0.735	0.689	0.704	0.702	0.713	0.702	0.710	0.723	0.681	0.686	0.696	0.715
571	Massachusetts	0.719	0.728	0.746	0.727	0.738	0.748	0.757	0.761	0.698	0.752	0.762	0.728	0.741	0.739	0.751	0.738	0.748	0.760	0.715	0.724	0.733	0.752
572	Oklahoma	0.739	0.752	0.767	0.751	0.759	0.771	0.782	0.787	0.743	0.781	0.788	0.750	0.765	0.763	0.775	0.764	0.774	0.781	0.739	0.741	0.755	0.777
573	Louisiana	0.652	0.661	0.676	0.659	0.670	0.677	0.688	0.692	0.630	0.687	0.698	0.657	0.671	0.670	0.679	0.669	0.676	0.688	0.651	0.656	0.665	0.681
574	New Mexico	0.753	0.767	0.786	0.765	0.776	0.791	0.804	0.810	0.745	0.801	0.810	0.766	0.782	0.780	0.796	0.780	0.794	0.804	0.751	0.757	0.772	0.798
575	Texas	0.733	0.745	0.761	0.743	0.753	0.765	0.775	0.780	0.723	0.771	0.780	0.745	0.757	0.755	0.769	0.755	0.766	0.777	0.730	0.736	0.749	0.770
576	Kentucky	0.682	0.689	0.700	0.688	0.694	0.701	0.710	0.714	0.678	0.711	0.717	0.686	0.698	0.697	0.704	0.697	0.703	0.709	0.683	0.685	0.691	0.705
577	Kansas	0.751	0.764	0.780	0.763	0.772	0.784	0.795	0.800	0.753	0.794	0.801	0.763	0.777	0.776	0.789	0.776	0.787	0.795	0.750	0.754	0.768	0.790
578	Wisconsin	0.697	0.706	0.719	0.705	0.714	0.721	0.731	0.734	0.674	0.729	0.740	0.703	0.715	0.713	0.722	0.713	0.720	0.731	0.696	0.702	0.710	0.724
579	Tennessee	0.638	0.646	0.658	0.645	0.653	0.660	0.670	0.672	0.625	0.670	0.678	0.643	0.655	0.653	0.661	0.654	0.659	0.667	0.639	0.642	0.650	0.663
580	Minnesota	0.725	0.735	0.753	0.734	0.745	0.756	0.766	0.771	0.704	0.761	0.771	0.736	0.748	0.746	0.759	0.745	0.756	0.768	0.721	0.729	0.740	0.760
581	Colorado	0.727	0.737	0.751	0.735	0.745	0.753	0.762	0.765	0.714	0.758	0.767	0.737	0.747	0.745	0.756	0.745	0.754	0.764	0.724	0.731	0.741	0.757
582	Indiana	0.654	0.661	0.673	0.660	0.668	0.675	0.685	0.687	0.633	0.683	0.693	0.659	0.669	0.668	0.676	0.668	0.674	0.684	0.653	0.658	0.665	0.678
583	Nebraska	0.720	0.731	0.746	0.730	0.737	0.748	0.759	0.763	0.722	0.759	0.766	0.728	0.743	0.742	0.752	0.743	0.751	0.757	0.721	0.723	0.733	0.753
584	Connecticut	0.725	0.736	0.753	0.734	0.745	0.756	0.766	0.769	0.704	0.760	0.771	0.736	0.748	0.746	0.759	0.745	0.756	0.769	0.720	0.730	0.741	0.761
585	Ohio	0.680	0.688	0.700	0.687	0.695	0.703	0.712	0.715	0.664	0.710	0.719	0.687	0.697	0.696	0.704	0.695	0.702	0.711	0.679	0.684	0.692	0.706
586	Michigan	0.751	0.766	0.786	0.764	0.777	0.790	0.804	0.811	0.743	0.800	0.810	0.765	0.781	0.779	0.797	0.779	0.794	0.806	0.748	0.754	0.771	0.798
587	Arizona	0.780	0.795	0.813	0.794	0.803	0.817	0.829	0.835	0.790	0.826	0.832	0.795	0.810	0.808	0.824	0.809	0.823	0.830	0.778	0.783	0.798	0.825
588	New Jersey	0.720	0.730	0.747	0.729	0.739	0.750	0.761	0.766	0.710	0.756	0.764	0.730	0.743	0.742	0.755	0.740	0.752	0.763	0.717	0.723	0.735	0.756
589	Syracuse	0.665	0.671	0.684	0.670	0.678	0.685	0.694	0.696	0.642	0.691	0.701	0.669	0.679	0.678	0.686	0.678	0.684	0.694	0.664	0.670	0.675	0.688
590	New York	0.652	0.660	0.674	0.659	0.668	0.677	0.686	0.688	0.637	0.682	0.690	0.660	0.669	0.667	0.680	0.666	0.677	0.689	0.648	0.656	0.664	0.682
591	Richmond	0.687	0.697	0.714	0.696	0.707	0.717	0.731	0.735	0.671	0.731	0.743	0.692	0.711	0.709	0.719	0.709	0.717	0.728	0.689	0.692	0.702	0.721
592	Atlanta	0.694	0.706	0.722	0.704	0.715	0.725	0.736	0.740	0.679	0.731	0.741	0.705	0.718	0.716	0.730	0.715	0.727	0.739	0.691	0.698	0.711	0.732
593	Washington, DC	0.670	0.678	0.691	0.677	0.686	0.693	0.702	0.707	0.663	0.701	0.708	0.677	0.688	0.686	0.696	0.686	0.694	0.703	0.669	0.673	0.682	0.698
594	Chicago	0.657	0.661	0.674	0.660	0.669	0.675	0.682	0.684	0.626	0.678	0.688	0.661	0.669	0.667	0.676	0.666	0.673	0.685	0.653	0.661	0.666	0.677
595	St. Louis	0.677	0.689	0.704	0.687	0.697	0.708	0.721	0.724	0.668	0.720	0.730	0.685	0.701	0.699	0.711	0.700	0.709	0.719	0.678	0.681	0.693	0.713
596	Sacramento	0.754	0.766	0.786	0.764	0.776	0.789	0.800	0.805	0.740	0.794	0.804	0.766	0.781	0.779	0.794	0.778	0.791	0.803	0.749	0.758	0.771	0.795
597	Northern California	0.753	0.766	0.786	0.764	0.776	0.790	0.799	0.804	0.730	0.790	0.801	0.768	0.780	0.778	0.794	0.776	0.790	0.805	0.746	0.759	0.772	0.795
598	San Diego	0.757	0.768	0.786	0.767	0.776	0.788	0.799	0.805	0.757	0.796	0.802	0.768	0.782	0.781	0.794	0.781	0.793	0.801	0.754	0.760	0.772	0.796
599	Southern California	0.749	0.759	0.777	0.758	0.768	0.780	0.790	0.795	0.740	0.784	0.792	0.761	0.773	0.771	0.785	0.769	0.782	0.793	0.744	0.752	0.764	0.787

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NF01	NF02	NF03	NF04	NF05	NF06	NF07	NF08	NF10	NF0A	NF0B	NF0D	NF0I	NF0L	NF0M	NF0N	NF0O	NF0P	NF0Q	NF0R	NF0S	NF0T
501	Miami	0.670	0.672	0.679	0.671	0.677	0.680	0.684	0.684	0.643	0.681	0.688	0.672	0.675	0.674	0.679	0.673	0.676	0.685	0.668	0.673	0.675	0.680
502	Broward County / Palm Beach	0.695	0.700	0.709	0.699	0.705	0.709	0.713	0.713	0.679	0.710	0.717	0.700	0.705	0.705	0.709	0.704	0.707	0.714	0.693	0.698	0.703	0.710
503	Tampa	0.743	0.747	0.757	0.747	0.753	0.758	0.763	0.765	0.728	0.762	0.769	0.747	0.755	0.754	0.758	0.753	0.756	0.763	0.742	0.745	0.750	0.759
504	Orlando	0.733	0.738	0.748	0.737	0.744	0.749	0.754	0.755	0.719	0.753	0.759	0.738	0.745	0.744	0.748	0.744	0.747	0.753	0.732	0.736	0.741	0.749
505	Jacksonville	0.745	0.751	0.761	0.750	0.756	0.761	0.765	0.767	0.728	0.764	0.772	0.749	0.757	0.756	0.760	0.755	0.758	0.767	0.743	0.747	0.754	0.761
506	Daytona / Gainesville	0.713	0.719	0.730	0.718	0.725	0.731	0.737	0.739	0.693	0.737	0.747	0.715	0.726	0.725	0.729	0.725	0.728	0.737	0.713	0.716	0.722	0.731
521	Diversified Dental - Las Vegas	0.918	0.930	0.946	0.929	0.936	0.951	0.955	0.958	0.929	0.953	0.957	0.930	0.944	0.942	0.953	0.943	0.952	0.958	0.916	0.919	0.932	0.954
522	Mastercare Dental - Reno	0.990	1.005	1.029	1.003	1.019	1.036	1.050	1.059	0.954	1.044	1.058	1.005	1.024	1.021	1.043	1.020	1.038	1.053	0.986	0.999	1.013	1.044
524	Premier - Minnesota	0.840	0.848	0.862	0.847	0.855	0.865	0.877	0.878	0.838	0.879	0.887	0.843	0.860	0.859	0.868	0.860	0.867	0.874	0.843	0.843	0.851	0.870
526	Dental Options Pricing - Oregon	0.854	0.864	0.883	0.863	0.874	0.886	0.895	0.898	0.833	0.891	0.903	0.863	0.878	0.875	0.888	0.875	0.885	0.898	0.851	0.858	0.869	0.889
527	Rental Network - Hawaii	0.763	0.767	0.776	0.766	0.772	0.776	0.787	0.790	0.747	0.791	0.799	0.761	0.772	0.771	0.776	0.772	0.775	0.783	0.767	0.767	0.770	0.778
528	Diversified Dental - Reno	1.039	1.057	1.076	1.056	1.065	1.081	1.095	1.105	1.069	1.093	1.097	1.057	1.075	1.073	1.091	1.074	1.091	1.095	1.038	1.041	1.059	1.093
549	Maine	0.800	0.810	0.826	0.808	0.821	0.827	0.834	0.835	0.761	0.827	0.840	0.809	0.820	0.819	0.828	0.815	0.822	0.837	0.797	0.806	0.816	0.828
550	North Dakota	0.850	0.858	0.877	0.856	0.870	0.879	0.892	0.894	0.808	0.892	0.909	0.852	0.870	0.867	0.878	0.867	0.874	0.892	0.851	0.856	0.864	0.880
551	Nevada	0.769	0.779	0.792	0.778	0.784	0.794	0.797	0.799	0.776	0.795	0.798	0.779	0.791	0.790	0.796	0.790	0.795	0.799	0.767	0.770	0.780	0.796
553	Idaho	0.805	0.811	0.823	0.810	0.817	0.825	0.834	0.834	0.790	0.834	0.843	0.807	0.820	0.819	0.824	0.820	0.823	0.831	0.807	0.808	0.814	0.826
554	Vermont	0.730	0.736	0.754	0.735	0.747	0.753	0.759	0.761	0.680	0.755	0.769	0.734	0.745	0.743	0.750	0.742	0.745	0.764	0.726	0.735	0.743	0.751
555	New Hampshire	0.715	0.721	0.733	0.720	0.731	0.733	0.740	0.740	0.674	0.737	0.750	0.719	0.727	0.726	0.732	0.725	0.728	0.742	0.713	0.721	0.727	0.733
556	Delaware	0.768	0.775	0.790	0.774	0.784	0.791	0.801	0.801	0.743	0.802	0.813	0.770	0.786	0.785	0.789	0.785	0.787	0.797	0.771	0.773	0.780	0.791
557	Washington																						
558	Oregon	0.820	0.831	0.849	0.829	0.841	0.849	0.856	0.859	0.789	0.851	0.862	0.829	0.842	0.841	0.849	0.839	0.845	0.860	0.817	0.825	0.836	0.850
559	North Carolina	0.694	0.699	0.712	0.698	0.709	0.714	0.721	0.723	0.654	0.719	0.732	0.698	0.707	0.706	0.711	0.705	0.708	0.721	0.693	0.699	0.706	0.713
560	West Virginia	0.738	0.743	0.755	0.742	0.750	0.756	0.766	0.768	0.718	0.768	0.778	0.739	0.752	0.751	0.754	0.752	0.753	0.761	0.741	0.742	0.746	0.756
561	Mississippi	0.749	0.755	0.769	0.754	0.763	0.769	0.780	0.782	0.721	0.783	0.795	0.748	0.763	0.762	0.767	0.762	0.766	0.778	0.752	0.753	0.759	0.770
562	Arkansas	0.810	0.816	0.829	0.815	0.823	0.830	0.843	0.844	0.788	0.843	0.854	0.812	0.825	0.823	0.833	0.823	0.830	0.841	0.811	0.814	0.820	0.835
563	South Carolina	0.718	0.723	0.737	0.722	0.733	0.739	0.749	0.751	0.681	0.750	0.764	0.719	0.733	0.731	0.735	0.731	0.733	0.744	0.720	0.723	0.728	0.737
564	Rhode Island	0.750	0.758	0.765	0.757	0.763	0.766	0.773	0.774	0.732	0.773	0.782	0.754	0.762	0.761	0.765	0.761	0.764	0.771	0.751	0.754	0.761	0.767
565	Hawaii	0.738	0.742	0.750	0.742	0.747	0.752	0.759	0.762	0.723	0.761	0.769	0.738	0.747	0.746	0.751	0.746	0.750	0.758	0.740	0.741	0.745	0.753
566	Pittsburgh	0.737	0.742	0.749	0.742	0.747	0.750	0.755	0.756	0.728	0.755	0.760	0.741	0.747	0.746	0.750	0.746	0.749	0.754	0.737	0.739	0.744	0.751
567	Philadelphia	0.754	0.762	0.769	0.761	0.767	0.769	0.775	0.776	0.737	0.773	0.781	0.760	0.766	0.765	0.769	0.764	0.768	0.775	0.753	0.757	0.765	0.770
568	Alabama	0.749	0.755	0.767	0.754	0.762	0.770	0.775	0.776	0.727	0.774	0.784	0.752	0.763	0.761	0.768	0.761	0.765	0.776	0.749	0.753	0.758	0.769
569	Utah	0.744	0.750	0.758	0.749	0.756	0.758	0.764	0.764	0.721	0.762	0.770	0.748	0.754	0.753	0.758	0.753	0.756	0.765	0.743	0.747	0.753	0.759
570	Iowa	0.731	0.737	0.750	0.735	0.746	0.752	0.761	0.761	0.696	0.761	0.774	0.733	0.746	0.744	0.748	0.744	0.746	0.757	0.732	0.736	0.742	0.750
571	Massachusetts	0.763	0.771	0.781	0.770	0.779	0.781	0.788	0.788	0.733	0.785	0.795	0.769	0.777	0.775	0.781	0.774	0.778	0.789	0.762	0.768	0.775	0.782
572	Oklahoma	0.788	0.796	0.808	0.795	0.802	0.809	0.816	0.818	0.779	0.816	0.823	0.794	0.806	0.805	0.808	0.805	0.807	0.814	0.789	0.791	0.800	0.810
573	Louisiana	0.694	0.699	0.712	0.698	0.707	0.712	0.722	0.723	0.667	0.723	0.733	0.694	0.706	0.705	0.711	0.705	0.709	0.721	0.695	0.698	0.703	0.713
574	New Mexico	0.812	0.821	0.837	0.820	0.830	0.839	0.847	0.848	0.792	0.846	0.856	0.819	0.833	0.832	0.838	0.832	0.836	0.846	0.812	0.816	0.825	0.840
575	Texas	0.782	0.789	0.802	0.787	0.796	0.804	0.809	0.811	0.761	0.807	0.816	0.788	0.798	0.797	0.802	0.796	0.800	0.809	0.780	0.785	0.792	0.803
576	Kentucky	0.715	0.721	0.727	0.720	0.725	0.728	0.735	0.736	0.705	0.736	0.742	0.717	0.725	0.725	0.728	0.725	0.727	0.732	0.717	0.718	0.723	0.729
577	Kansas	0.802	0.809	0.822	0.808	0.816	0.824	0.830	0.831	0.790	0.830	0.838	0.808	0.819	0.819	0.823	0.818	0.821	0.828	0.802	0.805	0.812	0.824
578	Wisconsin	0.736	0.741	0.754	0.740	0.749	0.754	0.762	0.763	0.709	0.762	0.773	0.737	0.750	0.749	0.753	0.748	0.751	0.760	0.737	0.741	0.745	0.754
579	Tennessee	0.673	0.679	0.688	0.678	0.685	0.689	0.697	0.698	0.655	0.699	0.708	0.674	0.686	0.685	0.688	0.685	0.687	0.694	0.676	0.678	0.682	0.690
580	Minnesota	0.773	0.779	0.792	0.778	0.788	0.794	0.800	0.802	0.742	0.797	0.808	0.779	0.788	0.787	0.792	0.785	0.789	0.800	0.771	0.777	0.784	0.793
581	Colorado	0.768	0.772	0.784	0.771	0.779	0.786	0.792	0.793	0.748	0.790	0.798	0.772	0.781	0.779	0.785	0.779	0.783	0.792	0.766	0.771	0.776	0.787
582	Indiana	0.690	0.694	0.704	0.693	0.701	0.705	0.713	0.714	0.664	0.713	0.723	0.692	0.701	0.700	0.704	0.700	0.702	0.711	0.691	0.694	0.698	0.705
583	Nebraska	0.765	0.773	0.781	0.772	0.778	0.781	0.789	0.789	0.754	0.790	0.797	0.769	0.778	0.778	0.781	0.778	0.780	0.786	0.767	0.767	0.776	0.782
584	Connecticut	0.772	0.779	0.792	0.778	0.788	0.793	0.799	0.799	0.742	0.796	0.806	0.778	0.788	0.786	0.792	0.785	0.789	0.801	0.770	0.777	0.784	0.793
585	Ohio	0.717	0.722	0.732	0.721	0.728	0.733	0.740	0.741	0.696	0.740	0.749	0.720	0.729	0.728	0.732	0.728	0.730	0.738	0.718	0.721	0.725	0.733
586	Michigan	0.811	0.822	0.840	0.820	0.831	0.841	0.849	0.852	0.792	0.847	0.859	0.819	0.835	0.833	0.841	0.833	0.838	0.850	0.811	0.815	0.826	0.842
587	Arizona	0.837	0.847	0.860	0.846	0.855	0.861	0.868	0.870	0.832	0.867	0.873	0.847	0.858	0.857	0.863	0.857	0.861	0.868	0.836	0.840	0.850	0.864
588	New Jersey	0.768	0.777	0.786	0.776	0.783	0.786	0.794	0.794	0.746	0.790	0.798	0.775	0.782	0.781	0.787	0.779	0.783	0.795	0.767	0.771	0.780	0.788
589	Syracuse	0.698	0.704	0.712	0.703	0.710	0.713	0.720	0.721	0.672	0.720	0.729	0.701	0.709	0.708	0.712	0.708	0.710	0.719	0.699	0.704	0.708	0.713
590	New York	0.691	0.694	0.703	0.693	0.700	0.705	0.709	0.711	0.664	0.707	0.715	0.693	0.697	0.696	0.703	0.695	0.700	0.711	0.689	0.695	0.698	0.704
591	Richmond	0.736	0.744	0.756	0.743	0.752	0.756	0.767	0.767	0.711	0.770	0.781	0.737	0.752	0.751	0.755	0.752	0.753	0.762	0.741	0.742	0.748	0.757
592	Atlanta	0.742	0.749	0.764	0.748	0.757	0.764	0.769	0.771	0.716	0.767	0.778	0.747	0.759	0.757	0.763	0.756	0.760	0.772	0.741	0.745	0.753	0.765
593	Washington, DC	0.708	0.713	0.720	0.712	0.718	0.721	0.726	0.727	0.690	0.726	0.733	0.710	0.716	0.715	0.719	0.715	0.718	0.725	0.710	0.712	0.716	0.722
594	Chicago	0.688	0.693	0.701	0.692	0.699	0.701	0.707	0.707	0.655	0.704	0.715	0.691	0.697	0.695	0.700	0.694	0.698	0.708	0.686	0.692	0.697	0.701
595	St. Louis	0.726	0.733	0.746	0.732	0.741	0.747	0.756	0.756	0.706	0.757	0.767	0.728	0.743	0.742	0.745	0.742	0.744	0.752	0.729	0.730	0.737	0.747
596	Sacramento	0.807	0.817	0.830	0.816	0.827	0.831	0.839	0.840	0.783	0.835	0.845	0.816	0.826	0.825	0.832	0.824	0.829	0.840	0.806	0.812	0.822	0.833
597	Northern California	0.807	0.816	0.831	0.815	0.826	0.832	0.838	0.839	0.774	0.832	0.843	0.816	0.826	0.824	0.832	0.823	0.829	0.842	0.803	0.813	0.822	0.833
598	San Diego	0.807	0.817	0.825	0.816	0.822	0.826	0.833	0.834	0.793	0.831	0.838	0.816	0.822	0.821	0.828	0.821	0.826	0.834	0.806	0.810	0.820	0.829
599	Southern California	0.798	0.805	0.814	0.804	0.811	0.816	0.822	0.823	0.776	0.818	0.826	0.806	0.811	0.810	0.817	0.808	0.813	0.824	0.796	0.801	0.810	0.818

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NG01	NG02	NG03	NG04	NG05	NG06	NG07	NG08	NG10	NG0A	NG0B	NG0D	NG0I	NG0L	NG0M	NG0N	NG0O	NG0P	NG0Q	NG0R	NG0S	NG0T
501	Miami	0.651	0.664	0.671	0.663	0.669	0.671	0.673	0.673	0.627	0.668	0.677	0.661	0.665	0.664	0.670	0.662	0.666	0.669	0.656	0.666	0.668	0.670
502	Broward County / Palm Beach	0.680	0.693	0.702	0.692	0.699	0.702	0.704	0.705	0.666	0.700	0.707	0.691	0.697	0.696	0.701	0.695	0.699	0.701	0.684	0.692	0.696	0.702
503	Tampa	0.723	0.739	0.749	0.738	0.745	0.749	0.753	0.754	0.712	0.749	0.757	0.735	0.745	0.744	0.748	0.742	0.746	0.746	0.730	0.738	0.742	0.749
504	Orlando	0.714	0.730	0.739	0.729	0.736	0.740	0.743	0.744	0.704	0.740	0.748	0.726	0.735	0.734	0.739	0.733	0.736	0.736	0.721	0.728	0.733	0.740
505	Jacksonville	0.727	0.741	0.752	0.740	0.748	0.752	0.755	0.756	0.712	0.751	0.759	0.738	0.747	0.746	0.751	0.744	0.748	0.749	0.732	0.740	0.745	0.752
506	Daytona / Gainesville	0.687	0.705	0.718	0.704	0.713	0.718	0.723	0.723	0.672	0.720	0.730	0.699	0.712	0.711	0.716	0.710	0.713	0.711	0.698	0.706	0.710	0.718
521	Diversified Dental - Las Vegas	0.912	0.928	0.945	0.927	0.935	0.949	0.952	0.954	0.919	0.946	0.951	0.928	0.941	0.939	0.951	0.939	0.948	0.952	0.911	0.919	0.931	0.951
522	Mastercare Dental - Reno	0.974	1.004	1.029	1.001	1.019	1.031	1.040	1.045	0.920	1.020	1.037	1.005	1.017	1.013	1.037	1.009	1.029	1.041	0.974	1.000	1.014	1.038
524	Premier - Minnesota	0.811	0.834	0.848	0.833	0.841	0.851	0.861	0.862	0.817	0.861	0.870	0.825	0.844	0.843	0.853	0.843	0.851	0.844	0.827	0.830	0.837	0.855
526	Dental Options Pricing - Oregon	0.832	0.854	0.873	0.852	0.865	0.875	0.881	0.882	0.809	0.873	0.884	0.852	0.865	0.862	0.876	0.860	0.870	0.875	0.837	0.852	0.860	0.877
527	Rental Network - Hawaii	0.729	0.750	0.759	0.749	0.756	0.760	0.770	0.772	0.725	0.772	0.779	0.738	0.756	0.755	0.760	0.755	0.758	0.749	0.750	0.751	0.754	0.762
528	Diversified Dental - Reno	1.035	1.057	1.076	1.055	1.065	1.080	1.092	1.101	1.060	1.087	1.091	1.057	1.073	1.071	1.090	1.071	1.089	1.092	1.035	1.042	1.059	1.091
549	Maine	0.780	0.802	0.819	0.800	0.814	0.818	0.820	0.820	0.734	0.807	0.821	0.801	0.807	0.805	0.816	0.801	0.809	0.819	0.781	0.801	0.810	0.817
550	North Dakota	0.805	0.835	0.855	0.833	0.849	0.857	0.866	0.866	0.768	0.860	0.877	0.826	0.845	0.842	0.854	0.840	0.848	0.845	0.824	0.839	0.844	0.857
551	Nevada	0.764	0.777	0.791	0.776	0.783	0.792	0.794	0.796	0.769	0.790	0.794	0.778	0.788	0.787	0.793	0.786	0.791	0.795	0.763	0.770	0.780	0.794
553	Idaho	0.775	0.796	0.809	0.795	0.804	0.811	0.817	0.818	0.768	0.816	0.826	0.788	0.805	0.803	0.809	0.803	0.807	0.802	0.790	0.796	0.800	0.811
554	Vermont	0.697	0.719	0.737	0.717	0.731	0.736	0.740	0.738	0.648	0.729	0.745	0.716	0.726	0.724	0.732	0.720	0.725	0.730	0.704	0.724	0.727	0.734
555	New Hampshire	0.683	0.706	0.718	0.704	0.716	0.718	0.722	0.721	0.646	0.714	0.728	0.700	0.710	0.708	0.715	0.705	0.709	0.711	0.694	0.708	0.712	0.716
556	Delaware	0.730	0.756	0.772	0.755	0.766	0.772	0.780	0.780	0.714	0.777	0.789	0.746	0.766	0.765	0.769	0.763	0.766	0.760	0.749	0.756	0.762	0.771
557	Washington																						
558	Oregon	0.797	0.818	0.838	0.817	0.830	0.838	0.841	0.842	0.763	0.831	0.843	0.818	0.828	0.827	0.836	0.823	0.830	0.836	0.801	0.818	0.825	0.837
559	North Carolina	0.660	0.683	0.698	0.682	0.694	0.697	0.702	0.701	0.625	0.695	0.709	0.677	0.689	0.687	0.694	0.685	0.689	0.689	0.672	0.686	0.690	0.695
560	West Virginia	0.702	0.726	0.739	0.725	0.734	0.739	0.747	0.747	0.693	0.746	0.757	0.715	0.734	0.733	0.737	0.732	0.734	0.726	0.722	0.726	0.730	0.739
561	Mississippi	0.708	0.734	0.748	0.732	0.743	0.749	0.758	0.758	0.690	0.757	0.770	0.722	0.742	0.740	0.747	0.739	0.743	0.736	0.729	0.736	0.739	0.749
562	Arkansas	0.778	0.801	0.815	0.799	0.809	0.816	0.825	0.825	0.762	0.821	0.834	0.792	0.808	0.806	0.817	0.805	0.813	0.811	0.792	0.801	0.806	0.818
563	South Carolina	0.672	0.702	0.716	0.700	0.712	0.716	0.724	0.724	0.647	0.722	0.736	0.689	0.709	0.707	0.712	0.705	0.708	0.701	0.695	0.705	0.708	0.714
564	Rhode Island	0.724	0.745	0.753	0.744	0.751	0.753	0.759	0.760	0.712	0.757	0.765	0.738	0.748	0.747	0.752	0.746	0.749	0.746	0.736	0.742	0.749	0.753
565	Hawaii	0.711	0.729	0.738	0.728	0.735	0.739	0.746	0.748	0.705	0.746	0.752	0.721	0.734	0.733	0.738	0.732	0.737	0.731	0.725	0.729	0.733	0.740
566	Pittsburgh	0.720	0.734	0.741	0.734	0.739	0.742	0.746	0.747	0.716	0.744	0.750	0.730	0.738	0.737	0.742	0.737	0.740	0.738	0.727	0.732	0.737	0.743
567	Philadelphia	0.734	0.752	0.760	0.751	0.757	0.760	0.764	0.764	0.721	0.760	0.768	0.748	0.755	0.754	0.759	0.752	0.756	0.756	0.742	0.749	0.756	0.760
568	Alabama	0.725	0.743	0.756	0.742	0.751	0.757	0.762	0.762	0.705	0.756	0.768	0.738	0.750	0.748	0.756	0.747	0.752	0.752	0.734	0.743	0.748	0.757
569	Utah	0.722	0.739	0.748	0.738	0.746	0.748	0.752	0.752	0.702	0.747	0.756	0.735	0.742	0.741	0.747	0.739	0.743	0.745	0.730	0.739	0.743	0.748
570	Iowa	0.690	0.717	0.731	0.716	0.728	0.731	0.739	0.738	0.666	0.735	0.748	0.707	0.724	0.723	0.728	0.721	0.724	0.719	0.709	0.720	0.723	0.730
571	Massachusetts	0.738	0.758	0.770	0.757	0.768	0.769	0.773	0.773	0.710	0.766	0.777	0.754	0.762	0.761	0.767	0.758	0.763	0.765	0.746	0.758	0.764	0.769
572	Oklahoma	0.765	0.785	0.798	0.784	0.792	0.798	0.803	0.804	0.761	0.801	0.809	0.779	0.793	0.792	0.797	0.792	0.795	0.792	0.776	0.782	0.789	0.798
573	Louisiana	0.660	0.681	0.694	0.680	0.690	0.696	0.703	0.703	0.641	0.700	0.713	0.673	0.688	0.687	0.694	0.685	0.690	0.686	0.675	0.683	0.687	0.695
574	New Mexico	0.783	0.808	0.824	0.806	0.818	0.825	0.831	0.832	0.767	0.826	0.836	0.801	0.818	0.816	0.824	0.814	0.820	0.818	0.795	0.806	0.813	0.825
575	Texas	0.758	0.778	0.792	0.777	0.786	0.792	0.796	0.796	0.740	0.790	0.800	0.774	0.786	0.784	0.790	0.782	0.786	0.787	0.766	0.777	0.783	0.791
576	Kentucky	0.692	0.710	0.717	0.709	0.715	0.717	0.723	0.724	0.689	0.723	0.730	0.703	0.714	0.713	0.717	0.713	0.715	0.711	0.705	0.707	0.713	0.718
577	Kansas	0.778	0.798	0.811	0.797	0.806	0.812	0.817	0.817	0.771	0.814	0.822	0.792	0.807	0.806	0.810	0.805	0.808	0.805	0.789	0.796	0.802	0.812
578	Wisconsin	0.704	0.726	0.739	0.724	0.734	0.738	0.744	0.745	0.683	0.741	0.753	0.717	0.732	0.731	0.736	0.729	0.732	0.729	0.718	0.727	0.731	0.738
579	Tennessee	0.644	0.664	0.674	0.663	0.671	0.675	0.681	0.682	0.634	0.680	0.690	0.655	0.670	0.669	0.673	0.668	0.670	0.665	0.660	0.664	0.668	0.674
580	Minnesota	0.745	0.767	0.780	0.765	0.776	0.780	0.784	0.784	0.718	0.777	0.789	0.762	0.773	0.771	0.778	0.769	0.773	0.775	0.754	0.767	0.772	0.779
581	Colorado	0.745	0.762	0.774	0.761	0.769	0.776	0.779	0.780	0.728	0.774	0.784	0.758	0.769	0.767	0.774	0.766	0.771	0.772	0.753	0.762	0.766	0.775
582	Indiana	0.658	0.679	0.690	0.678	0.687	0.690	0.696	0.696	0.640	0.693	0.704	0.671	0.684	0.683	0.688	0.682	0.685	0.681	0.673	0.681	0.684	0.689
583	Nebraska	0.740	0.761	0.768	0.760	0.766	0.769	0.775	0.776	0.736	0.775	0.782	0.753	0.765	0.764	0.768	0.763	0.766	0.761	0.753	0.757	0.764	0.770
584	Connecticut	0.746	0.767	0.781	0.765	0.776	0.780	0.784	0.784	0.718	0.777	0.788	0.763	0.773	0.772	0.778	0.769	0.773	0.776	0.754	0.767	0.773	0.779
585	Ohio	0.689	0.709	0.720	0.708	0.716	0.720	0.725	0.726	0.674	0.722	0.732	0.701	0.714	0.713	0.718	0.712	0.715	0.712	0.702	0.709	0.713	0.719
586	Michigan	0.786	0.809	0.828	0.807	0.819	0.829	0.834	0.835	0.767	0.828	0.838	0.805	0.820	0.818	0.827	0.817	0.823	0.823	0.795	0.807	0.815	0.829
587	Arizona	0.819	0.839	0.853	0.838	0.847	0.853	0.858	0.860	0.816	0.855	0.861	0.836	0.848	0.847	0.854	0.846	0.851	0.852	0.826	0.834	0.843	0.855
588	New Jersey	0.746	0.766	0.776	0.765	0.773	0.776	0.781	0.782	0.727	0.775	0.783	0.762	0.770	0.768	0.776	0.766	0.772	0.773	0.753	0.763	0.770	0.777
589	Syracuse	0.670	0.690	0.699	0.689	0.697	0.699	0.704	0.704	0.650	0.701	0.712	0.683	0.693	0.692	0.697	0.691	0.694	0.692	0.682	0.690	0.694	0.699
590	New York	0.668	0.683	0.692	0.682	0.689	0.692	0.697	0.699	0.645	0.692	0.700	0.679	0.686	0.685	0.692	0.683	0.688	0.690	0.676	0.686	0.687	0.693
591	Richmond	0.695	0.723	0.736	0.722	0.733	0.736	0.745	0.745	0.681	0.744	0.756	0.710	0.730	0.729	0.733	0.728	0.730	0.721	0.718	0.723	0.728	0.735
592	Atlanta	0.719	0.738	0.753	0.736	0.747	0.753	0.756	0.756	0.694	0.749	0.760	0.735	0.746	0.744	0.751	0.742	0.746	0.749	0.726	0.738	0.743	0.752
593	Washington, DC	0.686	0.702	0.709	0.701	0.707	0.709	0.714	0.715	0.672	0.712	0.719	0.696	0.705	0.704	0.708	0.703	0.706	0.704	0.696	0.702	0.705	0.709
594	Chicago	0.661	0.680	0.689	0.679	0.687	0.688	0.692	0.692	0.633	0.686	0.698	0.675	0.682	0.680	0.686	0.678	0.682	0.684	0.670	0.681	0.685	0.688
595	St. Louis	0.692	0.717	0.730	0.715	0.725	0.730	0.738	0.738	0.681	0.736	0.746	0.707	0.725	0.724	0.728	0.723	0.725	0.719	0.710	0.716	0.721	0.730
596	Sacramento	0.785	0.807	0.820	0.805	0.817	0.820	0.825	0.826	0.760	0.818	0.827	0.803	0.813	0.811	0.820	0.809	0.815	0.818	0.791	0.804	0.812	0.821
597	Northern California	0.786	0.807	0.822	0.805	0.818	0.822	0.825	0.825	0.751	0.814	0.825	0.806	0.813	0.811	0.821	0.808	0.815	0.822	0.788	0.806	0.813	0.822
598	San Diego	0.789	0.808	0.817	0.807	0.814	0.818	0.822	0.824	0.778	0.818	0.825	0.805	0.812	0.811	0.818	0.809	0.815	0.816	0.795	0.803	0.812	0.819
599	Southern California	0.779	0.797	0.807	0.796	0.804	0.807	0.811	0.812	0.758	0.805	0.812	0.795	0.800	0.799	0.807	0.797	0.803	0.807	0.783	0.795	0.802	0.808

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NH01	NH02	NH03	NH04	NH05	NH06	NH07	NH08	NH10	NH0A	NH0B	NH0D	NH0I	NH0L	NH0M	NH0N	NH0O	NH0P	NH0Q	NH0R	NH0S	NH0T
501	Miami	0.619	0.627	0.641	0.626	0.634	0.643	0.650	0.653	0.608	0.646	0.654	0.627	0.638	0.636	0.646	0.635	0.643	0.652	0.616	0.622	0.630	0.647
502	Broward County / Palm Beach	0.637	0.646	0.660	0.645	0.653	0.663	0.674	0.677	0.639	0.671	0.676	0.647	0.658	0.656	0.670	0.656	0.668	0.675	0.634	0.639	0.649	0.671
503	Tampa	0.678	0.688	0.703	0.687	0.695	0.707	0.719	0.723	0.683	0.718	0.724	0.687	0.701	0.699	0.714	0.700	0.713	0.719	0.677	0.680	0.691	0.715
504	Orlando	0.670	0.680	0.694	0.679	0.687	0.698	0.711	0.714	0.675	0.709	0.715	0.679	0.693	0.691	0.705	0.692	0.704	0.710	0.669	0.672	0.683	0.707
505	Jacksonville	0.679	0.690	0.705	0.689	0.697	0.708	0.721	0.725	0.682	0.718	0.725	0.689	0.703	0.701	0.715	0.701	0.714	0.721	0.678	0.683	0.693	0.717
506	Daytona / Gainesville	0.646	0.656	0.671	0.655	0.664	0.675	0.688	0.694	0.643	0.688	0.696	0.653	0.669	0.668	0.681	0.668	0.680	0.687	0.647	0.651	0.659	0.682
521	Diversified Dental - Las Vegas	0.799	0.819	0.843	0.817	0.827	0.848	0.866	0.880	0.841	0.865	0.868	0.819	0.842	0.840	0.863	0.841	0.863	0.868	0.797	0.800	0.821	0.865
522	Mastercare Dental - Reno	0.845	0.862	0.892	0.860	0.877	0.902	0.926	0.939	0.838	0.920	0.931	0.864	0.892	0.889	0.919	0.885	0.912	0.925	0.841	0.850	0.870	0.920
524	Premier - Minnesota	0.737	0.752	0.774	0.751	0.761	0.780	0.798	0.808	0.758	0.799	0.806	0.749	0.772	0.770	0.789	0.772	0.789	0.795	0.739	0.739	0.755	0.792
526	Dental Options Pricing - Oregon	0.737	0.755	0.780	0.753	0.766	0.787	0.805	0.816	0.745	0.802	0.810	0.754	0.778	0.776	0.798	0.776	0.796	0.805	0.736	0.743	0.760	0.800
527	Rental Network - Hawaii	0.679	0.694	0.712	0.692	0.703	0.716	0.733	0.739	0.691	0.735	0.743	0.689	0.710	0.708	0.722	0.709	0.722	0.729	0.682	0.682	0.697	0.724
528	Diversified Dental - Reno	0.888	0.912	0.937	0.911	0.920	0.945	0.968	0.985	0.945	0.967	0.970	0.913	0.937	0.935	0.964	0.936	0.964	0.968	0.887	0.889	0.915	0.966
549	Maine	0.700	0.713	0.736	0.712	0.725	0.743	0.760	0.769	0.690	0.755	0.764	0.716	0.735	0.732	0.754	0.731	0.750	0.760	0.696	0.704	0.722	0.755
550	North Dakota	0.741	0.754	0.780	0.753	0.768	0.787	0.806	0.816	0.723	0.806	0.819	0.750	0.777	0.774	0.794	0.775	0.791	0.803	0.742	0.747	0.761	0.796
551	Nevada	0.672	0.690	0.709	0.688	0.697	0.713	0.728	0.738	0.708	0.727	0.730	0.690	0.708	0.706	0.726	0.707	0.726	0.730	0.671	0.673	0.691	0.727
553	Idaho	0.730	0.741	0.758	0.740	0.749	0.762	0.777	0.785	0.733	0.777	0.786	0.738	0.756	0.755	0.769	0.755	0.767	0.775	0.732	0.733	0.745	0.771
554	Vermont	0.641	0.653	0.674	0.651	0.665	0.680	0.695	0.702	0.616	0.690	0.702	0.652	0.671	0.668	0.686	0.668	0.683	0.695	0.639	0.648	0.660	0.688
555	New Hampshire	0.636	0.648	0.667	0.646	0.658	0.671	0.686	0.691	0.618	0.682	0.693	0.646	0.664	0.662	0.678	0.660	0.674	0.686	0.634	0.640	0.653	0.679
556	Delaware	0.677	0.691	0.712	0.690	0.702	0.716	0.735	0.743	0.677	0.736	0.746	0.687	0.710	0.708	0.724	0.708	0.722	0.731	0.680	0.681	0.696	0.727
557	Washington																						
558	Oregon	0.712	0.729	0.753	0.727	0.741	0.760	0.777	0.786	0.711	0.773	0.782	0.728	0.750	0.748	0.770	0.748	0.768	0.777	0.711	0.719	0.735	0.771
559	North Carolina	0.613	0.625	0.644	0.623	0.635	0.649	0.664	0.670	0.597	0.662	0.673	0.622	0.641	0.639	0.655	0.639	0.652	0.662	0.613	0.618	0.630	0.656
560	West Virginia	0.668	0.678	0.694	0.676	0.686	0.698	0.714	0.719	0.666	0.716	0.725	0.673	0.692	0.691	0.703	0.692	0.703	0.709	0.671	0.671	0.681	0.706
561	Mississippi	0.673	0.683	0.701	0.681	0.692	0.705	0.721	0.728	0.661	0.722	0.733	0.677	0.698	0.696	0.709	0.697	0.708	0.717	0.676	0.680	0.687	0.712
562	Arkansas	0.730	0.738	0.756	0.737	0.747	0.761	0.777	0.785	0.722	0.776	0.785	0.737	0.754	0.752	0.768	0.753	0.766	0.774	0.730	0.734	0.743	0.770
563	South Carolina	0.632	0.644	0.664	0.643	0.655	0.670	0.688	0.694	0.620	0.689	0.700	0.639	0.662	0.660	0.675	0.661	0.673	0.682	0.635	0.636	0.650	0.677
564	Rhode Island	0.671	0.684	0.702	0.683	0.692	0.707	0.721	0.728	0.679	0.721	0.728	0.681	0.700	0.699	0.713	0.699	0.712	0.718	0.672	0.673	0.687	0.715
565	Hawaii	0.655	0.669	0.687	0.668	0.677	0.691	0.706	0.713	0.668	0.706	0.713	0.666	0.685	0.684	0.698	0.685	0.697	0.704	0.657	0.657	0.672	0.700
566	Pittsburgh	0.676	0.686	0.700	0.686	0.692	0.704	0.715	0.719	0.687	0.714	0.719	0.685	0.699	0.698	0.710	0.699	0.709	0.714	0.676	0.678	0.689	0.711
567	Philadelphia	0.676	0.689	0.707	0.688	0.697	0.711	0.724	0.731	0.686	0.723	0.729	0.688	0.705	0.703	0.719	0.704	0.717	0.724	0.675	0.678	0.692	0.720
568	Alabama	0.679	0.689	0.706	0.688	0.698	0.708	0.722	0.729	0.673	0.720	0.728	0.688	0.702	0.701	0.715	0.700	0.713	0.723	0.678	0.683	0.693	0.716
569	Utah	0.683	0.692	0.708	0.691	0.700	0.712	0.721	0.725	0.677	0.719	0.727	0.692	0.705	0.703	0.716	0.703	0.714	0.723	0.681	0.686	0.696	0.718
570	Iowa	0.645	0.658	0.677	0.656	0.668	0.683	0.700	0.706	0.636	0.700	0.711	0.654	0.675	0.673	0.689	0.674	0.687	0.696	0.647	0.649	0.663	0.691
571	Massachusetts	0.681	0.695	0.714	0.693	0.704	0.718	0.733	0.739	0.677	0.730	0.738	0.694	0.711	0.709	0.726	0.708	0.723	0.733	0.680	0.685	0.699	0.727
572	Oklahoma	0.699	0.715	0.733	0.714	0.723	0.739	0.755	0.762	0.719	0.755	0.762	0.712	0.732	0.730	0.748	0.732	0.748	0.753	0.701	0.702	0.718	0.750
573	Louisiana	0.624	0.633	0.649	0.632	0.642	0.653	0.667	0.674	0.612	0.667	0.677	0.629	0.647	0.645	0.658	0.646	0.656	0.665	0.626	0.630	0.637	0.660
574	New Mexico	0.706	0.723	0.746	0.722	0.734	0.752	0.771	0.780	0.716	0.770	0.778	0.721	0.744	0.742	0.763	0.743	0.762	0.769	0.707	0.709	0.728	0.765
575	Texas	0.693	0.707	0.727	0.706	0.717	0.732	0.748	0.755	0.699	0.746	0.753	0.706	0.725	0.723	0.741	0.723	0.740	0.747	0.692	0.696	0.711	0.743
576	Kentucky	0.655	0.665	0.679	0.664	0.671	0.683	0.694	0.698	0.663	0.695	0.701	0.662	0.678	0.677	0.688	0.677	0.687	0.692	0.657	0.657	0.667	0.689
577	Kansas	0.711	0.727	0.746	0.725	0.735	0.751	0.768	0.775	0.728	0.768	0.774	0.724	0.744	0.742	0.760	0.744	0.760	0.766	0.712	0.713	0.730	0.762
578	Wisconsin	0.669	0.678	0.695	0.677	0.687	0.698	0.713	0.717	0.658	0.712	0.722	0.675	0.692	0.690	0.704	0.690	0.701	0.711	0.669	0.672	0.682	0.706
579	Tennessee	0.613	0.622	0.636	0.621	0.629	0.640	0.654	0.657	0.611	0.655	0.663	0.618	0.635	0.633	0.645	0.633	0.644	0.651	0.615	0.616	0.625	0.647
580	Minnesota	0.685	0.699	0.719	0.698	0.709	0.724	0.740	0.746	0.682	0.737	0.746	0.698	0.716	0.714	0.733	0.714	0.731	0.739	0.684	0.689	0.704	0.734
581	Colorado	0.697	0.707	0.724	0.706	0.715	0.727	0.740	0.747	0.695	0.737	0.745	0.706	0.721	0.719	0.734	0.719	0.732	0.740	0.696	0.700	0.711	0.735
582	Indiana	0.627	0.636	0.652	0.635	0.644	0.655	0.669	0.672	0.619	0.669	0.678	0.633	0.649	0.648	0.660	0.648	0.659	0.666	0.628	0.630	0.640	0.662
583	Nebraska	0.684	0.698	0.716	0.697	0.705	0.720	0.735	0.742	0.700	0.736	0.742	0.695	0.714	0.712	0.727	0.714	0.727	0.732	0.686	0.686	0.701	0.730
584	Connecticut	0.686	0.700	0.720	0.698	0.710	0.724	0.740	0.746	0.682	0.737	0.746	0.699	0.717	0.715	0.733	0.715	0.731	0.740	0.684	0.690	0.705	0.735
585	Ohio	0.652	0.662	0.677	0.661	0.670	0.681	0.695	0.699	0.649	0.694	0.703	0.659	0.675	0.673	0.687	0.674	0.686	0.693	0.653	0.655	0.666	0.689
586	Michigan	0.702	0.719	0.743	0.718	0.730	0.749	0.768	0.778	0.712	0.766	0.774	0.717	0.741	0.739	0.760	0.740	0.758	0.766	0.703	0.708	0.724	0.762
587	Arizona	0.733	0.752	0.772	0.750	0.760	0.778	0.796	0.805	0.760	0.795	0.800	0.751	0.771	0.769	0.791	0.771	0.790	0.795	0.733	0.735	0.755	0.792
588	New Jersey	0.679	0.694	0.714	0.692	0.703	0.719	0.732	0.740	0.685	0.729	0.737	0.693	0.711	0.709	0.726	0.710	0.725	0.733	0.678	0.682	0.698	0.728
589	Syracuse	0.638	0.647	0.663	0.646	0.655	0.666	0.678	0.681	0.628	0.677	0.686	0.645	0.660	0.659	0.670	0.658	0.668	0.677	0.639	0.642	0.651	0.672
590	New York	0.620	0.633	0.649	0.632	0.641	0.652	0.663	0.669	0.616	0.660	0.668	0.632	0.645	0.643	0.658	0.643	0.655	0.665	0.618	0.623	0.637	0.659
591	Richmond	0.651	0.665	0.684	0.664	0.675	0.689	0.708	0.714	0.650	0.708	0.719	0.660	0.682	0.680	0.696	0.681	0.694	0.702	0.655	0.655	0.669	0.698
592	Atlanta	0.655	0.669	0.688	0.667	0.678	0.693	0.708	0.715	0.655	0.705	0.714	0.667	0.686	0.684	0.701	0.684	0.699	0.708	0.655	0.659	0.673	0.704
593	Washington, DC	0.639	0.650	0.668	0.649	0.658	0.671	0.683	0.688	0.644	0.681	0.688	0.648	0.665	0.664	0.676	0.664	0.675	0.682	0.639	0.642	0.653	0.678
594	Chicago	0.631	0.639	0.655	0.638	0.647	0.658	0.666	0.670	0.613	0.663	0.673	0.638	0.650	0.648	0.660	0.648	0.657	0.668	0.629	0.634	0.643	0.662
595	St. Louis	0.641	0.655	0.673	0.653	0.664	0.678	0.696	0.702	0.646	0.697	0.705	0.651	0.672	0.670	0.686	0.670	0.684	0.692	0.644	0.644	0.659	0.688
596	Sacramento	0.708	0.725	0.746	0.723	0.735	0.752	0.769	0.777	0.713	0.766	0.773	0.724	0.744	0.742	0.762	0.742	0.761	0.769	0.707	0.712	0.729	0.764
597	Northern California	0.707	0.724	0.746	0.722	0.734	0.751	0.767	0.775	0.703	0.762	0.770	0.724	0.743	0.740	0.762	0.739	0.758	0.770	0.704	0.711	0.729	0.763
598	San Diego	0.713	0.729	0.750	0.728	0.738	0.756	0.769	0.778	0.730	0.767	0.773	0.728	0.748	0.746	0.764	0.747	0.763	0.770	0.713	0.716	0.732	0.766
599	Southern California	0.707	0.721	0.742	0.720	0.730	0.748	0.760	0.769	0.714	0.757	0.763	0.722	0.740	0.738	0.756	0.738	0.754	0.762	0.704	0.710	0.726	0.757

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PE01	PE02	PE03	PE04	PE05	PE06	PE07	PE08	PE10	PE0A	PE0B	PE0D	PE0I	PE0L	PE0M	PE0N	PE0O	PE0P	PE0Q	PE0R	PE0S	PE0T
501	Miami	0.655	0.658	0.669	0.657	0.665	0.671	0.674	0.675	0.620	0.666	0.675	0.664	0.666	0.664	0.675	0.661	0.670	0.682	0.646	0.659	0.664	0.674
502	Broward County / Palm Beach	0.675	0.681	0.693	0.680	0.688	0.694	0.698	0.700	0.654	0.692	0.699	0.686	0.690	0.688	0.699	0.686	0.696	0.705	0.667	0.678	0.687	0.699
503	Tampa	0.723	0.730	0.743	0.729	0.737	0.745	0.749	0.752	0.701	0.743	0.751	0.736	0.740	0.738	0.750	0.736	0.746	0.756	0.715	0.726	0.736	0.749
504	Orlando	0.714	0.721	0.733	0.720	0.728	0.735	0.740	0.742	0.693	0.734	0.741	0.726	0.730	0.729	0.740	0.727	0.737	0.746	0.706	0.717	0.726	0.739
505	Jacksonville	0.726	0.733	0.746	0.732	0.741	0.748	0.751	0.754	0.701	0.745	0.753	0.739	0.742	0.741	0.753	0.738	0.749	0.760	0.717	0.729	0.739	0.752
506	Daytona / Gainesville	0.697	0.704	0.719	0.703	0.713	0.720	0.725	0.727	0.664	0.718	0.728	0.710	0.714	0.712	0.725	0.710	0.721	0.733	0.688	0.701	0.711	0.724
521	Diversified Dental - Las Vegas	0.859	0.876	0.897	0.875	0.885	0.902	0.915	0.922	0.881	0.911	0.914	0.880	0.896	0.894	0.916	0.894	0.914	0.920	0.853	0.860	0.880	0.916
522	Mastercare Dental - Reno	0.922	0.937	0.968	0.934	0.954	0.978	0.992	1.002	0.877	0.982	0.993	0.949	0.968	0.964	0.997	0.960	0.989	1.003	0.907	0.930	0.951	0.994
524	Premier - Minnesota	0.789	0.801	0.822	0.799	0.810	0.825	0.838	0.844	0.788	0.835	0.844	0.802	0.820	0.818	0.834	0.818	0.832	0.840	0.785	0.792	0.806	0.834
526	Dental Options Pricing - Oregon	0.803	0.815	0.839	0.813	0.828	0.844	0.855	0.861	0.777	0.846	0.856	0.822	0.836	0.833	0.855	0.831	0.850	0.864	0.792	0.807	0.824	0.854
527	Rental Network - Hawaii	0.729	0.738	0.753	0.737	0.746	0.756	0.767	0.772	0.714	0.765	0.774	0.739	0.750	0.748	0.763	0.747	0.760	0.770	0.725	0.733	0.744	0.763
528	Diversified Dental - Reno	0.952	0.975	1.002	0.974	0.986	1.010	1.030	1.042	0.999	1.027	1.030	0.978	1.002	1.000	1.029	1.001	1.029	1.032	0.948	0.954	0.979	1.030
549	Maine	0.766	0.775	0.797	0.773	0.788	0.803	0.809	0.813	0.716	0.796	0.807	0.785	0.795	0.792	0.813	0.787	0.805	0.820	0.753	0.772	0.786	0.810
550	North Dakota	0.807	0.815	0.840	0.813	0.830	0.844	0.855	0.860	0.748	0.846	0.863	0.821	0.835	0.833	0.852	0.829	0.845	0.864	0.795	0.813	0.827	0.852
551	Nevada	0.721	0.736	0.751	0.734	0.742	0.756	0.765	0.771	0.739	0.762	0.765	0.739	0.751	0.749	0.766	0.749	0.765	0.769	0.717	0.722	0.739	0.766
553	Idaho	0.772	0.780	0.796	0.779	0.790	0.798	0.807	0.809	0.751	0.803	0.813	0.783	0.793	0.792	0.804	0.790	0.801	0.810	0.767	0.776	0.787	0.804
554	Vermont	0.704	0.710	0.731	0.708	0.724	0.733	0.738	0.741	0.637	0.726	0.741	0.719	0.725	0.722	0.741	0.717	0.733	0.752	0.688	0.709	0.722	0.739
555	New Hampshire	0.688	0.694	0.712	0.692	0.705	0.714	0.720	0.722	0.635	0.710	0.723	0.701	0.708	0.705	0.720	0.702	0.714	0.729	0.676	0.695	0.703	0.719
556	Delaware	0.735	0.745	0.763	0.743	0.755	0.766	0.776	0.778	0.700	0.770	0.782	0.749	0.760	0.757	0.773	0.755	0.769	0.781	0.727	0.741	0.753	0.773
557	Washington																						
558	Oregon	0.778	0.790	0.811	0.788	0.802	0.815	0.823	0.829	0.739	0.813	0.824	0.798	0.807	0.804	0.825	0.801	0.819	0.835	0.765	0.783	0.800	0.824
559	North Carolina	0.673	0.679	0.697	0.677	0.690	0.701	0.706	0.709	0.617	0.695	0.708	0.687	0.693	0.690	0.706	0.687	0.700	0.715	0.660	0.679	0.690	0.705
560	West Virginia	0.723	0.729	0.744	0.728	0.738	0.746	0.752	0.755	0.687	0.747	0.758	0.734	0.740	0.738	0.751	0.736	0.746	0.758	0.714	0.727	0.737	0.750
561	Mississippi	0.732	0.739	0.757	0.737	0.750	0.758	0.765	0.767	0.684	0.758	0.771	0.744	0.751	0.749	0.763	0.746	0.757	0.773	0.722	0.738	0.748	0.762
562	Arkansas	0.785	0.793	0.813	0.791	0.804	0.816	0.822	0.825	0.748	0.814	0.827	0.799	0.809	0.806	0.822	0.804	0.816	0.830	0.775	0.791	0.801	0.821
563	South Carolina	0.702	0.707	0.727	0.705	0.719	0.731	0.737	0.740	0.644	0.728	0.742	0.715	0.723	0.720	0.736	0.717	0.729	0.745	0.690	0.708	0.718	0.735
564	Rhode Island	0.725	0.733	0.749	0.731	0.741	0.751	0.758	0.761	0.702	0.752	0.761	0.737	0.746	0.744	0.757	0.743	0.754	0.763	0.718	0.729	0.739	0.757
565	Hawaii	0.705	0.714	0.729	0.713	0.722	0.732	0.741	0.746	0.692	0.737	0.744	0.717	0.726	0.724	0.738	0.723	0.735	0.745	0.699	0.709	0.720	0.739
566	Pittsburgh	0.716	0.722	0.733	0.721	0.728	0.735	0.740	0.743	0.704	0.736	0.742	0.725	0.731	0.730	0.740	0.729	0.737	0.744	0.711	0.719	0.726	0.739
567	Philadelphia	0.724	0.731	0.747	0.730	0.739	0.749	0.756	0.759	0.707	0.750	0.758	0.735	0.744	0.743	0.755	0.741	0.752	0.761	0.717	0.727	0.737	0.755
568	Alabama	0.731	0.738	0.754	0.736	0.748	0.757	0.761	0.763	0.696	0.753	0.764	0.744	0.750	0.749	0.762	0.745	0.757	0.770	0.721	0.735	0.746	0.761
569	Utah	0.723	0.727	0.741	0.726	0.735	0.742	0.747	0.749	0.691	0.740	0.749	0.732	0.737	0.736	0.747	0.733	0.743	0.754	0.714	0.727	0.734	0.746
570	Iowa	0.709	0.714	0.733	0.713	0.726	0.738	0.744	0.746	0.658	0.735	0.749	0.721	0.729	0.727	0.742	0.724	0.737	0.751	0.697	0.714	0.724	0.741
571	Massachusetts	0.732	0.739	0.757	0.737	0.749	0.759	0.766	0.768	0.696	0.758	0.768	0.745	0.754	0.751	0.766	0.749	0.761	0.773	0.722	0.737	0.747	0.765
572	Oklahoma	0.758	0.769	0.785	0.767	0.777	0.789	0.796	0.801	0.746	0.791	0.799	0.773	0.783	0.781	0.796	0.780	0.793	0.802	0.751	0.761	0.775	0.796
573	Louisiana	0.682	0.687	0.705	0.686	0.698	0.705	0.710	0.713	0.635	0.702	0.715	0.693	0.699	0.697	0.710	0.694	0.705	0.720	0.670	0.687	0.696	0.709
574	New Mexico	0.773	0.784	0.805	0.782	0.795	0.810	0.818	0.823	0.746	0.811	0.820	0.791	0.802	0.799	0.818	0.797	0.814	0.825	0.763	0.777	0.792	0.818
575	Texas	0.751	0.761	0.778	0.759	0.770	0.782	0.789	0.793	0.725	0.781	0.790	0.768	0.775	0.773	0.790	0.771	0.785	0.796	0.741	0.755	0.768	0.789
576	Kentucky	0.698	0.703	0.715	0.702	0.710	0.717	0.722	0.725	0.681	0.718	0.726	0.706	0.713	0.711	0.721	0.710	0.718	0.726	0.693	0.702	0.708	0.721
577	Kansas	0.766	0.777	0.793	0.775	0.785	0.798	0.806	0.810	0.754	0.801	0.809	0.781	0.791	0.789	0.805	0.788	0.801	0.810	0.759	0.769	0.783	0.804
578	Wisconsin	0.716	0.722	0.736	0.721	0.731	0.738	0.744	0.746	0.674	0.738	0.750	0.727	0.733	0.731	0.743	0.728	0.738	0.751	0.707	0.721	0.730	0.742
579	Tennessee	0.660	0.665	0.678	0.664	0.673	0.680	0.685	0.687	0.628	0.680	0.690	0.669	0.675	0.673	0.684	0.671	0.680	0.690	0.653	0.664	0.672	0.683
580	Minnesota	0.738	0.746	0.764	0.744	0.756	0.768	0.774	0.779	0.702	0.767	0.778	0.753	0.761	0.758	0.774	0.756	0.769	0.782	0.728	0.743	0.754	0.773
581	Colorado	0.740	0.747	0.762	0.745	0.756	0.764	0.770	0.773	0.713	0.763	0.773	0.752	0.758	0.757	0.770	0.755	0.766	0.776	0.731	0.743	0.753	0.769
582	Indiana	0.675	0.679	0.693	0.677	0.687	0.694	0.700	0.701	0.634	0.693	0.704	0.685	0.689	0.687	0.698	0.685	0.694	0.706	0.666	0.679	0.686	0.698
583	Nebraska	0.736	0.745	0.761	0.744	0.753	0.763	0.771	0.774	0.724	0.767	0.774	0.748	0.759	0.757	0.769	0.756	0.767	0.775	0.731	0.740	0.750	0.769
584	Connecticut	0.738	0.747	0.765	0.745	0.757	0.768	0.775	0.777	0.702	0.766	0.777	0.753	0.761	0.759	0.775	0.756	0.770	0.783	0.728	0.744	0.755	0.774
585	Ohio	0.699	0.705	0.718	0.704	0.713	0.720	0.725	0.727	0.666	0.719	0.729	0.710	0.715	0.713	0.725	0.711	0.720	0.732	0.691	0.703	0.712	0.724
586	Michigan	0.765	0.778	0.799	0.776	0.790	0.803	0.814	0.820	0.741	0.807	0.817	0.783	0.796	0.794	0.814	0.792	0.809	0.821	0.756	0.770	0.786	0.813
587	Arizona	0.792	0.804	0.823	0.803	0.813	0.828	0.837	0.843	0.790	0.832	0.838	0.809	0.821	0.819	0.837	0.819	0.834	0.842	0.785	0.794	0.810	0.836
588	New Jersey	0.733	0.742	0.759	0.740	0.751	0.762	0.770	0.774	0.709	0.762	0.770	0.747	0.757	0.755	0.770	0.752	0.765	0.777	0.724	0.737	0.749	0.770
589	Syracuse	0.684	0.687	0.701	0.686	0.696	0.702	0.707	0.709	0.643	0.700	0.711	0.692	0.697	0.695	0.707	0.693	0.702	0.714	0.675	0.689	0.695	0.706
590	New York	0.666	0.672	0.687	0.670	0.680	0.690	0.695	0.697	0.636	0.688	0.697	0.677	0.682	0.680	0.695	0.678	0.691	0.704	0.656	0.670	0.679	0.695
591	Richmond	0.711	0.718	0.737	0.717	0.729	0.740	0.748	0.750	0.672	0.742	0.755	0.722	0.733	0.731	0.745	0.729	0.741	0.753	0.704	0.717	0.727	0.745
592	Atlanta	0.713	0.723	0.740	0.721	0.733	0.743	0.750	0.753	0.680	0.741	0.752	0.729	0.737	0.734	0.751	0.732	0.746	0.759	0.703	0.717	0.731	0.751
593	Washington, DC	0.683	0.690	0.703	0.688	0.697	0.705	0.711	0.715	0.663	0.707	0.714	0.693	0.700	0.698	0.710	0.697	0.707	0.716	0.677	0.687	0.695	0.711
594	Chicago	0.672	0.674	0.687	0.672	0.683	0.689	0.693	0.694	0.625	0.684	0.696	0.680	0.683	0.681	0.693	0.679	0.688	0.701	0.661	0.676	0.682	0.692
595	St. Louis	0.699	0.708	0.725	0.707	0.718	0.728	0.737	0.739	0.670	0.731	0.741	0.712	0.722	0.720	0.735	0.718	0.731	0.742	0.692	0.704	0.716	0.735
596	Sacramento	0.767	0.777	0.797	0.775	0.788	0.801	0.809	0.814	0.738	0.801	0.810	0.783	0.794	0.792	0.810	0.790	0.805	0.817	0.757	0.772	0.785	0.809
597	Northern California	0.764	0.774	0.795	0.772	0.785	0.799	0.806	0.809	0.726	0.795	0.806	0.782	0.791	0.788	0.807	0.786	0.802	0.816	0.752	0.770	0.783	0.806
598	San Diego	0.767	0.776	0.794	0.775	0.785	0.797	0.806	0.811	0.756	0.800	0.807	0.781	0.792	0.790	0.806	0.789	0.803	0.812	0.760	0.770	0.782	0.806
599	Southern California	0.757	0.766	0.783	0.764	0.775	0.787	0.795	0.799	0.737	0.787	0.795	0.771	0.781	0.779	0.795	0.776	0.790	0.801	0.749	0.761	0.773	0.795

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PF01	PF02	PF03	PF04	PF05	PF06	PF07	PF08	PF10	PF0A	PF0B	PF0D	PF0I	PF0L	PF0M	PF0N	PF0O	PF0P	PF0Q	PF0R	PF0S	PF0T
501	Miami	0.680	0.681	0.689	0.680	0.687	0.689	0.691	0.690	0.642	0.685	0.693	0.686	0.686	0.684	0.691	0.682	0.687	0.697	0.673	0.684	0.687	0.690
502	Broward County / Palm Beach	0.704	0.708	0.717	0.707	0.714	0.718	0.719	0.719	0.679	0.714	0.721	0.712	0.715	0.714	0.720	0.712	0.717	0.725	0.698	0.708	0.713	0.719
503	Tampa	0.757	0.760	0.771	0.759	0.766	0.771	0.773	0.774	0.729	0.769	0.776	0.764	0.768	0.767	0.773	0.765	0.770	0.779	0.750	0.759	0.765	0.773
504	Orlando	0.747	0.750	0.760	0.749	0.756	0.761	0.763	0.764	0.720	0.759	0.766	0.754	0.758	0.756	0.763	0.755	0.760	0.768	0.740	0.749	0.755	0.762
505	Jacksonville	0.759	0.763	0.774	0.762	0.770	0.774	0.775	0.776	0.729	0.770	0.779	0.767	0.770	0.769	0.776	0.767	0.772	0.783	0.751	0.762	0.769	0.775
506	Daytona / Gainesville	0.732	0.736	0.749	0.734	0.743	0.749	0.751	0.752	0.694	0.746	0.757	0.739	0.744	0.742	0.750	0.740	0.746	0.758	0.724	0.736	0.742	0.749
521	Diversified Dental - Las Vegas	0.923	0.934	0.951	0.933	0.941	0.956	0.959	0.962	0.928	0.956	0.960	0.937	0.950	0.948	0.960	0.948	0.958	0.964	0.919	0.925	0.938	0.960
522	Mastercare Dental - Reno	1.001	1.012	1.037	1.010	1.027	1.045	1.056	1.065	0.947	1.049	1.062	1.020	1.036	1.033	1.058	1.030	1.051	1.064	0.990	1.010	1.025	1.055
524	Premier - Minnesota	0.847	0.853	0.868	0.852	0.861	0.871	0.881	0.881	0.833	0.880	0.889	0.853	0.866	0.865	0.876	0.865	0.874	0.881	0.845	0.850	0.859	0.876
526	Dental Options Pricing - Oregon	0.865	0.873	0.892	0.871	0.883	0.896	0.901	0.904	0.829	0.895	0.907	0.877	0.888	0.886	0.901	0.884	0.896	0.909	0.856	0.869	0.881	0.899
527	Rental Network - Hawaii	0.775	0.777	0.787	0.776	0.784	0.787	0.794	0.796	0.745	0.794	0.803	0.777	0.783	0.782	0.789	0.781	0.786	0.796	0.773	0.779	0.783	0.790
528	Diversified Dental - Reno	1.041	1.059	1.078	1.057	1.067	1.083	1.096	1.106	1.067	1.094	1.098	1.060	1.078	1.076	1.095	1.076	1.095	1.098	1.039	1.044	1.062	1.096
549	Maine	0.817	0.824	0.841	0.822	0.836	0.842	0.846	0.846	0.759	0.835	0.848	0.831	0.838	0.835	0.848	0.830	0.840	0.855	0.806	0.823	0.834	0.846
550	North Dakota	0.865	0.870	0.891	0.868	0.883	0.893	0.901	0.902	0.801	0.896	0.914	0.873	0.884	0.882	0.896	0.879	0.890	0.908	0.857	0.871	0.881	0.895
551	Nevada	0.773	0.782	0.795	0.781	0.787	0.797	0.800	0.802	0.775	0.797	0.800	0.784	0.795	0.794	0.800	0.793	0.799	0.803	0.769	0.774	0.784	0.800
553	Idaho	0.813	0.817	0.831	0.816	0.825	0.833	0.838	0.838	0.786	0.836	0.846	0.818	0.828	0.827	0.834	0.826	0.832	0.840	0.810	0.817	0.823	0.834
554	Vermont	0.748	0.752	0.771	0.750	0.764	0.770	0.772	0.772	0.677	0.762	0.777	0.758	0.763	0.760	0.772	0.757	0.764	0.784	0.735	0.754	0.763	0.770
555	New Hampshire	0.728	0.732	0.745	0.730	0.743	0.745	0.749	0.747	0.670	0.741	0.755	0.737	0.741	0.739	0.748	0.736	0.742	0.756	0.719	0.735	0.741	0.746
556	Delaware	0.783	0.788	0.805	0.787	0.798	0.805	0.811	0.810	0.740	0.807	0.819	0.790	0.801	0.800	0.807	0.798	0.803	0.815	0.778	0.790	0.796	0.807
557	Washington																						
558	Oregon	0.833	0.841	0.861	0.839	0.852	0.861	0.864	0.866	0.785	0.856	0.868	0.846	0.855	0.853	0.864	0.850	0.858	0.874	0.823	0.838	0.850	0.863
559	North Carolina	0.715	0.717	0.731	0.715	0.727	0.733	0.735	0.736	0.653	0.727	0.741	0.724	0.727	0.725	0.734	0.722	0.728	0.743	0.704	0.720	0.728	0.733
560	West Virginia	0.760	0.762	0.776	0.761	0.771	0.777	0.781	0.782	0.720	0.777	0.788	0.766	0.773	0.771	0.778	0.769	0.774	0.785	0.754	0.764	0.769	0.778
561	Mississippi	0.773	0.776	0.792	0.775	0.786	0.792	0.797	0.798	0.721	0.792	0.806	0.779	0.786	0.784	0.794	0.782	0.789	0.805	0.765	0.778	0.785	0.793
562	Arkansas	0.830	0.834	0.849	0.832	0.843	0.850	0.857	0.858	0.788	0.852	0.864	0.838	0.844	0.843	0.856	0.840	0.850	0.864	0.823	0.835	0.842	0.855
563	South Carolina	0.747	0.748	0.764	0.747	0.760	0.766	0.769	0.770	0.683	0.763	0.777	0.755	0.759	0.758	0.766	0.754	0.761	0.776	0.737	0.752	0.758	0.765
564	Rhode Island	0.765	0.771	0.780	0.770	0.778	0.780	0.784	0.784	0.732	0.780	0.789	0.774	0.777	0.776	0.783	0.774	0.779	0.789	0.760	0.770	0.777	0.782
565	Hawaii	0.750	0.753	0.762	0.752	0.759	0.764	0.767	0.769	0.722	0.766	0.773	0.754	0.758	0.757	0.764	0.756	0.761	0.771	0.746	0.753	0.758	0.764
566	Pittsburgh	0.747	0.751	0.758	0.750	0.756	0.759	0.762	0.762	0.728	0.759	0.765	0.754	0.756	0.755	0.761	0.754	0.759	0.765	0.742	0.749	0.755	0.761
567	Philadelphia	0.763	0.769	0.777	0.768	0.775	0.778	0.781	0.781	0.736	0.777	0.785	0.772	0.775	0.774	0.780	0.772	0.777	0.785	0.758	0.767	0.775	0.780
568	Alabama	0.768	0.771	0.785	0.770	0.780	0.788	0.789	0.789	0.728	0.783	0.794	0.776	0.781	0.779	0.789	0.777	0.784	0.797	0.760	0.773	0.778	0.788
569	Utah	0.754	0.757	0.767	0.756	0.764	0.767	0.770	0.769	0.718	0.765	0.774	0.761	0.764	0.762	0.769	0.760	0.766	0.775	0.747	0.757	0.763	0.769
570	Iowa	0.753	0.756	0.770	0.754	0.766	0.773	0.776	0.775	0.696	0.770	0.783	0.761	0.766	0.765	0.773	0.762	0.768	0.781	0.744	0.758	0.765	0.772
571	Massachusetts	0.774	0.779	0.790	0.777	0.788	0.791	0.794	0.793	0.729	0.788	0.799	0.783	0.787	0.785	0.793	0.783	0.789	0.800	0.766	0.779	0.786	0.792
572	Oklahoma	0.804	0.810	0.823	0.809	0.818	0.825	0.827	0.829	0.780	0.823	0.831	0.814	0.821	0.820	0.826	0.818	0.823	0.831	0.799	0.807	0.817	0.826
573	Louisiana	0.719	0.721	0.736	0.720	0.731	0.736	0.740	0.740	0.670	0.734	0.746	0.726	0.730	0.728	0.738	0.725	0.733	0.748	0.710	0.723	0.729	0.737
574	New Mexico	0.829	0.835	0.852	0.833	0.845	0.854	0.858	0.859	0.790	0.853	0.863	0.840	0.849	0.847	0.857	0.845	0.852	0.863	0.820	0.832	0.842	0.856
575	Texas	0.797	0.802	0.816	0.800	0.810	0.818	0.820	0.821	0.760	0.814	0.823	0.807	0.813	0.812	0.820	0.809	0.815	0.826	0.789	0.801	0.808	0.819
576	Kentucky	0.728	0.733	0.740	0.732	0.738	0.741	0.744	0.744	0.706	0.742	0.749	0.734	0.738	0.737	0.742	0.736	0.740	0.747	0.725	0.732	0.737	0.742
577	Kansas	0.814	0.819	0.833	0.818	0.827	0.835	0.838	0.838	0.789	0.834	0.842	0.823	0.831	0.829	0.836	0.828	0.833	0.841	0.809	0.817	0.825	0.835
578	Wisconsin	0.751	0.754	0.768	0.753	0.763	0.768	0.772	0.772	0.707	0.768	0.779	0.757	0.764	0.763	0.770	0.760	0.766	0.777	0.745	0.757	0.762	0.769
579	Tennessee	0.691	0.694	0.705	0.693	0.702	0.706	0.710	0.710	0.656	0.706	0.716	0.697	0.703	0.701	0.707	0.700	0.704	0.714	0.687	0.696	0.701	0.707
580	Minnesota	0.784	0.787	0.801	0.786	0.797	0.803	0.806	0.807	0.738	0.800	0.811	0.793	0.798	0.796	0.804	0.794	0.800	0.812	0.775	0.788	0.795	0.804
581	Colorado	0.777	0.780	0.793	0.779	0.787	0.795	0.798	0.799	0.745	0.793	0.802	0.785	0.790	0.788	0.797	0.787	0.793	0.803	0.770	0.781	0.786	0.796
582	Indiana	0.708	0.709	0.720	0.708	0.717	0.721	0.725	0.724	0.664	0.720	0.731	0.714	0.717	0.715	0.722	0.713	0.718	0.729	0.700	0.712	0.716	0.722
583	Nebraska	0.778	0.785	0.793	0.784	0.791	0.794	0.798	0.798	0.754	0.795	0.803	0.786	0.791	0.790	0.796	0.789	0.793	0.801	0.775	0.781	0.790	0.796
584	Connecticut	0.783	0.788	0.802	0.786	0.797	0.802	0.806	0.805	0.738	0.799	0.810	0.792	0.798	0.796	0.805	0.794	0.800	0.812	0.775	0.788	0.795	0.804
585	Ohio	0.733	0.735	0.747	0.734	0.743	0.748	0.751	0.751	0.695	0.746	0.756	0.740	0.744	0.742	0.749	0.740	0.745	0.755	0.726	0.737	0.741	0.749
586	Michigan	0.823	0.831	0.850	0.829	0.841	0.852	0.856	0.859	0.788	0.851	0.863	0.834	0.846	0.844	0.855	0.843	0.850	0.863	0.816	0.827	0.839	0.854
587	Arizona	0.846	0.855	0.868	0.854	0.863	0.870	0.874	0.876	0.830	0.870	0.877	0.859	0.867	0.865	0.873	0.864	0.871	0.878	0.841	0.849	0.860	0.873
588	New Jersey	0.779	0.785	0.796	0.784	0.792	0.796	0.801	0.800	0.744	0.794	0.802	0.789	0.793	0.791	0.800	0.787	0.794	0.806	0.772	0.782	0.792	0.799
589	Syracuse	0.714	0.717	0.727	0.716	0.725	0.727	0.731	0.730	0.671	0.726	0.736	0.721	0.724	0.722	0.729	0.720	0.725	0.736	0.708	0.720	0.724	0.729
590	New York	0.702	0.703	0.713	0.702	0.710	0.715	0.716	0.717	0.662	0.711	0.720	0.707	0.708	0.707	0.715	0.704	0.711	0.724	0.694	0.706	0.709	0.715
591	Richmond	0.756	0.761	0.774	0.759	0.771	0.774	0.781	0.779	0.710	0.777	0.789	0.762	0.771	0.769	0.776	0.767	0.772	0.784	0.751	0.762	0.769	0.776
592	Atlanta	0.758	0.763	0.779	0.762	0.772	0.779	0.781	0.782	0.716	0.774	0.786	0.768	0.774	0.772	0.781	0.770	0.776	0.789	0.750	0.762	0.770	0.781
593	Washington, DC	0.719	0.722	0.729	0.721	0.727	0.730	0.733	0.733	0.688	0.730	0.737	0.724	0.726	0.725	0.731	0.723	0.728	0.737	0.715	0.723	0.727	0.732
594	Chicago	0.700	0.702	0.712	0.701	0.710	0.712	0.715	0.713	0.652	0.708	0.720	0.707	0.708	0.707	0.714	0.704	0.710	0.722	0.692	0.704	0.710	0.713
595	St. Louis	0.744	0.749	0.763	0.748	0.758	0.764	0.769	0.768	0.706	0.764	0.775	0.751	0.760	0.759	0.766	0.757	0.762	0.773	0.739	0.749	0.756	0.765
596	Sacramento	0.818	0.826	0.839	0.824	0.836	0.840	0.845	0.845	0.779	0.839	0.849	0.830	0.836	0.835	0.844	0.832	0.840	0.851	0.810	0.823	0.833	0.843
597	Northern California	0.815	0.822	0.837	0.820	0.833	0.838	0.842	0.842	0.768	0.834	0.845	0.827	0.834	0.832	0.843	0.829	0.837	0.850	0.805	0.821	0.830	0.841
598	San Diego	0.815	0.823	0.832	0.822	0.829	0.833	0.838	0.839	0.791	0.833	0.841	0.826	0.830	0.829	0.837	0.827	0.834	0.842	0.810	0.818	0.828	0.837
599	Southern California	0.804	0.810	0.820	0.809	0.816	0.821	0.826	0.826	0.771	0.820	0.827	0.814	0.818	0.816	0.825	0.813	0.820	0.830	0.798	0.808	0.817	0.825

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PG01	PG02	PG03	PG04	PG05	PG06	PG07	PG08	PG10	PG0A	PG0B	PG0D	PG0I	PG0L	PG0M	PG0N	PG0O	PG0P	PG0Q	PG0R	PG0S	PG0T
501	Miami	0.669	0.676	0.685	0.675	0.683	0.684	0.683	0.682	0.627	0.675	0.685	0.680	0.679	0.678	0.685	0.674	0.680	0.687	0.664	0.681	0.683	0.684
502	Broward County / Palm Beach	0.696	0.704	0.714	0.703	0.711	0.714	0.714	0.713	0.667	0.706	0.714	0.708	0.709	0.708	0.715	0.705	0.711	0.718	0.691	0.705	0.710	0.715
503	Tampa	0.746	0.755	0.767	0.754	0.762	0.766	0.767	0.766	0.715	0.759	0.768	0.759	0.762	0.760	0.768	0.757	0.763	0.770	0.742	0.757	0.761	0.767
504	Orlando	0.736	0.745	0.756	0.744	0.752	0.756	0.756	0.756	0.707	0.749	0.758	0.749	0.752	0.750	0.758	0.747	0.753	0.759	0.733	0.747	0.751	0.757
505	Jacksonville	0.750	0.758	0.770	0.757	0.766	0.770	0.769	0.769	0.715	0.761	0.770	0.763	0.765	0.763	0.771	0.760	0.766	0.774	0.744	0.760	0.765	0.770
506	Daytona / Gainesville	0.718	0.728	0.742	0.727	0.737	0.742	0.742	0.741	0.676	0.733	0.744	0.733	0.736	0.734	0.743	0.731	0.737	0.744	0.714	0.732	0.736	0.742
521	Diversified Dental - Las Vegas	0.922	0.935	0.952	0.934	0.942	0.957	0.958	0.959	0.920	0.951	0.956	0.939	0.949	0.947	0.960	0.946	0.957	0.963	0.917	0.928	0.940	0.959
522	Mastercare Dental - Reno	0.998	1.018	1.045	1.015	1.036	1.048	1.053	1.056	0.915	1.030	1.047	1.031	1.037	1.033	1.061	1.026	1.050	1.064	0.985	1.019	1.035	1.057
524	Premier - Minnesota	0.824	0.842	0.858	0.841	0.851	0.860	0.868	0.868	0.814	0.865	0.874	0.840	0.854	0.852	0.864	0.851	0.861	0.859	0.832	0.842	0.848	0.864
526	Dental Options Pricing - Oregon	0.852	0.867	0.887	0.865	0.879	0.890	0.892	0.891	0.807	0.880	0.891	0.874	0.880	0.877	0.894	0.874	0.886	0.895	0.845	0.869	0.877	0.892
527	Rental Network - Hawaii	0.750	0.764	0.775	0.763	0.772	0.776	0.782	0.783	0.725	0.779	0.787	0.761	0.771	0.770	0.778	0.768	0.774	0.772	0.759	0.769	0.771	0.778
528	Diversified Dental - Reno	1.041	1.060	1.080	1.059	1.069	1.084	1.095	1.104	1.059	1.089	1.094	1.063	1.078	1.076	1.096	1.075	1.094	1.098	1.037	1.046	1.065	1.096
549	Maine	0.810	0.823	0.841	0.821	0.837	0.840	0.837	0.836	0.736	0.821	0.835	0.833	0.831	0.829	0.844	0.822	0.833	0.851	0.796	0.826	0.836	0.841
550	North Dakota	0.835	0.855	0.876	0.852	0.870	0.877	0.882	0.879	0.765	0.869	0.888	0.858	0.867	0.864	0.880	0.859	0.871	0.876	0.836	0.864	0.869	0.879
551	Nevada	0.771	0.782	0.796	0.781	0.788	0.797	0.798	0.800	0.769	0.793	0.797	0.785	0.794	0.793	0.800	0.791	0.797	0.802	0.767	0.776	0.786	0.799
553	Idaho	0.791	0.807	0.820	0.805	0.815	0.822	0.825	0.825	0.766	0.820	0.831	0.805	0.816	0.814	0.823	0.812	0.818	0.819	0.796	0.809	0.814	0.823
554	Vermont	0.730	0.741	0.761	0.739	0.755	0.760	0.758	0.755	0.648	0.742	0.759	0.751	0.751	0.748	0.762	0.742	0.751	0.764	0.720	0.751	0.755	0.759
555	New Hampshire	0.707	0.722	0.736	0.720	0.734	0.735	0.735	0.733	0.644	0.723	0.737	0.726	0.728	0.726	0.737	0.721	0.728	0.737	0.704	0.728	0.733	0.735
556	Delaware	0.758	0.776	0.793	0.774	0.787	0.793	0.795	0.794	0.714	0.787	0.800	0.776	0.787	0.785	0.793	0.781	0.787	0.789	0.762	0.780	0.785	0.793
557	Washington																						
558	Oregon	0.821	0.834	0.855	0.832	0.847	0.855	0.854	0.854	0.762	0.841	0.853	0.844	0.847	0.845	0.858	0.839	0.849	0.860	0.812	0.839	0.846	0.856
559	North Carolina	0.695	0.708	0.724	0.706	0.721	0.723	0.722	0.720	0.627	0.709	0.724	0.714	0.716	0.714	0.725	0.708	0.716	0.726	0.690	0.716	0.720	0.723
560	West Virginia	0.738	0.752	0.767	0.751	0.762	0.767	0.768	0.767	0.698	0.761	0.773	0.753	0.761	0.759	0.767	0.756	0.762	0.765	0.740	0.757	0.761	0.767
561	Mississippi	0.748	0.763	0.779	0.761	0.774	0.780	0.782	0.781	0.695	0.772	0.788	0.766	0.772	0.770	0.781	0.766	0.774	0.779	0.749	0.770	0.773	0.780
562	Arkansas	0.812	0.826	0.842	0.824	0.836	0.842	0.846	0.845	0.766	0.835	0.850	0.829	0.834	0.832	0.847	0.828	0.840	0.847	0.810	0.830	0.835	0.846
563	South Carolina	0.719	0.736	0.753	0.734	0.749	0.752	0.753	0.751	0.653	0.741	0.757	0.740	0.745	0.743	0.753	0.737	0.745	0.751	0.719	0.745	0.748	0.752
564	Rhode Island	0.750	0.764	0.773	0.763	0.771	0.773	0.775	0.774	0.715	0.767	0.777	0.766	0.768	0.767	0.775	0.764	0.770	0.774	0.749	0.765	0.771	0.774
565	Hawaii	0.731	0.744	0.753	0.743	0.750	0.754	0.758	0.759	0.706	0.754	0.760	0.743	0.749	0.748	0.756	0.746	0.752	0.753	0.735	0.746	0.750	0.756
566	Pittsburgh	0.736	0.746	0.754	0.745	0.752	0.754	0.756	0.756	0.717	0.751	0.758	0.748	0.751	0.750	0.756	0.748	0.752	0.756	0.735	0.746	0.751	0.755
567	Philadelphia	0.750	0.763	0.772	0.762	0.770	0.772	0.773	0.773	0.721	0.766	0.774	0.765	0.767	0.766	0.773	0.763	0.769	0.773	0.749	0.763	0.769	0.773
568	Alabama	0.756	0.766	0.781	0.765	0.776	0.781	0.781	0.780	0.710	0.770	0.783	0.771	0.774	0.772	0.783	0.768	0.777	0.786	0.751	0.770	0.775	0.782
569	Utah	0.739	0.750	0.760	0.749	0.758	0.760	0.761	0.760	0.701	0.753	0.763	0.753	0.755	0.753	0.761	0.750	0.756	0.762	0.737	0.753	0.757	0.761
570	Iowa	0.727	0.744	0.760	0.742	0.756	0.759	0.761	0.759	0.669	0.750	0.764	0.747	0.752	0.750	0.760	0.745	0.753	0.758	0.728	0.751	0.755	0.759
571	Massachusetts	0.757	0.771	0.783	0.769	0.781	0.783	0.783	0.782	0.708	0.773	0.785	0.775	0.777	0.775	0.784	0.770	0.777	0.784	0.754	0.774	0.780	0.783
572	Oklahoma	0.792	0.805	0.818	0.803	0.813	0.818	0.819	0.819	0.765	0.812	0.821	0.808	0.814	0.812	0.820	0.809	0.815	0.820	0.790	0.805	0.811	0.819
573	Louisiana	0.700	0.711	0.726	0.710	0.721	0.727	0.728	0.726	0.646	0.717	0.731	0.716	0.719	0.717	0.729	0.713	0.721	0.729	0.696	0.718	0.721	0.727
574	New Mexico	0.811	0.828	0.846	0.826	0.839	0.846	0.848	0.847	0.769	0.838	0.848	0.832	0.840	0.838	0.849	0.833	0.842	0.848	0.808	0.830	0.837	0.847
575	Texas	0.784	0.796	0.812	0.795	0.806	0.811	0.811	0.810	0.742	0.801	0.812	0.801	0.805	0.804	0.813	0.800	0.807	0.815	0.779	0.799	0.805	0.812
576	Kentucky	0.714	0.726	0.734	0.725	0.732	0.734	0.736	0.736	0.692	0.731	0.739	0.727	0.730	0.729	0.735	0.727	0.732	0.734	0.716	0.726	0.731	0.735
577	Kansas	0.798	0.812	0.827	0.811	0.821	0.827	0.828	0.828	0.772	0.822	0.831	0.814	0.822	0.821	0.828	0.818	0.824	0.827	0.798	0.813	0.819	0.828
578	Wisconsin	0.730	0.744	0.758	0.742	0.754	0.758	0.759	0.758	0.684	0.751	0.764	0.746	0.752	0.750	0.759	0.746	0.752	0.757	0.731	0.749	0.753	0.758
579	Tennessee	0.673	0.686	0.697	0.684	0.694	0.697	0.699	0.698	0.637	0.692	0.703	0.686	0.692	0.691	0.698	0.687	0.693	0.696	0.674	0.689	0.693	0.697
580	Minnesota	0.765	0.779	0.794	0.777	0.790	0.794	0.794	0.793	0.716	0.784	0.796	0.783	0.787	0.786	0.795	0.781	0.788	0.795	0.762	0.784	0.789	0.794
581	Colorado	0.762	0.773	0.787	0.772	0.782	0.788	0.789	0.788	0.727	0.781	0.791	0.776	0.781	0.780	0.789	0.777	0.784	0.789	0.760	0.776	0.781	0.788
582	Indiana	0.686	0.700	0.712	0.698	0.709	0.711	0.713	0.711	0.643	0.704	0.717	0.701	0.706	0.704	0.712	0.700	0.706	0.711	0.687	0.705	0.708	0.711
583	Nebraska	0.762	0.777	0.786	0.776	0.784	0.786	0.788	0.788	0.739	0.783	0.791	0.777	0.782	0.781	0.787	0.778	0.783	0.785	0.764	0.776	0.783	0.787
584	Connecticut	0.766	0.779	0.794	0.778	0.790	0.794	0.794	0.793	0.716	0.784	0.796	0.784	0.788	0.786	0.796	0.781	0.789	0.796	0.762	0.783	0.789	0.794
585	Ohio	0.715	0.727	0.740	0.726	0.736	0.739	0.740	0.740	0.676	0.733	0.744	0.729	0.734	0.733	0.740	0.729	0.735	0.740	0.714	0.731	0.735	0.740
586	Michigan	0.808	0.823	0.843	0.822	0.835	0.844	0.846	0.846	0.766	0.836	0.847	0.828	0.837	0.834	0.847	0.831	0.840	0.846	0.804	0.825	0.833	0.845
587	Arizona	0.835	0.850	0.865	0.849	0.859	0.865	0.867	0.868	0.817	0.861	0.868	0.853	0.861	0.859	0.868	0.857	0.864	0.868	0.833	0.848	0.857	0.868
588	New Jersey	0.765	0.778	0.789	0.777	0.786	0.790	0.791	0.791	0.727	0.783	0.791	0.782	0.784	0.782	0.792	0.779	0.787	0.793	0.762	0.779	0.786	0.791
589	Syracuse	0.695	0.708	0.719	0.707	0.717	0.718	0.719	0.718	0.651	0.711	0.723	0.710	0.713	0.711	0.720	0.707	0.714	0.719	0.695	0.712	0.716	0.719
590	New York	0.687	0.695	0.706	0.694	0.703	0.706	0.708	0.708	0.645	0.700	0.708	0.699	0.701	0.699	0.709	0.696	0.703	0.710	0.684	0.702	0.703	0.708
591	Richmond	0.728	0.747	0.761	0.745	0.758	0.761	0.764	0.763	0.684	0.757	0.770	0.746	0.755	0.754	0.762	0.749	0.755	0.757	0.734	0.751	0.756	0.761
592	Atlanta	0.746	0.757	0.774	0.756	0.768	0.773	0.772	0.771	0.696	0.761	0.772	0.764	0.767	0.765	0.775	0.760	0.768	0.778	0.739	0.761	0.767	0.773
593	Washington, DC	0.703	0.714	0.722	0.713	0.720	0.723	0.724	0.724	0.673	0.719	0.727	0.715	0.718	0.717	0.724	0.714	0.719	0.723	0.704	0.717	0.720	0.723
594	Chicago	0.682	0.694	0.704	0.692	0.702	0.703	0.703	0.702	0.632	0.694	0.706	0.697	0.697	0.696	0.704	0.691	0.698	0.705	0.679	0.699	0.702	0.703
595	St. Louis	0.723	0.739	0.754	0.737	0.749	0.754	0.756	0.755	0.684	0.748	0.759	0.740	0.748	0.747	0.755	0.743	0.749	0.752	0.725	0.742	0.747	0.754
596	Sacramento	0.804	0.819	0.834	0.818	0.831	0.834	0.835	0.835	0.759	0.825	0.835	0.824	0.828	0.826	0.837	0.822	0.831	0.838	0.800	0.821	0.829	0.836
597	Northern California	0.801	0.816	0.833	0.814	0.828	0.833	0.832	0.832	0.747	0.820	0.831	0.823	0.825	0.823	0.836	0.818	0.827	0.838	0.794	0.819	0.826	0.834
598	San Diego	0.803	0.817	0.827	0.816	0.824	0.828	0.830	0.831	0.777	0.823	0.830	0.820	0.823	0.822	0.831	0.819	0.826	0.831	0.801	0.815	0.824	0.830
599	Southern California	0.791	0.804	0.815	0.803	0.812	0.815	0.817	0.817	0.755	0.809	0.816	0.808	0.810	0.808	0.818	0.805	0.813	0.819	0.788	0.805	0.812	0.817

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PH01	PH02	PH03	PH04	PH05	PH06	PH07	PH08	PH10	PH0A	PH0B	PH0D	PH0I	PH0L	PH0M	PH0N	PH0O	PH0P	PH0Q	PH0R	PH0S	PH0T
501	Miami	0.631	0.637	0.652	0.636	0.645	0.654	0.659	0.661	0.607	0.653	0.661	0.642	0.650	0.648	0.659	0.646	0.656	0.665	0.623	0.635	0.643	0.659
502	Broward County / Palm Beach	0.647	0.655	0.670	0.654	0.662	0.673	0.682	0.684	0.639	0.676	0.683	0.660	0.668	0.667	0.682	0.665	0.679	0.686	0.641	0.650	0.660	0.682
503	Tampa	0.693	0.702	0.717	0.700	0.709	0.721	0.731	0.734	0.685	0.726	0.733	0.706	0.716	0.714	0.730	0.713	0.728	0.735	0.687	0.696	0.707	0.730
504	Orlando	0.684	0.693	0.708	0.692	0.700	0.712	0.722	0.725	0.678	0.717	0.724	0.697	0.707	0.705	0.721	0.704	0.719	0.726	0.679	0.687	0.698	0.721
505	Jacksonville	0.695	0.703	0.719	0.702	0.712	0.723	0.732	0.736	0.685	0.727	0.735	0.708	0.718	0.716	0.733	0.715	0.730	0.738	0.688	0.699	0.709	0.732
506	Daytona / Gainesville	0.667	0.675	0.691	0.673	0.683	0.695	0.704	0.709	0.647	0.699	0.708	0.679	0.690	0.688	0.704	0.686	0.700	0.709	0.661	0.672	0.681	0.703
521	Diversified Dental - Las Vegas	0.805	0.824	0.848	0.822	0.833	0.854	0.871	0.884	0.841	0.869	0.872	0.827	0.848	0.846	0.871	0.847	0.870	0.874	0.801	0.806	0.827	0.871
522	Mastercare Dental - Reno	0.857	0.871	0.901	0.868	0.887	0.913	0.934	0.947	0.835	0.929	0.939	0.880	0.907	0.903	0.936	0.897	0.926	0.937	0.848	0.863	0.883	0.933
524	Premier - Minnesota	0.745	0.759	0.782	0.758	0.769	0.787	0.803	0.812	0.756	0.802	0.809	0.760	0.781	0.778	0.799	0.779	0.797	0.803	0.744	0.748	0.764	0.800
526	Dental Options Pricing - Oregon	0.749	0.764	0.791	0.762	0.776	0.798	0.813	0.824	0.743	0.809	0.816	0.769	0.791	0.788	0.813	0.787	0.809	0.817	0.743	0.755	0.772	0.812
527	Rental Network - Hawaii	0.693	0.706	0.725	0.704	0.716	0.729	0.742	0.748	0.690	0.741	0.749	0.706	0.723	0.721	0.738	0.721	0.736	0.744	0.690	0.696	0.712	0.738
528	Diversified Dental - Reno	0.891	0.915	0.939	0.913	0.922	0.948	0.970	0.986	0.944	0.969	0.972	0.917	0.941	0.938	0.969	0.939	0.968	0.971	0.888	0.892	0.918	0.970
549	Maine	0.718	0.728	0.752	0.726	0.741	0.760	0.773	0.782	0.691	0.767	0.775	0.738	0.754	0.751	0.776	0.748	0.769	0.778	0.707	0.722	0.741	0.773
550	North Dakota	0.759	0.769	0.796	0.767	0.784	0.803	0.818	0.828	0.720	0.815	0.828	0.773	0.796	0.792	0.815	0.791	0.810	0.821	0.752	0.766	0.780	0.814
551	Nevada	0.676	0.693	0.712	0.692	0.700	0.717	0.731	0.741	0.708	0.730	0.733	0.695	0.712	0.710	0.731	0.711	0.731	0.734	0.673	0.678	0.696	0.732
553	Idaho	0.741	0.750	0.768	0.748	0.758	0.771	0.783	0.790	0.730	0.781	0.790	0.751	0.767	0.765	0.781	0.763	0.777	0.786	0.737	0.744	0.755	0.781
554	Vermont	0.662	0.671	0.693	0.668	0.684	0.699	0.710	0.716	0.616	0.702	0.714	0.678	0.692	0.689	0.711	0.686	0.705	0.717	0.652	0.669	0.681	0.709
555	New Hampshire	0.651	0.660	0.680	0.658	0.672	0.685	0.696	0.701	0.617	0.690	0.701	0.665	0.680	0.677	0.696	0.674	0.690	0.701	0.643	0.656	0.669	0.695
556	Delaware	0.695	0.707	0.728	0.705	0.718	0.733	0.748	0.755	0.677	0.745	0.755	0.710	0.728	0.725	0.745	0.723	0.741	0.750	0.691	0.699	0.715	0.745
557	Washington																						
558	Oregon	0.727	0.741	0.765	0.739	0.754	0.773	0.787	0.796	0.710	0.781	0.790	0.746	0.766	0.763	0.787	0.761	0.783	0.792	0.719	0.734	0.750	0.786
559	North Carolina	0.635	0.644	0.664	0.642	0.656	0.670	0.681	0.686	0.599	0.675	0.685	0.650	0.663	0.661	0.681	0.659	0.676	0.686	0.627	0.641	0.653	0.679
560	West Virginia	0.692	0.700	0.717	0.698	0.709	0.721	0.732	0.737	0.670	0.729	0.739	0.703	0.716	0.714	0.730	0.713	0.727	0.735	0.687	0.696	0.707	0.730
561	Mississippi	0.700	0.707	0.726	0.705	0.718	0.731	0.741	0.747	0.665	0.737	0.749	0.710	0.724	0.722	0.739	0.720	0.735	0.746	0.693	0.707	0.715	0.738
562	Arkansas	0.753	0.758	0.778	0.757	0.769	0.783	0.794	0.801	0.725	0.789	0.799	0.766	0.777	0.774	0.793	0.772	0.789	0.798	0.744	0.757	0.767	0.792
563	South Carolina	0.662	0.672	0.693	0.670	0.684	0.699	0.711	0.717	0.625	0.706	0.718	0.676	0.692	0.690	0.710	0.688	0.705	0.715	0.655	0.667	0.682	0.708
564	Rhode Island	0.688	0.699	0.718	0.698	0.708	0.723	0.734	0.740	0.682	0.731	0.738	0.702	0.718	0.715	0.733	0.714	0.729	0.737	0.683	0.691	0.705	0.732
565	Hawaii	0.669	0.681	0.700	0.680	0.690	0.704	0.716	0.722	0.669	0.713	0.720	0.683	0.699	0.697	0.713	0.696	0.711	0.718	0.665	0.672	0.686	0.714
566	Pittsburgh	0.687	0.696	0.711	0.695	0.703	0.715	0.723	0.727	0.689	0.720	0.726	0.698	0.710	0.708	0.722	0.708	0.720	0.725	0.683	0.689	0.700	0.722
567	Philadelphia	0.686	0.698	0.716	0.697	0.706	0.721	0.732	0.738	0.686	0.729	0.735	0.701	0.716	0.714	0.731	0.713	0.728	0.735	0.682	0.689	0.703	0.731
568	Alabama	0.701	0.708	0.726	0.707	0.718	0.728	0.738	0.744	0.677	0.732	0.741	0.713	0.723	0.721	0.738	0.719	0.734	0.745	0.692	0.704	0.715	0.737
569	Utah	0.694	0.702	0.718	0.700	0.710	0.722	0.729	0.732	0.676	0.724	0.733	0.706	0.716	0.714	0.729	0.712	0.725	0.734	0.687	0.697	0.708	0.729
570	Iowa	0.669	0.679	0.700	0.677	0.691	0.706	0.718	0.724	0.639	0.714	0.725	0.683	0.699	0.697	0.717	0.695	0.712	0.722	0.663	0.673	0.688	0.715
571	Massachusetts	0.693	0.704	0.724	0.702	0.714	0.729	0.741	0.746	0.675	0.736	0.744	0.708	0.723	0.721	0.740	0.719	0.735	0.745	0.687	0.697	0.712	0.739
572	Oklahoma	0.717	0.730	0.750	0.729	0.739	0.755	0.769	0.775	0.722	0.766	0.772	0.733	0.749	0.747	0.767	0.747	0.765	0.771	0.712	0.719	0.736	0.767
573	Louisiana	0.651	0.658	0.676	0.656	0.668	0.680	0.688	0.694	0.618	0.682	0.693	0.662	0.674	0.671	0.688	0.669	0.683	0.694	0.644	0.658	0.666	0.687
574	New Mexico	0.724	0.739	0.762	0.737	0.751	0.769	0.784	0.792	0.718	0.781	0.788	0.743	0.762	0.760	0.783	0.759	0.780	0.788	0.719	0.727	0.746	0.783
575	Texas	0.710	0.722	0.742	0.720	0.732	0.748	0.760	0.767	0.701	0.755	0.763	0.727	0.742	0.739	0.760	0.738	0.757	0.765	0.703	0.713	0.729	0.760
576	Kentucky	0.670	0.678	0.693	0.677	0.685	0.697	0.706	0.709	0.666	0.703	0.709	0.680	0.693	0.691	0.704	0.690	0.701	0.708	0.667	0.673	0.683	0.704
577	Kansas	0.724	0.738	0.758	0.736	0.747	0.763	0.777	0.784	0.729	0.775	0.781	0.740	0.757	0.755	0.775	0.755	0.774	0.779	0.720	0.727	0.743	0.776
578	Wisconsin	0.686	0.693	0.711	0.692	0.703	0.715	0.726	0.729	0.658	0.721	0.731	0.697	0.709	0.707	0.724	0.705	0.719	0.730	0.680	0.690	0.701	0.723
579	Tennessee	0.633	0.640	0.655	0.638	0.648	0.659	0.669	0.672	0.614	0.665	0.674	0.643	0.654	0.652	0.667	0.650	0.663	0.672	0.628	0.636	0.646	0.667
580	Minnesota	0.697	0.709	0.729	0.707	0.720	0.735	0.748	0.754	0.680	0.743	0.752	0.713	0.729	0.726	0.747	0.725	0.743	0.752	0.691	0.701	0.717	0.746
581	Colorado	0.708	0.716	0.733	0.715	0.725	0.738	0.747	0.754	0.694	0.743	0.751	0.720	0.732	0.730	0.747	0.729	0.744	0.752	0.702	0.711	0.722	0.746
582	Indiana	0.646	0.653	0.669	0.652	0.662	0.673	0.683	0.685	0.620	0.678	0.688	0.657	0.668	0.666	0.681	0.665	0.678	0.687	0.640	0.650	0.660	0.681
583	Nebraska	0.699	0.711	0.730	0.710	0.720	0.735	0.746	0.752	0.702	0.743	0.750	0.713	0.729	0.727	0.744	0.727	0.742	0.749	0.696	0.701	0.716	0.745
584	Connecticut	0.698	0.710	0.730	0.708	0.721	0.735	0.748	0.754	0.680	0.743	0.752	0.715	0.729	0.727	0.748	0.726	0.744	0.753	0.691	0.702	0.718	0.747
585	Ohio	0.670	0.677	0.693	0.676	0.686	0.698	0.708	0.711	0.651	0.703	0.712	0.681	0.692	0.690	0.706	0.689	0.703	0.711	0.664	0.673	0.684	0.706
586	Michigan	0.715	0.730	0.754	0.728	0.742	0.761	0.777	0.787	0.711	0.774	0.781	0.733	0.755	0.752	0.775	0.751	0.772	0.779	0.711	0.721	0.738	0.775
587	Arizona	0.743	0.760	0.781	0.758	0.769	0.787	0.803	0.812	0.760	0.801	0.806	0.763	0.782	0.779	0.803	0.780	0.801	0.806	0.739	0.745	0.765	0.802
588	New Jersey	0.691	0.704	0.725	0.702	0.714	0.730	0.741	0.748	0.685	0.736	0.743	0.708	0.724	0.721	0.740	0.721	0.737	0.746	0.685	0.694	0.710	0.740
589	Syracuse	0.656	0.663	0.679	0.661	0.672	0.683	0.691	0.693	0.629	0.686	0.695	0.667	0.677	0.675	0.690	0.673	0.685	0.695	0.649	0.660	0.670	0.689
590	New York	0.633	0.644	0.661	0.642	0.653	0.664	0.672	0.677	0.615	0.666	0.674	0.648	0.658	0.656	0.672	0.654	0.668	0.679	0.625	0.636	0.650	0.671
591	Richmond	0.673	0.684	0.704	0.683	0.695	0.709	0.724	0.729	0.652	0.720	0.731	0.687	0.704	0.702	0.721	0.699	0.716	0.725	0.669	0.677	0.692	0.720
592	Atlanta	0.673	0.684	0.704	0.682	0.694	0.710	0.721	0.728	0.657	0.716	0.724	0.689	0.703	0.701	0.721	0.700	0.717	0.726	0.666	0.677	0.691	0.721
593	Washington, DC	0.651	0.661	0.678	0.659	0.669	0.682	0.691	0.696	0.644	0.687	0.694	0.663	0.677	0.675	0.690	0.674	0.687	0.694	0.647	0.654	0.666	0.690
594	Chicago	0.644	0.651	0.667	0.649	0.660	0.671	0.676	0.679	0.612	0.670	0.681	0.655	0.664	0.662	0.676	0.660	0.671	0.683	0.637	0.648	0.658	0.676
595	St. Louis	0.661	0.673	0.692	0.671	0.683	0.697	0.711	0.717	0.648	0.708	0.716	0.675	0.692	0.690	0.708	0.688	0.705	0.713	0.657	0.665	0.680	0.708
596	Sacramento	0.720	0.734	0.757	0.732	0.745	0.763	0.777	0.785	0.712	0.772	0.780	0.739	0.757	0.754	0.777	0.753	0.773	0.781	0.714	0.724	0.742	0.776
597	Northern California	0.717	0.730	0.753	0.728	0.742	0.759	0.773	0.780	0.700	0.767	0.775	0.736	0.753	0.750	0.774	0.748	0.769	0.779	0.709	0.721	0.739	0.773
598	San Diego	0.722	0.737	0.758	0.735	0.746	0.764	0.775	0.783	0.729	0.772	0.778	0.740	0.757	0.755	0.775	0.755	0.772	0.779	0.718	0.725	0.742	0.775
599	Southern California	0.714	0.727	0.748	0.725	0.736	0.754	0.765	0.773	0.711	0.760	0.767	0.731	0.748	0.745	0.765	0.745	0.762	0.769	0.708	0.717	0.734	0.764

ADULT DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	VY0Y	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VF0X	VG0X	VH0X	VE0Z	VF0Z	VG0Z	VH0Z
501	Miami	0.616	0.624	0.630	0.594	0.607	0.619	0.688	0.702	0.701	0.670	0.696	0.713	0.714	0.681	0.677	0.694	0.689	0.661	0.694	0.708	0.698	0.676
502	Broward County / Palm Beach	0.667	0.675	0.681	0.648	0.660	0.671	0.742	0.762	0.762	0.722	0.751	0.772	0.774	0.732	0.732	0.755	0.750	0.713	0.747	0.768	0.760	0.727
503	Tampa	0.681	0.691	0.700	0.657	0.672	0.687	0.761	0.783	0.781	0.738	0.772	0.796	0.798	0.752	0.748	0.773	0.766	0.727	0.768	0.791	0.780	0.746
504	Orlando	0.687	0.696	0.705	0.662	0.678	0.692	0.767	0.789	0.787	0.745	0.777	0.802	0.803	0.758	0.754	0.780	0.772	0.734	0.774	0.797	0.785	0.752
505	Jacksonville	0.686	0.696	0.705	0.660	0.676	0.691	0.763	0.786	0.785	0.740	0.776	0.799	0.802	0.754	0.750	0.775	0.769	0.729	0.770	0.793	0.785	0.747
506	Daytona / Gainesville	0.687	0.701	0.713	0.651	0.674	0.695	0.770	0.795	0.792	0.744	0.784	0.813	0.816	0.762	0.752	0.781	0.771	0.728	0.780	0.805	0.790	0.754
521	Diversified Dental - Las Vegas	0.799	0.803	0.808	0.787	0.794	0.801	0.924	0.967	0.971	0.877	0.928	0.972	0.979	0.882	0.917	0.962	0.963	0.872	0.926	0.970	0.971	0.880
522	Mastercare Dental - Reno	0.898	0.908	0.918	0.865	0.882	0.899	1.020	1.079	1.099	0.952	1.023	1.088	1.116	0.962	1.007	1.071	1.079	0.943	1.026	1.086	1.089	0.959
524	Premier - Minnesota	0.715	0.722	0.723	0.699	0.711	0.719	0.829	0.869	0.862	0.793	0.825	0.875	0.870	0.799	0.827	0.870	0.858	0.791	0.839	0.879	0.848	0.802
526	Dental Options Pricing - Oregon	0.751	0.760	0.767	0.725	0.740	0.754	0.872	0.916	0.920	0.823	0.876	0.926	0.934	0.833	0.862	0.910	0.906	0.816	0.880	0.924	0.911	0.831
527	Rental Network - Hawaii	0.644	0.654	0.658	0.622	0.638	0.650	0.770	0.796	0.786	0.743	0.770	0.807	0.801	0.755	0.764	0.793	0.779	0.738	0.783	0.808	0.774	0.755
528	Diversified Dental - Reno	0.897	0.899	0.902	0.888	0.893	0.897	1.037	1.101	1.107	0.975	1.037	1.103	1.111	0.977	1.033	1.100	1.102	0.973	1.038	1.103	1.104	0.976
549	Maine	0.722	0.735	0.747	0.687	0.708	0.728	0.830	0.864	0.873	0.789	0.843	0.880	0.895	0.805	0.813	0.851	0.850	0.776	0.839	0.873	0.871	0.798
550	North Dakota	0.753	0.768	0.774	0.717	0.741	0.760	0.872	0.914	0.909	0.827	0.871	0.928	0.930	0.842	0.862	0.909	0.895	0.820	0.887	0.930	0.891	0.843
551	Nevada	0.657	0.660	0.663	0.648	0.653	0.658	0.760	0.794	0.797	0.725	0.764	0.797	0.802	0.729	0.756	0.790	0.790	0.722	0.762	0.795	0.796	0.727
553	Idaho	0.719	0.727	0.729	0.700	0.713	0.723	0.814	0.842	0.835	0.788	0.812	0.850	0.846	0.797	0.809	0.841	0.830	0.785	0.824	0.852	0.823	0.798
554	Vermont	0.667	0.682	0.694	0.629	0.652	0.674	0.762	0.792	0.793	0.724	0.773	0.810	0.817	0.742	0.745	0.780	0.771	0.711	0.773	0.804	0.786	0.736
555	New Hampshire	0.642	0.653	0.661	0.612	0.630	0.647	0.738	0.764	0.761	0.708	0.743	0.776	0.778	0.721	0.726	0.756	0.746	0.699	0.748	0.774	0.751	0.718
556	Delaware	0.676	0.689	0.696	0.644	0.665	0.683	0.785	0.817	0.809	0.752	0.789	0.831	0.829	0.767	0.774	0.810	0.796	0.744	0.798	0.831	0.798	0.766
557	Washington																						
558	Oregon	0.728	0.738	0.747	0.699	0.716	0.732	0.844	0.882	0.886	0.799	0.851	0.894	0.904	0.811	0.831	0.873	0.869	0.789	0.852	0.890	0.879	0.807
559	North Carolina	0.635	0.651	0.663	0.596	0.621	0.644	0.729	0.756	0.754	0.696	0.742	0.776	0.779	0.715	0.711	0.743	0.731	0.682	0.741	0.769	0.748	0.709
560	West Virginia	0.671	0.687	0.698	0.632	0.658	0.681	0.760	0.787	0.779	0.735	0.773	0.807	0.805	0.756	0.742	0.774	0.759	0.720	0.774	0.801	0.773	0.749
561	Mississippi	0.681	0.699	0.712	0.636	0.665	0.691	0.772	0.802	0.795	0.743	0.786	0.824	0.824	0.766	0.753	0.788	0.772	0.727	0.788	0.818	0.787	0.759
562	Arkansas	0.721	0.735	0.747	0.683	0.707	0.729	0.808	0.840	0.837	0.779	0.821	0.858	0.861	0.798	0.791	0.827	0.816	0.764	0.820	0.852	0.832	0.790
563	South Carolina	0.646	0.666	0.682	0.595	0.628	0.658	0.749	0.780	0.772	0.716	0.767	0.805	0.806	0.742	0.726	0.762	0.743	0.697	0.767	0.797	0.765	0.734
564	Rhode Island	0.666	0.678	0.686	0.638	0.656	0.673	0.765	0.790	0.787	0.738	0.775	0.804	0.806	0.752	0.753	0.781	0.771	0.727	0.776	0.800	0.782	0.748
565	Hawaii	0.630	0.639	0.645	0.608	0.623	0.636	0.746	0.771	0.765	0.719	0.751	0.783	0.781	0.731	0.738	0.766	0.756	0.712	0.756	0.782	0.758	0.729
566	Pittsburgh	0.684	0.691	0.697	0.665	0.677	0.688	0.765	0.786	0.783	0.745	0.772	0.796	0.795	0.754	0.757	0.780	0.773	0.738	0.772	0.793	0.780	0.751
567	Philadelphia	0.674	0.682	0.687	0.655	0.667	0.678	0.772	0.796	0.793	0.744	0.776	0.805	0.806	0.754	0.764	0.790	0.784	0.738	0.779	0.803	0.788	0.751
568	Alabama	0.717	0.731	0.743	0.680	0.703	0.724	0.799	0.826	0.825	0.772	0.814	0.843	0.848	0.791	0.780	0.811	0.803	0.756	0.809	0.835	0.823	0.782
569	Utah	0.678	0.686	0.691	0.657	0.670	0.681	0.759	0.780	0.777	0.739	0.764	0.789	0.789	0.749	0.751	0.774	0.767	0.732	0.766	0.787	0.771	0.746
570	Iowa	0.652	0.669	0.681	0.612	0.638	0.662	0.756	0.787	0.779	0.724	0.768	0.807	0.806	0.744	0.739	0.774	0.757	0.710	0.771	0.801	0.770	0.739
571	Massachusetts	0.682	0.690	0.696	0.658	0.672	0.685	0.781	0.807	0.805	0.751	0.784	0.816	0.818	0.761	0.772	0.801	0.793	0.744	0.789	0.814	0.796	0.758
572	Oklahoma	0.703	0.714	0.723	0.674	0.692	0.709	0.804	0.834	0.831	0.772	0.815	0.848	0.850	0.787	0.790	0.823	0.814	0.761	0.813	0.842	0.828	0.781
573	Louisiana	0.667	0.685	0.700	0.621	0.650	0.678	0.751	0.779	0.775	0.723	0.770	0.803	0.805	0.747	0.729	0.762	0.748	0.703	0.766	0.793	0.771	0.737
574	New Mexico	0.710	0.722	0.732	0.679	0.698	0.717	0.831	0.869	0.867	0.791	0.841	0.884	0.887	0.806	0.818	0.859	0.849	0.780	0.842	0.880	0.860	0.801
575	Texas	0.703	0.714	0.724	0.674	0.692	0.709	0.802	0.831	0.830	0.768	0.813	0.846	0.849	0.783	0.788	0.821	0.813	0.757	0.811	0.840	0.827	0.777
576	Kentucky	0.666	0.676	0.683	0.641	0.658	0.672	0.749	0.770	0.766	0.729	0.757	0.783	0.782	0.743	0.738	0.762	0.753	0.720	0.758	0.779	0.762	0.738
577	Kansas	0.709	0.718	0.724	0.686	0.701	0.714	0.814	0.845	0.840	0.781	0.819	0.856	0.855	0.792	0.805	0.838	0.829	0.774	0.823	0.853	0.834	0.790
578	Wisconsin	0.669	0.681	0.689	0.639	0.658	0.676	0.756	0.781	0.775	0.733	0.762	0.795	0.794	0.748	0.744	0.773	0.761	0.723	0.767	0.792	0.766	0.745
579	Tennessee	0.647	0.661	0.671	0.613	0.636	0.656	0.732	0.756	0.750	0.711	0.743	0.773	0.772	0.729	0.717	0.744	0.732	0.698	0.744	0.768	0.744	0.724
580	Minnesota	0.690	0.699	0.704	0.665	0.680	0.693	0.791	0.820	0.817	0.758	0.794	0.830	0.830	0.768	0.782	0.814	0.805	0.751	0.799	0.828	0.807	0.766
581	Colorado	0.718	0.727	0.732	0.697	0.710	0.722	0.805	0.831	0.827	0.777	0.809	0.841	0.840	0.787	0.796	0.826	0.817	0.770	0.812	0.839	0.821	0.785
582	Indiana	0.645	0.659	0.668	0.613	0.634	0.653	0.730	0.754	0.747	0.708	0.740	0.771	0.768	0.725	0.716	0.744	0.730	0.696	0.742	0.766	0.740	0.720
583	Nebraska	0.673	0.683	0.690	0.649	0.665	0.679	0.775	0.801	0.796	0.748	0.783	0.814	0.812	0.761	0.766	0.794	0.784	0.740	0.785	0.811	0.791	0.758
584	Connecticut	0.691	0.700	0.706	0.667	0.681	0.694	0.791	0.819	0.817	0.759	0.795	0.829	0.831	0.769	0.781	0.812	0.805	0.752	0.799	0.827	0.808	0.767
585	Ohio	0.661	0.673	0.681	0.631	0.650	0.668	0.744	0.769	0.763	0.722	0.754	0.783	0.782	0.737	0.731	0.759	0.747	0.711	0.755	0.779	0.757	0.732
586	Michigan	0.704	0.714	0.721	0.679	0.695	0.709	0.823	0.863	0.864	0.779	0.826	0.874	0.879	0.790	0.814	0.857	0.851	0.773	0.832	0.873	0.855	0.788
587	Arizona	0.733	0.740	0.745	0.714	0.726	0.736	0.855	0.892	0.890	0.817	0.860	0.901	0.902	0.826	0.848	0.887	0.881	0.811	0.862	0.898	0.886	0.823
588	New Jersey	0.669	0.677	0.683	0.647	0.660	0.673	0.783	0.811	0.809	0.750	0.789	0.821	0.823	0.761	0.773	0.804	0.797	0.742	0.790	0.818	0.803	0.757
589	Syracuse	0.643	0.655	0.663	0.613	0.633	0.650	0.724	0.746	0.741	0.704	0.733	0.761	0.760	0.720	0.712	0.737	0.726	0.694	0.735	0.756	0.735	0.715
590	New York	0.604	0.612	0.618	0.582	0.595	0.607	0.710	0.729	0.726	0.683	0.716	0.740	0.740	0.695	0.700	0.721	0.714	0.675	0.717	0.736	0.720	0.690
591	Richmond	0.648	0.664	0.673	0.612	0.636	0.657	0.756	0.786	0.777	0.727	0.763	0.804	0.801	0.745	0.743	0.777	0.760	0.716	0.772	0.802	0.766	0.742
592	Atlanta	0.673	0.685	0.695	0.642	0.661	0.679	0.766	0.795	0.796	0.731	0.777	0.810	0.816	0.746	0.751	0.783	0.777	0.719	0.775	0.804	0.793	0.740
593	Washington, DC	0.637	0.646	0.651	0.617	0.631	0.642	0.735	0.755	0.751	0.711	0.740	0.766	0.764	0.722	0.727	0.750	0.741	0.705	0.743	0.763	0.745	0.719
594	Chicago	0.630	0.639	0.646	0.604	0.620	0.634	0.708	0.727	0.723	0.688	0.714	0.739	0.739	0.701	0.697	0.720	0.711	0.679	0.716	0.736	0.716	0.697
595	St. Louis	0.646	0.660	0.670	0.613	0.635	0.655	0.748	0.777	0.772	0.717	0.757	0.794	0.794	0.734	0.734	0.767	0.755	0.706	0.761	0.790	0.764	0.730
596	Sacramento	0.707	0.716	0.722	0.684	0.698	0.711	0.825	0.858	0.859	0.787	0.829	0.868	0.873	0.797	0.815	0.851	0.846	0.780	0.832	0.865	0.851	0.794
597	Northern California	0.712	0.719	0.724	0.690	0.702	0.713	0.827	0.860	0.862	0.787	0.829	0.868	0.874	0.796	0.818	0.855	0.851	0.782	0.832	0.866	0.853	0.794
598	San Diego	0.699	0.705	0.710	0.682	0.692	0.701	0.817	0.846	0.845	0.783	0.820	0.854	0.856	0.790	0.810	0.842	0.836	0.777	0.822	0.852	0.840	0.788
599	Southern California	0.692	0.698	0.702	0.677	0.686	0.694	0.809	0.838	0.836	0.776	0.811	0.844	0.845	0.782	0.803	0.834	0.829	0.772	0.814	0.843	0.829	0.781

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	Z1	Z2	Z3	Z4	Z5	Z6	Z7	Z8	Z9	Z0	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT
501	Miami	0.749	0.715	0.718	0.696	0.744	0.752	0.717	0.724	0.742	0.748	0.727	0.777	0.750	0.783	0.691	0.725	0.727	0.810	0.785	0.694	0.689	0.763	0.793	0.729	0.735	0.744	0.697	0.759	0.763	0.754
502	Broward County / Palm Beach	0.762	0.737	0.741	0.722	0.761	0.769	0.743	0.750	0.766	0.766	0.753	0.793	0.764	0.790	0.724	0.756	0.750	0.822	0.795	0.729	0.728	0.778	0.803	0.750	0.757	0.764	0.721	0.770	0.776	0.772
503	Tampa	0.758	0.734	0.738	0.719	0.758	0.766	0.741	0.748	0.763	0.762	0.752	0.792	0.761	0.785	0.724	0.756	0.747	0.818	0.792	0.729	0.727	0.774	0.799	0.748	0.754	0.760	0.719	0.766	0.772	0.769
504	Orlando	0.761	0.737	0.742	0.723	0.761	0.769	0.745	0.752	0.766	0.766	0.756	0.795	0.764	0.788	0.729	0.760	0.751	0.821	0.795	0.733	0.732	0.778	0.802	0.751	0.758	0.764	0.723	0.769	0.775	0.772
505	Jacksonville	0.759	0.734	0.739	0.719	0.759	0.767	0.742	0.749	0.764	0.764	0.753	0.794	0.763	0.788	0.724	0.757	0.748	0.821	0.794	0.728	0.727	0.776	0.801	0.749	0.755	0.761	0.720	0.768	0.774	0.770
506	Daytona / Gainesville	0.777	0.745	0.750	0.726	0.775	0.784	0.753	0.761	0.780	0.781	0.768	0.819	0.781	0.809	0.733	0.770	0.762	0.846	0.817	0.735	0.732	0.796	0.824	0.762	0.768	0.776	0.730	0.787	0.793	0.787
521	Diversified Dental - Las Vegas	0.783	0.777	0.788	0.768	0.794	0.807	0.801	0.810	0.823	0.806	0.811	0.829	0.788	0.806	0.792	0.830	0.799	0.861	0.822	0.805	0.814	0.811	0.833	0.797	0.808	0.809	0.763	0.787	0.800	0.816
522	Mastercare Dental - Reno	0.882	0.837	0.845	0.811	0.881	0.900	0.865	0.882	0.911	0.900	0.901	0.959	0.893	0.922	0.837	0.900	0.883	0.986	0.953	0.842	0.845	0.921	0.963	0.875	0.884	0.883	0.827	0.895	0.907	0.908
524	Premier - Minnesota	0.809	0.787	0.796	0.772	0.813	0.827	0.808	0.818	0.834	0.826	0.824	0.861	0.815	0.837	0.793	0.833	0.814	0.888	0.855	0.799	0.803	0.837	0.864	0.811	0.819	0.821	0.775	0.817	0.827	0.833
526	Dental Options Pricing - Oregon	0.819	0.785	0.793	0.764	0.820	0.836	0.806	0.820	0.843	0.834	0.830	0.875	0.826	0.856	0.779	0.833	0.818	0.910	0.877	0.787	0.790	0.852	0.887	0.815	0.824	0.825	0.772	0.829	0.840	0.844
527	Rental Network - Hawaii	0.778	0.748	0.753	0.729	0.778	0.791	0.762	0.775	0.788	0.784	0.782	0.822	0.779	0.812	0.737	0.778	0.768	0.850	0.827	0.741	0.740	0.805	0.837	0.772	0.780	0.782	0.735	0.787	0.796	0.798
528	Diversified Dental - Reno	0.845	0.845	0.859	0.838	0.860	0.877	0.879	0.890	0.916	0.886	0.888	0.903	0.859	0.867	0.876	0.917	0.882	0.938	0.887	0.893	0.909	0.878	0.902	0.868	0.883	0.883	0.831	0.848	0.863	0.889
549	Maine	0.806	0.763	0.769	0.739	0.803	0.818	0.779	0.794	0.818	0.814	0.807	0.859	0.811	0.846	0.746	0.801	0.794	0.892	0.867	0.753	0.750	0.837	0.876	0.794	0.802	0.803	0.750	0.817	0.827	0.824
550	North Dakota	0.866	0.813	0.819	0.784	0.860	0.875	0.831	0.846	0.871	0.873	0.862	0.934	0.873	0.909	0.799	0.857	0.848	0.962	0.932	0.800	0.796	0.898	0.940	0.847	0.853	0.857	0.800	0.881	0.889	0.881
551	Nevada	0.756	0.751	0.761	0.743	0.766	0.779	0.772	0.781	0.791	0.776	0.782	0.798	0.760	0.778	0.764	0.798	0.770	0.827	0.792	0.777	0.783	0.782	0.803	0.769	0.780	0.780	0.738	0.759	0.772	0.787
553	Idaho	0.809	0.780	0.786	0.763	0.809	0.818	0.791	0.799	0.816	0.815	0.806	0.853	0.813	0.838	0.774	0.810	0.798	0.878	0.849	0.776	0.775	0.829	0.856	0.798	0.804	0.811	0.766	0.818	0.825	0.822
554	Vermont	0.811	0.758	0.762	0.729	0.804	0.817	0.769	0.782	0.810	0.814	0.796	0.865	0.817	0.857	0.731	0.787	0.788	0.901	0.874	0.733	0.728	0.840	0.882	0.787	0.794	0.800	0.742	0.826	0.834	0.822
555	New Hampshire	0.786	0.740	0.744	0.715	0.780	0.793	0.750	0.762	0.786	0.789	0.773	0.834	0.790	0.827	0.717	0.767	0.765	0.867	0.842	0.720	0.715	0.812	0.850	0.766	0.773	0.778	0.725	0.799	0.806	0.797
556	Delaware	0.796	0.757	0.763	0.735	0.794	0.806	0.771	0.783	0.803	0.803	0.793	0.848	0.801	0.833	0.744	0.791	0.783	0.877	0.849	0.748	0.745	0.823	0.857	0.783	0.790	0.794	0.743	0.807	0.816	0.811
557	Washington														0.843																
558	Oregon	0.815	0.775	0.782	0.752	0.814	0.829	0.792	0.807	0.831	0.825	0.818	0.868	0.821	0.855	0.761	0.816	0.807	0.903	0.875	0.768	0.768	0.847	0.884	0.805	0.814	0.815	0.761	0.826	0.837	0.835
559	North Carolina	0.783	0.735	0.740	0.709	0.777	0.790	0.746	0.759	0.783	0.786	0.771	0.834	0.788	0.784	0.713	0.764	0.762	0.866	0.840	0.716	0.710	0.810	0.848	0.763	0.769	0.774	0.720	0.796	0.804	0.794
560	West Virginia	0.780	0.745	0.750	0.726	0.777	0.786	0.754	0.762	0.781	0.783	0.770	0.824	0.784	0.813	0.732	0.771	0.763	0.850	0.822	0.734	0.731	0.799	0.829	0.763	0.769	0.777	0.730	0.791	0.797	0.789
561	Mississippi	0.784	0.741	0.745	0.719	0.779	0.789	0.751	0.763	0.780	0.784	0.804	0.823	0.788	0.819	0.717	0.759	0.776	0.849	0.854	0.716	0.712	0.814	0.847	0.773	0.778	0.775	0.742	0.796	0.802	0.791
562	Arkansas	0.791	0.757	0.764	0.738	0.789	0.800	0.769	0.778	0.798	0.798	0.786	0.840	0.797	0.823	0.750	0.789	0.779	0.865	0.835	0.751	0.750	0.812	0.842	0.778	0.783	0.791	0.744	0.803	0.808	0.803
563	South Carolina	0.794	0.745	0.750	0.719	0.788	0.801	0.757	0.770	0.794	0.797	0.783	0.848	0.800	0.837	0.723	0.775	0.773	0.879	0.854	0.726	0.720	0.822	0.861	0.774	0.780	0.785	0.731	0.808	0.816	0.806
564	Rhode Island	0.755	0.727	0.733	0.711	0.755	0.766	0.740	0.749	0.762	0.761	0.755	0.796	0.757	0.785	0.719	0.755	0.746	0.822	0.798	0.724	0.721	0.778	0.805	0.748	0.755	0.758	0.715	0.764	0.771	0.771
565	Hawaii	0.753	0.726	0.731	0.709	0.754	0.765	0.739	0.751	0.765	0.760	0.756	0.792	0.754	0.786	0.714	0.754	0.745	0.822	0.799	0.720	0.720	0.778	0.808	0.748	0.756	0.758	0.712	0.761	0.770	0.772
566	Pittsburgh	0.736	0.719	0.724	0.707	0.737	0.745	0.727	0.734	0.743	0.741	0.736	0.767	0.737	0.758	0.716	0.741	0.730	0.788	0.765	0.720	0.720	0.751	0.771	0.731	0.737	0.741	0.708	0.743	0.748	0.748
567	Philadelphia	0.752	0.728	0.734	0.713	0.753	0.763	0.740	0.749	0.761	0.759	0.754	0.790	0.753	0.779	0.722	0.756	0.745	0.815	0.791	0.728	0.726	0.774	0.799	0.747	0.754	0.757	0.715	0.759	0.767	0.768
568	Alabama	0.790	0.757	0.762	0.739	0.788	0.798	0.768	0.779	0.793	0.793	0.818	0.824	0.794	0.820	0.738	0.776	0.789	0.849	0.855	0.740	0.738	0.819	0.848	0.787	0.792	0.788	0.759	0.800	0.806	0.801
569	Utah	0.789	0.757	0.762	0.740	0.786	0.795	0.763	0.771	0.788	0.791	0.776	0.825	0.791	0.821	0.742	0.777	0.772	0.854	0.827	0.745	0.742	0.806	0.834	0.773	0.779	0.787	0.742	0.799	0.804	0.798
570	Iowa	0.787	0.742	0.747	0.718	0.783	0.796	0.755	0.767	0.789	0.792	0.779	0.839	0.792	0.827	0.724	0.773	0.769	0.869	0.844	0.727	0.722	0.814	0.851	0.770	0.776	0.781	0.728	0.800	0.808	0.800
571	Massachusetts	0.781	0.746	0.751	0.725	0.779	0.791	0.757	0.769	0.786	0.786	0.776	0.826	0.784	0.816	0.731	0.774	0.768	0.855	0.830	0.737	0.733	0.806	0.838	0.769	0.776	0.780	0.732	0.791	0.799	0.795
572	Oklahoma	0.762	0.741	0.747	0.726	0.765	0.777	0.755	0.764	0.777	0.773	0.769	0.804	0.766	0.791	0.738	0.774	0.760	0.831	0.803	0.745	0.745	0.786	0.812	0.760	0.768	0.771	0.727	0.770	0.779	0.782
573	Louisiana	0.786	0.743	0.747	0.721	0.780	0.791	0.751	0.763	0.782	0.786	0.803	0.821	0.790	0.822	0.715	0.758	0.777	0.851	0.856	0.716	0.712	0.815	0.849	0.774	0.780	0.777	0.742	0.798	0.803	0.793
574	New Mexico	0.803	0.769	0.776	0.749	0.803	0.818	0.787	0.800	0.821	0.814	0.810	0.854	0.808	0.840	0.759	0.810	0.798	0.887	0.859	0.768	0.768	0.834	0.868	0.797	0.806	0.807	0.755	0.813	0.824	0.825
575	Texas	0.791	0.760	0.767	0.742	0.791	0.803	0.774	0.784	0.802	0.800	0.790	0.835	0.795	0.825	0.750	0.792	0.782	0.867	0.838	0.756	0.755	0.816	0.847	0.783	0.791	0.794	0.745	0.800	0.809	0.808
576	Kentucky	0.740	0.717	0.722	0.704	0.739	0.747	0.725	0.732	0.743	0.743	0.736	0.773	0.740	0.763	0.711	0.739	0.729	0.794	0.771	0.715	0.713	0.755	0.777	0.731	0.736	0.742	0.706	0.747	0.752	0.750
577	Kansas	0.772	0.749	0.756	0.734	0.775	0.786	0.764	0.774	0.787	0.783	0.779	0.816	0.776	0.801	0.747	0.784	0.769	0.842	0.814	0.753	0.753	0.796	0.823	0.770	0.777	0.780	0.736	0.779	0.789	0.792
578	Wisconsin	0.791	0.753	0.757	0.732	0.787	0.797	0.760	0.769	0.789	0.793	0.777	0.836	0.795	0.827	0.736	0.776	0.771	0.864	0.835	0.737	0.733	0.810	0.843	0.771	0.777	0.786	0.737	0.804	0.809	0.799
579	Tennessee	0.762	0.729	0.733	0.710	0.759	0.768	0.736	0.744	0.762	0.764	0.751	0.803	0.766	0.794	0.715	0.751	0.745	0.829	0.802	0.717	0.713	0.780	0.809	0.746	0.751	0.759	0.714	0.773	0.778	0.771
580	Minnesota	0.783	0.747	0.753	0.727	0.782	0.794	0.761	0.772	0.790	0.790	0.781	0.831	0.788	0.819	0.735	0.780	0.771	0.860	0.834	0.740	0.737	0.809	0.842	0.772	0.779	0.783	0.734	0.794	0.802	0.799
581	Colorado	0.808	0.778	0.784	0.761	0.807	0.817	0.788	0.796	0.814	0.813	0.802	0.850	0.812	0.839	0.769	0.806	0.796	0.878	0.848	0.772	0.771	0.827	0.855	0.796	0.802	0.809	0.763	0.818	0.824	0.820
582	Indiana	0.772	0.734	0.738	0.714	0.767	0.776	0.741	0.750	0.768	0.772	0.757	0.814	0.775	0.805	0.718	0.756	0.751	0.841	0.814	0.719	0.715	0.790	0.820	0.752	0.758	0.766	0.719	0.783	0.788	0.779
583	Nebraska	0.755	0.732	0.738	0.717	0.756	0.767	0.745	0.754	0.765	0.762	0.758	0.793	0.757	0.782	0.727	0.761	0.749	0.819	0.795	0.733	0.732	0.777	0.802	0.751	0.758	0.761	0.719	0.762	0.770	0.772
584	Connecticut	0.797	0.760	0.766	0.739	0.795	0.807	0.773	0.784	0.804	0.804	0.792	0.844	0.802	0.834	0.745	0.791	0.784	0.875	0.848	0.751	0.747	0.823	0.857	0.785	0.792	0.796	0.745	0.808	0.816	0.812
585	Ohio	0.773	0.741	0.745	0.723	0.771	0.780	0.749	0.757	0.774	0.776	0.763	0.814	0.777	0.805	0.728	0.764	0.757	0.840	0.813	0.730	0.727	0.791	0.820	0.758	0.764	0.771	0.726	0.784	0.790	0.783
586	Michigan	0.794	0.762	0.769	0.741	0.796	0.810	0.782	0.795	0.815	0.807	0.806	0.849	0.800	0.829	0.757	0.808	0.792	0.880	0.850	0.764	0.766	0.826	0.859	0.790	0.799	0.799	0.749	0.804	0.815	0.817
587	Arizona	0.779	0.761	0.769	0.747	0.785	0.798	0.780	0.791	0.805	0.794	0.795	0.824	0.783	0.808	0.763	0.803	0.783	0.854	0.824	0.774	0.776	0.807	0.834	0.784	0.793	0.793	0.748	0.786	0.797	0.805
588	New Jersey	0.776	0.745	0.751	0.726	0.776	0.789	0.759	0.772	0.789	0.784	0.778	0.818	0.778	0.810	0.732	0.777	0.768	0.851	0.825	0.740	0.739	0.803	0.835	0.770	0.778	0.779	0.731	0.785	0.794	0.795
589	Syracuse	0.773	0.736	0.740	0.715	0.768	0.777	0.741	0.750	0.769	0.773	0.756	0.812	0.776	0.807	0.717	0.755	0.752	0.841	0.814	0.719	0.714	0.790	0.821	0.753	0.759	0.767	0.720	0.785	0.789	0.780
590	New York	0.771	0.734	0.738	0.713	0.768	0.780	0.744	0.756	0.776	0.774	0.763	0.807	0.772	0.810	0.710	0.754	0.754	0.844	0.822	0.715	0.713	0.797	0.832	0.758	0.767	0.770	0.718	0.780	0.789	0.787
591	Richmond	0.782	0.741	0.747	0.719	0.778	0.791	0.754	0.766	0.785	0.787	0.776	0.832	0.786	0.819	0.726	0.773	0.766	0.860	0.835	0.730	0.726	0.808	0.842	0.767	0.773	0.778	0.728	0.793	0.801	0.795
592	Atlanta	0.787	0.753	0.759	0.733	0.787	0.799	0.766	0.778	0.797	0.796	0.786	0.835	0.793	0.823	0.741	0.786	0.777	0.866	0.838	0.746	0.744	0.814	0.847	0.777	0.785	0.788	0.738	0.798	0.807	0.804
593	Washington, DC	0.752	0.724	0.729	0.707	0.751	0.761	0.734	0.743	0.756	0.756	0.747	0.787	0.753	0.783	0.711	0.746	0.740	0.815	0.793	0.716	0.713	0.773	0.801	0.743	0.750	0.754	0.710	0.760	0.767	0.766
594	Chicago	0.782	0.741	0.744	0.719	0.776	0.784	0.744	0.753	0.774	0.780	0.759	0.819	0.784	0.819	0.716	0.756	0.757	0.852	0.824	0.718	0.712	0.799	0.832	0.758	0.764	0.774	0.723	0.794	0.798	0.787
595	St. Louis	0.780	0.745	0.750	0.724	0.778	0.791	0.758	0.769	0.788	0.787	0.778	0.828	0.785	0.815	0.733	0.777	0.769	0.857	0.830	0.738	0.735	0.806	0.838	0.769	0.776	0.780	0.731	0.790	0.799	0.796
596	Sacramento	0.793	0.759	0.766	0.739	0.793	0.807	0.776	0.789	0.809	0.803	0.798	0.841	0.797	0.829	0.748	0.797	0.786	0.873	0.847	0.757	0.756	0.823	0.856	0.787	0.795	0.796	0.746	0.802	0.812	0.813
597	Northern California	0.825	0.786	0.792	0.763	0.824	0.839	0.801	0.816	0.840	0.835	0.826	0.875	0.831	0.867	0.768	0.822	0.815	0.912	0.885	0.777	0.775	0.857	0.895	0.815	0.824	0.825	0.771	0.836	0.847	0.845
598	San Diego	0.767	0.744	0.751	0.729	0.769	0.782	0.760	0.771	0.784	0.777	0.776	0.808	0.768	0.796	0.740	0.779	0.764	0.837	0.811	0.749	0.750	0.793	0.820	0.766	0.775	0.776	0.732	0.774	0.783	0.789
599	Southern California	0.783	0.754	0.760	0.736	0.783	0.796	0.769	0.781	0.797	0.791	0.787	0.824	0.784	0.816	0.744	0.786	0.776	0.856	0.831	0.751	0.751	0.810	0.840	0.778	0.787	0.788	0.740	0.791	0.800	0.803

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y0	YA	YB	YC	YD	YE	YF	YG	YH	YI	YJ	YK	YL	YM	YN	YO	YP	YQ	YR	YS	YT
501	Miami	0.727	0.697	0.701	0.680	0.725	0.733	0.699	0.707	0.717	0.726	0.706	0.756	0.728	0.758	0.677	0.705	0.703	0.785	0.762	0.679	0.675	0.741	0.769	0.706	0.712	0.726	0.680	0.738	0.741	0.733
502	Broward County / Palm Beach	0.743	0.722	0.726	0.708	0.744	0.752	0.728	0.734	0.744	0.747	0.734	0.774	0.745	0.769	0.712	0.738	0.729	0.800	0.775	0.717	0.715	0.758	0.782	0.731	0.737	0.747	0.706	0.751	0.756	0.754
503	Tampa	0.733	0.713	0.718	0.700	0.736	0.743	0.721	0.728	0.736	0.738	0.729	0.768	0.736	0.758	0.708	0.734	0.722	0.790	0.765	0.711	0.710	0.750	0.772	0.723	0.729	0.738	0.699	0.741	0.747	0.745
504	Orlando	0.737	0.717	0.722	0.704	0.739	0.747	0.726	0.732	0.740	0.742	0.733	0.771	0.739	0.761	0.712	0.738	0.726	0.794	0.769	0.716	0.715	0.753	0.775	0.727	0.733	0.742	0.703	0.745	0.750	0.749
505	Jacksonville	0.734	0.714	0.718	0.700	0.736	0.744	0.721	0.728	0.737	0.739	0.729	0.769	0.737	0.759	0.707	0.734	0.723	0.792	0.767	0.711	0.710	0.751	0.773	0.723	0.729	0.739	0.699	0.742	0.748	0.746
506	Daytona / Gainesville	0.742	0.715	0.720	0.699	0.743	0.752	0.724	0.732	0.742	0.746	0.735	0.784	0.745	0.770	0.709	0.738	0.727	0.806	0.779	0.710	0.708	0.760	0.786	0.727	0.732	0.744	0.701	0.752	0.757	0.752
521	Diversified Dental - Las Vegas	0.772	0.769	0.780	0.760	0.785	0.798	0.793	0.801	0.811	0.796	0.800	0.819	0.777	0.794	0.785	0.819	0.788	0.849	0.810	0.798	0.807	0.800	0.822	0.786	0.797	0.800	0.755	0.776	0.789	0.806
522	Mastercare Dental - Reno	0.854	0.816	0.824	0.791	0.858	0.876	0.844	0.860	0.878	0.873	0.873	0.932	0.864	0.892	0.820	0.873	0.852	0.955	0.922	0.824	0.828	0.892	0.932	0.846	0.854	0.861	0.805	0.868	0.878	0.881
524	Premier - Minnesota	0.791	0.773	0.782	0.759	0.798	0.811	0.793	0.803	0.813	0.808	0.806	0.843	0.797	0.817	0.782	0.816	0.794	0.867	0.835	0.787	0.792	0.818	0.844	0.792	0.800	0.806	0.760	0.799	0.808	0.816
526	Dental Options Pricing - Oregon	0.796	0.767	0.775	0.747	0.801	0.816	0.787	0.800	0.816	0.811	0.806	0.852	0.803	0.831	0.765	0.811	0.793	0.884	0.852	0.772	0.775	0.828	0.861	0.790	0.799	0.806	0.753	0.806	0.816	0.821
527	Rental Network - Hawaii	0.755	0.729	0.735	0.712	0.758	0.770	0.744	0.755	0.761	0.760	0.759	0.799	0.755	0.786	0.722	0.755	0.743	0.823	0.801	0.725	0.725	0.781	0.810	0.747	0.755	0.761	0.716	0.764	0.772	0.774
528	Diversified Dental - Reno	0.838	0.840	0.854	0.833	0.854	0.871	0.873	0.884	0.907	0.879	0.881	0.896	0.852	0.859	0.872	0.910	0.874	0.930	0.879	0.889	0.905	0.871	0.894	0.860	0.876	0.877	0.826	0.842	0.856	0.883
549	Maine	0.775	0.739	0.745	0.716	0.776	0.791	0.755	0.768	0.783	0.783	0.776	0.829	0.780	0.813	0.727	0.772	0.761	0.858	0.833	0.733	0.730	0.806	0.841	0.762	0.769	0.776	0.725	0.787	0.795	0.794
550	North Dakota	0.831	0.786	0.792	0.759	0.830	0.845	0.804	0.817	0.831	0.838	0.828	0.899	0.837	0.870	0.777	0.824	0.811	0.922	0.894	0.777	0.774	0.862	0.901	0.810	0.816	0.828	0.772	0.846	0.853	0.846
551	Nevada	0.747	0.745	0.754	0.737	0.759	0.771	0.766	0.774	0.781	0.767	0.773	0.790	0.751	0.769	0.759	0.789	0.760	0.817	0.783	0.771	0.778	0.773	0.793	0.760	0.770	0.773	0.731	0.751	0.763	0.778
553	Idaho	0.788	0.764	0.770	0.748	0.791	0.800	0.775	0.782	0.792	0.794	0.786	0.832	0.792	0.815	0.760	0.791	0.777	0.855	0.826	0.762	0.762	0.808	0.833	0.776	0.782	0.793	0.749	0.798	0.803	0.801
554	Vermont	0.776	0.729	0.734	0.702	0.773	0.785	0.740	0.752	0.769	0.778	0.760	0.830	0.781	0.817	0.708	0.753	0.749	0.860	0.834	0.709	0.704	0.803	0.842	0.750	0.756	0.769	0.712	0.790	0.796	0.786
555	New Hampshire	0.758	0.718	0.723	0.694	0.756	0.768	0.728	0.739	0.753	0.761	0.745	0.806	0.762	0.796	0.699	0.739	0.735	0.835	0.811	0.702	0.697	0.783	0.818	0.737	0.742	0.754	0.702	0.771	0.777	0.769
556	Delaware	0.764	0.731	0.737	0.711	0.765	0.777	0.745	0.756	0.767	0.771	0.762	0.816	0.768	0.797	0.723	0.761	0.749	0.840	0.814	0.726	0.723	0.790	0.822	0.750	0.756	0.766	0.717	0.775	0.782	0.779
557	Washington														0.821																
558	Oregon	0.789	0.755	0.761	0.733	0.791	0.806	0.771	0.785	0.801	0.799	0.792	0.842	0.794	0.826	0.744	0.790	0.778	0.874	0.846	0.751	0.751	0.820	0.855	0.778	0.786	0.793	0.740	0.800	0.809	0.810
559	North Carolina	0.745	0.704	0.709	0.681	0.743	0.756	0.716	0.727	0.740	0.748	0.734	0.797	0.750	0.783	0.688	0.729	0.723	0.823	0.799	0.690	0.685	0.771	0.806	0.724	0.729	0.741	0.689	0.758	0.764	0.757
560	West Virginia	0.743	0.714	0.719	0.696	0.743	0.752	0.723	0.731	0.741	0.746	0.735	0.788	0.746	0.771	0.707	0.737	0.726	0.808	0.782	0.708	0.705	0.761	0.788	0.726	0.731	0.743	0.700	0.754	0.758	0.752
561	Mississippi	0.741	0.705	0.710	0.685	0.739	0.749	0.716	0.727	0.734	0.741	0.761	0.781	0.744	0.771	0.688	0.721	0.731	0.801	0.805	0.686	0.683	0.769	0.798	0.729	0.733	0.737	0.706	0.753	0.756	0.749
562	Arkansas	0.755	0.727	0.733	0.709	0.756	0.767	0.740	0.748	0.759	0.762	0.753	0.805	0.760	0.782	0.725	0.756	0.743	0.824	0.796	0.725	0.725	0.775	0.802	0.742	0.746	0.758	0.714	0.766	0.770	0.767
563	South Carolina	0.743	0.702	0.707	0.678	0.742	0.754	0.715	0.727	0.738	0.746	0.735	0.798	0.748	0.780	0.688	0.729	0.721	0.821	0.798	0.689	0.684	0.770	0.804	0.722	0.727	0.739	0.689	0.757	0.762	0.755
564	Rhode Island	0.727	0.704	0.710	0.689	0.730	0.740	0.717	0.726	0.732	0.733	0.728	0.768	0.729	0.754	0.700	0.729	0.717	0.790	0.767	0.704	0.702	0.749	0.774	0.720	0.726	0.733	0.692	0.736	0.742	0.743
565	Hawaii	0.731	0.708	0.714	0.692	0.734	0.746	0.721	0.732	0.739	0.738	0.734	0.770	0.732	0.761	0.700	0.732	0.722	0.797	0.775	0.705	0.705	0.756	0.784	0.725	0.733	0.739	0.694	0.739	0.747	0.750
566	Pittsburgh	0.718	0.703	0.708	0.693	0.721	0.728	0.712	0.718	0.722	0.723	0.719	0.749	0.718	0.737	0.703	0.724	0.711	0.767	0.744	0.707	0.707	0.732	0.750	0.713	0.718	0.725	0.692	0.724	0.729	0.730
567	Philadelphia	0.733	0.713	0.719	0.699	0.736	0.747	0.725	0.734	0.739	0.740	0.735	0.771	0.734	0.759	0.710	0.738	0.725	0.794	0.771	0.715	0.714	0.754	0.778	0.727	0.734	0.741	0.700	0.740	0.747	0.750
568	Alabama	0.755	0.728	0.733	0.711	0.756	0.765	0.739	0.750	0.755	0.758	0.782	0.790	0.758	0.781	0.715	0.745	0.753	0.810	0.815	0.716	0.715	0.783	0.808	0.751	0.756	0.756	0.729	0.764	0.769	0.766
569	Utah	0.769	0.742	0.746	0.725	0.769	0.777	0.748	0.755	0.765	0.771	0.756	0.805	0.771	0.798	0.729	0.757	0.750	0.831	0.805	0.732	0.729	0.785	0.812	0.752	0.758	0.770	0.726	0.779	0.783	0.778
570	Iowa	0.746	0.708	0.714	0.686	0.746	0.758	0.721	0.732	0.744	0.750	0.739	0.799	0.751	0.782	0.696	0.735	0.727	0.823	0.799	0.698	0.693	0.772	0.806	0.728	0.733	0.744	0.695	0.759	0.765	0.759
571	Massachusetts	0.758	0.728	0.734	0.709	0.759	0.771	0.740	0.750	0.760	0.764	0.753	0.803	0.761	0.791	0.717	0.752	0.743	0.829	0.805	0.722	0.718	0.783	0.812	0.745	0.751	0.761	0.713	0.769	0.775	0.773
572	Oklahoma	0.734	0.717	0.724	0.704	0.740	0.751	0.732	0.741	0.747	0.745	0.743	0.777	0.738	0.760	0.719	0.749	0.732	0.800	0.773	0.726	0.726	0.758	0.781	0.733	0.740	0.746	0.704	0.742	0.750	0.754
573	Louisiana	0.742	0.706	0.711	0.686	0.740	0.750	0.715	0.727	0.735	0.742	0.759	0.779	0.745	0.773	0.686	0.719	0.732	0.802	0.806	0.685	0.682	0.770	0.800	0.730	0.734	0.738	0.705	0.754	0.758	0.750
574	New Mexico	0.773	0.745	0.752	0.726	0.777	0.791	0.762	0.775	0.787	0.784	0.780	0.825	0.778	0.806	0.740	0.782	0.766	0.853	0.826	0.747	0.747	0.803	0.834	0.766	0.774	0.780	0.731	0.783	0.792	0.795
575	Texas	0.764	0.738	0.745	0.721	0.767	0.778	0.752	0.761	0.772	0.773	0.764	0.809	0.768	0.795	0.732	0.767	0.754	0.836	0.809	0.738	0.736	0.788	0.817	0.755	0.762	0.771	0.723	0.773	0.781	0.782
576	Kentucky	0.714	0.696	0.701	0.684	0.716	0.723	0.705	0.711	0.716	0.718	0.712	0.748	0.715	0.735	0.694	0.716	0.704	0.765	0.743	0.697	0.696	0.729	0.749	0.706	0.711	0.719	0.685	0.721	0.726	0.725
577	Kansas	0.750	0.731	0.738	0.717	0.755	0.766	0.747	0.755	0.763	0.761	0.758	0.794	0.754	0.776	0.732	0.764	0.746	0.818	0.791	0.739	0.739	0.774	0.798	0.747	0.754	0.761	0.718	0.758	0.766	0.770
578	Wisconsin	0.761	0.728	0.732	0.708	0.760	0.769	0.735	0.743	0.755	0.762	0.748	0.806	0.764	0.793	0.716	0.748	0.739	0.829	0.802	0.716	0.712	0.779	0.808	0.740	0.745	0.759	0.712	0.773	0.777	0.769
579	Tennessee	0.726	0.699	0.703	0.682	0.726	0.735	0.707	0.714	0.723	0.728	0.717	0.767	0.729	0.754	0.690	0.719	0.709	0.788	0.763	0.692	0.688	0.743	0.769	0.710	0.715	0.727	0.685	0.737	0.741	0.735
580	Minnesota	0.760	0.730	0.736	0.710	0.762	0.774	0.743	0.753	0.764	0.767	0.758	0.809	0.764	0.793	0.721	0.757	0.746	0.834	0.808	0.725	0.722	0.785	0.816	0.747	0.754	0.763	0.715	0.771	0.778	0.776
581	Colorado	0.786	0.761	0.767	0.745	0.789	0.797	0.771	0.778	0.789	0.792	0.781	0.828	0.790	0.815	0.755	0.785	0.773	0.853	0.824	0.757	0.757	0.805	0.831	0.773	0.779	0.791	0.745	0.796	0.802	0.799
582	Indiana	0.738	0.706	0.710	0.687	0.737	0.745	0.713	0.721	0.731	0.738	0.725	0.781	0.740	0.767	0.695	0.725	0.717	0.802	0.777	0.696	0.691	0.755	0.783	0.718	0.723	0.736	0.691	0.749	0.753	0.745
583	Nebraska	0.730	0.712	0.718	0.698	0.734	0.745	0.725	0.733	0.738	0.738	0.735	0.770	0.732	0.755	0.710	0.738	0.724	0.791	0.768	0.716	0.715	0.752	0.775	0.726	0.733	0.739	0.699	0.738	0.745	0.748
584	Connecticut	0.773	0.742	0.747	0.722	0.774	0.787	0.754	0.764	0.776	0.780	0.768	0.820	0.777	0.807	0.730	0.768	0.758	0.848	0.822	0.735	0.732	0.798	0.830	0.759	0.766	0.776	0.726	0.784	0.791	0.789
585	Ohio	0.743	0.716	0.720	0.699	0.743	0.752	0.724	0.731	0.741	0.746	0.735	0.784	0.746	0.771	0.708	0.736	0.726	0.806	0.780	0.709	0.706	0.760	0.786	0.727	0.732	0.744	0.701	0.753	0.758	0.752
586	Michigan	0.769	0.742	0.750	0.723	0.774	0.788	0.762	0.774	0.787	0.783	0.781	0.825	0.775	0.802	0.741	0.784	0.765	0.852	0.823	0.748	0.749	0.800	0.832	0.764	0.772	0.778	0.729	0.779	0.789	0.793
587	Arizona	0.762	0.747	0.756	0.735	0.770	0.783	0.766	0.776	0.785	0.777	0.778	0.807	0.766	0.789	0.752	0.786	0.764	0.835	0.805	0.762	0.764	0.790	0.815	0.765	0.774	0.779	0.734	0.769	0.779	0.788
588	New Jersey	0.755	0.728	0.735	0.711	0.757	0.770	0.742	0.754	0.764	0.762	0.756	0.797	0.756	0.787	0.719	0.756	0.745	0.826	0.802	0.726	0.725	0.781	0.811	0.747	0.755	0.761	0.714	0.764	0.772	0.774
589	Syracuse	0.744	0.711	0.716	0.693	0.742	0.750	0.717	0.725	0.736	0.743	0.728	0.783	0.745	0.774	0.697	0.727	0.721	0.807	0.782	0.698	0.694	0.760	0.788	0.723	0.728	0.741	0.696	0.755	0.758	0.750
590	New York	0.749	0.717	0.721	0.697	0.749	0.761	0.726	0.737	0.750	0.751	0.740	0.785	0.750	0.786	0.696	0.732	0.730	0.819	0.798	0.700	0.699	0.774	0.808	0.734	0.743	0.751	0.699	0.759	0.766	0.765
591	Richmond	0.744	0.710	0.716	0.690	0.744	0.756	0.724	0.734	0.744	0.749	0.741	0.795	0.748	0.777	0.701	0.738	0.728	0.818	0.794	0.704	0.700	0.769	0.800	0.729	0.734	0.744	0.697	0.755	0.762	0.758
592	Atlanta	0.758	0.729	0.735	0.710	0.760	0.772	0.743	0.753	0.764	0.766	0.757	0.806	0.762	0.790	0.721	0.758	0.746	0.833	0.805	0.726	0.724	0.783	0.814	0.746	0.753	0.763	0.714	0.768	0.776	0.775
593	Washington, DC	0.731	0.707	0.712	0.691	0.733	0.742	0.717	0.726	0.731	0.735	0.726	0.766	0.731	0.759	0.697	0.726	0.717	0.791	0.769	0.701	0.699	0.751	0.777	0.720	0.727	0.735	0.692	0.739	0.745	0.745
594	Chicago	0.757	0.721	0.725	0.700	0.754	0.762	0.724	0.732	0.745	0.755	0.734	0.794	0.759	0.791	0.700	0.732	0.730	0.823	0.797	0.701	0.696	0.773	0.804	0.731	0.737	0.753	0.703	0.770	0.772	0.762
595	St. Louis	0.746	0.716	0.722	0.698	0.748	0.759	0.730	0.740	0.750	0.753	0.745	0.795	0.750	0.777	0.710	0.746	0.734	0.819	0.793	0.714	0.712	0.771	0.800	0.734	0.740	0.749	0.703	0.756	0.763	0.762
596	Sacramento	0.770	0.742	0.749	0.723	0.773	0.787	0.758	0.770	0.782	0.780	0.775	0.818	0.774	0.804	0.734	0.775	0.761	0.848	0.822	0.742	0.741	0.799	0.830	0.763	0.770	0.777	0.727	0.780	0.789	0.791
597	Northern California	0.806	0.772	0.778	0.750	0.808	0.823	0.786	0.800	0.816	0.815	0.805	0.856	0.811	0.845	0.757	0.802	0.793	0.890	0.863	0.765	0.763	0.837	0.873	0.794	0.802	0.810	0.755	0.817	0.826	0.826
598	San Diego	0.750	0.731	0.738	0.717	0.755	0.767	0.747	0.757	0.765	0.760	0.759	0.791	0.751	0.777	0.730	0.762	0.746	0.818	0.792	0.738	0.739	0.775	0.801	0.748	0.756	0.761	0.718	0.757	0.766	0.772
599	Southern California	0.768	0.743	0.749	0.726	0.771	0.784	0.757	0.769	0.778	0.776	0.771	0.809	0.769	0.799	0.735	0.771	0.759	0.839	0.814	0.742	0.742	0.794	0.823	0.761	0.769	0.776	0.728	0.776	0.785	0.788

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	X1	X2	X3	X4	X5	X6	X7	X8	X9	X0	XA	XB	XC	XD	XE	XF	XG	XH	XI	XJ	XK	XL	XM	XN	XO	XP	XQ	XR	XS	XT
501	Miami	0.709	0.682	0.686	0.666	0.709	0.716	0.684	0.691	0.696	0.707	0.688	0.738	0.709	0.738	0.665	0.686	0.683	0.764	0.741	0.666	0.662	0.722	0.748	0.686	0.692	0.709	0.664	0.719	0.721	0.715
502	Broward County / Palm Beach	0.726	0.707	0.712	0.694	0.729	0.737	0.714	0.720	0.725	0.729	0.718	0.757	0.727	0.750	0.700	0.722	0.711	0.781	0.756	0.704	0.703	0.741	0.763	0.713	0.719	0.732	0.692	0.734	0.738	0.737
503	Tampa	0.710	0.694	0.698	0.681	0.714	0.722	0.702	0.708	0.712	0.715	0.707	0.745	0.712	0.732	0.691	0.713	0.699	0.764	0.740	0.695	0.694	0.726	0.746	0.700	0.705	0.717	0.680	0.718	0.722	0.722
504	Orlando	0.714	0.698	0.703	0.686	0.718	0.726	0.707	0.713	0.716	0.719	0.712	0.749	0.716	0.736	0.696	0.717	0.703	0.768	0.744	0.700	0.699	0.730	0.750	0.704	0.709	0.721	0.685	0.722	0.726	0.726
505	Jacksonville	0.710	0.693	0.698	0.681	0.714	0.722	0.702	0.708	0.711	0.715	0.707	0.746	0.712	0.733	0.691	0.712	0.699	0.765	0.741	0.694	0.693	0.726	0.747	0.700	0.705	0.717	0.679	0.718	0.723	0.722
506	Daytona / Gainesville	0.707	0.686	0.691	0.671	0.711	0.719	0.696	0.703	0.706	0.712	0.704	0.751	0.710	0.731	0.684	0.708	0.693	0.767	0.743	0.685	0.684	0.725	0.748	0.693	0.698	0.712	0.672	0.717	0.721	0.718
521	Diversified Dental - Las Vegas	0.763	0.761	0.772	0.753	0.776	0.789	0.785	0.793	0.799	0.786	0.791	0.809	0.768	0.783	0.779	0.810	0.778	0.838	0.800	0.791	0.800	0.790	0.811	0.776	0.787	0.791	0.747	0.767	0.778	0.796
522	Mastercare Dental - Reno	0.829	0.795	0.804	0.772	0.835	0.853	0.823	0.838	0.848	0.847	0.846	0.907	0.838	0.863	0.803	0.848	0.824	0.926	0.894	0.807	0.810	0.866	0.903	0.818	0.825	0.838	0.783	0.842	0.851	0.855
524	Premier - Minnesota	0.774	0.759	0.768	0.745	0.782	0.795	0.779	0.789	0.793	0.791	0.789	0.826	0.779	0.798	0.770	0.800	0.776	0.848	0.817	0.775	0.780	0.801	0.825	0.774	0.781	0.791	0.746	0.782	0.790	0.799
526	Dental Options Pricing - Oregon	0.776	0.750	0.759	0.732	0.782	0.797	0.770	0.783	0.791	0.790	0.785	0.832	0.781	0.808	0.751	0.790	0.770	0.860	0.829	0.757	0.760	0.807	0.838	0.768	0.776	0.788	0.735	0.786	0.794	0.800
527	Rental Network - Hawaii	0.734	0.711	0.717	0.695	0.738	0.750	0.726	0.736	0.736	0.739	0.737	0.778	0.733	0.762	0.707	0.734	0.720	0.799	0.778	0.710	0.709	0.759	0.786	0.725	0.732	0.742	0.698	0.743	0.749	0.753
528	Diversified Dental - Reno	0.832	0.835	0.849	0.828	0.848	0.865	0.868	0.878	0.899	0.873	0.874	0.890	0.845	0.852	0.867	0.903	0.867	0.923	0.872	0.884	0.900	0.864	0.887	0.853	0.868	0.872	0.820	0.835	0.849	0.876
549	Maine	0.747	0.715	0.722	0.694	0.751	0.765	0.731	0.744	0.750	0.755	0.748	0.802	0.751	0.781	0.708	0.745	0.731	0.826	0.802	0.712	0.710	0.777	0.810	0.732	0.738	0.752	0.701	0.759	0.766	0.766
550	North Dakota	0.798	0.759	0.765	0.733	0.801	0.815	0.777	0.790	0.793	0.805	0.796	0.867	0.804	0.834	0.755	0.793	0.777	0.885	0.858	0.754	0.751	0.829	0.865	0.776	0.781	0.799	0.745	0.813	0.818	0.814
551	Nevada	0.739	0.738	0.748	0.731	0.752	0.764	0.759	0.767	0.772	0.759	0.765	0.782	0.743	0.760	0.754	0.782	0.752	0.808	0.774	0.766	0.772	0.765	0.784	0.752	0.761	0.766	0.724	0.743	0.755	0.770
553	Idaho	0.768	0.748	0.754	0.733	0.773	0.782	0.759	0.766	0.770	0.775	0.767	0.813	0.772	0.794	0.747	0.772	0.756	0.832	0.805	0.749	0.749	0.788	0.811	0.756	0.762	0.776	0.733	0.778	0.783	0.782
554	Vermont	0.742	0.702	0.707	0.677	0.743	0.755	0.713	0.724	0.731	0.745	0.727	0.798	0.747	0.781	0.685	0.721	0.714	0.822	0.798	0.686	0.681	0.769	0.805	0.715	0.720	0.740	0.684	0.757	0.761	0.753
555	New Hampshire	0.733	0.697	0.702	0.675	0.734	0.746	0.707	0.718	0.723	0.735	0.720	0.782	0.736	0.768	0.682	0.715	0.707	0.806	0.784	0.684	0.679	0.757	0.790	0.710	0.715	0.732	0.681	0.746	0.750	0.744
556	Delaware	0.733	0.706	0.711	0.686	0.738	0.749	0.720	0.730	0.733	0.740	0.733	0.787	0.737	0.764	0.702	0.733	0.718	0.806	0.781	0.704	0.702	0.759	0.788	0.719	0.724	0.739	0.692	0.745	0.751	0.749
557	Washington														0.802																
558	Oregon	0.766	0.736	0.743	0.716	0.771	0.785	0.753	0.765	0.773	0.776	0.768	0.819	0.771	0.801	0.729	0.767	0.753	0.848	0.821	0.735	0.735	0.796	0.829	0.753	0.760	0.773	0.720	0.777	0.785	0.786
559	North Carolina	0.710	0.675	0.680	0.653	0.711	0.723	0.686	0.697	0.701	0.713	0.700	0.762	0.713	0.743	0.663	0.695	0.686	0.783	0.761	0.664	0.659	0.735	0.767	0.688	0.692	0.709	0.660	0.723	0.727	0.721
560	West Virginia	0.706	0.683	0.687	0.667	0.709	0.718	0.693	0.700	0.702	0.710	0.702	0.752	0.709	0.731	0.681	0.705	0.690	0.767	0.743	0.681	0.679	0.724	0.748	0.691	0.695	0.710	0.670	0.716	0.720	0.716
561	Mississippi	0.712	0.682	0.686	0.663	0.713	0.723	0.694	0.704	0.703	0.713	0.735	0.741	0.715	0.738	0.659	0.684	0.703	0.754	0.774	0.656	0.653	0.740	0.766	0.701	0.703	0.711	0.683	0.724	0.726	0.721
562	Arkansas	0.719	0.696	0.703	0.680	0.723	0.733	0.710	0.717	0.721	0.726	0.720	0.770	0.723	0.742	0.700	0.724	0.708	0.783	0.757	0.699	0.700	0.739	0.762	0.706	0.710	0.725	0.684	0.729	0.733	0.732
563	South Carolina	0.693	0.659	0.664	0.637	0.695	0.707	0.673	0.684	0.685	0.697	0.688	0.750	0.697	0.724	0.653	0.684	0.672	0.765	0.744	0.653	0.648	0.718	0.749	0.673	0.677	0.693	0.647	0.706	0.710	0.705
564	Rhode Island	0.701	0.681	0.688	0.667	0.705	0.715	0.694	0.703	0.703	0.707	0.703	0.742	0.702	0.724	0.681	0.705	0.690	0.760	0.739	0.685	0.683	0.722	0.745	0.693	0.698	0.709	0.670	0.709	0.714	0.717
565	Hawaii	0.712	0.692	0.697	0.677	0.717	0.728	0.705	0.715	0.716	0.718	0.714	0.751	0.711	0.739	0.687	0.713	0.700	0.775	0.753	0.691	0.691	0.735	0.761	0.704	0.711	0.721	0.677	0.719	0.727	0.730
566	Pittsburgh	0.700	0.688	0.693	0.679	0.704	0.711	0.698	0.703	0.703	0.705	0.702	0.732	0.700	0.717	0.691	0.708	0.693	0.747	0.726	0.695	0.694	0.714	0.731	0.695	0.700	0.709	0.678	0.706	0.710	0.713
567	Philadelphia	0.716	0.699	0.705	0.686	0.721	0.731	0.711	0.719	0.720	0.723	0.718	0.755	0.717	0.740	0.698	0.722	0.707	0.775	0.752	0.703	0.702	0.737	0.759	0.710	0.716	0.726	0.686	0.723	0.729	0.733
568	Alabama	0.735	0.712	0.717	0.697	0.738	0.747	0.725	0.735	0.734	0.739	0.765	0.757	0.737	0.758	0.691	0.715	0.733	0.772	0.792	0.691	0.691	0.763	0.785	0.731	0.735	0.739	0.714	0.744	0.748	0.747
569	Utah	0.752	0.727	0.732	0.711	0.753	0.761	0.733	0.740	0.744	0.753	0.738	0.787	0.752	0.779	0.717	0.740	0.731	0.810	0.786	0.719	0.716	0.767	0.792	0.733	0.738	0.755	0.711	0.762	0.765	0.760
570	Iowa	0.707	0.675	0.680	0.654	0.710	0.721	0.688	0.699	0.701	0.711	0.702	0.761	0.711	0.738	0.669	0.699	0.687	0.778	0.756	0.670	0.665	0.732	0.762	0.688	0.693	0.708	0.662	0.719	0.724	0.720
571	Massachusetts	0.738	0.711	0.717	0.693	0.742	0.753	0.723	0.733	0.736	0.743	0.733	0.783	0.740	0.768	0.704	0.732	0.721	0.806	0.783	0.708	0.704	0.762	0.790	0.723	0.729	0.743	0.696	0.749	0.754	0.753
572	Oklahoma	0.707	0.694	0.701	0.682	0.715	0.725	0.710	0.718	0.719	0.718	0.718	0.751	0.710	0.730	0.700	0.725	0.705	0.769	0.744	0.706	0.706	0.730	0.751	0.706	0.712	0.721	0.682	0.714	0.722	0.727
573	Louisiana	0.713	0.683	0.688	0.664	0.714	0.724	0.693	0.704	0.704	0.714	0.733	0.738	0.716	0.740	0.656	0.682	0.703	0.755	0.774	0.655	0.652	0.741	0.767	0.701	0.704	0.713	0.682	0.725	0.727	0.722
574	New Mexico	0.745	0.721	0.728	0.703	0.751	0.765	0.739	0.750	0.756	0.756	0.753	0.797	0.749	0.775	0.720	0.755	0.737	0.821	0.795	0.727	0.727	0.774	0.803	0.737	0.744	0.755	0.707	0.755	0.763	0.767
575	Texas	0.738	0.717	0.723	0.701	0.744	0.755	0.730	0.740	0.743	0.747	0.740	0.784	0.742	0.767	0.714	0.743	0.728	0.807	0.781	0.719	0.718	0.762	0.789	0.729	0.735	0.748	0.702	0.748	0.754	0.756
576	Kentucky	0.689	0.674	0.679	0.664	0.693	0.700	0.684	0.690	0.690	0.693	0.690	0.724	0.689	0.707	0.676	0.694	0.680	0.738	0.717	0.679	0.678	0.704	0.722	0.681	0.686	0.696	0.664	0.696	0.700	0.701
577	Kansas	0.729	0.714	0.721	0.701	0.737	0.747	0.730	0.738	0.740	0.740	0.738	0.774	0.733	0.754	0.718	0.744	0.725	0.794	0.768	0.724	0.724	0.753	0.776	0.726	0.733	0.742	0.701	0.737	0.745	0.750
578	Wisconsin	0.732	0.703	0.708	0.685	0.734	0.742	0.711	0.719	0.723	0.733	0.720	0.777	0.734	0.760	0.696	0.721	0.710	0.796	0.771	0.695	0.692	0.750	0.777	0.711	0.715	0.733	0.688	0.743	0.747	0.740
579	Tennessee	0.691	0.668	0.673	0.653	0.694	0.702	0.677	0.684	0.686	0.694	0.686	0.733	0.693	0.715	0.666	0.688	0.675	0.749	0.726	0.666	0.663	0.708	0.731	0.676	0.680	0.694	0.656	0.701	0.704	0.701
580	Minnesota	0.740	0.713	0.719	0.695	0.744	0.755	0.726	0.736	0.739	0.746	0.737	0.788	0.743	0.770	0.707	0.737	0.724	0.811	0.786	0.711	0.708	0.764	0.793	0.726	0.731	0.745	0.698	0.751	0.757	0.756
581	Colorado	0.766	0.745	0.750	0.729	0.771	0.779	0.755	0.761	0.767	0.772	0.761	0.809	0.770	0.792	0.741	0.767	0.752	0.830	0.803	0.743	0.743	0.785	0.809	0.753	0.758	0.773	0.729	0.776	0.781	0.779
582	Indiana	0.705	0.678	0.683	0.661	0.707	0.715	0.686	0.694	0.696	0.706	0.695	0.749	0.707	0.731	0.672	0.696	0.684	0.766	0.742	0.672	0.668	0.722	0.747	0.685	0.689	0.706	0.664	0.716	0.719	0.713
583	Nebraska	0.707	0.692	0.699	0.679	0.713	0.723	0.705	0.713	0.713	0.715	0.713	0.747	0.708	0.729	0.694	0.717	0.700	0.765	0.743	0.699	0.698	0.728	0.749	0.703	0.709	0.718	0.680	0.714	0.721	0.725
584	Connecticut	0.752	0.724	0.730	0.706	0.756	0.768	0.737	0.747	0.751	0.758	0.747	0.800	0.756	0.784	0.716	0.747	0.735	0.824	0.799	0.720	0.717	0.777	0.806	0.737	0.743	0.758	0.708	0.763	0.769	0.768
585	Ohio	0.714	0.691	0.696	0.675	0.717	0.725	0.700	0.707	0.709	0.717	0.708	0.756	0.716	0.738	0.687	0.710	0.697	0.773	0.749	0.688	0.686	0.731	0.754	0.698	0.702	0.717	0.677	0.724	0.727	0.724
586	Michigan	0.746	0.723	0.731	0.705	0.754	0.767	0.743	0.755	0.760	0.759	0.758	0.803	0.751	0.776	0.726	0.762	0.741	0.826	0.798	0.731	0.733	0.777	0.806	0.740	0.747	0.758	0.710	0.756	0.765	0.770
587	Arizona	0.747	0.734	0.743	0.722	0.756	0.769	0.753	0.763	0.767	0.761	0.762	0.792	0.750	0.772	0.741	0.771	0.748	0.817	0.788	0.751	0.753	0.773	0.797	0.749	0.757	0.765	0.720	0.753	0.763	0.772
588	New Jersey	0.736	0.713	0.719	0.696	0.741	0.753	0.727	0.738	0.742	0.743	0.737	0.778	0.737	0.766	0.706	0.737	0.724	0.805	0.781	0.713	0.712	0.762	0.790	0.727	0.734	0.745	0.698	0.745	0.752	0.755
589	Syracuse	0.716	0.688	0.692	0.671	0.717	0.725	0.694	0.702	0.705	0.716	0.702	0.756	0.717	0.743	0.678	0.702	0.693	0.776	0.752	0.678	0.674	0.732	0.758	0.694	0.699	0.716	0.673	0.727	0.729	0.723
590	New York	0.730	0.702	0.706	0.683	0.733	0.745	0.711	0.721	0.727	0.732	0.720	0.767	0.730	0.765	0.683	0.713	0.708	0.797	0.777	0.687	0.686	0.755	0.786	0.713	0.722	0.735	0.684	0.740	0.746	0.746
591	Richmond	0.708	0.680	0.685	0.661	0.711	0.723	0.694	0.704	0.705	0.713	0.707	0.760	0.711	0.737	0.676	0.705	0.691	0.777	0.755	0.678	0.674	0.732	0.761	0.693	0.697	0.711	0.667	0.719	0.724	0.722
592	Atlanta	0.730	0.706	0.712	0.688	0.735	0.746	0.719	0.729	0.733	0.738	0.730	0.779	0.734	0.759	0.702	0.732	0.717	0.801	0.775	0.706	0.704	0.755	0.783	0.718	0.724	0.738	0.691	0.740	0.747	0.747
593	Washington, DC	0.711	0.691	0.696	0.676	0.715	0.725	0.701	0.709	0.709	0.715	0.708	0.748	0.711	0.738	0.684	0.707	0.697	0.769	0.748	0.687	0.685	0.731	0.756	0.700	0.707	0.718	0.676	0.720	0.725	0.726
594	Chicago	0.735	0.703	0.707	0.684	0.735	0.743	0.706	0.714	0.720	0.733	0.713	0.773	0.736	0.767	0.685	0.711	0.706	0.798	0.773	0.686	0.681	0.751	0.780	0.708	0.713	0.734	0.685	0.748	0.749	0.740
595	St. Louis	0.713	0.689	0.695	0.671	0.718	0.729	0.703	0.712	0.715	0.721	0.715	0.763	0.717	0.741	0.687	0.716	0.700	0.782	0.758	0.690	0.688	0.737	0.764	0.701	0.707	0.720	0.675	0.723	0.729	0.729
596	Sacramento	0.750	0.726	0.733	0.708	0.756	0.769	0.741	0.753	0.758	0.760	0.754	0.799	0.753	0.782	0.721	0.755	0.739	0.825	0.800	0.728	0.727	0.778	0.808	0.741	0.748	0.759	0.711	0.760	0.768	0.771
597	Northern California	0.790	0.759	0.766	0.738	0.795	0.809	0.773	0.786	0.795	0.799	0.787	0.840	0.794	0.827	0.747	0.785	0.774	0.872	0.845	0.754	0.753	0.820	0.855	0.775	0.783	0.797	0.741	0.802	0.809	0.810
598	San Diego	0.735	0.719	0.726	0.705	0.742	0.754	0.734	0.745	0.747	0.745	0.744	0.777	0.735	0.761	0.720	0.748	0.729	0.801	0.776	0.727	0.728	0.760	0.784	0.732	0.740	0.748	0.705	0.742	0.750	0.757
599	Southern California	0.756	0.733	0.740	0.717	0.761	0.773	0.747	0.758	0.762	0.763	0.757	0.797	0.756	0.786	0.727	0.758	0.744	0.825	0.801	0.734	0.734	0.781	0.810	0.747	0.755	0.766	0.718	0.764	0.772	0.776

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	W1	W2	W3	W4	W5	W6	W7	W8	W9	W0	WA	WB	WC	WD	WE	WF	WG	WH	WI	WJ	WK	WL	WM	WN	WO	WP	WQ	WR	WS	WT
501	Miami	0.782	0.737	0.740	0.717	0.769	0.777	0.742	0.751	0.791	0.782	0.768	0.812	0.784	0.820	0.710	0.766	0.771	0.849	0.822	0.713	0.709	0.798	0.830	0.772	0.779	0.769	0.725	0.792	0.800	0.788
502	Broward County / Palm Beach	0.789	0.755	0.760	0.739	0.782	0.790	0.763	0.772	0.805	0.793	0.786	0.821	0.793	0.821	0.739	0.789	0.785	0.853	0.825	0.745	0.743	0.806	0.833	0.785	0.793	0.784	0.744	0.796	0.806	0.800
503	Tampa	0.788	0.755	0.759	0.739	0.781	0.790	0.764	0.773	0.805	0.793	0.787	0.823	0.792	0.819	0.741	0.791	0.785	0.853	0.825	0.746	0.745	0.806	0.833	0.785	0.792	0.783	0.744	0.795	0.805	0.799
504	Orlando	0.791	0.758	0.763	0.742	0.784	0.793	0.768	0.776	0.808	0.796	0.791	0.826	0.795	0.822	0.745	0.794	0.788	0.856	0.827	0.750	0.749	0.808	0.835	0.788	0.795	0.786	0.748	0.798	0.808	0.802
505	Jacksonville	0.791	0.756	0.761	0.740	0.783	0.792	0.766	0.774	0.807	0.796	0.789	0.826	0.795	0.823	0.742	0.792	0.788	0.857	0.828	0.747	0.745	0.808	0.836	0.787	0.795	0.785	0.745	0.798	0.808	0.802
506	Daytona / Gainesville	0.818	0.774	0.779	0.754	0.808	0.817	0.784	0.794	0.835	0.822	0.815	0.860	0.823	0.855	0.756	0.816	0.813	0.893	0.862	0.759	0.757	0.838	0.870	0.812	0.819	0.807	0.763	0.828	0.838	0.828
521	Diversified Dental - Las Vegas	0.797	0.787	0.797	0.777	0.805	0.818	0.812	0.822	0.845	0.821	0.830	0.844	0.803	0.822	0.800	0.847	0.819	0.878	0.839	0.813	0.822	0.827	0.850	0.817	0.828	0.819	0.776	0.801	0.816	0.831
522	Mastercare Dental - Reno	0.923	0.862	0.870	0.833	0.910	0.929	0.894	0.914	0.973	0.942	0.954	1.001	0.935	0.968	0.856	0.950	0.939	1.033	0.999	0.862	0.865	0.964	1.010	0.931	0.941	0.911	0.861	0.934	0.952	0.949
524	Premier - Minnesota	0.834	0.803	0.812	0.787	0.831	0.845	0.826	0.838	0.871	0.852	0.855	0.886	0.841	0.865	0.805	0.864	0.847	0.917	0.883	0.812	0.816	0.863	0.892	0.844	0.853	0.839	0.796	0.841	0.854	0.859
526	Dental Options Pricing - Oregon	0.854	0.808	0.815	0.785	0.846	0.862	0.831	0.848	0.896	0.870	0.875	0.911	0.862	0.895	0.797	0.876	0.866	0.950	0.917	0.806	0.809	0.889	0.927	0.862	0.872	0.849	0.801	0.863	0.879	0.879
527	Rental Network - Hawaii	0.811	0.770	0.775	0.750	0.803	0.816	0.788	0.802	0.838	0.818	0.824	0.856	0.813	0.849	0.755	0.818	0.813	0.888	0.864	0.760	0.759	0.840	0.875	0.816	0.825	0.806	0.763	0.819	0.833	0.831
528	Diversified Dental - Reno	0.855	0.852	0.866	0.844	0.867	0.884	0.886	0.898	0.931	0.897	0.902	0.914	0.869	0.879	0.881	0.929	0.896	0.950	0.899	0.898	0.914	0.889	0.914	0.882	0.898	0.890	0.840	0.858	0.875	0.900
549	Maine	0.848	0.791	0.797	0.765	0.834	0.850	0.811	0.829	0.882	0.858	0.861	0.903	0.855	0.894	0.769	0.853	0.852	0.942	0.915	0.777	0.774	0.882	0.925	0.851	0.859	0.833	0.785	0.858	0.874	0.868
550	North Dakota	0.914	0.844	0.850	0.813	0.895	0.911	0.866	0.884	0.942	0.922	0.923	0.983	0.923	0.963	0.823	0.915	0.913	1.018	0.986	0.825	0.821	0.948	0.995	0.910	0.918	0.891	0.840	0.927	0.942	0.929
551	Nevada	0.769	0.760	0.769	0.751	0.776	0.789	0.782	0.792	0.811	0.790	0.798	0.812	0.773	0.793	0.771	0.814	0.788	0.842	0.807	0.784	0.791	0.796	0.818	0.787	0.798	0.789	0.749	0.772	0.787	0.800
553	Idaho	0.838	0.799	0.805	0.780	0.830	0.840	0.812	0.822	0.858	0.845	0.841	0.883	0.843	0.871	0.789	0.845	0.837	0.912	0.881	0.792	0.791	0.859	0.889	0.836	0.843	0.832	0.790	0.846	0.857	0.851
554	Vermont	0.862	0.791	0.795	0.760	0.842	0.856	0.806	0.823	0.884	0.866	0.859	0.917	0.870	0.914	0.758	0.848	0.855	0.960	0.930	0.762	0.756	0.892	0.940	0.854	0.862	0.836	0.784	0.875	0.889	0.873
555	New Hampshire	0.829	0.768	0.772	0.740	0.812	0.825	0.782	0.797	0.849	0.833	0.827	0.878	0.835	0.875	0.739	0.819	0.823	0.917	0.889	0.744	0.738	0.856	0.898	0.823	0.831	0.808	0.760	0.840	0.853	0.840
556	Delaware	0.837	0.785	0.790	0.761	0.825	0.838	0.802	0.816	0.863	0.845	0.844	0.890	0.844	0.880	0.766	0.840	0.838	0.925	0.895	0.771	0.768	0.866	0.905	0.836	0.845	0.824	0.778	0.847	0.861	0.853
557	Washington														0.879																
558	Oregon	0.854	0.801	0.807	0.776	0.842	0.858	0.822	0.839	0.891	0.866	0.869	0.908	0.862	0.899	0.781	0.864	0.860	0.949	0.919	0.790	0.789	0.888	0.929	0.858	0.868	0.843	0.794	0.863	0.880	0.875
559	North Carolina	0.832	0.768	0.773	0.740	0.814	0.828	0.783	0.799	0.853	0.836	0.831	0.884	0.839	0.880	0.740	0.822	0.827	0.923	0.895	0.744	0.738	0.861	0.904	0.826	0.834	0.810	0.761	0.844	0.857	0.844
560	West Virginia	0.823	0.776	0.780	0.754	0.811	0.821	0.787	0.797	0.839	0.827	0.820	0.868	0.829	0.862	0.757	0.819	0.817	0.900	0.869	0.759	0.756	0.843	0.877	0.816	0.823	0.810	0.766	0.834	0.844	0.832
561	Mississippi	0.826	0.769	0.773	0.744	0.810	0.821	0.781	0.796	0.840	0.826	0.857	0.954	0.831	0.867	0.745	0.874	0.831	0.906	0.903	0.745	0.741	0.858	0.895	0.827	0.833	0.806	0.777	0.837	0.848	0.833
562	Arkansas	0.834	0.787	0.793	0.765	0.822	0.834	0.801	0.812	0.855	0.840	0.835	0.883	0.840	0.870	0.774	0.836	0.832	0.914	0.881	0.775	0.774	0.855	0.889	0.829	0.836	0.823	0.778	0.844	0.854	0.845
563	South Carolina	0.854	0.787	0.792	0.758	0.835	0.849	0.803	0.819	0.876	0.858	0.853	0.908	0.861	0.903	0.757	0.843	0.848	0.948	0.920	0.761	0.755	0.884	0.929	0.847	0.855	0.831	0.780	0.866	0.880	0.866
564	Rhode Island	0.790	0.751	0.757	0.733	0.782	0.793	0.766	0.777	0.811	0.797	0.796	0.831	0.793	0.824	0.738	0.795	0.790	0.862	0.836	0.744	0.742	0.814	0.844	0.791	0.799	0.784	0.743	0.797	0.809	0.805
565	Hawaii	0.784	0.747	0.752	0.728	0.777	0.790	0.763	0.776	0.811	0.792	0.795	0.824	0.786	0.820	0.732	0.791	0.787	0.858	0.834	0.738	0.738	0.811	0.844	0.788	0.798	0.780	0.738	0.791	0.804	0.804
566	Pittsburgh	0.759	0.734	0.739	0.722	0.755	0.763	0.745	0.752	0.774	0.764	0.763	0.790	0.761	0.783	0.728	0.767	0.758	0.814	0.790	0.734	0.733	0.775	0.796	0.759	0.766	0.759	0.726	0.765	0.773	0.771
567	Philadelphia	0.778	0.745	0.751	0.729	0.772	0.783	0.760	0.771	0.799	0.786	0.787	0.817	0.780	0.809	0.736	0.788	0.780	0.846	0.821	0.743	0.741	0.801	0.829	0.781	0.789	0.776	0.737	0.784	0.796	0.795
568	Alabama	0.823	0.778	0.783	0.758	0.812	0.822	0.791	0.804	0.840	0.826	0.859	0.944	0.827	0.858	0.761	0.880	0.833	0.895	0.893	0.764	0.762	0.854	0.885	0.829	0.836	0.811	0.786	0.831	0.842	0.833
569	Utah	0.820	0.778	0.782	0.758	0.809	0.818	0.786	0.796	0.833	0.822	0.814	0.856	0.823	0.855	0.758	0.814	0.813	0.890	0.861	0.762	0.759	0.838	0.869	0.813	0.820	0.809	0.767	0.829	0.838	0.829
570	Iowa	0.838	0.777	0.782	0.750	0.821	0.835	0.793	0.808	0.860	0.843	0.839	0.890	0.844	0.884	0.752	0.832	0.834	0.928	0.899	0.756	0.751	0.866	0.908	0.833	0.841	0.818	0.770	0.849	0.863	0.851
571	Massachusetts	0.815	0.768	0.774	0.746	0.804	0.817	0.783	0.796	0.838	0.822	0.820	0.861	0.820	0.855	0.750	0.816	0.814	0.895	0.868	0.756	0.752	0.842	0.877	0.815	0.823	0.804	0.760	0.824	0.837	0.830
572	Oklahoma	0.795	0.764	0.770	0.748	0.791	0.803	0.780	0.791	0.822	0.806	0.807	0.837	0.799	0.827	0.757	0.811	0.801	0.868	0.839	0.765	0.764	0.820	0.848	0.800	0.809	0.796	0.754	0.801	0.814	0.815
573	Louisiana	0.829	0.772	0.775	0.747	0.812	0.823	0.782	0.797	0.843	0.829	0.857	0.953	0.834	0.871	0.744	0.873	0.833	0.909	0.905	0.745	0.742	0.860	0.898	0.830	0.836	0.809	0.778	0.840	0.850	0.836
574	New Mexico	0.842	0.796	0.802	0.773	0.833	0.848	0.816	0.832	0.878	0.855	0.859	0.894	0.849	0.883	0.781	0.857	0.850	0.932	0.902	0.790	0.790	0.875	0.913	0.848	0.857	0.835	0.788	0.850	0.866	0.864
575	Texas	0.826	0.785	0.791	0.764	0.818	0.831	0.801	0.813	0.853	0.836	0.834	0.872	0.832	0.865	0.769	0.834	0.829	0.908	0.878	0.777	0.775	0.853	0.887	0.828	0.837	0.821	0.775	0.835	0.848	0.844
576	Kentucky	0.769	0.738	0.743	0.723	0.762	0.771	0.748	0.756	0.783	0.773	0.770	0.803	0.771	0.796	0.728	0.773	0.766	0.828	0.803	0.732	0.731	0.785	0.810	0.767	0.773	0.765	0.730	0.776	0.784	0.780
577	Kansas	0.800	0.768	0.775	0.752	0.796	0.808	0.786	0.796	0.828	0.812	0.814	0.845	0.805	0.832	0.762	0.817	0.806	0.875	0.846	0.769	0.769	0.826	0.855	0.806	0.814	0.801	0.759	0.807	0.820	0.820
578	Wisconsin	0.832	0.780	0.784	0.757	0.818	0.827	0.790	0.801	0.846	0.834	0.825	0.877	0.837	0.872	0.758	0.823	0.823	0.911	0.880	0.760	0.755	0.852	0.888	0.822	0.829	0.816	0.770	0.843	0.853	0.839
579	Tennessee	0.804	0.759	0.763	0.738	0.792	0.802	0.768	0.778	0.818	0.807	0.799	0.845	0.809	0.841	0.739	0.798	0.797	0.878	0.848	0.742	0.738	0.823	0.856	0.797	0.804	0.791	0.749	0.814	0.824	0.813
580	Minnesota	0.818	0.770	0.775	0.747	0.807	0.820	0.786	0.799	0.842	0.825	0.824	0.867	0.823	0.857	0.753	0.822	0.818	0.900	0.872	0.759	0.755	0.845	0.881	0.818	0.826	0.807	0.762	0.827	0.840	0.833
581	Colorado	0.838	0.798	0.804	0.779	0.830	0.839	0.810	0.820	0.858	0.844	0.839	0.881	0.843	0.873	0.785	0.842	0.836	0.913	0.881	0.788	0.787	0.859	0.889	0.835	0.842	0.831	0.788	0.847	0.858	0.850
582	Indiana	0.813	0.763	0.767	0.740	0.799	0.809	0.772	0.783	0.826	0.815	0.806	0.857	0.818	0.852	0.741	0.804	0.804	0.889	0.860	0.743	0.739	0.832	0.867	0.804	0.811	0.798	0.753	0.824	0.834	0.820
583	Nebraska	0.785	0.753	0.759	0.737	0.779	0.791	0.768	0.778	0.807	0.793	0.794	0.824	0.788	0.816	0.744	0.796	0.787	0.854	0.828	0.751	0.749	0.808	0.836	0.789	0.797	0.784	0.744	0.791	0.803	0.802
584	Connecticut	0.833	0.784	0.789	0.761	0.821	0.834	0.799	0.813	0.857	0.841	0.838	0.881	0.839	0.874	0.764	0.835	0.832	0.917	0.888	0.771	0.767	0.860	0.897	0.832	0.840	0.822	0.775	0.842	0.856	0.849
585	Ohio	0.811	0.767	0.771	0.747	0.800	0.809	0.777	0.787	0.826	0.814	0.807	0.852	0.816	0.847	0.749	0.807	0.805	0.884	0.854	0.752	0.749	0.830	0.862	0.804	0.811	0.800	0.757	0.821	0.831	0.820
586	Michigan	0.828	0.784	0.791	0.762	0.821	0.836	0.807	0.823	0.867	0.843	0.850	0.885	0.836	0.868	0.775	0.850	0.839	0.920	0.889	0.783	0.784	0.862	0.899	0.836	0.846	0.824	0.778	0.837	0.853	0.852
587	Arizona	0.804	0.777	0.785	0.762	0.803	0.817	0.798	0.810	0.841	0.819	0.826	0.849	0.808	0.835	0.775	0.832	0.816	0.882	0.851	0.787	0.789	0.833	0.862	0.815	0.825	0.811	0.768	0.809	0.824	0.830
588	New Jersey	0.808	0.767	0.773	0.746	0.800	0.814	0.784	0.798	0.838	0.818	0.820	0.851	0.812	0.847	0.750	0.817	0.812	0.888	0.862	0.759	0.758	0.837	0.872	0.813	0.822	0.803	0.759	0.816	0.830	0.828
589	Syracuse	0.812	0.762	0.766	0.740	0.798	0.807	0.770	0.781	0.824	0.813	0.803	0.852	0.816	0.851	0.739	0.800	0.802	0.886	0.857	0.741	0.736	0.830	0.865	0.802	0.809	0.796	0.752	0.823	0.832	0.819
590	New York	0.807	0.758	0.763	0.736	0.795	0.808	0.772	0.786	0.832	0.812	0.810	0.845	0.810	0.851	0.730	0.800	0.804	0.886	0.863	0.736	0.735	0.835	0.874	0.807	0.817	0.796	0.749	0.816	0.829	0.824
591	Richmond	0.828	0.773	0.778	0.748	0.814	0.827	0.789	0.803	0.850	0.834	0.832	0.878	0.833	0.870	0.752	0.826	0.825	0.913	0.886	0.757	0.752	0.855	0.894	0.825	0.833	0.812	0.766	0.838	0.851	0.799
592	Atlanta	0.826	0.779	0.785	0.757	0.816	0.829	0.796	0.809	0.853	0.835	0.833	0.875	0.832	0.867	0.762	0.832	0.828	0.911	0.881	0.768	0.766	0.854	0.890	0.827	0.835	0.817	0.770	0.835	0.849	0.843
593	Washington, DC	0.782	0.744	0.749	0.726	0.774	0.784	0.757	0.768	0.800	0.787	0.785	0.818	0.784	0.816	0.728	0.783	0.780	0.851	0.826	0.733	0.731	0.804	0.835	0.782	0.790	0.776	0.735	0.789	0.801	0.797
594	Chicago	0.820	0.766	0.769	0.742	0.804	0.813	0.772	0.783	0.830	0.819	0.806	0.858	0.824	0.862	0.737	0.802	0.807	0.896	0.866	0.739	0.734	0.838	0.875	0.807	0.815	0.802	0.755	0.831	0.840	0.825
595	St. Louis	0.822	0.774	0.779	0.751	0.811	0.824	0.790	0.803	0.847	0.830	0.828	0.871	0.828	0.862	0.756	0.826	0.822	0.906	0.876	0.762	0.759	0.849	0.886	0.822	0.830	0.811	0.765	0.831	0.844	0.838
596	Sacramento	0.827	0.782	0.788	0.760	0.818	0.833	0.801	0.817	0.860	0.838	0.842	0.876	0.832	0.867	0.766	0.839	0.833	0.913	0.885	0.776	0.775	0.858	0.895	0.832	0.841	0.820	0.775	0.835	0.850	0.848
597	Northern California	0.861	0.808	0.814	0.783	0.849	0.864	0.827	0.844	0.895	0.871	0.873	0.911	0.867	0.906	0.786	0.867	0.865	0.953	0.924	0.796	0.794	0.894	0.935	0.864	0.874	0.850	0.800	0.870	0.886	0.881
598	San Diego	0.792	0.761	0.768	0.745	0.788	0.801	0.780	0.792	0.823	0.803	0.809	0.834	0.795	0.825	0.754	0.811	0.799	0.867	0.840	0.763	0.764	0.820	0.849	0.800	0.810	0.794	0.753	0.798	0.811	0.815
599	Southern California	0.810	0.771	0.778	0.752	0.803	0.816	0.789	0.803	0.840	0.819	0.823	0.852	0.813	0.846	0.758	0.821	0.814	0.888	0.862	0.766	0.766	0.838	0.872	0.815	0.825	0.807	0.763	0.817	0.831	0.831

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	V1	V2	V3	V4	V5	V6	V7	V8	V9	V0	VA	VB	VC	VD	VE	VF	VG	VH	VI	VJ	VK	VL	VM	VN	VO	VP	VQ	VR	VS	VT
501	Miami	0.772	0.728	0.731	0.708	0.759	0.767	0.734	0.743	0.784	0.772	0.762	0.802	0.774	0.809	0.702	0.759	0.764	0.837	0.811	0.706	0.702	0.787	0.819	0.765	0.772	0.758	0.717	0.781	0.790	0.779
502	Broward County / Palm Beach	0.780	0.747	0.751	0.731	0.772	0.780	0.756	0.764	0.798	0.785	0.780	0.812	0.783	0.811	0.733	0.783	0.779	0.843	0.815	0.738	0.737	0.797	0.823	0.779	0.786	0.774	0.737	0.787	0.797	0.791
503	Tampa	0.776	0.744	0.748	0.728	0.769	0.777	0.754	0.762	0.795	0.781	0.778	0.811	0.780	0.806	0.732	0.782	0.776	0.839	0.812	0.737	0.736	0.793	0.819	0.776	0.783	0.771	0.735	0.783	0.793	0.788
504	Orlando	0.779	0.747	0.752	0.732	0.772	0.780	0.758	0.766	0.798	0.784	0.782	0.814	0.782	0.808	0.737	0.786	0.779	0.842	0.814	0.742	0.740	0.796	0.822	0.779	0.786	0.774	0.738	0.786	0.796	0.791
505	Jacksonville	0.778	0.745	0.749	0.729	0.771	0.779	0.755	0.763	0.797	0.783	0.780	0.813	0.782	0.808	0.733	0.784	0.778	0.842	0.815	0.737	0.736	0.795	0.822	0.778	0.785	0.773	0.736	0.785	0.795	0.790
506	Daytona / Gainesville	0.801	0.758	0.763	0.739	0.790	0.799	0.770	0.780	0.821	0.806	0.802	0.843	0.806	0.836	0.743	0.804	0.799	0.873	0.843	0.746	0.744	0.820	0.851	0.798	0.805	0.790	0.750	0.810	0.820	0.811
521	Diversified Dental - Las Vegas	0.793	0.782	0.793	0.773	0.800	0.813	0.808	0.818	0.841	0.817	0.826	0.839	0.799	0.817	0.796	0.844	0.816	0.872	0.833	0.809	0.818	0.822	0.845	0.813	0.825	0.814	0.772	0.796	0.811	0.827
522	Mastercare Dental - Reno	0.912	0.852	0.860	0.825	0.898	0.917	0.886	0.906	0.967	0.932	0.948	0.989	0.924	0.956	0.849	0.945	0.933	1.021	0.986	0.855	0.858	0.953	0.997	0.924	0.934	0.900	0.853	0.922	0.941	0.939
524	Premier - Minnesota	0.826	0.796	0.805	0.780	0.823	0.837	0.819	0.831	0.865	0.844	0.850	0.878	0.833	0.856	0.800	0.859	0.842	0.908	0.874	0.807	0.811	0.855	0.883	0.838	0.847	0.831	0.790	0.832	0.846	0.851
526	Dental Options Pricing - Oregon	0.844	0.799	0.806	0.777	0.835	0.851	0.823	0.839	0.889	0.861	0.869	0.901	0.852	0.884	0.790	0.870	0.859	0.939	0.905	0.798	0.802	0.878	0.916	0.855	0.865	0.839	0.793	0.852	0.869	0.870
527	Rental Network - Hawaii	0.801	0.760	0.765	0.740	0.791	0.805	0.778	0.792	0.829	0.808	0.817	0.844	0.802	0.837	0.747	0.811	0.805	0.875	0.852	0.752	0.751	0.828	0.862	0.808	0.817	0.795	0.754	0.807	0.822	0.821
528	Diversified Dental - Reno	0.853	0.849	0.863	0.841	0.864	0.881	0.884	0.896	0.930	0.894	0.900	0.911	0.867	0.876	0.879	0.928	0.895	0.947	0.896	0.896	0.912	0.886	0.911	0.880	0.896	0.887	0.838	0.855	0.872	0.897
549	Maine	0.834	0.778	0.784	0.753	0.820	0.835	0.799	0.817	0.871	0.844	0.852	0.889	0.841	0.879	0.759	0.844	0.842	0.926	0.899	0.766	0.765	0.868	0.909	0.841	0.849	0.819	0.775	0.844	0.860	0.854
550	North Dakota	0.899	0.830	0.836	0.800	0.879	0.895	0.854	0.871	0.931	0.907	0.913	0.967	0.907	0.946	0.813	0.906	0.903	1.000	0.969	0.814	0.811	0.932	0.977	0.900	0.908	0.876	0.828	0.911	0.927	0.915
551	Nevada	0.765	0.756	0.766	0.748	0.772	0.784	0.779	0.789	0.809	0.786	0.796	0.808	0.770	0.789	0.768	0.812	0.785	0.838	0.803	0.781	0.788	0.792	0.814	0.784	0.795	0.785	0.746	0.768	0.783	0.797
553	Idaho	0.828	0.790	0.796	0.773	0.820	0.830	0.805	0.814	0.852	0.836	0.835	0.873	0.833	0.861	0.782	0.839	0.831	0.901	0.870	0.785	0.785	0.849	0.878	0.829	0.836	0.822	0.783	0.837	0.848	0.842
554	Vermont	0.845	0.776	0.780	0.746	0.824	0.838	0.793	0.809	0.872	0.850	0.848	0.900	0.853	0.895	0.746	0.838	0.844	0.941	0.912	0.749	0.744	0.875	0.921	0.842	0.850	0.820	0.771	0.857	0.873	0.857
555	New Hampshire	0.816	0.756	0.761	0.730	0.799	0.812	0.772	0.787	0.841	0.821	0.819	0.866	0.822	0.861	0.730	0.812	0.815	0.903	0.876	0.735	0.730	0.844	0.884	0.815	0.822	0.796	0.751	0.827	0.841	0.829
556	Delaware	0.822	0.771	0.776	0.748	0.809	0.822	0.790	0.803	0.851	0.831	0.833	0.875	0.828	0.863	0.755	0.830	0.826	0.907	0.879	0.760	0.758	0.850	0.887	0.825	0.833	0.809	0.766	0.831	0.846	0.839
557	Washington														0.871																
558	Oregon	0.843	0.791	0.797	0.766	0.830	0.846	0.812	0.829	0.883	0.855	0.861	0.896	0.850	0.887	0.773	0.857	0.853	0.936	0.906	0.781	0.782	0.876	0.917	0.850	0.860	0.831	0.785	0.851	0.869	0.865
559	North Carolina	0.814	0.752	0.756	0.725	0.796	0.809	0.768	0.783	0.839	0.819	0.818	0.866	0.820	0.859	0.726	0.810	0.813	0.902	0.875	0.730	0.725	0.842	0.884	0.812	0.820	0.792	0.747	0.825	0.839	0.826
560	West Virginia	0.805	0.759	0.764	0.739	0.793	0.802	0.771	0.781	0.824	0.809	0.806	0.850	0.810	0.841	0.744	0.806	0.803	0.879	0.850	0.746	0.743	0.825	0.857	0.802	0.808	0.792	0.752	0.815	0.826	0.815
561	Mississippi	0.813	0.757	0.761	0.733	0.796	0.807	0.771	0.786	0.831	0.814	0.848	0.852	0.818	0.852	0.730	0.800	0.822	0.882	0.887	0.730	0.726	0.844	0.880	0.818	0.824	0.793	0.767	0.823	0.834	0.821
562	Arkansas	0.816	0.770	0.777	0.750	0.804	0.816	0.786	0.797	0.840	0.823	0.822	0.865	0.822	0.850	0.761	0.824	0.818	0.893	0.862	0.762	0.762	0.838	0.870	0.815	0.822	0.805	0.764	0.825	0.836	0.828
563	South Carolina	0.829	0.764	0.769	0.736	0.810	0.823	0.781	0.797	0.855	0.834	0.834	0.883	0.836	0.875	0.739	0.825	0.828	0.919	0.892	0.742	0.737	0.858	0.900	0.827	0.834	0.806	0.760	0.840	0.855	0.841
564	Rhode Island	0.776	0.738	0.744	0.721	0.768	0.779	0.754	0.766	0.799	0.783	0.786	0.817	0.779	0.808	0.728	0.785	0.779	0.846	0.821	0.734	0.732	0.799	0.829	0.780	0.788	0.770	0.732	0.783	0.795	0.792
565	Hawaii	0.774	0.737	0.742	0.719	0.766	0.778	0.754	0.767	0.803	0.782	0.788	0.813	0.775	0.809	0.724	0.785	0.779	0.846	0.822	0.730	0.731	0.800	0.832	0.781	0.790	0.770	0.730	0.780	0.794	0.794
566	Pittsburgh	0.750	0.726	0.731	0.714	0.746	0.753	0.737	0.744	0.767	0.755	0.756	0.781	0.751	0.773	0.722	0.761	0.751	0.804	0.780	0.727	0.726	0.765	0.786	0.752	0.759	0.750	0.719	0.755	0.764	0.762
567	Philadelphia	0.769	0.737	0.743	0.722	0.763	0.774	0.753	0.763	0.793	0.777	0.781	0.808	0.771	0.799	0.729	0.782	0.774	0.836	0.811	0.736	0.735	0.792	0.819	0.775	0.783	0.767	0.730	0.775	0.787	0.786
568	Alabama	0.814	0.770	0.775	0.751	0.802	0.813	0.785	0.798	0.834	0.818	0.853	0.847	0.818	0.847	0.749	0.809	0.827	0.876	0.881	0.751	0.750	0.844	0.874	0.823	0.830	0.802	0.779	0.822	0.833	0.825
569	Utah	0.811	0.769	0.774	0.751	0.800	0.808	0.779	0.788	0.827	0.814	0.808	0.847	0.814	0.845	0.752	0.809	0.807	0.879	0.851	0.756	0.752	0.828	0.859	0.807	0.814	0.800	0.761	0.820	0.829	0.820
570	Iowa	0.818	0.759	0.764	0.733	0.801	0.814	0.776	0.791	0.844	0.823	0.824	0.870	0.824	0.861	0.737	0.817	0.818	0.905	0.877	0.741	0.736	0.846	0.886	0.817	0.825	0.798	0.754	0.828	0.842	0.831
571	Massachusetts	0.806	0.759	0.764	0.738	0.794	0.806	0.775	0.788	0.831	0.812	0.814	0.851	0.810	0.844	0.742	0.811	0.808	0.884	0.857	0.748	0.745	0.831	0.866	0.808	0.816	0.794	0.753	0.814	0.827	0.821
572	Oklahoma	0.781	0.751	0.758	0.736	0.777	0.788	0.769	0.779	0.810	0.793	0.797	0.823	0.786	0.812	0.747	0.801	0.789	0.853	0.824	0.754	0.754	0.806	0.833	0.789	0.798	0.782	0.743	0.787	0.800	0.801
573	Louisiana	0.815	0.760	0.764	0.736	0.799	0.809	0.772	0.787	0.833	0.816	0.847	0.851	0.821	0.855	0.729	0.799	0.824	0.885	0.889	0.730	0.726	0.846	0.882	0.820	0.826	0.795	0.768	0.826	0.837	0.823
574	New Mexico	0.828	0.782	0.789	0.761	0.818	0.833	0.804	0.820	0.867	0.841	0.848	0.879	0.834	0.867	0.770	0.847	0.839	0.916	0.886	0.779	0.780	0.860	0.896	0.837	0.846	0.821	0.777	0.835	0.852	0.850
575	Texas	0.813	0.773	0.779	0.753	0.805	0.817	0.790	0.802	0.843	0.824	0.824	0.858	0.819	0.850	0.760	0.825	0.819	0.893	0.863	0.767	0.766	0.840	0.873	0.818	0.827	0.808	0.765	0.821	0.835	0.832
576	Kentucky	0.757	0.727	0.731	0.713	0.750	0.758	0.738	0.746	0.773	0.761	0.761	0.790	0.758	0.782	0.719	0.764	0.756	0.814	0.789	0.723	0.722	0.772	0.796	0.757	0.763	0.752	0.720	0.763	0.771	0.767
577	Kansas	0.790	0.759	0.765	0.743	0.785	0.797	0.777	0.788	0.820	0.802	0.806	0.834	0.794	0.821	0.754	0.811	0.799	0.863	0.834	0.762	0.762	0.815	0.843	0.798	0.806	0.790	0.751	0.796	0.809	0.810
578	Wisconsin	0.817	0.766	0.771	0.744	0.803	0.812	0.778	0.788	0.835	0.819	0.815	0.862	0.822	0.856	0.747	0.814	0.812	0.894	0.864	0.749	0.745	0.837	0.871	0.811	0.818	0.801	0.758	0.827	0.838	0.825
579	Tennessee	0.787	0.742	0.747	0.723	0.774	0.783	0.753	0.763	0.804	0.789	0.786	0.827	0.791	0.821	0.726	0.786	0.783	0.857	0.829	0.729	0.725	0.805	0.836	0.783	0.789	0.774	0.735	0.796	0.806	0.795
580	Minnesota	0.808	0.761	0.766	0.739	0.796	0.809	0.778	0.791	0.835	0.816	0.818	0.857	0.813	0.846	0.746	0.816	0.812	0.889	0.861	0.752	0.749	0.835	0.870	0.811	0.819	0.797	0.755	0.816	0.830	0.824
581	Colorado	0.828	0.789	0.795	0.771	0.819	0.829	0.802	0.812	0.851	0.835	0.832	0.871	0.833	0.862	0.777	0.836	0.829	0.901	0.870	0.781	0.780	0.848	0.878	0.828	0.835	0.821	0.780	0.836	0.848	0.841
582	Indiana	0.797	0.748	0.752	0.726	0.782	0.792	0.758	0.769	0.813	0.798	0.794	0.840	0.801	0.833	0.729	0.793	0.792	0.870	0.841	0.731	0.727	0.815	0.849	0.791	0.798	0.781	0.740	0.807	0.817	0.804
583	Nebraska	0.773	0.742	0.748	0.726	0.767	0.778	0.758	0.768	0.797	0.781	0.785	0.812	0.775	0.802	0.735	0.787	0.778	0.840	0.815	0.742	0.741	0.796	0.823	0.779	0.787	0.772	0.735	0.779	0.791	0.791
584	Connecticut	0.823	0.774	0.780	0.752	0.810	0.823	0.791	0.804	0.850	0.831	0.831	0.870	0.828	0.863	0.757	0.829	0.826	0.905	0.877	0.763	0.760	0.850	0.886	0.825	0.834	0.811	0.767	0.831	0.845	0.839
585	Ohio	0.796	0.753	0.758	0.734	0.785	0.794	0.764	0.774	0.814	0.800	0.796	0.837	0.800	0.830	0.738	0.797	0.793	0.867	0.838	0.741	0.738	0.815	0.845	0.793	0.799	0.785	0.745	0.805	0.815	0.806
586	Michigan	0.817	0.774	0.781	0.753	0.809	0.824	0.798	0.813	0.859	0.832	0.842	0.873	0.824	0.855	0.767	0.843	0.831	0.907	0.876	0.775	0.777	0.850	0.886	0.828	0.838	0.812	0.769	0.825	0.842	0.842
587	Arizona	0.796	0.770	0.778	0.755	0.794	0.808	0.791	0.804	0.835	0.811	0.820	0.841	0.800	0.826	0.770	0.827	0.810	0.873	0.842	0.781	0.784	0.824	0.852	0.810	0.819	0.803	0.762	0.801	0.816	0.822
588	New Jersey	0.799	0.758	0.764	0.738	0.790	0.803	0.776	0.790	0.831	0.808	0.814	0.841	0.802	0.836	0.743	0.811	0.806	0.877	0.851	0.751	0.751	0.827	0.861	0.806	0.815	0.793	0.751	0.806	0.820	0.819
589	Syracuse	0.798	0.749	0.753	0.728	0.783	0.792	0.758	0.769	0.813	0.799	0.793	0.837	0.801	0.835	0.728	0.791	0.791	0.870	0.841	0.730	0.726	0.816	0.849	0.791	0.798	0.782	0.741	0.808	0.817	0.805
590	New York	0.798	0.749	0.754	0.727	0.785	0.798	0.764	0.778	0.825	0.802	0.804	0.835	0.800	0.840	0.723	0.794	0.798	0.875	0.852	0.729	0.728	0.825	0.863	0.801	0.811	0.786	0.741	0.805	0.820	0.815
591	Richmond	0.809	0.756	0.761	0.732	0.795	0.808	0.774	0.788	0.835	0.816	0.818	0.860	0.815	0.850	0.738	0.813	0.811	0.892	0.865	0.743	0.739	0.837	0.874	0.811	0.818	0.794	0.751	0.819	0.832	0.824
592	Atlanta	0.812	0.766	0.772	0.745	0.801	0.814	0.784	0.797	0.842	0.822	0.823	0.860	0.818	0.851	0.752	0.822	0.817	0.895	0.865	0.758	0.756	0.839	0.874	0.816	0.824	0.803	0.759	0.820	0.835	0.829
593	Washington, DC	0.772	0.735	0.740	0.717	0.763	0.774	0.748	0.759	0.792	0.777	0.778	0.808	0.774	0.805	0.720	0.776	0.773	0.839	0.815	0.726	0.723	0.794	0.824	0.775	0.783	0.766	0.727	0.778	0.790	0.787
594	Chicago	0.809	0.755	0.759	0.733	0.792	0.801	0.763	0.774	0.822	0.808	0.799	0.847	0.812	0.849	0.729	0.795	0.800	0.883	0.854	0.731	0.726	0.827	0.862	0.800	0.807	0.790	0.746	0.819	0.829	0.815
595	St. Louis	0.805	0.758	0.764	0.737	0.794	0.806	0.776	0.789	0.833	0.814	0.816	0.854	0.811	0.843	0.744	0.814	0.809	0.886	0.858	0.749	0.747	0.832	0.867	0.808	0.817	0.794	0.752	0.813	0.827	0.822
596	Sacramento	0.817	0.773	0.779	0.752	0.807	0.822	0.793	0.808	0.854	0.828	0.836	0.866	0.822	0.856	0.759	0.833	0.826	0.902	0.874	0.769	0.768	0.848	0.884	0.826	0.835	0.810	0.767	0.825	0.840	0.839
597	Northern California	0.853	0.801	0.807	0.777	0.840	0.856	0.821	0.838	0.891	0.864	0.869	0.903	0.859	0.897	0.781	0.864	0.861	0.944	0.916	0.790	0.789	0.886	0.926	0.860	0.869	0.841	0.795	0.862	0.878	0.874
598	San Diego	0.785	0.754	0.761	0.738	0.780	0.793	0.773	0.786	0.818	0.796	0.804	0.827	0.787	0.816	0.749	0.806	0.794	0.858	0.831	0.758	0.759	0.812	0.841	0.795	0.805	0.786	0.747	0.790	0.804	0.808
599	Southern California	0.804	0.765	0.772	0.747	0.796	0.809	0.784	0.798	0.836	0.814	0.820	0.846	0.806	0.840	0.753	0.818	0.811	0.881	0.855	0.762	0.762	0.832	0.864	0.812	0.821	0.800	0.759	0.810	0.825	0.825

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	U1	U2	U3	U4	U5	U6	U7	U8	U9	U0	UA	UB	UC	UD	UE	UF	UG	UH	UI	UJ	UK	UL	UM	UN	UO	UP	UQ	UR	US	UT
501	Miami	0.765	0.720	0.723	0.701	0.750	0.758	0.727	0.736	0.779	0.765	0.757	0.794	0.767	0.800	0.696	0.755	0.759	0.829	0.802	0.699	0.695	0.780	0.811	0.760	0.767	0.750	0.711	0.773	0.782	0.771
502	Broward County / Palm Beach	0.772	0.739	0.744	0.724	0.764	0.772	0.749	0.758	0.793	0.777	0.775	0.804	0.776	0.802	0.726	0.778	0.773	0.834	0.807	0.732	0.731	0.789	0.815	0.773	0.780	0.766	0.731	0.779	0.789	0.784
503	Tampa	0.765	0.733	0.738	0.719	0.758	0.766	0.745	0.753	0.786	0.771	0.771	0.800	0.769	0.794	0.724	0.775	0.768	0.827	0.800	0.729	0.728	0.782	0.807	0.767	0.774	0.760	0.726	0.771	0.782	0.777
504	Orlando	0.768	0.737	0.742	0.723	0.761	0.769	0.749	0.757	0.789	0.774	0.774	0.803	0.772	0.796	0.728	0.778	0.771	0.830	0.803	0.733	0.732	0.785	0.810	0.771	0.777	0.764	0.730	0.775	0.785	0.780
505	Jacksonville	0.767	0.734	0.739	0.719	0.759	0.767	0.745	0.754	0.788	0.773	0.772	0.802	0.771	0.796	0.724	0.776	0.769	0.830	0.803	0.729	0.728	0.784	0.810	0.769	0.776	0.761	0.727	0.773	0.784	0.779
506	Daytona / Gainesville	0.785	0.743	0.748	0.724	0.774	0.782	0.756	0.766	0.807	0.790	0.790	0.827	0.789	0.818	0.731	0.792	0.786	0.855	0.826	0.734	0.732	0.804	0.833	0.785	0.792	0.774	0.737	0.793	0.804	0.796
521	Diversified Dental - Las Vegas	0.788	0.778	0.789	0.769	0.795	0.809	0.804	0.814	0.838	0.812	0.824	0.835	0.794	0.812	0.793	0.842	0.813	0.867	0.829	0.806	0.815	0.817	0.840	0.810	0.822	0.810	0.769	0.791	0.807	0.823
522	Mastercare Dental - Reno	0.902	0.842	0.851	0.815	0.888	0.906	0.877	0.897	0.961	0.923	0.942	0.980	0.914	0.945	0.841	0.940	0.927	1.010	0.976	0.847	0.851	0.943	0.986	0.919	0.928	0.890	0.845	0.912	0.932	0.930
524	Premier - Minnesota	0.819	0.789	0.798	0.773	0.815	0.829	0.813	0.825	0.860	0.837	0.845	0.871	0.826	0.848	0.794	0.854	0.837	0.899	0.866	0.801	0.805	0.847	0.875	0.833	0.842	0.823	0.784	0.825	0.839	0.844
526	Dental Options Pricing - Oregon	0.836	0.790	0.798	0.769	0.826	0.842	0.816	0.832	0.884	0.853	0.864	0.893	0.844	0.875	0.783	0.866	0.854	0.930	0.897	0.792	0.795	0.870	0.907	0.850	0.860	0.831	0.787	0.844	0.861	0.862
527	Rental Network - Hawaii	0.791	0.750	0.756	0.732	0.781	0.794	0.770	0.784	0.822	0.798	0.810	0.835	0.793	0.826	0.739	0.805	0.798	0.865	0.842	0.744	0.744	0.819	0.851	0.801	0.810	0.785	0.746	0.798	0.812	0.812
528	Diversified Dental - Reno	0.850	0.847	0.861	0.839	0.862	0.878	0.882	0.893	0.928	0.892	0.899	0.908	0.864	0.873	0.877	0.927	0.893	0.944	0.893	0.894	0.910	0.883	0.908	0.879	0.895	0.885	0.836	0.853	0.870	0.895
549	Maine	0.822	0.766	0.772	0.741	0.807	0.822	0.789	0.806	0.863	0.832	0.843	0.876	0.829	0.865	0.749	0.837	0.833	0.912	0.886	0.756	0.755	0.855	0.895	0.832	0.840	0.806	0.765	0.831	0.848	0.842
550	North Dakota	0.885	0.816	0.822	0.787	0.864	0.880	0.842	0.859	0.922	0.894	0.904	0.953	0.893	0.930	0.801	0.898	0.893	0.984	0.953	0.803	0.800	0.918	0.962	0.890	0.898	0.861	0.817	0.896	0.913	0.901
551	Nevada	0.762	0.753	0.763	0.745	0.769	0.781	0.776	0.786	0.807	0.783	0.794	0.805	0.767	0.785	0.766	0.810	0.783	0.835	0.799	0.779	0.786	0.789	0.810	0.782	0.793	0.782	0.744	0.765	0.780	0.794
553	Idaho	0.820	0.782	0.788	0.765	0.811	0.821	0.798	0.807	0.846	0.828	0.830	0.865	0.825	0.851	0.775	0.834	0.825	0.892	0.861	0.778	0.778	0.841	0.869	0.823	0.830	0.813	0.776	0.828	0.839	0.834
554	Vermont	0.831	0.762	0.766	0.733	0.809	0.822	0.780	0.796	0.862	0.836	0.838	0.886	0.838	0.879	0.734	0.829	0.833	0.924	0.896	0.737	0.733	0.860	0.905	0.832	0.840	0.804	0.759	0.842	0.858	0.843
555	New Hampshire	0.807	0.746	0.751	0.721	0.788	0.801	0.763	0.778	0.835	0.812	0.813	0.856	0.812	0.850	0.722	0.806	0.809	0.891	0.865	0.727	0.722	0.834	0.873	0.809	0.816	0.785	0.743	0.816	0.831	0.819
556	Delaware	0.809	0.758	0.763	0.735	0.795	0.808	0.778	0.792	0.841	0.817	0.824	0.861	0.815	0.847	0.745	0.821	0.816	0.892	0.864	0.749	0.747	0.836	0.872	0.815	0.823	0.795	0.755	0.817	0.832	0.825
557	Washington														0.863																
558	Oregon	0.834	0.781	0.788	0.758	0.820	0.836	0.804	0.821	0.877	0.846	0.856	0.887	0.841	0.877	0.766	0.852	0.847	0.926	0.896	0.774	0.774	0.867	0.906	0.845	0.854	0.822	0.778	0.842	0.860	0.856
559	North Carolina	0.798	0.736	0.741	0.710	0.779	0.792	0.754	0.769	0.827	0.803	0.807	0.850	0.804	0.842	0.714	0.799	0.801	0.884	0.858	0.717	0.713	0.826	0.866	0.800	0.808	0.776	0.734	0.808	0.823	0.811
560	West Virginia	0.788	0.743	0.748	0.723	0.775	0.785	0.757	0.767	0.810	0.792	0.793	0.833	0.793	0.822	0.731	0.794	0.789	0.860	0.831	0.732	0.730	0.808	0.838	0.788	0.794	0.775	0.738	0.797	0.808	0.798
561	Mississippi	0.793	0.739	0.743	0.716	0.776	0.787	0.754	0.769	0.814	0.795	0.832	0.906	0.798	0.829	0.715	0.786	0.806	0.860	0.865	0.714	0.711	0.824	0.858	0.802	0.807	0.773	0.751	0.803	0.814	0.802
562	Arkansas	0.799	0.755	0.761	0.735	0.787	0.798	0.772	0.782	0.826	0.807	0.809	0.849	0.805	0.832	0.748	0.812	0.804	0.875	0.844	0.749	0.749	0.821	0.851	0.802	0.808	0.789	0.751	0.808	0.819	0.812
563	South Carolina	0.806	0.742	0.747	0.716	0.786	0.799	0.761	0.777	0.835	0.811	0.816	0.860	0.812	0.849	0.721	0.808	0.809	0.893	0.866	0.724	0.719	0.834	0.874	0.808	0.815	0.782	0.741	0.816	0.831	0.818
564	Rhode Island	0.764	0.727	0.733	0.710	0.755	0.766	0.743	0.755	0.789	0.771	0.777	0.805	0.766	0.795	0.718	0.777	0.769	0.832	0.807	0.724	0.722	0.787	0.815	0.771	0.778	0.758	0.722	0.770	0.782	0.780
565	Hawaii	0.765	0.728	0.734	0.711	0.757	0.769	0.746	0.760	0.796	0.773	0.782	0.804	0.767	0.799	0.717	0.779	0.773	0.836	0.812	0.723	0.724	0.791	0.822	0.775	0.784	0.761	0.723	0.771	0.785	0.785
566	Pittsburgh	0.742	0.718	0.723	0.707	0.737	0.745	0.730	0.737	0.760	0.747	0.750	0.773	0.743	0.764	0.715	0.755	0.745	0.794	0.771	0.720	0.720	0.757	0.777	0.746	0.752	0.741	0.713	0.747	0.755	0.754
567	Philadelphia	0.762	0.730	0.736	0.715	0.755	0.766	0.746	0.757	0.788	0.770	0.776	0.800	0.764	0.791	0.723	0.777	0.768	0.828	0.803	0.730	0.729	0.784	0.811	0.770	0.777	0.759	0.724	0.767	0.779	0.779
568	Alabama	0.797	0.755	0.760	0.737	0.786	0.796	0.771	0.784	0.820	0.802	0.840	0.905	0.802	0.829	0.737	0.797	0.814	0.858	0.863	0.739	0.738	0.827	0.856	0.810	0.816	0.786	0.766	0.805	0.816	0.809
569	Utah	0.804	0.762	0.767	0.744	0.792	0.801	0.773	0.782	0.823	0.807	0.804	0.840	0.807	0.837	0.746	0.805	0.802	0.871	0.843	0.750	0.747	0.821	0.851	0.803	0.810	0.793	0.755	0.812	0.822	0.813
570	Iowa	0.800	0.741	0.746	0.717	0.782	0.795	0.760	0.775	0.829	0.806	0.811	0.852	0.805	0.841	0.723	0.805	0.804	0.884	0.857	0.727	0.722	0.827	0.866	0.803	0.810	0.780	0.740	0.809	0.824	0.813
571	Massachusetts	0.798	0.751	0.757	0.730	0.785	0.797	0.768	0.781	0.826	0.805	0.809	0.843	0.802	0.835	0.736	0.806	0.803	0.875	0.849	0.742	0.739	0.823	0.857	0.803	0.811	0.786	0.746	0.806	0.819	0.813
572	Oklahoma	0.768	0.739	0.746	0.725	0.764	0.775	0.758	0.768	0.800	0.780	0.787	0.811	0.773	0.797	0.737	0.792	0.779	0.838	0.811	0.744	0.745	0.793	0.819	0.779	0.787	0.769	0.733	0.774	0.787	0.789
573	Louisiana	0.795	0.741	0.745	0.718	0.778	0.789	0.755	0.769	0.816	0.797	0.831	0.905	0.800	0.833	0.713	0.785	0.807	0.862	0.867	0.714	0.711	0.826	0.860	0.804	0.809	0.775	0.751	0.805	0.816	0.804
574	New Mexico	0.815	0.770	0.777	0.749	0.805	0.820	0.793	0.809	0.857	0.828	0.839	0.867	0.821	0.853	0.760	0.838	0.829	0.902	0.872	0.769	0.770	0.847	0.882	0.827	0.836	0.808	0.766	0.822	0.839	0.838
575	Texas	0.802	0.762	0.768	0.743	0.793	0.805	0.779	0.792	0.834	0.812	0.816	0.847	0.807	0.837	0.751	0.818	0.810	0.880	0.851	0.758	0.757	0.828	0.860	0.810	0.818	0.796	0.755	0.809	0.823	0.821
576	Kentucky	0.745	0.716	0.720	0.702	0.738	0.746	0.728	0.735	0.763	0.749	0.752	0.779	0.746	0.769	0.710	0.755	0.747	0.801	0.777	0.714	0.713	0.761	0.783	0.747	0.753	0.740	0.711	0.751	0.760	0.756
577	Kansas	0.780	0.750	0.756	0.734	0.775	0.787	0.769	0.780	0.813	0.793	0.800	0.825	0.785	0.811	0.747	0.804	0.792	0.853	0.824	0.754	0.755	0.805	0.833	0.791	0.799	0.781	0.744	0.786	0.800	0.801
578	Wisconsin	0.804	0.754	0.758	0.732	0.789	0.798	0.766	0.777	0.825	0.807	0.806	0.849	0.809	0.841	0.737	0.805	0.803	0.879	0.849	0.738	0.735	0.823	0.857	0.802	0.808	0.787	0.748	0.813	0.825	0.813
579	Tennessee	0.770	0.727	0.731	0.708	0.758	0.766	0.739	0.749	0.790	0.773	0.773	0.811	0.774	0.803	0.713	0.774	0.770	0.839	0.811	0.716	0.713	0.788	0.818	0.769	0.776	0.757	0.721	0.778	0.789	0.779
580	Minnesota	0.800	0.753	0.758	0.732	0.787	0.800	0.771	0.784	0.830	0.808	0.814	0.849	0.805	0.837	0.739	0.812	0.807	0.880	0.852	0.745	0.742	0.827	0.861	0.806	0.814	0.788	0.749	0.808	0.823	0.817
581	Colorado	0.819	0.780	0.786	0.763	0.810	0.819	0.795	0.804	0.845	0.827	0.827	0.862	0.824	0.852	0.771	0.831	0.823	0.892	0.861	0.774	0.774	0.840	0.869	0.822	0.829	0.812	0.773	0.827	0.839	0.833
582	Indiana	0.782	0.733	0.737	0.713	0.767	0.776	0.746	0.756	0.801	0.784	0.783	0.825	0.786	0.817	0.717	0.782	0.780	0.853	0.825	0.719	0.715	0.800	0.832	0.779	0.786	0.766	0.728	0.791	0.802	0.790
583	Nebraska	0.762	0.731	0.738	0.717	0.756	0.767	0.748	0.759	0.789	0.771	0.777	0.801	0.764	0.790	0.726	0.780	0.769	0.828	0.803	0.733	0.732	0.785	0.811	0.771	0.778	0.761	0.726	0.768	0.780	0.780
584	Connecticut	0.814	0.766	0.771	0.744	0.801	0.814	0.784	0.797	0.845	0.823	0.826	0.862	0.820	0.853	0.750	0.824	0.820	0.896	0.868	0.756	0.753	0.841	0.876	0.820	0.828	0.802	0.761	0.822	0.837	0.831
585	Ohio	0.783	0.740	0.745	0.722	0.771	0.780	0.753	0.762	0.803	0.786	0.787	0.824	0.787	0.815	0.728	0.788	0.783	0.851	0.823	0.730	0.728	0.801	0.830	0.782	0.789	0.771	0.734	0.791	0.802	0.793
586	Michigan	0.807	0.764	0.771	0.744	0.799	0.813	0.789	0.805	0.852	0.822	0.836	0.863	0.814	0.844	0.759	0.836	0.824	0.896	0.865	0.766	0.769	0.840	0.875	0.821	0.830	0.802	0.761	0.815	0.832	0.832
587	Arizona	0.789	0.763	0.771	0.749	0.787	0.801	0.785	0.798	0.830	0.805	0.816	0.834	0.793	0.819	0.764	0.823	0.805	0.866	0.835	0.776	0.778	0.817	0.845	0.805	0.814	0.795	0.756	0.794	0.809	0.815
588	New Jersey	0.792	0.750	0.756	0.731	0.782	0.795	0.769	0.784	0.826	0.801	0.809	0.834	0.794	0.828	0.737	0.806	0.801	0.869	0.843	0.745	0.745	0.820	0.853	0.801	0.811	0.785	0.745	0.798	0.813	0.812
589	Syracuse	0.785	0.737	0.741	0.716	0.770	0.779	0.748	0.758	0.803	0.787	0.784	0.825	0.789	0.821	0.718	0.782	0.782	0.856	0.828	0.720	0.716	0.803	0.835	0.782	0.789	0.769	0.731	0.794	0.805	0.793
590	New York	0.791	0.742	0.746	0.720	0.776	0.789	0.757	0.771	0.821	0.795	0.800	0.828	0.793	0.832	0.716	0.790	0.794	0.867	0.844	0.723	0.722	0.818	0.855	0.796	0.807	0.778	0.735	0.798	0.813	0.808
591	Richmond	0.793	0.740	0.746	0.717	0.778	0.790	0.759	0.773	0.822	0.800	0.806	0.844	0.798	0.789	0.726	0.801	0.798	0.874	0.847	0.730	0.726	0.820	0.855	0.798	0.805	0.777	0.738	0.801	0.816	0.808
592	Atlanta	0.799	0.754	0.760	0.733	0.788	0.800	0.773	0.786	0.832	0.809	0.814	0.848	0.805	0.837	0.742	0.814	0.808	0.880	0.851	0.747	0.746	0.826	0.860	0.806	0.815	0.790	0.749	0.807	0.822	0.817
593	Washington, DC	0.763	0.726	0.731	0.710	0.754	0.764	0.741	0.752	0.786	0.769	0.772	0.800	0.765	0.796	0.713	0.770	0.767	0.829	0.806	0.718	0.717	0.785	0.814	0.769	0.777	0.757	0.720	0.769	0.782	0.779
594	Chicago	0.801	0.747	0.750	0.724	0.783	0.792	0.756	0.766	0.817	0.800	0.794	0.838	0.804	0.840	0.721	0.790	0.794	0.873	0.845	0.724	0.719	0.818	0.853	0.794	0.802	0.781	0.739	0.810	0.821	0.806
595	St. Louis	0.790	0.744	0.750	0.723	0.778	0.790	0.763	0.776	0.821	0.799	0.805	0.839	0.795	0.827	0.732	0.803	0.797	0.869	0.842	0.737	0.735	0.816	0.850	0.797	0.804	0.779	0.740	0.798	0.812	0.807
596	Sacramento	0.809	0.765	0.771	0.744	0.799	0.813	0.786	0.801	0.849	0.821	0.831	0.858	0.814	0.847	0.753	0.829	0.821	0.893	0.865	0.762	0.762	0.840	0.875	0.821	0.830	0.802	0.761	0.816	0.833	0.831
597	Northern California	0.848	0.795	0.801	0.771	0.834	0.849	0.816	0.833	0.889	0.859	0.866	0.898	0.854	0.891	0.776	0.862	0.859	0.938	0.909	0.785	0.784	0.880	0.920	0.858	0.867	0.835	0.790	0.856	0.873	0.869
598	San Diego	0.779	0.748	0.755	0.733	0.774	0.787	0.768	0.781	0.814	0.790	0.801	0.821	0.781	0.810	0.744	0.803	0.790	0.852	0.825	0.753	0.754	0.806	0.834	0.792	0.801	0.780	0.743	0.784	0.798	0.802
599	Southern California	0.800	0.761	0.767	0.743	0.791	0.804	0.780	0.794	0.835	0.810	0.818	0.842	0.802	0.835	0.749	0.816	0.809	0.876	0.850	0.758	0.758	0.828	0.860	0.810	0.820	0.795	0.755	0.806	0.821	0.821

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ	SP	TA	TD	TW
501	Miami	0.637	0.682	0.639	0.658	0.720	0.665	0.689	0.746	0.696	0.718	0.780	0.725	0.661	0.769	0.676	0.674	0.756	0.688	0.703	0.780	0.717	0.734	0.817	0.748	0.758	0.767	0.584	0.900	0.936
502	Broward County / Palm Beach	0.675	0.709	0.676	0.694	0.742	0.699	0.733	0.777	0.737	0.763	0.811	0.768	0.695	0.779	0.706	0.707	0.771	0.717	0.744	0.804	0.754	0.775	0.840	0.786	0.774	0.786	0.616	0.910	0.945
503	Tampa	0.671	0.701	0.671	0.696	0.742	0.700	0.736	0.778	0.740	0.767	0.812	0.770	0.696	0.776	0.706	0.710	0.773	0.720	0.748	0.807	0.758	0.781	0.844	0.790	0.771	0.783	0.650	0.910	0.944
504	Orlando	0.676	0.705	0.676	0.701	0.746	0.705	0.741	0.783	0.745	0.772	0.817	0.775	0.701	0.780	0.710	0.715	0.776	0.724	0.753	0.811	0.763	0.785	0.848	0.795	0.774	0.787	0.641	0.913	0.947
505	Jacksonville	0.670	0.701	0.670	0.696	0.743	0.700	0.736	0.779	0.739	0.767	0.813	0.770	0.696	0.779	0.706	0.710	0.775	0.721	0.748	0.809	0.758	0.781	0.846	0.791	0.773	0.785	0.653	0.914	0.949
506	Daytona / Gainesville	0.668	0.702	0.666	0.705	0.760	0.709	0.743	0.795	0.747	0.777	0.832	0.780	0.704	0.803	0.715	0.724	0.802	0.735	0.760	0.834	0.771	0.795	0.874	0.807	0.790	0.802	0.613	0.951	0.993
521	Diversified Dental - Las Vegas	0.741	0.759	0.741	0.751	0.777	0.754	0.822	0.846	0.824	0.875	0.902	0.878	0.751	0.796	0.758	0.757	0.793	0.763	0.827	0.860	0.833	0.881	0.918	0.888	0.814	0.845	0.802	0.983	1.009
522	Mastercare Dental - Reno	0.778	0.831	0.777	0.801	0.877	0.807	0.863	0.931	0.867	0.933	1.008	0.937	0.805	0.940	0.822	0.815	0.921	0.832	0.874	0.970	0.888	0.945	1.052	0.961	0.900	0.933	0.838	1.158	1.217
524	Premier - Minnesota	0.742	0.772	0.741	0.758	0.802	0.762	0.815	0.854	0.817	0.864	0.908	0.867	0.759	0.838	0.769	0.768	0.829	0.777	0.823	0.878	0.830	0.873	0.935	0.882	0.831	0.855	0.708	1.004	1.026
526	Dental Options Pricing - Oregon	0.717	0.764	0.719	0.738	0.803	0.746	0.795	0.854	0.801	0.853	0.920	0.860	0.741	0.853	0.758	0.752	0.841	0.768	0.806	0.889	0.821	0.867	0.958	0.883	0.839	0.869	0.715	1.060	1.111
527	Rental Network - Hawaii	0.677	0.719	0.680	0.700	0.760	0.708	0.754	0.809	0.761	0.801	0.863	0.809	0.701	0.802	0.717	0.714	0.795	0.730	0.766	0.841	0.781	0.816	0.899	0.831	0.795	0.814	0.623	0.990	1.038
528	Diversified Dental - Reno	0.821	0.834	0.820	0.827	0.846	0.828	0.909	0.926	0.910	0.976	0.995	0.977	0.828	0.862	0.832	0.830	0.857	0.834	0.912	0.936	0.915	0.979	1.006	0.982	0.887	0.929	0.915	1.079	1.101
549	Maine	0.679	0.733	0.681	0.708	0.785	0.717	0.757	0.828	0.766	0.812	0.891	0.821	0.710	0.840	0.729	0.725	0.830	0.745	0.773	0.870	0.791	0.830	0.938	0.849	0.819	0.844	0.672	1.050	1.109
550	North Dakota	0.736	0.794	0.734	0.767	0.852	0.774	0.814	0.889	0.817	0.868	0.952	0.873	0.770	0.920	0.788	0.786	0.903	0.804	0.829	0.936	0.843	0.886	1.004	0.902	0.876	0.897	0.685	1.108	1.171
551	Nevada	0.717	0.735	0.718	0.725	0.750	0.728	0.794	0.817	0.797	0.844	0.869	0.847	0.727	0.769	0.733	0.731	0.764	0.737	0.799	0.830	0.805	0.849	0.884	0.855	0.785	0.813	0.674	0.944	0.985
553	Idaho	0.727	0.762	0.726	0.747	0.797	0.750	0.790	0.836	0.792	0.825	0.875	0.828	0.748	0.840	0.758	0.758	0.827	0.768	0.800	0.864	0.809	0.836	0.906	0.846	0.822	0.836	0.690	0.973	1.011
554	Vermont	0.660	0.723	0.661	0.694	0.784	0.704	0.731	0.812	0.738	0.779	0.870	0.788	0.697	0.853	0.718	0.715	0.838	0.737	0.750	0.862	0.767	0.800	0.925	0.821	0.820	0.838	0.600	1.043	1.109
555	New Hampshire	0.656	0.713	0.658	0.682	0.761	0.691	0.721	0.793	0.727	0.765	0.845	0.773	0.686	0.824	0.705	0.700	0.807	0.719	0.737	0.835	0.752	0.783	0.892	0.801	0.796	0.813	0.589	0.997	1.050
556	Delaware	0.680	0.725	0.680	0.711	0.779	0.717	0.756	0.817	0.760	0.802	0.870	0.808	0.712	0.830	0.727	0.728	0.822	0.744	0.771	0.857	0.784	0.819	0.914	0.834	0.809	0.828	0.632	1.008	1.059
557	Washington																													
558	Oregon	0.695	0.749	0.698	0.719	0.793	0.729	0.771	0.839	0.779	0.827	0.903	0.836	0.723	0.849	0.742	0.735	0.836	0.754	0.785	0.878	0.802	0.843	0.947	0.862	0.831	0.858	0.685	1.057	1.128
559	North Carolina	0.642	0.696	0.642	0.679	0.760	0.687	0.717	0.790	0.723	0.762	0.843	0.769	0.680	0.819	0.698	0.700	0.811	0.719	0.736	0.837	0.752	0.783	0.896	0.802	0.792	0.809	0.573	1.003	1.082
560	West Virginia	0.668	0.703	0.665	0.706	0.764	0.710	0.745	0.798	0.748	0.778	0.836	0.781	0.705	0.810	0.716	0.726	0.808	0.738	0.762	0.839	0.773	0.797	0.880	0.809	0.792	0.803	0.623	0.958	1.002
561	Mississippi	0.680	0.714	0.671	0.712	0.772	0.710	0.728	0.788	0.731	0.763	0.828	0.766	0.710	0.825	0.717	0.734	0.823	0.742	0.747	0.835	0.759	0.784	0.878	0.797	0.784	0.795	0.723	0.962	1.051
562	Arkansas	0.686	0.719	0.683	0.724	0.780	0.726	0.764	0.816	0.767	0.802	0.857	0.804	0.722	0.824	0.733	0.742	0.822	0.753	0.781	0.855	0.791	0.820	0.899	0.830	0.805	0.819	0.691	0.975	1.051
563	South Carolina	0.637	0.687	0.636	0.690	0.773	0.698	0.730	0.804	0.735	0.775	0.858	0.782	0.688	0.830	0.707	0.717	0.833	0.737	0.753	0.859	0.770	0.802	0.920	0.821	0.806	0.823	0.584	1.030	1.093
564	Rhode Island	0.659	0.693	0.659	0.687	0.740	0.693	0.734	0.781	0.738	0.773	0.826	0.778	0.687	0.777	0.699	0.703	0.775	0.715	0.748	0.814	0.758	0.789	0.863	0.801	0.770	0.787	0.633	0.940	0.981
565	Hawaii	0.654	0.694	0.657	0.676	0.732	0.684	0.728	0.780	0.735	0.775	0.833	0.782	0.677	0.771	0.692	0.689	0.765	0.705	0.740	0.811	0.754	0.789	0.867	0.804	0.770	0.790	0.613	0.957	1.002
566	Pittsburgh	0.674	0.695	0.673	0.692	0.726	0.695	0.735	0.766	0.737	0.762	0.796	0.765	0.692	0.753	0.699	0.703	0.750	0.710	0.744	0.788	0.751	0.772	0.820	0.779	0.750	0.761	0.644	0.871	0.897
567	Philadelphia	0.672	0.705	0.673	0.690	0.737	0.695	0.739	0.781	0.742	0.777	0.825	0.782	0.691	0.772	0.703	0.701	0.765	0.713	0.749	0.807	0.758	0.789	0.853	0.799	0.767	0.784	0.646	0.924	0.960
568	Alabama	0.710	0.736	0.701	0.733	0.781	0.730	0.752	0.801	0.755	0.786	0.840	0.789	0.731	0.823	0.736	0.751	0.822	0.756	0.768	0.839	0.778	0.804	0.880	0.814	0.793	0.805	0.749	0.954	1.010
569	Utah	0.694	0.734	0.694	0.713	0.769	0.718	0.751	0.803	0.756	0.782	0.838	0.786	0.716	0.816	0.728	0.726	0.801	0.738	0.763	0.834	0.774	0.795	0.871	0.807	0.800	0.811	0.647	0.947	0.981
570	Iowa	0.650	0.699	0.649	0.691	0.767	0.699	0.732	0.801	0.737	0.777	0.853	0.783	0.690	0.822	0.708	0.713	0.819	0.731	0.751	0.848	0.766	0.799	0.906	0.816	0.798	0.816	0.598	1.009	1.067
571	Massachusetts	0.677	0.723	0.679	0.698	0.762	0.705	0.743	0.800	0.747	0.785	0.849	0.791	0.701	0.813	0.717	0.712	0.799	0.727	0.755	0.834	0.767	0.799	0.887	0.813	0.794	0.812	0.643	0.976	1.037
572	Oklahoma	0.676	0.704	0.676	0.705	0.750	0.710	0.756	0.796	0.759	0.798	0.843	0.802	0.704	0.781	0.714	0.720	0.783	0.731	0.769	0.827	0.778	0.812	0.876	0.823	0.782	0.801	0.671	0.949	0.984
573	Louisiana	0.673	0.710	0.665	0.706	0.769	0.706	0.720	0.783	0.725	0.756	0.824	0.760	0.704	0.822	0.713	0.730	0.821	0.739	0.741	0.831	0.755	0.778	0.875	0.792	0.786	0.797	0.680	0.965	1.064
574	New Mexico	0.690	0.734	0.692	0.720	0.785	0.728	0.775	0.834	0.782	0.829	0.896	0.836	0.720	0.830	0.737	0.737	0.826	0.754	0.789	0.872	0.805	0.846	0.938	0.862	0.821	0.847	0.675	1.040	1.091
575	Texas	0.686	0.726	0.687	0.713	0.772	0.720	0.761	0.814	0.765	0.805	0.864	0.811	0.714	0.815	0.728	0.729	0.809	0.743	0.774	0.848	0.786	0.821	0.902	0.834	0.808	0.827	0.667	0.990	1.035
576	Kentucky	0.662	0.686	0.660	0.688	0.728	0.691	0.729	0.766	0.731	0.757	0.797	0.759	0.687	0.758	0.695	0.701	0.758	0.710	0.741	0.794	0.749	0.770	0.827	0.778	0.752	0.763	0.614	0.884	0.915
577	Kansas	0.692	0.723	0.693	0.714	0.760	0.718	0.765	0.807	0.768	0.808	0.854	0.812	0.714	0.795	0.725	0.726	0.790	0.736	0.775	0.834	0.784	0.820	0.884	0.830	0.790	0.810	0.683	0.956	0.992
578	Wisconsin	0.678	0.721	0.676	0.708	0.772	0.713	0.745	0.805	0.749	0.779	0.843	0.783	0.709	0.825	0.722	0.725	0.814	0.739	0.760	0.844	0.773	0.796	0.885	0.809	0.801	0.812	0.623	0.968	1.016
579	Tennessee	0.651	0.685	0.649	0.688	0.745	0.693	0.726	0.778	0.729	0.757	0.814	0.761	0.687	0.789	0.699	0.708	0.788	0.720	0.743	0.818	0.754	0.776	0.857	0.788	0.774	0.785	0.571	0.933	0.986
580	Minnesota	0.681	0.727	0.682	0.702	0.766	0.709	0.748	0.805	0.752	0.791	0.856	0.797	0.705	0.818	0.721	0.716	0.803	0.731	0.760	0.839	0.771	0.805	0.893	0.819	0.797	0.815	0.649	0.982	1.029
581	Colorado	0.719	0.755	0.718	0.739	0.792	0.743	0.781	0.830	0.784	0.816	0.868	0.819	0.741	0.836	0.752	0.752	0.824	0.763	0.792	0.860	0.802	0.828	0.901	0.839	0.821	0.835	0.667	0.973	1.022
582	Indiana	0.657	0.697	0.656	0.692	0.754	0.696	0.728	0.785	0.732	0.760	0.822	0.764	0.691	0.802	0.704	0.710	0.796	0.723	0.745	0.825	0.757	0.778	0.865	0.791	0.781	0.791	0.583	0.945	0.998
583	Nebraska	0.670	0.700	0.671	0.695	0.741	0.700	0.745	0.786	0.748	0.784	0.830	0.788	0.695	0.773	0.706	0.709	0.772	0.720	0.757	0.815	0.766	0.797	0.862	0.808	0.772	0.789	0.647	0.933	0.968
584	Connecticut	0.688	0.736	0.690	0.710	0.777	0.717	0.755	0.815	0.760	0.799	0.866	0.806	0.713	0.830	0.729	0.725	0.815	0.741	0.768	0.851	0.781	0.814	0.906	0.829	0.811	0.830	0.651	0.999	1.049
585	Ohio	0.670	0.706	0.669	0.701	0.757	0.705	0.740	0.791	0.743	0.772	0.827	0.776	0.701	0.801	0.712	0.718	0.796	0.730	0.755	0.827	0.766	0.788	0.866	0.800	0.785	0.796	0.613	0.941	0.988
586	Michigan	0.697	0.740	0.698	0.719	0.781	0.726	0.776	0.832	0.782	0.832	0.894	0.838	0.721	0.827	0.736	0.733	0.818	0.748	0.788	0.866	0.801	0.845	0.932	0.860	0.812	0.839	0.674	1.027	1.100
587	Arizona	0.707	0.738	0.709	0.724	0.767	0.729	0.786	0.826	0.791	0.837	0.881	0.842	0.725	0.799	0.736	0.734	0.793	0.745	0.795	0.850	0.805	0.847	0.908	0.858	0.803	0.828	0.714	0.987	1.023
588	New Jersey	0.672	0.717	0.676	0.692	0.754	0.701	0.745	0.802	0.753	0.794	0.857	0.802	0.696	0.799	0.712	0.707	0.789	0.723	0.757	0.834	0.773	0.808	0.894	0.825	0.793	0.816	0.646	0.990	1.039
589	Syracuse	0.593	0.631	0.593	0.620	0.676	0.625	0.652	0.704	0.656	0.680	0.736	0.684	0.621	0.721	0.632	0.636	0.713	0.648	0.666	0.738	0.677	0.695	0.773	0.707	0.782	0.792	0.595	0.941	0.988
590	New York	0.579	0.629	0.585	0.599	0.665	0.610	0.639	0.700	0.649	0.680	0.748	0.691	0.603	0.711	0.622	0.614	0.701	0.632	0.653	0.734	0.670	0.696	0.786	0.714	0.786	0.805	0.578	0.986	1.041
591	Richmond	0.591	0.631	0.591	0.625	0.688	0.631	0.664	0.720	0.668	0.704	0.766	0.709	0.625	0.733	0.639	0.643	0.730	0.658	0.680	0.760	0.692	0.722	0.810	0.736	0.794	0.811	0.601	0.995	1.047
592	Atlanta	0.676	0.719	0.677	0.705	0.769	0.712	0.751	0.808	0.755	0.796	0.860	0.802	0.706	0.816	0.721	0.722	0.809	0.737	0.766	0.846	0.778	0.813	0.901	0.827	0.803	0.822	0.631	0.993	1.041
593	Washington, DC	0.590	0.625	0.592	0.609	0.658	0.616	0.650	0.694	0.654	0.684	0.733	0.690	0.611	0.694	0.623	0.622	0.687	0.634	0.660	0.685	0.671	0.696	0.725	0.708	0.766	0.781	0.602	0.927	0.969
594	Chicago	0.595	0.640	0.596	0.617	0.679	0.622	0.646	0.704	0.652	0.674	0.737	0.680	0.620	0.732	0.634	0.632	0.716	0.645	0.659	0.739	0.672	0.689	0.774	0.702	0.790	0.799	0.587	0.951	1.001
595	St. Louis	0.665	0.706	0.665	0.699	0.763	0.706	0.745	0.802	0.749	0.789	0.853	0.794	0.699	0.808	0.713	0.718	0.806	0.733	0.761	0.841	0.773	0.807	0.897	0.822	0.794	0.813	0.603	0.987	1.041
596	Sacramento	0.620	0.662	0.622	0.638	0.696	0.646	0.687	0.740	0.693	0.734	0.793	0.741	0.641	0.740	0.656	0.651	0.730	0.666	0.698	0.771	0.712	0.747	0.827	0.761	0.810	0.835	0.676	1.018	1.077
597	Northern California	0.638	0.690	0.642	0.653	0.721	0.662	0.699	0.761	0.707	0.749	0.818	0.757	0.658	0.773	0.676	0.666	0.756	0.683	0.710	0.794	0.726	0.761	0.854	0.779	0.841	0.867	0.676	1.062	1.119
598	San Diego	0.618	0.650	0.621	0.633	0.676	0.639	0.685	0.725	0.690	0.728	0.773	0.733	0.635	0.708	0.646	0.642	0.701	0.654	0.694	0.748	0.704	0.738	0.798	0.749	0.786	0.809	0.686	0.968	1.008
599	Southern California	0.621	0.662	0.625	0.633	0.686	0.641	0.683	0.731	0.689	0.727	0.781	0.734	0.637	0.726	0.651	0.643	0.713	0.657	0.691	0.756	0.704	0.737	0.809	0.751	0.800	0.823	0.676	0.991	1.045

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	A1	A2	A3	A4	A5	A6	A7	A8	AA	AB	AD	AI	AL	AM	AN	AO	AP	AQ	AR	AS	AT	B1	B2	B3	B4	B5	B6	B7	B8	BA
501	Miami	0.713	0.684	0.689	0.670	0.707	0.716	0.696	0.708	0.724	0.765	0.742	0.747	0.730	0.757	0.713	0.722	0.713	0.674	0.709	0.728	0.727	0.799	0.747	0.751	0.731	0.773	0.782	0.755	0.765	0.783
502	Broward County / Palm Beach	0.736	0.717	0.723	0.706	0.736	0.745	0.732	0.743	0.755	0.788	0.763	0.770	0.756	0.780	0.743	0.753	0.744	0.706	0.757	0.753	0.756	0.816	0.780	0.785	0.766	0.801	0.811	0.790	0.800	0.813
503	Tampa	0.739	0.720	0.727	0.709	0.740	0.749	0.736	0.748	0.760	0.793	0.765	0.774	0.760	0.783	0.747	0.756	0.748	0.710	0.761	0.755	0.760	0.817	0.783	0.788	0.769	0.805	0.814	0.794	0.804	0.819
504	Orlando	0.743	0.725	0.731	0.713	0.744	0.753	0.741	0.752	0.765	0.797	0.769	0.777	0.764	0.787	0.751	0.760	0.752	0.714	0.764	0.759	0.764	0.820	0.787	0.792	0.774	0.809	0.818	0.799	0.808	0.823
505	Jacksonville	0.740	0.720	0.727	0.708	0.741	0.749	0.737	0.748	0.761	0.795	0.767	0.775	0.761	0.785	0.748	0.757	0.748	0.710	0.762	0.757	0.761	0.818	0.783	0.789	0.770	0.806	0.816	0.795	0.805	0.820
506	Daytona / Gainesville	0.759	0.732	0.739	0.717	0.757	0.767	0.750	0.763	0.781	0.824	0.788	0.799	0.782	0.808	0.765	0.774	0.763	0.723	0.787	0.777	0.779	0.843	0.800	0.805	0.783	0.828	0.838	0.813	0.825	0.845
521	Diversified Dental - Las Vegas	0.770	0.767	0.781	0.760	0.781	0.796	0.797	0.810	0.813	0.833	0.792	0.809	0.800	0.822	0.794	0.808	0.802	0.755	0.782	0.787	0.810	0.861	0.853	0.866	0.845	0.869	0.884	0.882	0.894	0.902
522	Mastercare Dental - Reno	0.853	0.814	0.826	0.795	0.849	0.866	0.851	0.871	0.905	0.967	0.886	0.912	0.888	0.925	0.867	0.879	0.860	0.811	0.891	0.877	0.885	0.962	0.917	0.929	0.894	0.958	0.980	0.958	0.982	1.024
524	Premier - Minnesota	0.792	0.774	0.784	0.762	0.794	0.808	0.801	0.815	0.829	0.864	0.816	0.833	0.819	0.844	0.807	0.818	0.808	0.766	0.815	0.809	0.822	0.879	0.853	0.864	0.840	0.878	0.892	0.880	0.895	0.913
526	Dental Options Pricing - Oregon	0.785	0.757	0.768	0.741	0.785	0.799	0.785	0.802	0.824	0.873	0.817	0.836	0.816	0.847	0.799	0.811	0.796	0.748	0.815	0.806	0.815	0.893	0.851	0.861	0.832	0.883	0.901	0.880	0.900	0.929
527	Rental Network - Hawaii	0.747	0.723	0.733	0.709	0.747	0.761	0.748	0.764	0.781	0.825	0.777	0.792	0.775	0.805	0.760	0.772	0.760	0.713	0.773	0.766	0.776	0.849	0.808	0.815	0.791	0.836	0.850	0.830	0.846	0.871
528	Diversified Dental - Reno	0.840	0.841	0.856	0.835	0.853	0.870	0.878	0.892	0.892	0.908	0.859	0.878	0.871	0.895	0.867	0.885	0.880	0.830	0.851	0.857	0.886	0.932	0.934	0.950	0.927	0.948	0.967	0.973	0.987	0.991
549	Maine	0.766	0.730	0.738	0.712	0.761	0.775	0.755	0.774	0.800	0.857	0.801	0.817	0.795	0.829	0.774	0.786	0.769	0.722	0.801	0.787	0.791	0.877	0.823	0.831	0.801	0.859	0.877	0.848	0.869	0.904
550	North Dakota	0.832	0.787	0.796	0.765	0.824	0.838	0.815	0.834	0.869	0.936	0.868	0.889	0.863	0.899	0.839	0.848	0.829	0.783	0.875	0.855	0.854	0.937	0.877	0.886	0.852	0.921	0.937	0.906	0.927	0.969
551	Nevada	0.743	0.742	0.754	0.736	0.755	0.768	0.770	0.783	0.785	0.803	0.765	0.779	0.771	0.793	0.766	0.780	0.775	0.729	0.754	0.760	0.782	0.831	0.825	0.835	0.817	0.838	0.852	0.850	0.861	0.868
553	Idaho	0.789	0.766	0.775	0.753	0.789	0.800	0.787	0.800	0.817	0.855	0.816	0.830	0.814	0.838	0.799	0.807	0.797	0.758	0.815	0.807	0.812	0.869	0.834	0.841	0.819	0.860	0.871	0.851	0.862	0.881
554	Vermont	0.766	0.720	0.727	0.698	0.756	0.768	0.740	0.759	0.790	0.856	0.805	0.819	0.793	0.829	0.767	0.777	0.759	0.712	0.810	0.788	0.784	0.875	0.806	0.812	0.780	0.848	0.862	0.826	0.846	0.885
555	New Hampshire	0.744	0.705	0.712	0.686	0.737	0.749	0.726	0.743	0.769	0.827	0.779	0.793	0.770	0.803	0.748	0.758	0.742	0.697	0.783	0.764	0.764	0.847	0.786	0.793	0.764	0.823	0.836	0.805	0.823	0.855
556	Delaware	0.767	0.733	0.741	0.716	0.762	0.775	0.757	0.773	0.797	0.848	0.798	0.814	0.793	0.824	0.774	0.784	0.770	0.726	0.800	0.786	0.789	0.864	0.815	0.822	0.795	0.849	0.862	0.837	0.854	0.884
557	Washington											0.804																			
558	Oregon	0.774	0.741	0.750	0.723	0.771	0.784	0.766	0.784	0.808	0.862	0.808	0.824	0.803	0.837	0.784	0.795	0.780	0.731	0.806	0.795	0.800	0.886	0.835	0.843	0.814	0.870	0.887	0.861	0.881	0.913
559	North Carolina	0.746	0.704	0.711	0.685	0.737	0.749	0.725	0.743	0.771	0.831	0.781	0.795	0.771	0.806	0.749	0.758	0.742	0.697	0.785	0.766	0.764	0.849	0.787	0.793	0.763	0.825	0.838	0.806	0.825	0.859
560	West Virginia	0.763	0.733	0.741	0.718	0.760	0.770	0.752	0.766	0.786	0.831	0.793	0.805	0.786	0.813	0.769	0.777	0.765	0.725	0.794	0.781	0.782	0.847	0.802	0.808	0.784	0.832	0.842	0.816	0.828	0.851
561	Mississippi	0.755	0.719	0.727	0.702	0.749	0.760	0.739	0.753	0.779	0.831	0.787	0.801	0.780	0.809	0.760	0.767	0.753	0.712	0.791	0.774	0.773	0.865	0.790	0.796	0.769	0.824	0.836	0.805	0.819	0.846
562	Arkansas	0.777	0.748	0.757	0.732	0.774	0.786	0.770	0.783	0.805	0.849	0.805	0.820	0.802	0.829	0.785	0.793	0.782	0.740	0.807	0.795	0.798	0.860	0.818	0.826	0.800	0.848	0.861	0.836	0.848	0.871
563	South Carolina	0.765	0.721	0.728	0.701	0.756	0.768	0.743	0.761	0.791	0.853	0.802	0.816	0.791	0.827	0.767	0.777	0.760	0.714	0.806	0.786	0.783	0.870	0.806	0.812	0.781	0.846	0.860	0.826	0.845	0.882
564	Rhode Island	0.732	0.709	0.718	0.696	0.731	0.743	0.731	0.745	0.761	0.799	0.759	0.772	0.756	0.784	0.742	0.753	0.743	0.700	0.757	0.749	0.757	0.822	0.784	0.791	0.769	0.810	0.821	0.802	0.816	0.836
565	Hawaii	0.721	0.699	0.708	0.686	0.721	0.734	0.722	0.737	0.751	0.791	0.750	0.763	0.747	0.776	0.733	0.745	0.734	0.688	0.744	0.738	0.749	0.821	0.782	0.789	0.767	0.808	0.821	0.801	0.818	0.838
566	Pittsburgh	0.725	0.712	0.719	0.703	0.727	0.736	0.729	0.739	0.748	0.774	0.746	0.755	0.744	0.764	0.735	0.744	0.737	0.703	0.742	0.739	0.747	0.793	0.769	0.775	0.759	0.786	0.795	0.781	0.790	0.801
567	Philadelphia	0.727	0.708	0.717	0.697	0.728	0.740	0.731	0.744	0.756	0.790	0.752	0.765	0.751	0.776	0.738	0.750	0.741	0.699	0.749	0.743	0.754	0.814	0.782	0.789	0.768	0.804	0.816	0.799	0.812	0.829
568	Alabama	0.764	0.737	0.746	0.723	0.762	0.773	0.757	0.770	0.789	0.831	0.792	0.805	0.788	0.814	0.772	0.780	0.769	0.729	0.792	0.782	0.784	0.868	0.805	0.812	0.788	0.833	0.844	0.820	0.832	0.853
569	Utah	0.761	0.735	0.742	0.722	0.758	0.768	0.752	0.764	0.780	0.820	0.789	0.798	0.782	0.808	0.766	0.775	0.765	0.726	0.786	0.778	0.780	0.845	0.801	0.806	0.785	0.827	0.837	0.812	0.823	0.841
570	Iowa	0.757	0.717	0.725	0.698	0.749	0.761	0.739	0.757	0.784	0.841	0.791	0.805	0.782	0.816	0.761	0.771	0.755	0.710	0.795	0.777	0.777	0.858	0.800	0.806	0.777	0.837	0.850	0.820	0.838	0.871
571	Massachusetts	0.748	0.718	0.726	0.703	0.744	0.756	0.740	0.755	0.775	0.822	0.778	0.791	0.772	0.802	0.755	0.766	0.753	0.709	0.778	0.766	0.771	0.843	0.797	0.804	0.778	0.827	0.840	0.815	0.831	0.857
572	Oklahoma	0.745	0.727	0.736	0.715	0.747	0.759	0.750	0.763	0.776	0.809	0.771	0.783	0.769	0.795	0.757	0.769	0.760	0.717	0.766	0.762	0.772	0.833	0.803	0.811	0.790	0.826	0.838	0.823	0.836	0.853
573	Louisiana	0.752	0.716	0.724	0.698	0.745	0.756	0.734	0.748	0.772	0.824	0.785	0.797	0.776	0.806	0.756	0.763	0.750	0.707	0.786	0.771	0.769	0.865	0.787	0.793	0.767	0.821	0.833	0.801	0.814	0.840
574	New Mexico	0.771	0.743	0.752	0.727	0.770	0.784	0.769	0.786	0.807	0.855	0.803	0.819	0.800	0.832	0.783	0.795	0.781	0.733	0.800	0.792	0.800	0.879	0.835	0.844	0.816	0.866	0.883	0.860	0.879	0.908
575	Texas	0.762	0.736	0.744	0.721	0.760	0.772	0.758	0.773	0.790	0.832	0.791	0.804	0.787	0.816	0.771	0.782	0.771	0.726	0.788	0.780	0.787	0.858	0.816	0.823	0.799	0.844	0.857	0.836	0.850	0.873
576	Kentucky	0.728	0.710	0.717	0.700	0.728	0.738	0.728	0.739	0.750	0.781	0.751	0.760	0.748	0.769	0.736	0.745	0.737	0.702	0.749	0.743	0.748	0.800	0.770	0.775	0.757	0.790	0.799	0.782	0.791	0.805
577	Kansas	0.751	0.732	0.742	0.721	0.753	0.765	0.756	0.770	0.783	0.818	0.777	0.791	0.776	0.802	0.764	0.775	0.766	0.723	0.774	0.768	0.779	0.839	0.809	0.817	0.795	0.833	0.845	0.830	0.843	0.861
578	Wisconsin	0.766	0.733	0.740	0.717	0.761	0.771	0.751	0.765	0.788	0.836	0.797	0.809	0.789	0.818	0.770	0.778	0.766	0.725	0.799	0.785	0.784	0.853	0.803	0.808	0.784	0.835	0.846	0.816	0.829	0.853
579	Tennessee	0.744	0.716	0.722	0.702	0.741	0.750	0.733	0.746	0.765	0.808	0.774	0.784	0.766	0.793	0.749	0.758	0.747	0.707	0.773	0.762	0.762	0.827	0.782	0.787	0.765	0.810	0.821	0.794	0.806	0.827
580	Minnesota	0.752	0.721	0.730	0.706	0.748	0.760	0.744	0.760	0.781	0.828	0.782	0.796	0.777	0.807	0.760	0.770	0.757	0.713	0.783	0.770	0.775	0.846	0.801	0.808	0.782	0.832	0.845	0.821	0.837	0.864
581	Colorado	0.784	0.760	0.769	0.747	0.784	0.794	0.780	0.793	0.809	0.849	0.812	0.825	0.808	0.834	0.793	0.802	0.792	0.751	0.810	0.802	0.806	0.867	0.829	0.836	0.813	0.855	0.866	0.844	0.855	0.874
582	Indiana	0.750	0.718	0.724	0.703	0.745	0.755	0.735	0.749	0.771	0.818	0.780	0.791	0.772	0.800	0.753	0.762	0.750	0.710	0.782	0.768	0.767	0.835	0.786	0.791	0.767	0.816	0.827	0.798	0.811	0.834
583	Nebraska	0.734	0.716	0.725	0.704	0.736	0.748	0.738	0.752	0.764	0.798	0.760	0.772	0.758	0.784	0.746	0.758	0.749	0.706	0.756	0.751	0.761	0.822	0.790	0.798	0.776	0.812	0.824	0.808	0.821	0.837
584	Connecticut	0.762	0.731	0.739	0.715	0.758	0.770	0.753	0.769	0.790	0.838	0.793	0.807	0.787	0.818	0.769	0.780	0.767	0.722	0.793	0.781	0.785	0.860	0.812	0.819	0.793	0.843	0.857	0.831	0.848	0.875
585	Ohio	0.754	0.727	0.733	0.712	0.751	0.760	0.744	0.757	0.776	0.817	0.782	0.793	0.775	0.802	0.759	0.768	0.757	0.718	0.782	0.771	0.772	0.836	0.793	0.798	0.776	0.820	0.831	0.806	0.817	0.838
586	Michigan	0.765	0.738	0.749	0.723	0.765	0.779	0.766	0.783	0.805	0.852	0.796	0.814	0.795	0.826	0.779	0.790	0.777	0.730	0.795	0.786	0.795	0.868	0.830	0.839	0.811	0.861	0.877	0.858	0.876	0.905
587	Arizona	0.757	0.744	0.754	0.733	0.762	0.776	0.770	0.785	0.795	0.827	0.784	0.798	0.785	0.811	0.774	0.788	0.779	0.732	0.776	0.776	0.791	0.854	0.830	0.839	0.817	0.851	0.867	0.854	0.869	0.885
588	New Jersey	0.740	0.714	0.724	0.700	0.739	0.752	0.739	0.754	0.771	0.814	0.770	0.783	0.766	0.797	0.751	0.764	0.752	0.704	0.765	0.758	0.768	0.845	0.801	0.809	0.785	0.830	0.844	0.822	0.840	0.863
589	Syracuse	0.746	0.715	0.721	0.699	0.740	0.750	0.731	0.744	0.764	0.810	0.776	0.786	0.767	0.795	0.749	0.758	0.746	0.706	0.777	0.763	0.763	0.832	0.782	0.787	0.763	0.811	0.822	0.793	0.805	0.827
590	New York	0.722	0.692	0.701	0.676	0.719	0.732	0.712	0.728	0.746	0.795	0.757	0.767	0.748	0.780	0.730	0.742	0.729	0.680	0.749	0.741	0.747	0.834	0.778	0.784	0.759	0.808	0.822	0.795	0.811	0.838
591	Richmond	0.754	0.719	0.727	0.702	0.749	0.761	0.742	0.759	0.783	0.836	0.786	0.801	0.780	0.812	0.760	0.771	0.756	0.712	0.789	0.774	0.776	0.852	0.800	0.807	0.780	0.834	0.848	0.820	0.838	0.868
592	Atlanta	0.758	0.728	0.736	0.712	0.755	0.767	0.750	0.766	0.786	0.833	0.789	0.802	0.783	0.813	0.766	0.776	0.764	0.719	0.788	0.776	0.781	0.854	0.809	0.816	0.790	0.840	0.853	0.829	0.845	0.871
593	Washington, DC	0.722	0.699	0.707	0.686	0.720	0.732	0.719	0.733	0.747	0.785	0.749	0.760	0.745	0.772	0.730	0.742	0.732	0.689	0.745	0.738	0.746	0.813	0.772	0.778	0.757	0.797	0.808	0.788	0.801	0.820
594	Chicago	0.746	0.710	0.716	0.694	0.738	0.748	0.725	0.739	0.760	0.809	0.778	0.786	0.766	0.796	0.746	0.755	0.743	0.701	0.778	0.763	0.760	0.837	0.779	0.784	0.760	0.811	0.821	0.789	0.801	0.824
595	St. Louis	0.754	0.723	0.731	0.707	0.750	0.762	0.746	0.761	0.782	0.830	0.784	0.798	0.779	0.809	0.761	0.772	0.759	0.715	0.785	0.772	0.777	0.849	0.803	0.811	0.785	0.834	0.848	0.824	0.840	0.866
596	Sacramento	0.757	0.730	0.739	0.715	0.756	0.770	0.756	0.772	0.792	0.839	0.789	0.804	0.785	0.817	0.769	0.781	0.768	0.720	0.785	0.777	0.785	0.863	0.820	0.828	0.802	0.850	0.866	0.844	0.862	0.889
597	Northern California	0.778	0.746	0.755	0.729	0.775	0.788	0.770	0.788	0.811	0.864	0.813	0.828	0.807	0.841	0.788	0.800	0.785	0.735	0.809	0.800	0.805	0.892	0.840	0.848	0.819	0.874	0.891	0.864	0.884	0.915
598	San Diego	0.740	0.722	0.733	0.711	0.742	0.756	0.749	0.763	0.775	0.810	0.766	0.781	0.766	0.794	0.755	0.768	0.758	0.712	0.760	0.757	0.771	0.838	0.807	0.816	0.793	0.830	0.844	0.829	0.844	0.862
599	Southern California	0.746	0.723	0.733	0.710	0.746	0.760	0.748	0.763	0.779	0.819	0.775	0.789	0.773	0.802	0.758	0.772	0.760	0.713	0.770	0.764	0.775	0.849	0.810	0.818	0.794	0.837	0.851	0.831	0.848	0.869

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	BB	BD	BI	BL	BM	BN	BO	BP	BQ	BR	BS	BT	C1	C2	C3	C4	C5	C6	C7	C8	CA	CB	CD	CI	CL	CM	CN	CO	CP	CQ
501	Miami	0.815	0.834	0.819	0.799	0.828	0.778	0.786	0.789	0.737	0.789	0.798	0.793	0.789	0.755	0.757	0.739	0.779	0.785	0.758	0.766	0.783	0.814	0.819	0.821	0.802	0.827	0.782	0.787	0.778	0.746
502	Broward County / Palm Beach	0.841	0.846	0.839	0.823	0.847	0.807	0.814	0.815	0.768	0.811	0.821	0.819	0.820	0.795	0.800	0.783	0.816	0.824	0.801	0.809	0.822	0.849	0.846	0.850	0.835	0.855	0.819	0.824	0.818	0.785
503	Tampa	0.846	0.846	0.842	0.826	0.850	0.810	0.818	0.816	0.772	0.813	0.824	0.823	0.824	0.800	0.805	0.787	0.821	0.829	0.807	0.815	0.829	0.857	0.849	0.855	0.840	0.860	0.825	0.829	0.823	0.790
504	Orlando	0.850	0.849	0.846	0.830	0.854	0.815	0.822	0.820	0.777	0.817	0.828	0.826	0.828	0.804	0.809	0.792	0.825	0.833	0.812	0.819	0.833	0.860	0.853	0.858	0.844	0.864	0.829	0.833	0.827	0.795
505	Jacksonville	0.849	0.849	0.845	0.828	0.853	0.812	0.819	0.817	0.773	0.815	0.826	0.824	0.826	0.800	0.805	0.787	0.822	0.830	0.808	0.816	0.830	0.859	0.851	0.857	0.842	0.862	0.826	0.831	0.824	0.791
506	Daytona / Gainesville	0.880	0.878	0.875	0.855	0.883	0.834	0.842	0.837	0.789	0.841	0.852	0.848	0.850	0.817	0.823	0.801	0.843	0.854	0.827	0.836	0.855	0.891	0.879	0.887	0.868	0.893	0.849	0.854	0.845	0.808
521	Diversified Dental - Las Vegas	0.913	0.886	0.900	0.890	0.913	0.883	0.896	0.889	0.841	0.861	0.877	0.897	0.901	0.894	0.904	0.886	0.908	0.922	0.914	0.922	0.932	0.943	0.920	0.936	0.926	0.943	0.920	0.926	0.919	0.885
522	Mastercare Dental - Reno	1.060	1.005	1.036	1.007	1.049	0.982	0.994	0.961	0.915	0.972	0.991	0.999	1.001	0.959	0.969	0.937	0.998	1.017	0.995	1.018	1.056	1.094	1.038	1.069	1.041	1.079	1.018	1.028	1.004	0.957
524	Premier - Minnesota	0.936	0.908	0.923	0.906	0.933	0.892	0.902	0.889	0.845	0.882	0.895	0.906	0.909	0.886	0.895	0.874	0.909	0.921	0.908	0.918	0.937	0.961	0.933	0.949	0.934	0.957	0.920	0.927	0.916	0.882
526	Dental Options Pricing - Oregon	0.956	0.932	0.945	0.922	0.957	0.902	0.913	0.896	0.843	0.892	0.909	0.917	0.917	0.884	0.893	0.866	0.914	0.931	0.907	0.923	0.951	0.980	0.950	0.971	0.949	0.980	0.930	0.938	0.920	0.877
527	Rental Network - Hawaii	0.894	0.885	0.889	0.869	0.900	0.850	0.860	0.850	0.800	0.845	0.860	0.864	0.863	0.830	0.834	0.814	0.855	0.866	0.842	0.856	0.879	0.904	0.890	0.902	0.883	0.909	0.865	0.871	0.856	0.825
528	Diversified Dental - Reno	1.000	0.956	0.978	0.969	0.995	0.965	0.982	0.973	0.921	0.935	0.953	0.984	0.992	0.992	1.004	0.986	1.005	1.019	1.021	1.034	1.037	1.047	1.012	1.030	1.022	1.042	1.017	1.029	1.023	0.981
549	Maine	0.935	0.920	0.929	0.902	0.940	0.877	0.887	0.870	0.816	0.875	0.891	0.892	0.890	0.849	0.855	0.829	0.884	0.898	0.868	0.886	0.917	0.951	0.927	0.946	0.921	0.954	0.897	0.904	0.884	0.842
550	North Dakota	1.013	0.983	0.999	0.967	1.008	0.938	0.947	0.922	0.874	0.943	0.958	0.954	0.956	0.904	0.912	0.880	0.945	0.960	0.929	0.948	0.987	1.031	0.994	1.017	0.987	1.025	0.960	0.967	0.945	0.902
551	Nevada	0.878	0.855	0.867	0.857	0.879	0.851	0.863	0.857	0.812	0.831	0.846	0.864	0.868	0.862	0.872	0.855	0.875	0.886	0.878	0.886	0.895	0.905	0.887	0.901	0.892	0.906	0.885	0.890	0.883	0.853
553	Idaho	0.913	0.901	0.904	0.886	0.912	0.868	0.875	0.868	0.825	0.870	0.881	0.881	0.884	0.855	0.862	0.841	0.879	0.890	0.867	0.877	0.895	0.927	0.910	0.920	0.902	0.926	0.885	0.890	0.882	0.847
554	Vermont	0.928	0.924	0.923	0.892	0.934	0.862	0.871	0.857	0.798	0.873	0.886	0.879	0.876	0.824	0.830	0.800	0.864	0.877	0.841	0.859	0.893	0.937	0.918	0.934	0.905	0.942	0.877	0.883	0.862	0.818
555	New Hampshire	0.893	0.890	0.890	0.862	0.899	0.836	0.845	0.833	0.779	0.844	0.856	0.851	0.849	0.805	0.809	0.784	0.840	0.850	0.818	0.834	0.863	0.901	0.887	0.899	0.874	0.907	0.849	0.855	0.837	0.798
556	Delaware	0.918	0.904	0.909	0.885	0.919	0.862	0.871	0.857	0.808	0.864	0.878	0.877	0.877	0.838	0.845	0.819	0.870	0.881	0.855	0.869	0.897	0.931	0.910	0.926	0.903	0.932	0.881	0.887	0.870	0.832
557	Washington		0.916																					0.933							
558	Oregon	0.943	0.928	0.936	0.911	0.948	0.887	0.898	0.882	0.827	0.882	0.900	0.902	0.900	0.862	0.871	0.843	0.895	0.911	0.882	0.899	0.929	0.961	0.937	0.957	0.933	0.964	0.911	0.917	0.898	0.855
559	North Carolina	0.898	0.893	0.894	0.866	0.903	0.838	0.847	0.833	0.780	0.847	0.859	0.854	0.852	0.805	0.810	0.783	0.841	0.853	0.820	0.836	0.867	0.907	0.890	0.904	0.878	0.912	0.852	0.858	0.839	0.799
560	West Virginia	0.888	0.883	0.882	0.860	0.890	0.839	0.846	0.839	0.792	0.846	0.858	0.852	0.855	0.819	0.825	0.803	0.848	0.858	0.830	0.840	0.861	0.899	0.885	0.893	0.873	0.899	0.853	0.858	0.848	0.810
561	Mississippi	0.890	0.906	0.882	0.857	0.890	0.832	0.839	0.830	0.781	0.843	0.854	0.846	0.849	0.808	0.813	0.788	0.840	0.851	0.820	0.831	0.856	0.901	0.882	0.892	0.869	0.899	0.845	0.851	0.840	0.799
562	Arkansas	0.909	0.894	0.899	0.878	0.907	0.857	0.864	0.855	0.809	0.861	0.873	0.871	0.874	0.840	0.846	0.823	0.867	0.878	0.854	0.865	0.886	0.924	0.903	0.913	0.893	0.921	0.873	0.881	0.871	0.832
563	South Carolina	0.923	0.916	0.918	0.888	0.927	0.860	0.868	0.854	0.799	0.869	0.882	0.875	0.874	0.824	0.830	0.802	0.862	0.874	0.840	0.857	0.890	0.931	0.913	0.928	0.901	0.936	0.874	0.880	0.860	0.818
564	Rhode Island	0.861	0.854	0.857	0.838	0.865	0.821	0.829	0.821	0.776	0.820	0.831	0.833	0.834	0.806	0.809	0.792	0.829	0.837	0.816	0.827	0.846	0.872	0.862	0.870	0.853	0.876	0.836	0.841	0.829	0.799
565	Hawaii	0.859	0.856	0.857	0.838	0.867	0.820	0.831	0.824	0.773	0.815	0.829	0.834	0.833	0.804	0.807	0.789	0.827	0.837	0.814	0.827	0.847	0.869	0.860	0.870	0.853	0.877	0.836	0.842	0.829	0.797
566	Pittsburgh	0.822	0.816	0.816	0.804	0.823	0.792	0.799	0.796	0.761	0.792	0.801	0.802	0.805	0.788	0.791	0.778	0.804	0.810	0.794	0.800	0.811	0.833	0.825	0.829	0.818	0.834	0.807	0.811	0.805	0.780
567	Philadelphia	0.851	0.843	0.846	0.830	0.855	0.815	0.823	0.817	0.773	0.812	0.823	0.827	0.828	0.805	0.808	0.792	0.825	0.832	0.814	0.824	0.840	0.863	0.854	0.861	0.846	0.867	0.831	0.836	0.826	0.797
568	Alabama	0.888	0.905	0.881	0.861	0.889	0.841	0.848	0.841	0.796	0.845	0.857	0.854	0.857	0.824	0.830	0.809	0.850	0.861	0.836	0.845	0.865	0.901	0.885	0.894	0.875	0.900	0.856	0.862	0.853	0.816
569	Utah	0.874	0.878	0.872	0.853	0.880	0.833	0.841	0.839	0.791	0.841	0.850	0.846	0.848	0.817	0.821	0.802	0.842	0.849	0.823	0.832	0.849	0.882	0.877	0.881	0.863	0.887	0.844	0.849	0.842	0.806
570	Iowa	0.909	0.901	0.903	0.876	0.913	0.850	0.859	0.845	0.793	0.857	0.870	0.865	0.864	0.820	0.825	0.799	0.855	0.866	0.835	0.851	0.881	0.919	0.901	0.916	0.890	0.922	0.866	0.871	0.853	0.814
571	Massachusetts	0.887	0.880	0.882	0.860	0.891	0.839	0.848	0.838	0.789	0.841	0.853	0.853	0.852	0.818	0.822	0.801	0.846	0.855	0.830	0.843	0.866	0.897	0.884	0.895	0.875	0.901	0.855	0.860	0.846	0.811
572	Oklahoma	0.875	0.864	0.868	0.852	0.878	0.837	0.846	0.839	0.793	0.831	0.844	0.850	0.851	0.828	0.834	0.815	0.850	0.859	0.841	0.851	0.868	0.890	0.876	0.888	0.873	0.893	0.858	0.863	0.852	0.821
573	Louisiana	0.883	0.908	0.878	0.854	0.887	0.829	0.836	0.831	0.777	0.840	0.851	0.843	0.845	0.803	0.809	0.784	0.835	0.846	0.814	0.825	0.849	0.892	0.879	0.887	0.864	0.895	0.840	0.847	0.836	0.793
574	New Mexico	0.934	0.918	0.927	0.904	0.938	0.883	0.894	0.880	0.827	0.876	0.893	0.898	0.897	0.864	0.872	0.846	0.894	0.908	0.882	0.898	0.925	0.953	0.930	0.948	0.927	0.955	0.907	0.913	0.896	0.856
575	Texas	0.901	0.894	0.896	0.875	0.906	0.856	0.866	0.858	0.806	0.855	0.868	0.870	0.870	0.839	0.846	0.823	0.865	0.876	0.852	0.865	0.886	0.914	0.901	0.913	0.894	0.919	0.875	0.881	0.867	0.831
576	Kentucky	0.830	0.826	0.825	0.810	0.832	0.796	0.803	0.799	0.762	0.799	0.807	0.807	0.809	0.788	0.791	0.776	0.807	0.813	0.794	0.801	0.814	0.840	0.832	0.837	0.823	0.841	0.809	0.813	0.807	0.779
577	Kansas	0.884	0.870	0.876	0.859	0.886	0.844	0.853	0.844	0.800	0.838	0.851	0.857	0.859	0.835	0.842	0.822	0.857	0.867	0.849	0.859	0.877	0.900	0.884	0.897	0.881	0.902	0.866	0.871	0.860	0.828
578	Wisconsin	0.894	0.891	0.888	0.865	0.896	0.841	0.849	0.843	0.793	0.852	0.863	0.856	0.858	0.820	0.825	0.802	0.850	0.860	0.829	0.840	0.862	0.903	0.890	0.898	0.876	0.904	0.854	0.859	0.850	0.810
579	Tennessee	0.863	0.862	0.858	0.838	0.866	0.817	0.824	0.819	0.773	0.825	0.836	0.830	0.832	0.798	0.803	0.782	0.825	0.834	0.806	0.816	0.835	0.872	0.862	0.868	0.849	0.874	0.829	0.834	0.825	0.789
580	Minnesota	0.895	0.883	0.888	0.866	0.898	0.844	0.853	0.841	0.793	0.846	0.858	0.858	0.859	0.823	0.829	0.806	0.853	0.863	0.838	0.852	0.876	0.908	0.890	0.904	0.883	0.910	0.863	0.868	0.853	0.817
581	Colorado	0.907	0.900	0.900	0.881	0.909	0.863	0.870	0.865	0.819	0.866	0.877	0.876	0.878	0.849	0.855	0.834	0.873	0.884	0.860	0.869	0.887	0.920	0.906	0.914	0.896	0.920	0.879	0.884	0.876	0.840
582	Indiana	0.873	0.871	0.868	0.845	0.876	0.823	0.830	0.824	0.777	0.833	0.844	0.836	0.839	0.802	0.806	0.784	0.831	0.840	0.810	0.820	0.842	0.881	0.870	0.877	0.856	0.883	0.834	0.839	0.830	0.792
583	Nebraska	0.859	0.851	0.854	0.838	0.863	0.823	0.832	0.825	0.781	0.820	0.831	0.835	0.836	0.813	0.817	0.801	0.834	0.841	0.823	0.833	0.849	0.871	0.862	0.870	0.855	0.875	0.840	0.845	0.835	0.806
584	Connecticut	0.906	0.899	0.901	0.878	0.911	0.856	0.865	0.855	0.803	0.858	0.871	0.870	0.870	0.834	0.839	0.816	0.863	0.874	0.847	0.861	0.886	0.918	0.903	0.916	0.894	0.922	0.873	0.879	0.864	0.827
585	Ohio	0.873	0.870	0.867	0.847	0.875	0.827	0.834	0.829	0.783	0.834	0.845	0.840	0.842	0.810	0.815	0.794	0.836	0.845	0.818	0.828	0.847	0.882	0.871	0.878	0.859	0.884	0.840	0.845	0.837	0.800
586	Michigan	0.932	0.905	0.920	0.898	0.931	0.878	0.889	0.871	0.822	0.869	0.886	0.892	0.893	0.861	0.870	0.844	0.890	0.906	0.883	0.899	0.926	0.954	0.924	0.945	0.924	0.952	0.906	0.912	0.895	0.855
587	Arizona	0.903	0.885	0.894	0.879	0.905	0.866	0.876	0.867	0.819	0.852	0.868	0.879	0.880	0.862	0.869	0.850	0.883	0.894	0.878	0.889	0.906	0.924	0.906	0.920	0.906	0.926	0.893	0.899	0.887	0.853
588	New Jersey	0.886	0.881	0.883	0.863	0.894	0.844	0.854	0.845	0.793	0.839	0.853	0.858	0.856	0.826	0.830	0.811	0.852	0.862	0.838	0.852	0.874	0.899	0.888	0.899	0.880	0.906	0.861	0.868	0.853	0.818
589	Syracuse	0.865	0.869	0.862	0.840	0.870	0.818	0.825	0.822	0.772	0.829	0.838	0.831	0.833	0.797	0.800	0.779	0.825	0.833	0.803	0.813	0.833	0.871	0.865	0.869	0.849	0.876	0.827	0.833	0.824	0.786
590	New York	0.864	0.874	0.867	0.844	0.878	0.821	0.833	0.829	0.768	0.822	0.836	0.837	0.831	0.793	0.796	0.775	0.821	0.832	0.802	0.817	0.840	0.867	0.865	0.873	0.852	0.881	0.830	0.838	0.822	0.785
591	Richmond	0.903	0.892	0.896	0.871	0.905	0.847	0.856	0.842	0.793	0.851	0.864	0.862	0.861	0.821	0.826	0.802	0.854	0.864	0.836	0.851	0.878	0.914	0.896	0.909	0.886	0.916	0.864	0.869	0.852	0.815
592	Atlanta	0.902	0.893	0.895	0.873	0.906	0.852	0.862	0.851	0.800	0.853	0.866	0.867	0.867	0.832	0.839	0.814	0.860	0.872	0.847	0.860	0.884	0.915	0.899	0.913	0.892	0.919	0.872	0.877	0.862	0.825
593	Washington, DC	0.844	0.845	0.842	0.824	0.851	0.807	0.815	0.811	0.763	0.808	0.818	0.820	0.819	0.790	0.793	0.776	0.813	0.820	0.798	0.809	0.826	0.851	0.846	0.852	0.836	0.859	0.819	0.824	0.813	0.783
594	Chicago	0.864	0.875	0.864	0.841	0.873	0.816	0.824	0.823	0.769	0.830	0.840	0.831	0.832	0.792	0.795	0.774	0.822	0.830	0.797	0.807	0.828	0.869	0.866	0.869	0.847	0.876	0.824	0.830	0.820	0.780
595	St. Louis	0.898	0.888	0.891	0.868	0.901	0.847	0.856	0.845	0.795	0.848	0.861	0.861	0.861	0.826	0.832	0.808	0.855	0.866	0.841	0.854	0.879	0.911	0.893	0.907	0.886	0.913	0.866	0.871	0.856	0.819
596	Sacramento	0.915	0.901	0.909	0.887	0.919	0.866	0.876	0.864	0.812	0.860	0.876	0.880	0.879	0.848	0.853	0.831	0.877	0.888	0.863	0.879	0.904	0.931	0.912	0.928	0.907	0.935	0.888	0.894	0.877	0.839
597	Northern California	0.944	0.935	0.940	0.914	0.951	0.891	0.902	0.889	0.831	0.887	0.904	0.906	0.904	0.866	0.872	0.847	0.899	0.912	0.883	0.900	0.928	0.959	0.941	0.957	0.934	0.965	0.911	0.918	0.900	0.857
598	San Diego	0.881	0.869	0.875	0.858	0.885	0.844	0.854	0.845	0.798	0.834	0.848	0.857	0.857	0.836	0.840	0.823	0.856	0.866	0.848	0.859	0.877	0.897	0.884	0.895	0.879	0.901	0.865	0.871	0.859	0.827
599	Southern California	0.891	0.884	0.888	0.868	0.898	0.850	0.861	0.852	0.801	0.844	0.858	0.864	0.863	0.836	0.840	0.821	0.860	0.870	0.848	0.861	0.882	0.905	0.893	0.904	0.886	0.911	0.869	0.876	0.861	0.827

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	CR	CS	CT	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	QA	QB	QD	QI	QL	QM	QN	QO	QP	QQ	QR	QS	QT	R1	R2	R3	R4	R5	R6
501	Miami	0.796	0.803	0.794	0.812	0.783	0.785	0.765	0.811	0.817	0.783	0.790	0.805	0.844	0.859	0.857	0.835	0.864	0.811	0.817	0.816	0.771	0.833	0.839	0.825	0.752	0.720	0.726	0.705	0.746	0.755
502	Broward County / Palm Beach	0.826	0.834	0.828	0.836	0.814	0.818	0.800	0.838	0.845	0.818	0.825	0.837	0.870	0.874	0.876	0.859	0.882	0.840	0.845	0.843	0.803	0.852	0.860	0.851	0.774	0.751	0.758	0.738	0.772	0.783
503	Tampa	0.830	0.839	0.833	0.840	0.817	0.821	0.802	0.841	0.848	0.823	0.829	0.842	0.875	0.876	0.879	0.862	0.885	0.843	0.848	0.845	0.807	0.854	0.862	0.855	0.777	0.754	0.761	0.741	0.775	0.786
504	Orlando	0.834	0.843	0.837	0.844	0.821	0.825	0.807	0.845	0.852	0.827	0.833	0.846	0.879	0.879	0.883	0.866	0.888	0.847	0.852	0.849	0.811	0.858	0.866	0.858	0.781	0.758	0.766	0.746	0.779	0.790
505	Jacksonville	0.832	0.840	0.835	0.842	0.818	0.823	0.803	0.843	0.850	0.824	0.830	0.844	0.878	0.878	0.882	0.864	0.888	0.845	0.850	0.847	0.808	0.857	0.865	0.857	0.779	0.754	0.762	0.741	0.776	0.787
506	Daytona / Gainesville	0.858	0.867	0.859	0.870	0.837	0.842	0.819	0.868	0.877	0.845	0.853	0.871	0.913	0.911	0.916	0.894	0.923	0.871	0.876	0.871	0.827	0.886	0.895	0.884	0.800	0.768	0.776	0.752	0.795	0.807
521	Diversified Dental - Las Vegas	0.904	0.916	0.927	0.915	0.906	0.917	0.897	0.923	0.936	0.926	0.932	0.941	0.956	0.940	0.954	0.943	0.962	0.934	0.941	0.934	0.897	0.921	0.933	0.943	0.818	0.813	0.827	0.806	0.828	0.844
522	Mastercare Dental - Reno	1.011	1.029	1.031	1.044	0.991	1.000	0.964	1.036	1.055	1.023	1.042	1.076	1.124	1.089	1.118	1.085	1.128	1.055	1.065	1.037	0.989	1.057	1.075	1.073	0.912	0.868	0.879	0.846	0.907	0.925
524	Premier - Minnesota	0.916	0.926	0.931	0.930	0.904	0.912	0.889	0.930	0.942	0.923	0.931	0.948	0.979	0.961	0.975	0.957	0.984	0.940	0.947	0.936	0.898	0.940	0.951	0.952	0.837	0.816	0.828	0.803	0.839	0.854
526	Dental Options Pricing - Oregon	0.924	0.939	0.941	0.951	0.915	0.923	0.894	0.950	0.967	0.936	0.949	0.973	1.010	0.997	1.016	0.990	1.025	0.965	0.973	0.957	0.908	0.967	0.981	0.980	0.839	0.807	0.818	0.789	0.837	0.854
527	Rental Network - Hawaii	0.868	0.878	0.874	0.893	0.860	0.864	0.842	0.891	0.901	0.871	0.882	0.902	0.934	0.935	0.945	0.923	0.953	0.900	0.906	0.895	0.855	0.909	0.919	0.912	0.798	0.771	0.780	0.755	0.798	0.811
528	Diversified Dental - Reno	0.994	1.010	1.030	1.003	0.999	1.011	0.992	1.014	1.028	1.028	1.039	1.042	1.054	1.024	1.042	1.032	1.054	1.026	1.038	1.031	0.989	1.006	1.021	1.040	0.890	0.892	0.906	0.886	0.904	0.922
549	Maine	0.898	0.913	0.907	0.929	0.887	0.892	0.862	0.928	0.941	0.902	0.917	0.945	0.988	0.983	1.000	0.970	1.008	0.940	0.947	0.930	0.879	0.949	0.964	0.955	0.820	0.780	0.789	0.759	0.814	0.830
550	North Dakota	0.968	0.980	0.974	0.996	0.938	0.945	0.909	0.985	1.001	0.959	0.973	1.008	1.067	1.047	1.067	1.033	1.076	0.998	1.006	0.984	0.934	1.015	1.028	1.016	0.886	0.835	0.844	0.811	0.876	0.892
551	Nevada	0.870	0.882	0.891	0.880	0.874	0.883	0.865	0.889	0.900	0.889	0.896	0.903	0.917	0.904	0.918	0.908	0.923	0.899	0.904	0.898	0.864	0.887	0.898	0.906	0.789	0.786	0.799	0.779	0.800	0.815
553	Idaho	0.891	0.900	0.895	0.902	0.871	0.877	0.855	0.899	0.909	0.882	0.889	0.907	0.945	0.937	0.944	0.924	0.951	0.904	0.909	0.903	0.863	0.915	0.924	0.916	0.830	0.803	0.811	0.788	0.827	0.839
554	Vermont	0.889	0.899	0.890	0.916	0.864	0.869	0.835	0.910	0.924	0.876	0.890	0.920	0.978	0.977	0.990	0.956	0.999	0.921	0.927	0.912	0.855	0.941	0.954	0.938	0.819	0.767	0.774	0.743	0.807	0.821
555	New Hampshire	0.860	0.871	0.861	0.884	0.840	0.843	0.815	0.881	0.892	0.850	0.861	0.887	0.937	0.939	0.949	0.919	0.957	0.888	0.895	0.882	0.831	0.906	0.918	0.903	0.794	0.750	0.757	0.729	0.785	0.799
556	Delaware	0.886	0.897	0.892	0.908	0.868	0.874	0.845	0.904	0.917	0.881	0.892	0.916	0.961	0.955	0.968	0.941	0.975	0.914	0.920	0.906	0.860	0.926	0.938	0.928	0.815	0.778	0.786	0.759	0.810	0.824
557	Washington														0.979																
558	Oregon	0.908	0.923	0.920	0.938	0.899	0.906	0.875	0.938	0.953	0.916	0.929	0.956	0.996	0.991	1.008	0.980	1.016	0.952	0.959	0.942	0.891	0.957	0.972	0.966	0.828	0.791	0.800	0.771	0.824	0.840
559	North Carolina	0.863	0.874	0.864	0.888	0.841	0.845	0.815	0.883	0.896	0.852	0.865	0.892	0.944	0.944	0.956	0.924	0.963	0.892	0.899	0.885	0.833	0.910	0.923	0.908	0.796	0.750	0.757	0.728	0.786	0.800
560	West Virginia	0.863	0.872	0.863	0.876	0.840	0.845	0.820	0.872	0.881	0.848	0.856	0.876	0.921	0.918	0.924	0.900	0.930	0.876	0.881	0.874	0.830	0.893	0.901	0.889	0.805	0.770	0.778	0.753	0.799	0.810
561	Mississippi	0.859	0.868	0.857	0.874	0.830	0.835	0.807	0.867	0.877	0.840	0.849	0.873	0.925	0.919	0.926	0.899	0.933	0.871	0.877	0.868	0.821	0.892	0.901	0.887	0.799	0.757	0.764	0.738	0.790	0.802
562	Arkansas	0.883	0.892	0.886	0.895	0.858	0.863	0.839	0.890	0.900	0.871	0.879	0.900	0.945	0.934	0.942	0.918	0.950	0.894	0.902	0.894	0.850	0.910	0.919	0.910	0.820	0.786	0.793	0.769	0.814	0.826
563	South Carolina	0.885	0.896	0.886	0.912	0.862	0.866	0.835	0.906	0.919	0.874	0.886	0.915	0.970	0.969	0.981	0.949	0.989	0.915	0.922	0.907	0.854	0.934	0.947	0.931	0.816	0.768	0.775	0.745	0.806	0.820
564	Rhode Island	0.841	0.851	0.845	0.857	0.830	0.833	0.813	0.858	0.866	0.838	0.846	0.863	0.897	0.897	0.904	0.884	0.910	0.863	0.868	0.860	0.821	0.872	0.883	0.874	0.777	0.751	0.760	0.737	0.776	0.789
565	Hawaii	0.838	0.848	0.845	0.861	0.833	0.837	0.816	0.861	0.871	0.842	0.853	0.870	0.898	0.903	0.911	0.890	0.919	0.869	0.876	0.867	0.826	0.877	0.887	0.881	0.770	0.745	0.755	0.731	0.770	0.784
566	Pittsburgh	0.810	0.818	0.814	0.817	0.800	0.803	0.789	0.819	0.824	0.805	0.810	0.821	0.846	0.844	0.847	0.834	0.852	0.820	0.824	0.821	0.792	0.827	0.835	0.829	0.759	0.743	0.751	0.734	0.760	0.771
567	Philadelphia	0.834	0.844	0.840	0.849	0.826	0.829	0.811	0.850	0.857	0.833	0.841	0.855	0.885	0.885	0.891	0.873	0.897	0.855	0.860	0.853	0.817	0.862	0.872	0.865	0.770	0.749	0.759	0.737	0.771	0.784
568	Alabama	0.865	0.873	0.866	0.876	0.843	0.848	0.825	0.873	0.883	0.852	0.860	0.879	0.921	0.915	0.922	0.900	0.928	0.877	0.883	0.876	0.834	0.892	0.900	0.891	0.805	0.774	0.781	0.758	0.801	0.812
569	Utah	0.855	0.864	0.854	0.867	0.838	0.841	0.821	0.866	0.873	0.842	0.849	0.865	0.905	0.909	0.911	0.890	0.917	0.867	0.873	0.870	0.827	0.884	0.892	0.880	0.801	0.772	0.779	0.756	0.797	0.808
570	Iowa	0.875	0.886	0.877	0.899	0.854	0.858	0.829	0.895	0.906	0.865	0.877	0.904	0.954	0.952	0.964	0.934	0.971	0.903	0.909	0.895	0.846	0.920	0.932	0.918	0.806	0.763	0.770	0.742	0.798	0.812
571	Massachusetts	0.861	0.871	0.865	0.881	0.846	0.850	0.826	0.880	0.889	0.856	0.866	0.886	0.927	0.927	0.935	0.911	0.942	0.886	0.892	0.881	0.838	0.898	0.910	0.899	0.795	0.762	0.770	0.744	0.791	0.804
572	Oklahoma	0.857	0.867	0.866	0.872	0.849	0.855	0.834	0.874	0.883	0.860	0.867	0.882	0.911	0.907	0.917	0.899	0.922	0.881	0.886	0.878	0.840	0.884	0.895	0.891	0.789	0.769	0.778	0.756	0.791	0.804
573	Louisiana	0.855	0.864	0.853	0.870	0.828	0.833	0.806	0.865	0.875	0.836	0.845	0.868	0.920	0.919	0.923	0.896	0.931	0.868	0.875	0.868	0.818	0.890	0.899	0.885	0.796	0.755	0.761	0.735	0.787	0.799
574	New Mexico	0.904	0.918	0.916	0.931	0.896	0.903	0.875	0.931	0.945	0.912	0.925	0.948	0.984	0.978	0.995	0.969	1.002	0.944	0.950	0.936	0.888	0.948	0.962	0.957	0.824	0.792	0.802	0.775	0.822	0.838
575	Texas	0.878	0.888	0.885	0.896	0.866	0.872	0.847	0.897	0.908	0.877	0.886	0.905	0.942	0.940	0.951	0.928	0.957	0.905	0.911	0.901	0.857	0.913	0.924	0.917	0.809	0.780	0.789	0.764	0.807	0.820
576	Kentucky	0.815	0.823	0.817	0.824	0.802	0.805	0.789	0.824	0.830	0.807	0.813	0.825	0.856	0.855	0.858	0.842	0.863	0.825	0.830	0.826	0.793	0.836	0.844	0.836	0.763	0.743	0.751	0.731	0.763	0.774
577	Kansas	0.865	0.875	0.874	0.880	0.855	0.861	0.840	0.881	0.891	0.867	0.875	0.891	0.921	0.915	0.926	0.907	0.931	0.889	0.894	0.885	0.847	0.892	0.903	0.899	0.795	0.774	0.784	0.761	0.797	0.810
578	Wisconsin	0.867	0.876	0.865	0.881	0.842	0.847	0.821	0.876	0.886	0.849	0.858	0.879	0.928	0.926	0.931	0.906	0.938	0.879	0.885	0.878	0.832	0.899	0.908	0.894	0.809	0.771	0.778	0.753	0.801	0.813
579	Tennessee	0.840	0.849	0.839	0.852	0.819	0.823	0.800	0.850	0.858	0.825	0.833	0.851	0.894	0.894	0.898	0.876	0.905	0.852	0.857	0.852	0.809	0.869	0.878	0.866	0.785	0.752	0.759	0.736	0.779	0.790
580	Minnesota	0.867	0.878	0.873	0.887	0.851	0.856	0.830	0.885	0.896	0.863	0.873	0.895	0.936	0.932	0.943	0.919	0.950	0.893	0.899	0.887	0.843	0.904	0.916	0.906	0.799	0.765	0.774	0.747	0.795	0.808
581	Colorado	0.886	0.894	0.889	0.897	0.867	0.872	0.850	0.895	0.905	0.876	0.883	0.900	0.940	0.935	0.941	0.920	0.948	0.899	0.905	0.899	0.857	0.912	0.920	0.912	0.826	0.797	0.805	0.783	0.823	0.834
582	Indiana	0.847	0.856	0.845	0.861	0.823	0.827	0.803	0.857	0.865	0.830	0.838	0.858	0.905	0.905	0.909	0.885	0.915	0.859	0.864	0.858	0.813	0.879	0.887	0.873	0.791	0.755	0.762	0.737	0.784	0.796
583	Nebraska	0.842	0.852	0.849	0.857	0.835	0.838	0.820	0.859	0.866	0.842	0.850	0.864	0.893	0.893	0.900	0.882	0.905	0.864	0.869	0.862	0.826	0.870	0.881	0.874	0.778	0.757	0.766	0.744	0.779	0.792
584	Connecticut	0.879	0.889	0.884	0.900	0.863	0.868	0.842	0.898	0.909	0.874	0.885	0.906	0.948	0.947	0.958	0.932	0.964	0.906	0.912	0.901	0.855	0.918	0.930	0.919	0.810	0.775	0.784	0.757	0.806	0.819
585	Ohio	0.850	0.859	0.850	0.862	0.829	0.834	0.811	0.860	0.868	0.836	0.844	0.862	0.904	0.903	0.907	0.886	0.913	0.862	0.867	0.862	0.820	0.878	0.887	0.875	0.794	0.762	0.770	0.746	0.789	0.800
586	Michigan	0.899	0.914	0.914	0.925	0.890	0.898	0.869	0.924	0.940	0.909	0.922	0.946	0.982	0.968	0.987	0.962	0.995	0.939	0.945	0.928	0.884	0.940	0.954	0.951	0.817	0.787	0.797	0.769	0.816	0.832
587	Arizona	0.885	0.898	0.900	0.903	0.884	0.891	0.870	0.908	0.919	0.898	0.907	0.922	0.945	0.938	0.951	0.934	0.957	0.918	0.923	0.914	0.875	0.914	0.927	0.928	0.806	0.790	0.801	0.778	0.811	0.826
588	New Jersey	0.862	0.875	0.871	0.886	0.858	0.861	0.839	0.888	0.899	0.868	0.879	0.898	0.930	0.934	0.943	0.920	0.951	0.897	0.904	0.893	0.849	0.904	0.917	0.910	0.791	0.762	0.772	0.747	0.789	0.804
589	Syracuse	0.841	0.850	0.838	0.854	0.820	0.822	0.799	0.852	0.859	0.824	0.832	0.851	0.896	0.901	0.903	0.879	0.909	0.853	0.859	0.854	0.808	0.873	0.882	0.867	0.787	0.751	0.758	0.734	0.780	0.792
590	New York	0.837	0.848	0.841	0.865	0.833	0.835	0.811	0.866	0.877	0.839	0.851	0.871	0.906	0.920	0.927	0.901	0.936	0.874	0.883	0.874	0.824	0.888	0.899	0.889	0.775	0.741	0.748	0.723	0.770	0.783
591	Richmond	0.871	0.882	0.875	0.893	0.852	0.856	0.829	0.890	0.901	0.864	0.875	0.899	0.945	0.942	0.953	0.926	0.960	0.898	0.904	0.890	0.844	0.912	0.924	0.912	0.802	0.764	0.772	0.744	0.796	0.810
592	Atlanta	0.875	0.885	0.882	0.895	0.860	0.866	0.840	0.894	0.906	0.872	0.882	0.904	0.945	0.941	0.953	0.928	0.959	0.903	0.909	0.898	0.852	0.912	0.924	0.916	0.805	0.772	0.781	0.755	0.802	0.815
593	Washington, DC	0.826	0.834	0.828	0.843	0.816	0.818	0.800	0.842	0.850	0.822	0.830	0.845	0.877	0.883	0.888	0.868	0.894	0.847	0.853	0.846	0.808	0.859	0.868	0.859	0.766	0.741	0.749	0.726	0.765	0.777
594	Chicago	0.841	0.850	0.836	0.855	0.818	0.821	0.797	0.853	0.860	0.821	0.829	0.848	0.897	0.906	0.906	0.881	0.914	0.853	0.859	0.856	0.806	0.877	0.886	0.869	0.788	0.749	0.755	0.730	0.779	0.791
595	St. Louis	0.870	0.880	0.876	0.890	0.854	0.860	0.833	0.888	0.900	0.866	0.876	0.898	0.940	0.936	0.948	0.923	0.954	0.897	0.903	0.891	0.846	0.907	0.919	0.910	0.801	0.767	0.776	0.749	0.797	0.810
596	Sacramento	0.886	0.900	0.897	0.912	0.880	0.884	0.859	0.914	0.925	0.893	0.905	0.927	0.962	0.960	0.973	0.948	0.980	0.924	0.930	0.917	0.871	0.929	0.943	0.937	0.809	0.779	0.788	0.762	0.808	0.823
597	Northern California	0.911	0.926	0.922	0.941	0.904	0.909	0.881	0.942	0.955	0.918	0.931	0.956	0.996	0.996	1.010	0.982	1.018	0.954	0.961	0.946	0.895	0.961	0.976	0.968	0.833	0.797	0.806	0.777	0.829	0.845
598	San Diego	0.862	0.875	0.873	0.881	0.860	0.864	0.845	0.885	0.894	0.870	0.880	0.895	0.921	0.920	0.929	0.911	0.936	0.893	0.899	0.889	0.851	0.895	0.907	0.903	0.788	0.769	0.780	0.756	0.791	0.806
599	Southern California	0.869	0.882	0.878	0.892	0.866	0.869	0.848	0.894	0.904	0.876	0.886	0.904	0.934	0.936	0.946	0.924	0.953	0.902	0.909	0.899	0.857	0.908	0.921	0.915	0.797	0.771	0.781	0.756	0.797	0.812

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	R7	R8	RA	RB	RD	RI	RL	RM	RN	RO	RP	RQ	RR	RS	RT	D1	D2	D3	D4	D5	D6	D7	D8	DD	DI	DL	DM	DN	DO	DP
501	Miami	0.732	0.743	0.761	0.796	0.784	0.792	0.773	0.800	0.754	0.762	0.750	0.709	0.759	0.769	0.767	0.691	0.669	0.675	0.656	0.690	0.699	0.679	0.689	0.716	0.722	0.707	0.731	0.684	0.692	0.697
502	Broward County / Palm Beach	0.769	0.779	0.793	0.821	0.802	0.812	0.796	0.822	0.782	0.792	0.782	0.742	0.781	0.790	0.796	0.718	0.705	0.711	0.694	0.723	0.731	0.718	0.729	0.742	0.750	0.737	0.759	0.720	0.728	0.731
503	Tampa	0.773	0.783	0.798	0.826	0.803	0.815	0.799	0.825	0.785	0.795	0.785	0.745	0.783	0.793	0.799	0.719	0.706	0.713	0.696	0.724	0.733	0.721	0.731	0.742	0.751	0.739	0.760	0.721	0.730	0.732
504	Orlando	0.778	0.788	0.802	0.830	0.807	0.818	0.803	0.829	0.789	0.800	0.789	0.750	0.787	0.797	0.803	0.723	0.711	0.717	0.701	0.729	0.737	0.726	0.736	0.746	0.755	0.743	0.764	0.726	0.734	0.737
505	Jacksonville	0.773	0.784	0.799	0.828	0.805	0.817	0.801	0.827	0.786	0.797	0.785	0.746	0.785	0.794	0.800	0.719	0.706	0.713	0.695	0.725	0.733	0.721	0.731	0.743	0.752	0.739	0.761	0.721	0.730	0.732
506	Daytona / Gainesville	0.788	0.802	0.821	0.857	0.831	0.844	0.824	0.854	0.806	0.816	0.802	0.761	0.808	0.818	0.821	0.731	0.712	0.720	0.699	0.735	0.745	0.729	0.741	0.756	0.769	0.753	0.777	0.731	0.739	0.742
521	Diversified Dental - Las Vegas	0.846	0.860	0.865	0.879	0.840	0.859	0.849	0.874	0.843	0.858	0.850	0.801	0.821	0.836	0.859	0.760	0.761	0.775	0.755	0.774	0.789	0.791	0.803	0.781	0.798	0.790	0.811	0.781	0.795	0.795
522	Mastercare Dental - Reno	0.907	0.931	0.972	1.015	0.948	0.978	0.951	0.991	0.928	0.940	0.916	0.867	0.923	0.938	0.945	0.827	0.799	0.811	0.781	0.832	0.848	0.834	0.852	0.856	0.883	0.861	0.895	0.832	0.843	0.843
524	Premier - Minnesota	0.846	0.861	0.878	0.905	0.864	0.883	0.867	0.895	0.854	0.866	0.854	0.809	0.843	0.856	0.869	0.775	0.763	0.774	0.753	0.783	0.796	0.789	0.802	0.797	0.815	0.802	0.826	0.785	0.796	0.797
526	Dental Options Pricing - Oregon	0.838	0.858	0.885	0.919	0.874	0.895	0.874	0.908	0.855	0.867	0.849	0.799	0.848	0.862	0.872	0.762	0.743	0.754	0.728	0.769	0.783	0.769	0.785	0.791	0.810	0.793	0.822	0.769	0.780	0.781
527	Rental Network - Hawaii	0.795	0.811	0.835	0.865	0.831	0.848	0.829	0.859	0.812	0.823	0.807	0.761	0.806	0.819	0.826	0.725	0.709	0.719	0.696	0.731	0.745	0.733	0.747	0.752	0.768	0.753	0.780	0.732	0.743	0.745
528	Diversified Dental - Reno	0.929	0.944	0.946	0.957	0.912	0.932	0.924	0.949	0.920	0.937	0.931	0.879	0.893	0.910	0.938	0.833	0.837	0.852	0.832	0.849	0.866	0.874	0.887	0.852	0.871	0.864	0.888	0.858	0.876	0.876
549	Maine	0.808	0.828	0.863	0.902	0.859	0.879	0.854	0.892	0.831	0.843	0.822	0.773	0.830	0.844	0.848	0.738	0.712	0.721	0.696	0.741	0.754	0.735	0.752	0.769	0.786	0.766	0.797	0.738	0.748	0.750
550	North Dakota	0.866	0.886	0.927	0.979	0.926	0.951	0.921	0.962	0.895	0.905	0.881	0.832	0.899	0.911	0.911	0.801	0.767	0.776	0.747	0.802	0.815	0.793	0.810	0.832	0.854	0.830	0.863	0.797	0.805	0.807
551	Nevada	0.817	0.830	0.835	0.847	0.811	0.828	0.819	0.843	0.813	0.828	0.822	0.774	0.792	0.807	0.830	0.735	0.737	0.749	0.731	0.749	0.762	0.764	0.776	0.755	0.770	0.763	0.783	0.755	0.768	0.769
553	Idaho	0.825	0.839	0.856	0.889	0.858	0.873	0.855	0.883	0.839	0.849	0.836	0.796	0.838	0.848	0.853	0.770	0.754	0.763	0.742	0.775	0.786	0.773	0.785	0.794	0.808	0.794	0.816	0.774	0.781	0.784
554	Vermont	0.790	0.809	0.847	0.898	0.861	0.879	0.850	0.890	0.822	0.832	0.809	0.760	0.831	0.842	0.839	0.732	0.698	0.705	0.678	0.731	0.743	0.716	0.732	0.766	0.782	0.758	0.791	0.723	0.732	0.736
555	New Hampshire	0.772	0.789	0.822	0.866	0.833	0.849	0.823	0.860	0.799	0.809	0.790	0.743	0.804	0.816	0.815	0.716	0.687	0.695	0.670	0.716	0.728	0.706	0.721	0.747	0.761	0.740	0.771	0.710	0.720	0.723
556	Delaware	0.804	0.820	0.849	0.889	0.850	0.869	0.846	0.880	0.825	0.836	0.817	0.771	0.825	0.837	0.841	0.739	0.715	0.724	0.700	0.742	0.754	0.737	0.751	0.767	0.783	0.764	0.793	0.738	0.748	0.750
557	Washington					0.859																			0.780						
558	Oregon	0.819	0.840	0.871	0.908	0.866	0.886	0.862	0.899	0.841	0.853	0.834	0.783	0.838	0.852	0.858	0.748	0.725	0.734	0.708	0.753	0.766	0.748	0.764	0.779	0.796	0.777	0.807	0.750	0.761	0.762
559	North Carolina	0.773	0.789	0.824	0.871	0.835	0.852	0.826	0.863	0.801	0.811	0.790	0.743	0.807	0.818	0.817	0.713	0.683	0.690	0.665	0.713	0.725	0.702	0.717	0.744	0.759	0.738	0.769	0.707	0.715	0.719
560	West Virginia	0.791	0.805	0.826	0.865	0.836	0.850	0.830	0.860	0.810	0.820	0.805	0.764	0.813	0.823	0.825	0.734	0.713	0.720	0.699	0.737	0.747	0.730	0.742	0.759	0.772	0.756	0.781	0.733	0.740	0.743
561	Mississippi	0.778	0.794	0.820	0.865	0.832	0.848	0.824	0.857	0.802	0.811	0.794	0.752	0.809	0.818	0.817	0.722	0.696	0.704	0.680	0.723	0.734	0.714	0.727	0.749	0.764	0.746	0.771	0.719	0.725	0.728
562	Arkansas	0.808	0.823	0.844	0.883	0.850	0.865	0.845	0.875	0.826	0.836	0.821	0.781	0.829	0.838	0.840	0.748	0.728	0.737	0.714	0.752	0.764	0.749	0.761	0.773	0.789	0.772	0.797	0.750	0.758	0.760
563	South Carolina	0.791	0.809	0.846	0.894	0.857	0.875	0.847	0.886	0.821	0.831	0.809	0.761	0.827	0.840	0.837	0.725	0.694	0.701	0.675	0.725	0.737	0.713	0.729	0.756	0.772	0.750	0.782	0.718	0.727	0.730
564	Rhode Island	0.774	0.787	0.807	0.837	0.807	0.822	0.804	0.833	0.788	0.799	0.785	0.742	0.784	0.795	0.803	0.709	0.693	0.702	0.682	0.714	0.726	0.715	0.727	0.733	0.747	0.732	0.758	0.713	0.724	0.726
565	Hawaii	0.768	0.784	0.804	0.831	0.802	0.817	0.799	0.828	0.784	0.795	0.781	0.735	0.777	0.790	0.798	0.700	0.685	0.695	0.673	0.706	0.719	0.707	0.721	0.726	0.740	0.726	0.752	0.706	0.718	0.720
566	Pittsburgh	0.762	0.771	0.782	0.803	0.781	0.792	0.780	0.801	0.770	0.779	0.770	0.735	0.764	0.773	0.781	0.710	0.702	0.709	0.694	0.716	0.724	0.718	0.727	0.728	0.738	0.728	0.747	0.715	0.724	0.726
567	Philadelphia	0.772	0.784	0.801	0.827	0.798	0.813	0.797	0.824	0.784	0.794	0.782	0.740	0.777	0.788	0.798	0.710	0.697	0.706	0.686	0.715	0.727	0.718	0.730	0.733	0.745	0.733	0.757	0.716	0.727	0.729
568	Alabama	0.795	0.809	0.828	0.864	0.835	0.849	0.830	0.859	0.812	0.822	0.808	0.767	0.813	0.823	0.826	0.737	0.718	0.727	0.705	0.741	0.751	0.737	0.748	0.761	0.775	0.760	0.783	0.739	0.746	0.748
569	Utah	0.789	0.801	0.819	0.853	0.831	0.843	0.824	0.853	0.807	0.817	0.804	0.763	0.808	0.818	0.821	0.741	0.722	0.728	0.709	0.743	0.752	0.737	0.748	0.766	0.775	0.760	0.784	0.739	0.747	0.751
570	Iowa	0.787	0.803	0.837	0.882	0.844	0.862	0.837	0.873	0.813	0.823	0.803	0.756	0.817	0.829	0.829	0.723	0.695	0.703	0.678	0.724	0.736	0.715	0.730	0.753	0.768	0.748	0.778	0.719	0.728	0.731
571	Massachusetts	0.785	0.799	0.825	0.861	0.828	0.844	0.823	0.855	0.804	0.815	0.799	0.753	0.803	0.815	0.819	0.725	0.704	0.712	0.689	0.728	0.740	0.724	0.738	0.752	0.766	0.749	0.777	0.725	0.735	0.738
572	Oklahoma	0.794	0.806	0.823	0.849	0.817	0.832	0.817	0.845	0.803	0.815	0.804	0.759	0.795	0.807	0.819	0.723	0.712	0.721	0.701	0.730	0.742	0.734	0.746	0.746	0.760	0.747	0.771	0.731	0.742	0.743
573	Louisiana	0.774	0.789	0.814	0.858	0.831	0.845	0.821	0.855	0.799	0.808	0.791	0.748	0.806	0.816	0.814	0.718	0.692	0.700	0.676	0.719	0.730	0.708	0.721	0.746	0.760	0.741	0.767	0.714	0.720	0.724
574	New Mexico	0.821	0.840	0.868	0.901	0.859	0.879	0.857	0.892	0.838	0.852	0.834	0.783	0.832	0.846	0.856	0.745	0.726	0.736	0.712	0.751	0.764	0.750	0.766	0.774	0.791	0.773	0.803	0.750	0.761	0.763
575	Texas	0.804	0.818	0.841	0.873	0.842	0.857	0.838	0.869	0.820	0.832	0.817	0.770	0.816	0.829	0.836	0.738	0.720	0.729	0.707	0.743	0.754	0.741	0.754	0.765	0.778	0.762	0.789	0.741	0.751	0.754
576	Kentucky	0.761	0.771	0.785	0.811	0.788	0.800	0.785	0.809	0.773	0.781	0.771	0.735	0.769	0.779	0.785	0.708	0.696	0.703	0.687	0.713	0.722	0.713	0.723	0.728	0.738	0.727	0.747	0.712	0.720	0.722
577	Kansas	0.800	0.813	0.831	0.858	0.823	0.840	0.824	0.852	0.810	0.822	0.810	0.765	0.802	0.814	0.825	0.732	0.720	0.730	0.709	0.739	0.751	0.743	0.755	0.755	0.770	0.757	0.781	0.740	0.750	0.752
578	Wisconsin	0.791	0.805	0.829	0.871	0.842	0.856	0.834	0.866	0.813	0.823	0.807	0.764	0.818	0.828	0.828	0.739	0.716	0.722	0.701	0.742	0.751	0.732	0.744	0.767	0.779	0.761	0.787	0.735	0.743	0.746
579	Tennessee	0.771	0.784	0.805	0.842	0.815	0.828	0.808	0.838	0.790	0.800	0.786	0.745	0.793	0.802	0.804	0.716	0.697	0.703	0.683	0.719	0.728	0.712	0.723	0.741	0.752	0.737	0.761	0.714	0.722	0.725
580	Minnesota	0.790	0.805	0.832	0.868	0.832	0.849	0.828	0.861	0.809	0.820	0.803	0.757	0.807	0.819	0.824	0.729	0.707	0.716	0.693	0.732	0.744	0.728	0.742	0.756	0.771	0.753	0.781	0.729	0.739	0.741
581	Colorado	0.819	0.832	0.849	0.883	0.855	0.868	0.850	0.879	0.834	0.844	0.831	0.790	0.833	0.843	0.848	0.764	0.747	0.756	0.735	0.769	0.779	0.765	0.777	0.789	0.802	0.788	0.810	0.767	0.775	0.777
582	Indiana	0.774	0.788	0.811	0.851	0.823	0.837	0.816	0.847	0.796	0.805	0.789	0.748	0.800	0.810	0.810	0.722	0.699	0.706	0.685	0.724	0.733	0.715	0.727	0.748	0.760	0.743	0.768	0.718	0.726	0.729
583	Nebraska	0.780	0.792	0.809	0.835	0.806	0.820	0.805	0.832	0.791	0.802	0.791	0.747	0.784	0.796	0.806	0.714	0.702	0.711	0.692	0.720	0.732	0.724	0.736	0.737	0.750	0.737	0.761	0.721	0.732	0.734
584	Connecticut	0.800	0.815	0.842	0.879	0.845	0.861	0.839	0.873	0.820	0.831	0.814	0.767	0.819	0.831	0.836	0.738	0.716	0.724	0.701	0.741	0.753	0.736	0.750	0.766	0.780	0.763	0.791	0.738	0.748	0.750
585	Ohio	0.783	0.795	0.815	0.851	0.824	0.837	0.818	0.847	0.800	0.810	0.796	0.755	0.802	0.812	0.814	0.728	0.710	0.716	0.697	0.732	0.741	0.726	0.737	0.754	0.765	0.749	0.773	0.727	0.735	0.738
586	Michigan	0.817	0.837	0.864	0.897	0.850	0.872	0.851	0.885	0.833	0.845	0.828	0.779	0.826	0.839	0.850	0.743	0.724	0.735	0.710	0.750	0.763	0.751	0.766	0.770	0.789	0.772	0.800	0.749	0.760	0.761
587	Arizona	0.819	0.834	0.850	0.872	0.834	0.852	0.837	0.866	0.825	0.840	0.828	0.779	0.811	0.826	0.842	0.741	0.734	0.744	0.724	0.751	0.764	0.759	0.773	0.766	0.780	0.769	0.793	0.753	0.766	0.768
588	New Jersey	0.787	0.804	0.827	0.856	0.824	0.841	0.821	0.853	0.804	0.816	0.800	0.752	0.798	0.811	0.819	0.718	0.701	0.710	0.688	0.723	0.736	0.723	0.737	0.746	0.760	0.744	0.772	0.723	0.735	0.737
589	Syracuse	0.769	0.782	0.804	0.843	0.820	0.832	0.811	0.842	0.791	0.800	0.785	0.744	0.796	0.805	0.805	0.720	0.697	0.703	0.683	0.721	0.730	0.711	0.723	0.747	0.757	0.740	0.765	0.715	0.723	0.727
590	New York	0.759	0.776	0.802	0.834	0.813	0.825	0.803	0.836	0.783	0.794	0.777	0.729	0.783	0.796	0.798	0.698	0.676	0.685	0.662	0.701	0.714	0.694	0.709	0.729	0.741	0.723	0.753	0.698	0.709	0.712
591	Richmond	0.788	0.804	0.834	0.875	0.838	0.856	0.832	0.867	0.811	0.821	0.803	0.757	0.812	0.824	0.826	0.723	0.699	0.707	0.683	0.726	0.738	0.720	0.734	0.752	0.767	0.748	0.777	0.722	0.731	0.734
592	Atlanta	0.797	0.812	0.837	0.873	0.839	0.856	0.835	0.868	0.815	0.827	0.810	0.764	0.814	0.826	0.831	0.732	0.711	0.720	0.697	0.736	0.747	0.732	0.746	0.759	0.774	0.757	0.784	0.733	0.743	0.745
593	Washington, DC	0.760	0.773	0.792	0.821	0.796	0.810	0.792	0.820	0.777	0.786	0.774	0.731	0.773	0.784	0.790	0.701	0.685	0.694	0.674	0.706	0.717	0.705	0.717	0.726	0.738	0.724	0.749	0.704	0.715	0.718
594	Chicago	0.765	0.778	0.801	0.843	0.823	0.834	0.812	0.844	0.790	0.799	0.783	0.740	0.797	0.806	0.804	0.720	0.694	0.700	0.678	0.719	0.729	0.707	0.719	0.748	0.757	0.739	0.766	0.712	0.721	0.725
595	St. Louis	0.792	0.807	0.833	0.870	0.835	0.852	0.830	0.863	0.811	0.822	0.805	0.759	0.810	0.822	0.827	0.726	0.704	0.713	0.690	0.729	0.741	0.725	0.739	0.753	0.767	0.750	0.778	0.726	0.736	0.738
596	Sacramento	0.806	0.824	0.851	0.883	0.844	0.863	0.842	0.875	0.823	0.836	0.819	0.770	0.817	0.831	0.840	0.735	0.716	0.725	0.702	0.740	0.753	0.740	0.755	0.763	0.779	0.762	0.791	0.739	0.751	0.752
597	Northern California	0.823	0.843	0.874	0.910	0.872	0.890	0.867	0.904	0.845	0.858	0.839	0.787	0.842	0.856	0.863	0.755	0.732	0.741	0.716	0.759	0.773	0.754	0.770	0.787	0.802	0.783	0.815	0.756	0.768	0.770
598	San Diego	0.795	0.811	0.828	0.851	0.818	0.835	0.819	0.847	0.806	0.818	0.805	0.758	0.794	0.808	0.821	0.723	0.712	0.722	0.701	0.730	0.744	0.737	0.750	0.747	0.762	0.749	0.775	0.732	0.745	0.747
599	Southern California	0.796	0.813	0.834	0.861	0.829	0.846	0.827	0.858	0.811	0.823	0.808	0.761	0.803	0.817	0.827	0.728	0.712	0.722	0.700	0.734	0.747	0.736	0.749	0.755	0.769	0.754	0.782	0.734	0.747	0.748

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	DQ	DR	DS	DT	E1	E2	E3	E4	E5	E6	E7	E8	EA	EB	ED	EI	EL	EM	EN	EO	EP	EQ	ER	ES	ET	F1	F2	F3	F4	F5
501	Miami	0.655	0.688	0.703	0.704	0.756	0.729	0.733	0.714	0.754	0.762	0.735	0.744	0.749	0.788	0.785	0.789	0.772	0.797	0.743	0.751	0.756	0.715	0.763	0.769	0.766	0.764	0.738	0.740	0.724	0.760
502	Broward County / Palm Beach	0.691	0.739	0.732	0.738	0.783	0.765	0.770	0.753	0.785	0.794	0.774	0.782	0.786	0.818	0.809	0.815	0.800	0.823	0.779	0.786	0.790	0.750	0.789	0.797	0.797	0.800	0.782	0.786	0.770	0.801
503	Tampa	0.693	0.741	0.733	0.739	0.783	0.766	0.771	0.754	0.786	0.795	0.776	0.784	0.790	0.821	0.808	0.816	0.801	0.823	0.780	0.787	0.791	0.752	0.790	0.797	0.798	0.801	0.784	0.789	0.773	0.803
504	Orlando	0.698	0.745	0.737	0.744	0.787	0.770	0.776	0.759	0.790	0.799	0.781	0.789	0.794	0.826	0.812	0.820	0.806	0.827	0.785	0.791	0.795	0.757	0.794	0.801	0.802	0.806	0.789	0.794	0.778	0.808
505	Jacksonville	0.693	0.742	0.734	0.739	0.784	0.766	0.771	0.754	0.787	0.796	0.776	0.785	0.790	0.823	0.809	0.817	0.802	0.825	0.780	0.787	0.792	0.752	0.791	0.799	0.799	0.802	0.784	0.789	0.772	0.804
506	Daytona / Gainesville	0.700	0.760	0.747	0.751	0.800	0.776	0.782	0.761	0.802	0.812	0.788	0.798	0.807	0.847	0.828	0.839	0.821	0.846	0.794	0.800	0.806	0.762	0.808	0.816	0.815	0.819	0.795	0.801	0.781	0.819
521	Diversified Dental - Las Vegas	0.747	0.772	0.777	0.800	0.846	0.846	0.858	0.838	0.861	0.875	0.874	0.884	0.887	0.901	0.869	0.887	0.878	0.899	0.867	0.880	0.879	0.831	0.850	0.864	0.885	0.890	0.887	0.897	0.880	0.900
522	Mastercare Dental - Reno	0.791	0.866	0.847	0.859	0.930	0.898	0.910	0.876	0.936	0.957	0.935	0.957	0.980	1.026	0.966	1.000	0.973	1.012	0.938	0.949	0.946	0.889	0.941	0.956	0.966	0.972	0.943	0.953	0.922	0.978
524	Premier - Minnesota	0.753	0.799	0.791	0.805	0.856	0.841	0.852	0.828	0.863	0.878	0.866	0.879	0.887	0.916	0.881	0.901	0.886	0.911	0.865	0.875	0.875	0.829	0.863	0.873	0.886	0.891	0.875	0.883	0.863	0.896
526	Dental Options Pricing - Oregon	0.730	0.793	0.781	0.792	0.857	0.834	0.844	0.816	0.864	0.881	0.860	0.877	0.892	0.927	0.891	0.914	0.893	0.926	0.864	0.875	0.874	0.820	0.866	0.879	0.889	0.892	0.868	0.877	0.852	0.896
527	Rental Network - Hawaii	0.695	0.752	0.742	0.754	0.813	0.791	0.798	0.776	0.816	0.830	0.810	0.825	0.836	0.867	0.843	0.859	0.841	0.870	0.815	0.825	0.824	0.779	0.820	0.831	0.837	0.838	0.814	0.818	0.799	0.837
528	Diversified Dental - Reno	0.824	0.844	0.850	0.880	0.925	0.929	0.946	0.923	0.943	0.961	0.968	0.981	0.980	0.992	0.946	0.969	0.961	0.986	0.954	0.971	0.970	0.914	0.927	0.944	0.976	0.985	0.988	1.000	0.982	1.000
549	Maine	0.699	0.774	0.757	0.763	0.832	0.801	0.809	0.781	0.835	0.851	0.823	0.841	0.859	0.900	0.868	0.891	0.866	0.900	0.832	0.841	0.840	0.788	0.842	0.854	0.857	0.858	0.829	0.835	0.810	0.861
550	North Dakota	0.758	0.844	0.820	0.823	0.893	0.853	0.862	0.830	0.893	0.909	0.879	0.897	0.919	0.974	0.930	0.956	0.928	0.965	0.887	0.895	0.896	0.843	0.907	0.916	0.916	0.920	0.882	0.890	0.860	0.920
551	Nevada	0.722	0.746	0.751	0.773	0.817	0.818	0.829	0.811	0.831	0.845	0.843	0.853	0.854	0.868	0.839	0.855	0.847	0.867	0.837	0.848	0.848	0.804	0.821	0.835	0.854	0.858	0.856	0.866	0.849	0.868
553	Idaho	0.742	0.796	0.785	0.792	0.839	0.819	0.826	0.805	0.843	0.854	0.834	0.843	0.852	0.889	0.866	0.878	0.862	0.886	0.837	0.844	0.849	0.806	0.847	0.856	0.857	0.862	0.841	0.848	0.828	0.864
554	Vermont	0.685	0.777	0.751	0.750	0.820	0.780	0.786	0.756	0.818	0.832	0.796	0.814	0.833	0.886	0.860	0.878	0.850	0.888	0.809	0.817	0.819	0.765	0.834	0.842	0.838	0.839	0.800	0.806	0.778	0.836
555	New Hampshire	0.674	0.755	0.733	0.736	0.800	0.765	0.771	0.744	0.799	0.811	0.780	0.796	0.811	0.858	0.836	0.852	0.827	0.860	0.791	0.798	0.801	0.751	0.811	0.819	0.817	0.818	0.785	0.789	0.765	0.817
556	Delaware	0.703	0.774	0.756	0.762	0.822	0.793	0.801	0.775	0.824	0.837	0.812	0.827	0.842	0.883	0.855	0.872	0.851	0.881	0.819	0.827	0.829	0.781	0.832	0.842	0.843	0.846	0.818	0.825	0.801	0.847
557	Washington															0.878															
558	Oregon	0.711	0.781	0.767	0.775	0.843	0.815	0.824	0.796	0.847	0.864	0.838	0.855	0.871	0.910	0.879	0.901	0.878	0.912	0.845	0.855	0.854	0.801	0.853	0.865	0.871	0.872	0.844	0.852	0.826	0.875
559	North Carolina	0.670	0.753	0.730	0.732	0.797	0.760	0.767	0.739	0.796	0.809	0.777	0.793	0.810	0.858	0.833	0.850	0.825	0.859	0.788	0.795	0.797	0.747	0.809	0.817	0.814	0.815	0.781	0.786	0.761	0.814
560	West Virginia	0.702	0.765	0.750	0.753	0.803	0.778	0.783	0.762	0.805	0.815	0.790	0.800	0.810	0.853	0.832	0.843	0.824	0.851	0.796	0.802	0.807	0.764	0.812	0.820	0.817	0.822	0.797	0.803	0.782	0.822
561	Mississippi	0.686	0.758	0.738	0.740	0.815	0.762	0.769	0.744	0.793	0.805	0.776	0.787	0.800	0.850	0.824	0.838	0.816	0.845	0.783	0.789	0.795	0.749	0.804	0.811	0.807	0.830	0.782	0.788	0.765	0.811
562	Arkansas	0.718	0.779	0.764	0.770	0.819	0.794	0.802	0.778	0.822	0.834	0.811	0.821	0.832	0.875	0.847	0.862	0.843	0.869	0.815	0.822	0.827	0.782	0.829	0.836	0.837	0.843	0.818	0.824	0.803	0.843
563	South Carolina	0.682	0.767	0.743	0.744	0.810	0.772	0.779	0.750	0.809	0.822	0.789	0.806	0.824	0.874	0.847	0.865	0.839	0.873	0.801	0.808	0.810	0.760	0.822	0.830	0.827	0.829	0.793	0.799	0.773	0.828
564	Rhode Island	0.681	0.735	0.724	0.734	0.786	0.765	0.773	0.751	0.789	0.800	0.781	0.793	0.802	0.833	0.812	0.826	0.810	0.834	0.786	0.793	0.795	0.754	0.793	0.801	0.806	0.808	0.789	0.792	0.776	0.810
565	Hawaii	0.672	0.724	0.716	0.728	0.785	0.766	0.772	0.751	0.789	0.802	0.783	0.797	0.805	0.833	0.814	0.829	0.812	0.839	0.788	0.797	0.797	0.752	0.792	0.802	0.809	0.810	0.788	0.792	0.775	0.810
566	Pittsburgh	0.691	0.727	0.722	0.731	0.769	0.756	0.762	0.747	0.772	0.781	0.768	0.775	0.779	0.803	0.788	0.796	0.785	0.803	0.769	0.775	0.778	0.746	0.774	0.781	0.784	0.788	0.776	0.780	0.767	0.791
567	Philadelphia	0.685	0.732	0.724	0.736	0.785	0.768	0.775	0.756	0.789	0.800	0.784	0.795	0.802	0.830	0.810	0.823	0.808	0.831	0.787	0.795	0.796	0.756	0.792	0.800	0.806	0.808	0.792	0.795	0.781	0.811
568	Alabama	0.707	0.766	0.752	0.757	0.828	0.782	0.789	0.767	0.808	0.819	0.796	0.806	0.815	0.855	0.833	0.845	0.827	0.852	0.801	0.807	0.812	0.769	0.814	0.822	0.822	0.844	0.803	0.809	0.789	0.827
569	Utah	0.709	0.766	0.755	0.759	0.809	0.785	0.790	0.770	0.809	0.819	0.794	0.804	0.810	0.849	0.836	0.844	0.827	0.852	0.801	0.807	0.813	0.771	0.817	0.823	0.821	0.824	0.802	0.806	0.788	0.825
570	Iowa	0.683	0.762	0.740	0.743	0.806	0.772	0.779	0.752	0.806	0.819	0.790	0.806	0.822	0.868	0.841	0.859	0.835	0.867	0.799	0.807	0.809	0.760	0.818	0.826	0.825	0.827	0.794	0.800	0.775	0.826
571	Massachusetts	0.691	0.755	0.741	0.748	0.806	0.779	0.786	0.762	0.807	0.819	0.795	0.809	0.821	0.858	0.836	0.852	0.832	0.860	0.803	0.810	0.812	0.766	0.815	0.823	0.825	0.827	0.802	0.806	0.786	0.828
572	Oklahoma	0.700	0.745	0.738	0.751	0.799	0.785	0.793	0.773	0.805	0.817	0.803	0.814	0.822	0.849	0.825	0.839	0.825	0.848	0.805	0.813	0.814	0.772	0.806	0.816	0.824	0.827	0.811	0.818	0.800	0.831
573	Louisiana	0.680	0.752	0.734	0.735	0.812	0.759	0.765	0.740	0.789	0.801	0.770	0.781	0.793	0.842	0.822	0.834	0.812	0.841	0.779	0.785	0.792	0.744	0.800	0.807	0.803	0.824	0.777	0.782	0.759	0.806
574	New Mexico	0.712	0.775	0.764	0.774	0.838	0.814	0.823	0.797	0.843	0.859	0.837	0.854	0.867	0.902	0.871	0.892	0.871	0.902	0.843	0.852	0.851	0.801	0.846	0.859	0.866	0.868	0.845	0.853	0.829	0.872
575	Texas	0.707	0.765	0.754	0.763	0.819	0.797	0.805	0.782	0.823	0.835	0.814	0.827	0.837	0.872	0.850	0.864	0.846	0.874	0.819	0.828	0.830	0.783	0.827	0.837	0.842	0.844	0.821	0.828	0.807	0.846
576	Kentucky	0.686	0.729	0.721	0.728	0.769	0.753	0.758	0.742	0.771	0.780	0.764	0.772	0.777	0.806	0.790	0.799	0.786	0.805	0.767	0.773	0.776	0.742	0.775	0.781	0.783	0.787	0.772	0.775	0.762	0.789
577	Kansas	0.708	0.756	0.748	0.760	0.810	0.794	0.802	0.782	0.816	0.828	0.813	0.825	0.833	0.861	0.836	0.851	0.836	0.860	0.815	0.823	0.825	0.781	0.817	0.827	0.834	0.838	0.821	0.828	0.809	0.841
578	Wisconsin	0.703	0.772	0.755	0.757	0.810	0.782	0.787	0.764	0.811	0.821	0.793	0.803	0.814	0.861	0.842	0.852	0.832	0.860	0.800	0.807	0.813	0.767	0.820	0.828	0.823	0.828	0.800	0.805	0.783	0.827
579	Tennessee	0.684	0.746	0.731	0.734	0.783	0.758	0.764	0.743	0.784	0.794	0.769	0.779	0.787	0.829	0.811	0.821	0.803	0.828	0.775	0.781	0.787	0.745	0.792	0.799	0.796	0.800	0.776	0.781	0.762	0.800
580	Minnesota	0.695	0.761	0.745	0.752	0.810	0.783	0.791	0.766	0.812	0.825	0.801	0.815	0.828	0.867	0.841	0.857	0.837	0.866	0.808	0.816	0.817	0.771	0.819	0.828	0.831	0.833	0.807	0.813	0.791	0.834
581	Colorado	0.735	0.790	0.780	0.786	0.834	0.813	0.820	0.799	0.838	0.848	0.826	0.836	0.844	0.882	0.862	0.873	0.856	0.881	0.831	0.838	0.843	0.799	0.842	0.851	0.851	0.856	0.834	0.840	0.820	0.857
582	Indiana	0.687	0.755	0.738	0.739	0.791	0.763	0.768	0.746	0.791	0.801	0.773	0.784	0.794	0.839	0.820	0.831	0.811	0.838	0.781	0.787	0.793	0.749	0.800	0.807	0.803	0.807	0.780	0.785	0.764	0.807
583	Nebraska	0.690	0.736	0.729	0.741	0.790	0.773	0.781	0.761	0.794	0.805	0.790	0.801	0.808	0.835	0.814	0.828	0.813	0.836	0.793	0.800	0.802	0.762	0.796	0.805	0.811	0.814	0.798	0.801	0.787	0.817
584	Connecticut	0.703	0.770	0.755	0.761	0.821	0.794	0.801	0.776	0.823	0.836	0.811	0.825	0.837	0.877	0.853	0.869	0.848	0.878	0.818	0.826	0.828	0.780	0.830	0.839	0.841	0.843	0.817	0.822	0.800	0.844
585	Ohio	0.697	0.757	0.744	0.747	0.796	0.772	0.778	0.757	0.797	0.807	0.783	0.793	0.802	0.842	0.824	0.834	0.816	0.841	0.789	0.795	0.801	0.759	0.805	0.812	0.810	0.814	0.791	0.796	0.776	0.814
586	Michigan	0.712	0.773	0.761	0.772	0.834	0.812	0.822	0.795	0.841	0.857	0.838	0.854	0.869	0.903	0.866	0.889	0.869	0.900	0.841	0.851	0.850	0.800	0.843	0.856	0.865	0.868	0.845	0.855	0.829	0.872
587	Arizona	0.719	0.760	0.758	0.775	0.828	0.817	0.827	0.806	0.837	0.852	0.840	0.853	0.860	0.883	0.855	0.873	0.859	0.883	0.840	0.850	0.850	0.803	0.834	0.847	0.859	0.863	0.851	0.858	0.840	0.870
588	New Jersey	0.687	0.744	0.734	0.746	0.807	0.785	0.792	0.769	0.811	0.825	0.803	0.818	0.828	0.859	0.837	0.854	0.836	0.864	0.809	0.819	0.818	0.771	0.814	0.825	0.831	0.832	0.811	0.815	0.796	0.834
589	Syracuse	0.685	0.751	0.735	0.736	0.789	0.760	0.766	0.744	0.788	0.798	0.769	0.780	0.788	0.833	0.819	0.827	0.808	0.835	0.778	0.784	0.790	0.747	0.798	0.804	0.800	0.803	0.777	0.780	0.761	0.802
590	New York	0.660	0.726	0.714	0.722	0.786	0.758	0.765	0.741	0.787	0.800	0.773	0.787	0.799	0.833	0.821	0.834	0.813	0.845	0.782	0.792	0.793	0.743	0.794	0.804	0.807	0.803	0.775	0.778	0.759	0.801
591	Richmond	0.687	0.759	0.740	0.745	0.805	0.775	0.782	0.757	0.806	0.819	0.793	0.808	0.823	0.865	0.838	0.855	0.833	0.863	0.801	0.808	0.810	0.763	0.816	0.824	0.825	0.827	0.798	0.803	0.781	0.828
592	Atlanta	0.698	0.763	0.748	0.756	0.813	0.788	0.796	0.771	0.817	0.829	0.806	0.820	0.832	0.870	0.845	0.861	0.841	0.871	0.812	0.821	0.823	0.775	0.823	0.832	0.836	0.838	0.812	0.820	0.797	0.839
593	Washington, DC	0.672	0.725	0.716	0.726	0.777	0.756	0.762	0.743	0.779	0.789	0.770	0.782	0.789	0.819	0.804	0.815	0.799	0.824	0.775	0.783	0.785	0.743	0.784	0.792	0.795	0.797	0.775	0.778	0.763	0.796
594	Chicago	0.681	0.753	0.734	0.735	0.791	0.759	0.764	0.741	0.788	0.798	0.766	0.777	0.785	0.833	0.823	0.830	0.809	0.838	0.776	0.783	0.790	0.744	0.801	0.806	0.800	0.803	0.773	0.776	0.757	0.800
595	St. Louis	0.692	0.757	0.742	0.749	0.806	0.781	0.788	0.764	0.809	0.822	0.799	0.813	0.825	0.864	0.838	0.854	0.834	0.863	0.805	0.813	0.814	0.768	0.816	0.825	0.828	0.830	0.805	0.811	0.789	0.831
596	Sacramento	0.702	0.764	0.753	0.763	0.826	0.802	0.811	0.786	0.831	0.846	0.824	0.840	0.853	0.886	0.858	0.878	0.858	0.888	0.830	0.839	0.838	0.789	0.834	0.846	0.853	0.854	0.832	0.837	0.816	0.858
597	Northern California	0.717	0.787	0.774	0.782	0.851	0.823	0.831	0.804	0.855	0.871	0.844	0.861	0.876	0.914	0.888	0.908	0.885	0.919	0.852	0.862	0.861	0.808	0.861	0.873	0.878	0.878	0.850	0.857	0.833	0.881
598	San Diego	0.699	0.744	0.739	0.754	0.809	0.794	0.802	0.781	0.815	0.829	0.814	0.827	0.835	0.860	0.835	0.852	0.837	0.862	0.816	0.826	0.825	0.781	0.815	0.826	0.836	0.838	0.824	0.827	0.812	0.843
599	Southern California	0.699	0.752	0.744	0.757	0.817	0.796	0.805	0.782	0.821	0.835	0.816	0.830	0.840	0.869	0.847	0.863	0.846	0.873	0.821	0.830	0.830	0.783	0.824	0.835	0.842	0.843	0.823	0.827	0.810	0.846

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	F6	F7	F8	FA	FB	FD	FI	FL	FM	FN	FO	FP	FQ	FR	FS	FT	G1	G2	G3	G4	G5	G6	G7	G8	GA	GB	GD	GI	GL	GM
501	Miami	0.766	0.739	0.745	0.752	0.788	0.790	0.793	0.776	0.798	0.749	0.754	0.759	0.726	0.771	0.775	0.768	0.806	0.763	0.765	0.746	0.789	0.795	0.761	0.766	0.769	0.814	0.830	0.824	0.805	0.830
502	Broward County / Palm Beach	0.808	0.786	0.793	0.797	0.828	0.823	0.827	0.814	0.832	0.793	0.797	0.803	0.768	0.806	0.812	0.807	0.828	0.798	0.802	0.784	0.820	0.826	0.800	0.805	0.808	0.845	0.850	0.849	0.834	0.855
503	Tampa	0.811	0.790	0.797	0.802	0.833	0.823	0.830	0.816	0.834	0.796	0.800	0.805	0.772	0.808	0.814	0.810	0.826	0.798	0.803	0.785	0.820	0.827	0.802	0.808	0.811	0.848	0.848	0.850	0.834	0.855
504	Orlando	0.815	0.795	0.801	0.806	0.837	0.828	0.834	0.821	0.838	0.801	0.804	0.810	0.777	0.813	0.818	0.814	0.830	0.802	0.807	0.789	0.824	0.831	0.807	0.812	0.815	0.852	0.851	0.853	0.838	0.858
505	Jacksonville	0.811	0.790	0.797	0.802	0.835	0.825	0.831	0.817	0.836	0.796	0.800	0.806	0.772	0.809	0.815	0.811	0.827	0.798	0.803	0.785	0.821	0.828	0.803	0.808	0.812	0.850	0.850	0.852	0.836	0.857
506	Daytona / Gainesville	0.829	0.803	0.812	0.819	0.860	0.844	0.853	0.836	0.858	0.811	0.815	0.821	0.783	0.828	0.833	0.828	0.846	0.811	0.817	0.795	0.839	0.848	0.817	0.823	0.829	0.877	0.872	0.876	0.857	0.882
521	Diversified Dental - Las Vegas	0.914	0.906	0.913	0.917	0.932	0.908	0.924	0.915	0.931	0.905	0.911	0.912	0.876	0.893	0.904	0.916	0.906	0.898	0.908	0.889	0.913	0.926	0.916	0.921	0.924	0.942	0.925	0.939	0.929	0.946
522	Mastercare Dental - Reno	0.997	0.975	0.996	1.016	1.063	1.004	1.035	1.011	1.045	0.978	0.986	0.985	0.934	0.983	0.997	1.002	1.007	0.969	0.978	0.944	1.011	1.028	0.997	1.013	1.028	1.087	1.047	1.076	1.047	1.086
524	Premier - Minnesota	0.908	0.895	0.904	0.914	0.942	0.912	0.929	0.914	0.936	0.896	0.902	0.903	0.867	0.898	0.906	0.912	0.912	0.890	0.897	0.876	0.913	0.926	0.907	0.913	0.920	0.956	0.936	0.950	0.933	0.958
526	Dental Options Pricing - Oregon	0.912	0.889	0.903	0.917	0.953	0.921	0.942	0.922	0.950	0.895	0.902	0.903	0.856	0.900	0.910	0.915	0.931	0.895	0.903	0.875	0.928	0.943	0.913	0.923	0.933	0.978	0.963	0.980	0.956	0.989
527	Rental Network - Hawaii	0.847	0.824	0.836	0.846	0.878	0.862	0.874	0.857	0.880	0.832	0.838	0.839	0.805	0.845	0.851	0.849	0.879	0.840	0.844	0.823	0.868	0.878	0.848	0.857	0.864	0.903	0.904	0.911	0.891	0.918
528	Diversified Dental - Reno	1.014	1.016	1.028	1.027	1.039	1.003	1.021	1.014	1.033	1.007	1.019	1.019	0.975	0.987	1.002	1.023	0.993	0.994	1.006	0.987	1.008	1.021	1.021	1.032	1.030	1.045	1.013	1.031	1.023	1.043
549	Maine	0.874	0.844	0.860	0.876	0.918	0.891	0.910	0.888	0.917	0.855	0.861	0.861	0.816	0.868	0.878	0.875	0.907	0.861	0.866	0.838	0.899	0.912	0.873	0.885	0.896	0.948	0.943	0.956	0.929	0.963
550	North Dakota	0.934	0.904	0.920	0.941	0.995	0.954	0.977	0.951	0.984	0.913	0.919	0.921	0.874	0.934	0.941	0.939	0.961	0.910	0.917	0.884	0.954	0.969	0.928	0.939	0.954	1.023	1.000	1.019	0.988	1.027
551	Nevada	0.879	0.871	0.878	0.882	0.895	0.876	0.890	0.882	0.894	0.872	0.877	0.877	0.845	0.861	0.872	0.881	0.874	0.866	0.876	0.858	0.880	0.891	0.881	0.886	0.888	0.905	0.892	0.904	0.895	0.909
553	Idaho	0.874	0.852	0.860	0.868	0.905	0.885	0.895	0.880	0.901	0.857	0.861	0.867	0.830	0.870	0.876	0.873	0.884	0.855	0.861	0.839	0.880	0.890	0.863	0.869	0.875	0.919	0.909	0.916	0.898	0.921
554	Vermont	0.849	0.813	0.828	0.845	0.898	0.875	0.892	0.866	0.898	0.827	0.832	0.835	0.787	0.852	0.858	0.852	0.891	0.834	0.839	0.807	0.877	0.890	0.843	0.853	0.864	0.932	0.930	0.940	0.908	0.947
555	New Hampshire	0.826	0.794	0.808	0.821	0.868	0.851	0.864	0.841	0.870	0.807	0.812	0.815	0.772	0.830	0.836	0.829	0.865	0.815	0.819	0.792	0.853	0.863	0.821	0.830	0.839	0.898	0.900	0.906	0.879	0.913
556	Delaware	0.858	0.832	0.844	0.858	0.899	0.875	0.891	0.871	0.897	0.841	0.845	0.848	0.808	0.857	0.863	0.861	0.883	0.842	0.849	0.822	0.876	0.888	0.853	0.862	0.871	0.924	0.915	0.927	0.903	0.932
557	Washington						0.907																					0.948			
558	Oregon	0.889	0.861	0.876	0.891	0.930	0.904	0.924	0.902	0.930	0.871	0.877	0.877	0.831	0.880	0.891	0.891	0.919	0.876	0.883	0.854	0.912	0.926	0.889	0.900	0.910	0.960	0.954	0.968	0.942	0.975
559	North Carolina	0.825	0.793	0.807	0.821	0.869	0.849	0.863	0.840	0.869	0.805	0.810	0.813	0.769	0.828	0.833	0.827	0.862	0.811	0.816	0.787	0.850	0.861	0.819	0.829	0.838	0.899	0.898	0.906	0.878	0.913
560	West Virginia	0.832	0.805	0.814	0.823	0.866	0.848	0.857	0.840	0.862	0.813	0.816	0.823	0.784	0.831	0.837	0.830	0.849	0.813	0.818	0.795	0.842	0.851	0.819	0.825	0.832	0.883	0.876	0.882	0.861	0.887
561	Mississippi	0.822	0.792	0.802	0.813	0.863	0.840	0.851	0.830	0.857	0.800	0.804	0.812	0.769	0.823	0.828	0.820	0.841	0.799	0.804	0.779	0.833	0.842	0.807	0.814	0.823	0.882	0.871	0.878	0.854	0.884
562	Arkansas	0.854	0.831	0.839	0.850	0.893	0.867	0.878	0.861	0.886	0.835	0.841	0.847	0.807	0.852	0.857	0.854	0.866	0.832	0.837	0.814	0.861	0.870	0.843	0.849	0.857	0.908	0.893	0.901	0.880	0.908
563	South Carolina	0.839	0.806	0.821	0.836	0.886	0.863	0.879	0.854	0.885	0.818	0.823	0.826	0.782	0.842	0.848	0.841	0.875	0.824	0.828	0.799	0.864	0.875	0.832	0.842	0.853	0.916	0.912	0.922	0.893	0.928
564	Rhode Island	0.817	0.796	0.806	0.815	0.845	0.833	0.841	0.826	0.846	0.804	0.808	0.810	0.778	0.816	0.823	0.819	0.839	0.809	0.811	0.793	0.834	0.841	0.814	0.821	0.826	0.865	0.865	0.870	0.852	0.875
565	Hawaii	0.819	0.797	0.808	0.816	0.845	0.834	0.844	0.828	0.850	0.805	0.810	0.812	0.778	0.816	0.823	0.821	0.850	0.814	0.817	0.798	0.840	0.849	0.821	0.829	0.834	0.869	0.875	0.879	0.860	0.886
566	Pittsburgh	0.796	0.781	0.787	0.791	0.815	0.806	0.810	0.800	0.814	0.785	0.788	0.793	0.766	0.793	0.799	0.796	0.805	0.786	0.789	0.776	0.803	0.808	0.790	0.794	0.797	0.826	0.823	0.825	0.813	0.829
567	Philadelphia	0.817	0.799	0.808	0.815	0.842	0.831	0.839	0.826	0.844	0.806	0.810	0.812	0.781	0.815	0.822	0.820	0.837	0.810	0.813	0.797	0.832	0.839	0.815	0.822	0.826	0.861	0.861	0.865	0.849	0.870
568	Alabama	0.837	0.813	0.821	0.830	0.870	0.850	0.860	0.844	0.866	0.819	0.823	0.830	0.792	0.835	0.840	0.836	0.851	0.818	0.823	0.801	0.845	0.854	0.826	0.832	0.838	0.886	0.876	0.882	0.863	0.888
569	Utah	0.832	0.806	0.813	0.820	0.858	0.851	0.855	0.839	0.860	0.814	0.818	0.825	0.788	0.833	0.838	0.831	0.856	0.820	0.823	0.804	0.846	0.852	0.822	0.827	0.832	0.877	0.881	0.880	0.862	0.886
570	Iowa	0.837	0.807	0.820	0.835	0.881	0.859	0.874	0.851	0.879	0.818	0.822	0.825	0.783	0.839	0.845	0.839	0.870	0.822	0.827	0.800	0.860	0.871	0.831	0.841	0.850	0.909	0.904	0.914	0.887	0.920
571	Massachusetts	0.836	0.811	0.822	0.833	0.871	0.855	0.866	0.848	0.872	0.820	0.825	0.827	0.790	0.836	0.843	0.839	0.865	0.826	0.830	0.808	0.857	0.866	0.833	0.841	0.847	0.895	0.895	0.901	0.879	0.907
572	Oklahoma	0.839	0.822	0.831	0.839	0.865	0.849	0.861	0.847	0.865	0.828	0.832	0.833	0.801	0.834	0.840	0.842	0.853	0.828	0.834	0.815	0.851	0.860	0.837	0.843	0.848	0.882	0.876	0.884	0.869	0.889
573	Louisiana	0.816	0.785	0.795	0.805	0.854	0.836	0.845	0.825	0.852	0.794	0.799	0.807	0.763	0.818	0.823	0.815	0.841	0.796	0.801	0.776	0.830	0.839	0.802	0.809	0.817	0.875	0.871	0.874	0.850	0.881
574	New Mexico	0.885	0.861	0.874	0.887	0.923	0.897	0.916	0.897	0.922	0.869	0.874	0.875	0.832	0.876	0.887	0.887	0.909	0.872	0.879	0.853	0.904	0.917	0.885	0.896	0.904	0.948	0.941	0.955	0.932	0.961
575	Texas	0.855	0.833	0.843	0.853	0.887	0.870	0.883	0.866	0.888	0.841	0.845	0.848	0.810	0.852	0.859	0.858	0.879	0.844	0.850	0.827	0.873	0.883	0.853	0.860	0.866	0.909	0.907	0.915	0.895	0.920
576	Kentucky	0.795	0.777	0.783	0.788	0.817	0.807	0.812	0.800	0.816	0.782	0.785	0.790	0.761	0.793	0.799	0.794	0.807	0.783	0.786	0.771	0.803	0.808	0.787	0.792	0.795	0.830	0.827	0.829	0.815	0.833
577	Kansas	0.851	0.833	0.842	0.851	0.879	0.860	0.873	0.859	0.877	0.839	0.843	0.844	0.811	0.845	0.852	0.853	0.863	0.838	0.844	0.824	0.862	0.871	0.848	0.855	0.860	0.896	0.888	0.897	0.881	0.902
578	Wisconsin	0.837	0.807	0.816	0.825	0.872	0.856	0.865	0.845	0.870	0.816	0.820	0.827	0.786	0.838	0.843	0.835	0.859	0.818	0.823	0.799	0.849	0.858	0.823	0.830	0.837	0.892	0.888	0.892	0.869	0.897
579	Tennessee	0.809	0.783	0.791	0.799	0.840	0.826	0.833	0.816	0.838	0.790	0.794	0.801	0.763	0.809	0.814	0.807	0.828	0.792	0.797	0.775	0.820	0.828	0.797	0.803	0.809	0.857	0.855	0.857	0.838	0.863
580	Minnesota	0.844	0.819	0.831	0.843	0.881	0.861	0.875	0.856	0.880	0.828	0.833	0.835	0.797	0.843	0.849	0.847	0.869	0.831	0.836	0.812	0.863	0.873	0.840	0.848	0.856	0.905	0.899	0.909	0.886	0.914
581	Colorado	0.867	0.843	0.851	0.858	0.896	0.880	0.889	0.873	0.894	0.849	0.854	0.860	0.821	0.864	0.869	0.866	0.881	0.849	0.855	0.833	0.875	0.885	0.856	0.862	0.868	0.912	0.907	0.911	0.893	0.917
582	Indiana	0.815	0.787	0.795	0.804	0.849	0.834	0.842	0.823	0.847	0.795	0.799	0.806	0.767	0.817	0.822	0.813	0.837	0.798	0.802	0.779	0.828	0.836	0.802	0.808	0.815	0.868	0.865	0.868	0.847	0.874
583	Nebraska	0.823	0.806	0.814	0.822	0.848	0.836	0.845	0.832	0.849	0.812	0.816	0.818	0.787	0.821	0.828	0.826	0.841	0.816	0.819	0.802	0.838	0.845	0.821	0.828	0.832	0.866	0.865	0.870	0.854	0.874
584	Connecticut	0.854	0.828	0.840	0.851	0.890	0.873	0.886	0.866	0.891	0.838	0.842	0.845	0.805	0.853	0.860	0.857	0.883	0.842	0.847	0.823	0.875	0.885	0.850	0.859	0.866	0.916	0.914	0.921	0.899	0.927
585	Ohio	0.823	0.797	0.806	0.813	0.854	0.839	0.847	0.830	0.852	0.805	0.809	0.815	0.778	0.823	0.828	0.822	0.841	0.806	0.811	0.790	0.834	0.842	0.811	0.817	0.823	0.871	0.867	0.871	0.851	0.876
586	Michigan	0.887	0.865	0.878	0.892	0.928	0.895	0.917	0.898	0.923	0.872	0.877	0.877	0.835	0.875	0.886	0.889	0.903	0.869	0.878	0.851	0.901	0.916	0.886	0.896	0.906	0.950	0.934	0.952	0.929	0.958
587	Arizona	0.880	0.865	0.874	0.882	0.905	0.886	0.900	0.887	0.905	0.869	0.874	0.874	0.839	0.868	0.878	0.882	0.891	0.869	0.876	0.856	0.892	0.902	0.881	0.889	0.894	0.923	0.916	0.926	0.911	0.932
588	New Jersey	0.844	0.820	0.832	0.842	0.873	0.860	0.871	0.854	0.878	0.829	0.835	0.836	0.798	0.839	0.848	0.846	0.875	0.839	0.842	0.821	0.866	0.876	0.845	0.855	0.861	0.900	0.904	0.910	0.889	0.917
589	Syracuse	0.810	0.781	0.789	0.797	0.841	0.831	0.837	0.818	0.842	0.790	0.794	0.802	0.762	0.813	0.818	0.808	0.837	0.796	0.799	0.778	0.826	0.832	0.798	0.804	0.810	0.861	0.865	0.864	0.843	0.870
590	New York	0.811	0.781	0.794	0.803	0.837	0.833	0.842	0.822	0.849	0.793	0.800	0.802	0.762	0.811	0.817	0.813	0.860	0.810	0.813	0.791	0.841	0.852	0.814	0.823	0.828	0.871	0.889	0.889	0.866	0.897
591	Richmond	0.837	0.810	0.823	0.836	0.879	0.857	0.871	0.851	0.877	0.820	0.824	0.827	0.788	0.838	0.844	0.840	0.865	0.823	0.828	0.803	0.858	0.868	0.832	0.841	0.850	0.904	0.898	0.907	0.883	0.913
592	Atlanta	0.850	0.825	0.837	0.848	0.886	0.866	0.880	0.862	0.886	0.835	0.839	0.841	0.801	0.847	0.854	0.853	0.875	0.836	0.843	0.818	0.868	0.879	0.846	0.854	0.861	0.909	0.905	0.914	0.892	0.920
593	Washington, DC	0.803	0.781	0.790	0.797	0.827	0.820	0.827	0.812	0.832	0.789	0.794	0.796	0.765	0.804	0.809	0.805	0.832	0.798	0.800	0.783	0.822	0.829	0.801	0.808	0.811	0.850	0.856	0.857	0.840	0.863
594	Chicago	0.808	0.775	0.784	0.792	0.839	0.834	0.837	0.817	0.843	0.786	0.791	0.800	0.757	0.813	0.818	0.807	0.842	0.796	0.798	0.776	0.827	0.834	0.796	0.802	0.807	0.863	0.872	0.869	0.846	0.875
595	St. Louis	0.842	0.817	0.829	0.841	0.879	0.858	0.872	0.854	0.878	0.826	0.830	0.833	0.794	0.840	0.846	0.844	0.866	0.828	0.834	0.809	0.859	0.870	0.838	0.846	0.853	0.902	0.896	0.906	0.884	0.911
596	Sacramento	0.869	0.845	0.858	0.870	0.904	0.884	0.899	0.880	0.905	0.854	0.859	0.860	0.819	0.862	0.872	0.871	0.896	0.859	0.864	0.840	0.891	0.902	0.870	0.880	0.888	0.930	0.928	0.938	0.916	0.944
597	Northern California	0.893	0.864	0.879	0.892	0.931	0.911	0.928	0.906	0.935	0.875	0.881	0.882	0.836	0.886	0.897	0.895	0.929	0.884	0.889	0.862	0.920	0.932	0.894	0.905	0.914	0.963	0.964	0.974	0.948	0.981
598	San Diego	0.851	0.833	0.844	0.852	0.877	0.863	0.873	0.859	0.879	0.839	0.844	0.845	0.811	0.844	0.854	0.853	0.871	0.845	0.848	0.831	0.867	0.876	0.853	0.861	0.865	0.897	0.896	0.903	0.886	0.909
599	Southern California	0.855	0.833	0.844	0.854	0.883	0.870	0.881	0.865	0.888	0.841	0.847	0.848	0.811	0.850	0.859	0.857	0.884	0.850	0.853	0.834	0.876	0.886	0.857	0.866	0.871	0.908	0.912	0.918	0.898	0.924

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	GN	GO	GP	GQ	GR	GS	GT	H1	H2	H3	H4	H5	H6	H7	H8	HA	HB	HD	HI	HL	HM	HN	HO	HP	HQ	HR	HS	HT
501	Miami	0.773	0.778	0.797	0.747	0.804	0.807	0.795	0.727	0.703	0.710	0.689	0.727	0.736	0.713	0.723	0.729	0.769	0.756	0.764	0.747	0.772	0.721	0.728	0.732	0.689	0.735	0.741	0.741
502	Broward County / Palm Beach	0.809	0.813	0.827	0.783	0.828	0.833	0.827	0.754	0.737	0.745	0.726	0.757	0.768	0.753	0.762	0.767	0.799	0.779	0.789	0.775	0.799	0.755	0.765	0.767	0.725	0.761	0.768	0.775
503	Tampa	0.810	0.814	0.825	0.785	0.828	0.833	0.828	0.754	0.738	0.746	0.727	0.758	0.768	0.756	0.765	0.770	0.802	0.778	0.789	0.775	0.799	0.756	0.766	0.768	0.727	0.761	0.768	0.776
504	Orlando	0.814	0.818	0.829	0.789	0.832	0.837	0.832	0.758	0.743	0.750	0.731	0.762	0.773	0.761	0.770	0.775	0.806	0.782	0.793	0.780	0.803	0.761	0.771	0.772	0.731	0.765	0.772	0.781
505	Jacksonville	0.811	0.815	0.826	0.785	0.829	0.834	0.829	0.755	0.738	0.746	0.726	0.758	0.769	0.756	0.765	0.770	0.803	0.779	0.791	0.776	0.800	0.757	0.766	0.768	0.727	0.762	0.769	0.777
506	Daytona / Gainesville	0.827	0.831	0.843	0.797	0.851	0.855	0.848	0.769	0.747	0.754	0.732	0.771	0.782	0.765	0.777	0.784	0.825	0.796	0.809	0.792	0.819	0.768	0.777	0.779	0.736	0.778	0.784	0.790
521	Diversified Dental - Las Vegas	0.916	0.922	0.924	0.886	0.908	0.918	0.930	0.807	0.806	0.820	0.799	0.820	0.836	0.838	0.852	0.851	0.867	0.828	0.847	0.838	0.861	0.828	0.843	0.843	0.792	0.811	0.824	0.849
522	Mastercare Dental - Reno	1.004	1.013	1.009	0.959	1.022	1.034	1.035	0.882	0.851	0.862	0.830	0.887	0.904	0.887	0.909	0.932	0.983	0.914	0.945	0.920	0.957	0.887	0.898	0.897	0.843	0.895	0.905	0.916
524	Premier - Minnesota	0.910	0.917	0.919	0.880	0.918	0.926	0.930	0.818	0.805	0.816	0.793	0.826	0.841	0.833	0.846	0.854	0.885	0.842	0.862	0.848	0.874	0.829	0.841	0.841	0.794	0.825	0.835	0.851
526	Dental Options Pricing - Oregon	0.922	0.929	0.934	0.882	0.936	0.946	0.947	0.814	0.791	0.802	0.775	0.819	0.835	0.819	0.838	0.851	0.891	0.845	0.867	0.847	0.879	0.820	0.832	0.832	0.778	0.823	0.833	0.846
527	Rental Network - Hawaii	0.860	0.865	0.874	0.830	0.880	0.886	0.881	0.774	0.755	0.764	0.740	0.780	0.793	0.777	0.791	0.803	0.839	0.804	0.821	0.803	0.832	0.779	0.790	0.790	0.741	0.782	0.792	0.802
528	Diversified Dental - Reno	1.013	1.025	1.023	0.981	0.997	1.011	1.031	0.883	0.888	0.902	0.882	0.899	0.917	0.924	0.938	0.935	0.949	0.904	0.923	0.916	0.940	0.909	0.926	0.926	0.873	0.886	0.902	0.931
549	Maine	0.888	0.894	0.902	0.847	0.911	0.921	0.915	0.789	0.760	0.769	0.741	0.792	0.807	0.785	0.803	0.821	0.868	0.823	0.844	0.821	0.856	0.790	0.800	0.800	0.747	0.800	0.809	0.816
550	North Dakota	0.941	0.947	0.952	0.899	0.973	0.980	0.972	0.851	0.813	0.823	0.791	0.851	0.867	0.841	0.859	0.881	0.942	0.886	0.911	0.884	0.921	0.847	0.856	0.856	0.803	0.864	0.872	0.875
551	Nevada	0.883	0.887	0.889	0.855	0.875	0.885	0.894	0.779	0.780	0.793	0.773	0.793	0.808	0.810	0.822	0.822	0.837	0.800	0.817	0.809	0.832	0.800	0.815	0.815	0.766	0.783	0.796	0.820
553	Idaho	0.870	0.875	0.884	0.842	0.890	0.895	0.890	0.808	0.789	0.797	0.775	0.812	0.823	0.809	0.822	0.828	0.866	0.833	0.848	0.832	0.858	0.810	0.819	0.821	0.779	0.817	0.824	0.831
554	Vermont	0.861	0.866	0.880	0.818	0.897	0.903	0.891	0.781	0.742	0.750	0.720	0.779	0.793	0.762	0.779	0.798	0.858	0.818	0.837	0.811	0.847	0.772	0.781	0.783	0.729	0.794	0.801	0.801
555	New Hampshire	0.837	0.842	0.855	0.799	0.869	0.876	0.864	0.762	0.730	0.737	0.710	0.762	0.775	0.749	0.763	0.780	0.832	0.797	0.814	0.790	0.824	0.757	0.766	0.767	0.717	0.774	0.781	0.783
556	Delaware	0.866	0.870	0.878	0.829	0.889	0.896	0.890	0.784	0.757	0.766	0.740	0.787	0.801	0.781	0.795	0.810	0.856	0.815	0.834	0.813	0.845	0.785	0.794	0.795	0.746	0.795	0.803	0.809
557	Washington																		0.833										
558	Oregon	0.904	0.909	0.917	0.861	0.923	0.933	0.929	0.799	0.773	0.782	0.755	0.803	0.819	0.798	0.817	0.833	0.877	0.833	0.854	0.832	0.866	0.802	0.814	0.814	0.759	0.810	0.820	0.829
559	North Carolina	0.835	0.840	0.852	0.796	0.867	0.874	0.863	0.759	0.725	0.733	0.705	0.759	0.772	0.746	0.760	0.778	0.832	0.794	0.812	0.788	0.822	0.753	0.762	0.764	0.713	0.771	0.778	0.780
560	West Virginia	0.829	0.832	0.844	0.799	0.855	0.859	0.851	0.772	0.747	0.755	0.732	0.773	0.785	0.767	0.778	0.788	0.831	0.799	0.814	0.796	0.823	0.770	0.779	0.780	0.737	0.781	0.788	0.792
561	Mississippi	0.817	0.822	0.833	0.785	0.849	0.853	0.842	0.762	0.732	0.739	0.714	0.761	0.772	0.751	0.764	0.776	0.826	0.790	0.807	0.786	0.815	0.756	0.764	0.766	0.722	0.772	0.778	0.779
562	Arkansas	0.849	0.855	0.864	0.820	0.874	0.878	0.873	0.788	0.764	0.772	0.749	0.790	0.801	0.784	0.797	0.806	0.850	0.814	0.830	0.812	0.839	0.787	0.795	0.797	0.755	0.798	0.804	0.809
563	South Carolina	0.849	0.853	0.865	0.809	0.882	0.889	0.877	0.771	0.736	0.744	0.716	0.771	0.784	0.758	0.773	0.792	0.848	0.806	0.826	0.801	0.836	0.766	0.774	0.776	0.725	0.784	0.791	0.793
564	Rhode Island	0.824	0.828	0.837	0.796	0.842	0.849	0.843	0.751	0.733	0.743	0.720	0.756	0.769	0.754	0.766	0.775	0.810	0.778	0.793	0.777	0.803	0.756	0.765	0.766	0.721	0.759	0.767	0.777
565	Hawaii	0.832	0.837	0.847	0.803	0.850	0.856	0.852	0.747	0.730	0.740	0.717	0.753	0.766	0.751	0.765	0.774	0.806	0.776	0.791	0.775	0.802	0.753	0.764	0.764	0.716	0.755	0.764	0.775
566	Pittsburgh	0.795	0.798	0.806	0.775	0.807	0.813	0.809	0.742	0.732	0.740	0.723	0.747	0.758	0.749	0.757	0.761	0.785	0.761	0.773	0.762	0.782	0.748	0.757	0.758	0.721	0.747	0.754	0.764
567	Philadelphia	0.824	0.828	0.836	0.798	0.839	0.846	0.841	0.751	0.737	0.746	0.725	0.757	0.770	0.758	0.769	0.776	0.806	0.776	0.791	0.777	0.801	0.758	0.768	0.769	0.724	0.758	0.767	0.778
568	Alabama	0.833	0.838	0.848	0.805	0.856	0.861	0.855	0.775	0.753	0.760	0.739	0.777	0.788	0.772	0.785	0.792	0.833	0.800	0.815	0.798	0.825	0.775	0.783	0.785	0.743	0.784	0.790	0.796
569	Utah	0.832	0.836	0.851	0.804	0.857	0.862	0.853	0.778	0.757	0.764	0.743	0.780	0.791	0.772	0.783	0.790	0.829	0.805	0.817	0.801	0.827	0.777	0.785	0.788	0.744	0.786	0.793	0.798
570	Iowa	0.846	0.850	0.861	0.808	0.875	0.882	0.872	0.769	0.737	0.745	0.718	0.769	0.783	0.759	0.773	0.791	0.842	0.802	0.820	0.798	0.831	0.765	0.774	0.775	0.725	0.780	0.788	0.791
571	Massachusetts	0.845	0.850	0.860	0.812	0.868	0.876	0.867	0.769	0.745	0.754	0.729	0.772	0.785	0.766	0.779	0.791	0.833	0.799	0.816	0.797	0.826	0.770	0.780	0.781	0.732	0.778	0.787	0.794
572	Oklahoma	0.845	0.849	0.855	0.816	0.856	0.863	0.861	0.765	0.751	0.761	0.740	0.772	0.785	0.775	0.786	0.794	0.824	0.790	0.805	0.792	0.817	0.773	0.785	0.785	0.739	0.771	0.781	0.794
573	Louisiana	0.813	0.819	0.833	0.781	0.846	0.850	0.840	0.758	0.728	0.735	0.711	0.757	0.769	0.745	0.758	0.769	0.818	0.788	0.803	0.782	0.812	0.752	0.760	0.762	0.717	0.769	0.774	0.775
574	New Mexico	0.897	0.903	0.909	0.859	0.913	0.923	0.920	0.795	0.773	0.783	0.757	0.801	0.816	0.800	0.817	0.830	0.870	0.827	0.847	0.827	0.859	0.801	0.813	0.813	0.760	0.804	0.815	0.827
575	Texas	0.864	0.868	0.878	0.830	0.882	0.889	0.885	0.782	0.762	0.771	0.747	0.787	0.800	0.784	0.797	0.807	0.845	0.811	0.827	0.810	0.839	0.786	0.797	0.798	0.748	0.791	0.800	0.810
576	Kentucky	0.793	0.797	0.806	0.772	0.810	0.815	0.809	0.741	0.727	0.735	0.717	0.745	0.756	0.745	0.753	0.758	0.788	0.762	0.775	0.762	0.783	0.745	0.753	0.754	0.717	0.747	0.754	0.762
577	Kansas	0.856	0.860	0.866	0.826	0.867	0.875	0.873	0.774	0.760	0.770	0.748	0.782	0.795	0.785	0.796	0.804	0.836	0.800	0.816	0.802	0.828	0.783	0.794	0.795	0.748	0.781	0.791	0.804
578	Wisconsin	0.834	0.838	0.852	0.803	0.864	0.869	0.858	0.778	0.751	0.758	0.734	0.779	0.790	0.769	0.781	0.792	0.839	0.807	0.822	0.802	0.832	0.774	0.783	0.785	0.740	0.788	0.795	0.798
579	Tennessee	0.807	0.810	0.823	0.778	0.833	0.837	0.828	0.753	0.730	0.737	0.715	0.754	0.765	0.747	0.758	0.767	0.809	0.780	0.793	0.776	0.803	0.751	0.760	0.761	0.719	0.762	0.768	0.773
580	Minnesota	0.852	0.856	0.865	0.818	0.874	0.881	0.874	0.773	0.749	0.758	0.733	0.776	0.790	0.772	0.785	0.798	0.841	0.803	0.821	0.801	0.832	0.774	0.785	0.785	0.737	0.783	0.791	0.799
581	Colorado	0.864	0.869	0.880	0.836	0.886	0.891	0.885	0.803	0.783	0.791	0.769	0.806	0.817	0.802	0.814	0.820	0.859	0.829	0.843	0.827	0.853	0.804	0.813	0.815	0.772	0.811	0.818	0.825
582	Indiana	0.813	0.817	0.830	0.783	0.842	0.847	0.836	0.760	0.733	0.740	0.717	0.760	0.771	0.751	0.762	0.773	0.818	0.788	0.802	0.783	0.811	0.756	0.764	0.766	0.722	0.769	0.775	0.778
583	Nebraska	0.830	0.834	0.841	0.803	0.843	0.851	0.846	0.755	0.742	0.751	0.730	0.762	0.775	0.763	0.774	0.781	0.811	0.780	0.795	0.782	0.806	0.763	0.773	0.774	0.729	0.762	0.771	0.783
584	Connecticut	0.863	0.868	0.878	0.828	0.886	0.894	0.886	0.783	0.758	0.767	0.742	0.786	0.800	0.780	0.793	0.807	0.850	0.815	0.831	0.812	0.843	0.784	0.794	0.796	0.745	0.793	0.802	0.809
585	Ohio	0.821	0.825	0.837	0.793	0.846	0.850	0.842	0.766	0.743	0.750	0.729	0.767	0.779	0.761	0.772	0.781	0.822	0.792	0.806	0.789	0.815	0.764	0.773	0.775	0.732	0.774	0.781	0.786
586	Michigan	0.897	0.902	0.905	0.858	0.909	0.919	0.919	0.792	0.771	0.781	0.755	0.798	0.814	0.799	0.817	0.831	0.870	0.822	0.844	0.825	0.856	0.799	0.811	0.810	0.759	0.801	0.812	0.824
587	Arizona	0.888	0.893	0.898	0.857	0.893	0.903	0.905	0.788	0.778	0.790	0.767	0.798	0.813	0.806	0.820	0.827	0.853	0.814	0.832	0.819	0.846	0.802	0.815	0.815	0.764	0.794	0.806	0.824
588	New Jersey	0.857	0.863	0.873	0.824	0.875	0.884	0.879	0.766	0.747	0.757	0.732	0.772	0.786	0.769	0.784	0.795	0.830	0.797	0.814	0.796	0.825	0.772	0.783	0.783	0.732	0.775	0.785	0.795
589	Syracuse	0.809	0.814	0.829	0.780	0.840	0.844	0.833	0.758	0.732	0.739	0.716	0.758	0.769	0.747	0.758	0.767	0.812	0.787	0.799	0.781	0.808	0.754	0.761	0.764	0.720	0.767	0.773	0.775
590	New York	0.830	0.836	0.853	0.795	0.856	0.862	0.855	0.748	0.723	0.730	0.707	0.750	0.762	0.739	0.754	0.766	0.805	0.782	0.794	0.775	0.805	0.746	0.757	0.758	0.707	0.757	0.766	0.770
591	Richmond	0.845	0.850	0.859	0.810	0.871	0.878	0.870	0.768	0.740	0.749	0.723	0.770	0.784	0.763	0.776	0.792	0.839	0.799	0.818	0.797	0.828	0.767	0.777	0.777	0.729	0.779	0.787	0.792
592	Atlanta	0.858	0.863	0.872	0.823	0.879	0.886	0.881	0.776	0.753	0.762	0.737	0.780	0.793	0.775	0.789	0.801	0.843	0.807	0.824	0.805	0.835	0.778	0.789	0.790	0.740	0.786	0.794	0.802
593	Washington, DC	0.812	0.816	0.828	0.785	0.832	0.838	0.831	0.744	0.726	0.735	0.713	0.748	0.760	0.744	0.755	0.763	0.797	0.771	0.785	0.769	0.794	0.747	0.756	0.757	0.712	0.751	0.759	0.767
594	Chicago	0.809	0.814	0.833	0.778	0.844	0.848	0.834	0.759	0.730	0.737	0.713	0.758	0.769	0.743	0.755	0.764	0.812	0.790	0.802	0.782	0.811	0.752	0.760	0.763	0.716	0.769	0.775	0.775
595	St. Louis	0.850	0.854	0.862	0.815	0.871	0.878	0.872	0.770	0.746	0.755	0.730	0.773	0.786	0.768	0.782	0.795	0.837	0.799	0.817	0.798	0.828	0.771	0.781	0.782	0.733	0.779	0.788	0.795
596	Sacramento	0.882	0.887	0.895	0.845	0.899	0.909	0.905	0.784	0.763	0.773	0.747	0.790	0.805	0.788	0.804	0.817	0.855	0.815	0.834	0.816	0.847	0.790	0.801	0.801	0.749	0.793	0.803	0.814
597	Northern California	0.909	0.915	0.926	0.868	0.931	0.941	0.935	0.807	0.781	0.790	0.763	0.811	0.826	0.805	0.823	0.838	0.882	0.842	0.861	0.840	0.874	0.810	0.821	0.822	0.766	0.818	0.828	0.837
598	San Diego	0.861	0.866	0.873	0.832	0.872	0.881	0.879	0.770	0.757	0.768	0.745	0.778	0.793	0.781	0.795	0.803	0.831	0.796	0.814	0.799	0.825	0.780	0.792	0.792	0.743	0.776	0.787	0.802
599	Southern California	0.868	0.874	0.883	0.836	0.885	0.893	0.889	0.777	0.759	0.769	0.745	0.783	0.798	0.782	0.797	0.806	0.840	0.806	0.823	0.806	0.835	0.784	0.795	0.795	0.744	0.784	0.794	0.806

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	P1	P2	P3	P4	P5	P6	P7	P8	P9	P0	PA	PB	PC	PD	PE	PF	PG	PH	PI	PJ	PK	PL	PM	PN	PO	PP	PQ	PR	PS	PT
501	Miami	0.580	0.571	0.575	0.564	0.582	0.586	0.582	0.586	0.579	0.579	0.590	0.609	0.575	0.589	0.583	0.594	0.574	0.611	0.596	0.581	0.581	0.589	0.599	0.579	0.581	0.586	0.567	0.585	0.587	0.588
502	Broward County / Palm Beach	0.603	0.597	0.603	0.592	0.607	0.612	0.609	0.613	0.611	0.607	0.615	0.631	0.601	0.613	0.610	0.623	0.602	0.638	0.620	0.612	0.613	0.614	0.624	0.605	0.609	0.613	0.592	0.607	0.611	0.615
503	Tampa	0.645	0.639	0.645	0.634	0.650	0.655	0.653	0.656	0.654	0.650	0.659	0.677	0.644	0.656	0.654	0.669	0.646	0.684	0.664	0.656	0.657	0.657	0.668	0.648	0.652	0.656	0.633	0.649	0.654	0.658
504	Orlando	0.636	0.631	0.637	0.625	0.641	0.647	0.644	0.648	0.646	0.641	0.651	0.668	0.635	0.647	0.646	0.660	0.637	0.674	0.655	0.648	0.649	0.648	0.659	0.640	0.643	0.647	0.625	0.640	0.646	0.649
505	Jacksonville	0.648	0.642	0.648	0.636	0.654	0.659	0.655	0.659	0.658	0.653	0.662	0.681	0.647	0.660	0.656	0.672	0.649	0.688	0.668	0.658	0.659	0.661	0.672	0.651	0.655	0.659	0.636	0.653	0.659	0.662
506	Daytona / Gainesville	0.620	0.612	0.617	0.604	0.625	0.630	0.626	0.630	0.628	0.625	0.635	0.658	0.619	0.631	0.628	0.644	0.619	0.662	0.641	0.627	0.628	0.633	0.645	0.622	0.625	0.630	0.606	0.625	0.631	0.633
521	Diversified Dental - Las Vegas	0.740	0.743	0.755	0.739	0.753	0.765	0.768	0.775	0.779	0.762	0.773	0.784	0.742	0.756	0.769	0.796	0.759	0.808	0.770	0.780	0.790	0.764	0.781	0.758	0.769	0.771	0.731	0.742	0.754	0.774
522	Mastercare Dental - Reno	0.812	0.793	0.805	0.778	0.820	0.834	0.826	0.836	0.848	0.833	0.845	0.881	0.817	0.836	0.820	0.859	0.822	0.898	0.861	0.825	0.832	0.843	0.871	0.820	0.830	0.832	0.785	0.820	0.832	0.843
524	Premier - Minnesota	0.679	0.677	0.687	0.671	0.689	0.698	0.702	0.708	0.706	0.695	0.712	0.729	0.680	0.689	0.708	0.729	0.693	0.735	0.706	0.711	0.718	0.699	0.712	0.692	0.698	0.701	0.672	0.683	0.691	0.704
526	Dental Options Pricing - Oregon	0.686	0.677	0.688	0.668	0.695	0.705	0.701	0.708	0.709	0.697	0.714	0.738	0.685	0.703	0.701	0.730	0.692	0.751	0.718	0.704	0.711	0.708	0.726	0.694	0.701	0.706	0.668	0.692	0.701	0.710
527	Rental Network - Hawaii	0.601	0.596	0.604	0.591	0.608	0.615	0.618	0.624	0.610	0.603	0.630	0.645	0.593	0.609	0.624	0.635	0.602	0.640	0.624	0.620	0.622	0.617	0.628	0.609	0.614	0.616	0.594	0.606	0.611	0.620
528	Diversified Dental - Reno	0.831	0.837	0.852	0.833	0.848	0.864	0.872	0.881	0.904	0.873	0.877	0.887	0.843	0.849	0.875	0.910	0.870	0.919	0.867	0.892	0.909	0.861	0.883	0.857	0.873	0.873	0.824	0.833	0.848	0.876
549	Maine	0.659	0.644	0.653	0.633	0.664	0.674	0.664	0.670	0.668	0.661	0.677	0.706	0.655	0.677	0.660	0.684	0.653	0.715	0.691	0.661	0.661	0.678	0.697	0.660	0.665	0.671	0.636	0.666	0.674	0.677
550	North Dakota	0.693	0.675	0.685	0.663	0.698	0.707	0.701	0.708	0.702	0.698	0.720	0.756	0.690	0.707	0.706	0.730	0.691	0.753	0.726	0.700	0.702	0.712	0.730	0.694	0.697	0.704	0.672	0.701	0.708	0.710
551	Nevada	0.619	0.623	0.632	0.619	0.630	0.640	0.642	0.647	0.649	0.635	0.646	0.654	0.620	0.633	0.643	0.664	0.633	0.673	0.643	0.652	0.659	0.639	0.652	0.634	0.643	0.644	0.612	0.621	0.631	0.646
553	Idaho	0.679	0.673	0.681	0.667	0.686	0.692	0.693	0.697	0.693	0.687	0.703	0.723	0.679	0.688	0.698	0.715	0.684	0.724	0.702	0.697	0.700	0.695	0.705	0.686	0.689	0.692	0.670	0.684	0.690	0.696
554	Vermont	0.611	0.592	0.599	0.580	0.614	0.620	0.610	0.615	0.611	0.610	0.625	0.660	0.606	0.627	0.610	0.631	0.601	0.661	0.639	0.605	0.604	0.625	0.643	0.606	0.609	0.617	0.587	0.619	0.624	0.622
555	New Hampshire	0.592	0.577	0.584	0.567	0.595	0.601	0.594	0.599	0.592	0.590	0.608	0.636	0.586	0.604	0.596	0.613	0.584	0.634	0.617	0.593	0.591	0.605	0.619	0.590	0.592	0.598	0.573	0.599	0.603	0.603
556	Delaware	0.629	0.619	0.627	0.611	0.635	0.642	0.640	0.645	0.639	0.634	0.654	0.679	0.626	0.640	0.644	0.663	0.630	0.677	0.655	0.643	0.644	0.646	0.659	0.633	0.637	0.641	0.615	0.636	0.641	0.646
557	Washington							0.695				0.707			0.697																
558	Oregon	0.664	0.652	0.661	0.642	0.671	0.679	0.673	0.680	0.678	0.669	0.687	0.713	0.660	0.681	0.672	0.697	0.663	0.721	0.694	0.674	0.676	0.683	0.701	0.667	0.673	0.679	0.644	0.670	0.679	0.684
559	North Carolina	0.582	0.566	0.573	0.556	0.585	0.591	0.583	0.588	0.583	0.581	0.597	0.627	0.577	0.595	0.584	0.602	0.574	0.626	0.607	0.581	0.579	0.595	0.611	0.579	0.582	0.588	0.562	0.589	0.594	0.593
560	West Virginia	0.636	0.627	0.633	0.619	0.641	0.646	0.644	0.648	0.643	0.640	0.655	0.679	0.634	0.646	0.647	0.663	0.636	0.678	0.658	0.645	0.646	0.649	0.661	0.638	0.640	0.645	0.623	0.642	0.647	0.649
561	Mississippi	0.697	0.630	0.638	0.681	0.648	0.654	0.720	0.654	0.650	0.647	0.765	0.693	0.643	0.700	0.654	0.672	0.642	0.691	0.669	0.649	0.651	0.659	0.672	0.644	0.646	0.652	0.628	0.651	0.655	0.656
562	Arkansas	0.700	0.689	0.698	0.680	0.705	0.714	0.709	0.714	0.714	0.709	0.720	0.748	0.701	0.712	0.711	0.731	0.703	0.751	0.727	0.710	0.714	0.717	0.731	0.704	0.707	0.712	0.684	0.706	0.712	0.716
563	South Carolina	0.601	0.585	0.592	0.574	0.604	0.611	0.604	0.609	0.602	0.600	0.620	0.651	0.596	0.613	0.607	0.625	0.594	0.646	0.627	0.603	0.601	0.615	0.630	0.599	0.601	0.607	0.582	0.609	0.613	0.613
564	Rhode Island	0.625	0.618	0.626	0.612	0.631	0.637	0.636	0.640	0.633	0.628	0.645	0.663	0.620	0.635	0.638	0.653	0.625	0.666	0.647	0.639	0.639	0.640	0.651	0.630	0.634	0.638	0.614	0.630	0.635	0.641
565	Hawaii	0.587	0.583	0.590	0.578	0.594	0.601	0.603	0.608	0.598	0.591	0.612	0.626	0.580	0.596	0.606	0.619	0.589	0.627	0.609	0.605	0.608	0.602	0.614	0.595	0.600	0.603	0.579	0.591	0.598	0.606
566	Pittsburgh	0.636	0.633	0.638	0.628	0.641	0.646	0.646	0.649	0.645	0.641	0.651	0.665	0.633	0.644	0.648	0.660	0.638	0.670	0.652	0.651	0.652	0.647	0.656	0.641	0.644	0.647	0.628	0.639	0.644	0.649
567	Philadelphia	0.625	0.620	0.628	0.615	0.631	0.638	0.637	0.642	0.635	0.630	0.645	0.661	0.621	0.635	0.639	0.653	0.626	0.665	0.646	0.641	0.642	0.640	0.651	0.631	0.636	0.639	0.615	0.630	0.635	0.642
568	Alabama	0.707	0.644	0.651	0.698	0.659	0.665	0.731	0.664	0.664	0.660	0.772	0.694	0.654	0.712	0.661	0.679	0.654	0.700	0.678	0.660	0.662	0.668	0.681	0.656	0.659	0.664	0.638	0.659	0.665	0.668
569	Utah	0.639	0.631	0.637	0.624	0.643	0.648	0.645	0.649	0.644	0.641	0.653	0.674	0.636	0.648	0.647	0.661	0.637	0.676	0.658	0.647	0.647	0.650	0.661	0.640	0.643	0.648	0.627	0.644	0.648	0.650
570	Iowa	0.607	0.593	0.600	0.583	0.611	0.617	0.612	0.617	0.610	0.607	0.626	0.655	0.602	0.618	0.615	0.633	0.602	0.652	0.633	0.612	0.611	0.621	0.636	0.607	0.609	0.615	0.589	0.614	0.618	0.620
571	Massachusetts	0.632	0.621	0.629	0.613	0.637	0.644	0.639	0.644	0.638	0.634	0.650	0.674	0.627	0.644	0.641	0.658	0.629	0.676	0.656	0.641	0.640	0.647	0.660	0.634	0.638	0.643	0.617	0.638	0.643	0.646
572	Oklahoma	0.658	0.655	0.663	0.649	0.666	0.674	0.673	0.678	0.675	0.667	0.681	0.699	0.657	0.671	0.675	0.693	0.664	0.706	0.682	0.679	0.681	0.675	0.688	0.667	0.672	0.676	0.647	0.662	0.670	0.678
573	Louisiana	0.653	0.591	0.598	0.639	0.607	0.613	0.673	0.612	0.610	0.607	0.714	0.647	0.603	0.657	0.610	0.627	0.601	0.648	0.627	0.606	0.608	0.617	0.630	0.603	0.605	0.611	0.587	0.610	0.614	0.615
574	New Mexico	0.655	0.646	0.655	0.638	0.662	0.671	0.668	0.674	0.671	0.661	0.680	0.702	0.651	0.669	0.669	0.692	0.657	0.710	0.683	0.672	0.675	0.674	0.690	0.661	0.667	0.671	0.639	0.661	0.668	0.675
575	Texas	0.654	0.646	0.654	0.639	0.661	0.668	0.664	0.669	0.666	0.660	0.674	0.696	0.651	0.668	0.665	0.684	0.655	0.703	0.679	0.667	0.669	0.670	0.684	0.659	0.664	0.668	0.639	0.659	0.666	0.672
576	Kentucky	0.617	0.612	0.617	0.607	0.621	0.626	0.626	0.629	0.624	0.620	0.633	0.648	0.614	0.624	0.629	0.641	0.617	0.650	0.633	0.630	0.631	0.628	0.636	0.621	0.624	0.626	0.609	0.620	0.624	0.629
577	Kansas	0.663	0.659	0.667	0.653	0.671	0.679	0.679	0.684	0.679	0.672	0.687	0.705	0.661	0.675	0.681	0.700	0.668	0.712	0.687	0.685	0.687	0.680	0.693	0.671	0.677	0.680	0.652	0.667	0.675	0.683
578	Wisconsin	0.629	0.619	0.625	0.611	0.634	0.639	0.635	0.639	0.635	0.632	0.647	0.673	0.627	0.640	0.639	0.654	0.627	0.671	0.652	0.636	0.636	0.642	0.654	0.630	0.632	0.637	0.616	0.636	0.640	0.641
579	Tennessee	0.580	0.572	0.577	0.565	0.584	0.589	0.587	0.590	0.586	0.583	0.596	0.617	0.578	0.589	0.590	0.604	0.579	0.616	0.599	0.589	0.589	0.592	0.602	0.582	0.584	0.588	0.569	0.585	0.589	0.591
580	Minnesota	0.638	0.627	0.635	0.619	0.643	0.650	0.646	0.651	0.646	0.641	0.658	0.682	0.634	0.651	0.648	0.666	0.636	0.685	0.663	0.648	0.648	0.653	0.668	0.641	0.644	0.650	0.622	0.644	0.650	0.653
581	Colorado	0.657	0.650	0.657	0.643	0.663	0.669	0.666	0.670	0.669	0.664	0.675	0.696	0.657	0.668	0.668	0.686	0.659	0.701	0.679	0.669	0.671	0.671	0.683	0.661	0.665	0.669	0.645	0.662	0.668	0.672
582	Indiana	0.593	0.582	0.588	0.575	0.596	0.601	0.597	0.601	0.596	0.594	0.608	0.632	0.590	0.602	0.600	0.615	0.589	0.630	0.613	0.598	0.598	0.604	0.615	0.593	0.594	0.599	0.580	0.599	0.602	0.603
583	Nebraska	0.633	0.630	0.638	0.624	0.640	0.647	0.648	0.653	0.645	0.639	0.656	0.671	0.629	0.643	0.651	0.666	0.637	0.675	0.655	0.653	0.654	0.649	0.659	0.641	0.645	0.648	0.625	0.638	0.643	0.651
584	Connecticut	0.639	0.629	0.636	0.620	0.644	0.652	0.647	0.652	0.647	0.642	0.658	0.683	0.635	0.652	0.648	0.667	0.637	0.686	0.664	0.648	0.648	0.654	0.669	0.642	0.645	0.651	0.623	0.645	0.651	0.654
585	Ohio	0.617	0.609	0.614	0.602	0.622	0.627	0.624	0.627	0.624	0.620	0.633	0.655	0.616	0.627	0.626	0.641	0.616	0.656	0.637	0.626	0.626	0.629	0.640	0.619	0.621	0.626	0.605	0.623	0.627	0.629
586	Michigan	0.650	0.642	0.651	0.633	0.659	0.667	0.665	0.671	0.670	0.659	0.677	0.700	0.648	0.665	0.666	0.691	0.654	0.708	0.680	0.668	0.673	0.670	0.686	0.657	0.663	0.668	0.635	0.655	0.664	0.672
587	Arizona	0.672	0.670	0.680	0.665	0.682	0.691	0.692	0.698	0.696	0.683	0.700	0.714	0.669	0.686	0.693	0.715	0.680	0.726	0.698	0.701	0.704	0.692	0.706	0.684	0.691	0.694	0.662	0.676	0.685	0.697
588	New Jersey	0.618	0.611	0.619	0.604	0.624	0.632	0.630	0.635	0.629	0.621	0.640	0.657	0.611	0.630	0.630	0.648	0.617	0.663	0.642	0.632	0.634	0.634	0.647	0.623	0.628	0.632	0.605	0.623	0.629	0.636
589	Syracuse	0.602	0.591	0.596	0.583	0.604	0.609	0.605	0.609	0.603	0.602	0.615	0.639	0.598	0.610	0.608	0.621	0.597	0.638	0.621	0.606	0.605	0.612	0.623	0.601	0.603	0.608	0.588	0.607	0.610	0.611
590	New York	0.556	0.548	0.554	0.541	0.561	0.567	0.565	0.569	0.560	0.554	0.575	0.592	0.547	0.567	0.565	0.577	0.550	0.591	0.577	0.562	0.563	0.569	0.582	0.559	0.564	0.568	0.544	0.561	0.566	0.571
591	Richmond	0.605	0.594	0.602	0.586	0.610	0.617	0.615	0.620	0.611	0.607	0.629	0.654	0.601	0.615	0.619	0.636	0.604	0.649	0.630	0.617	0.617	0.620	0.633	0.608	0.611	0.615	0.592	0.612	0.616	0.620
592	Atlanta	0.623	0.613	0.621	0.605	0.629	0.636	0.631	0.636	0.633	0.628	0.641	0.665	0.621	0.637	0.631	0.650	0.622	0.672	0.648	0.631	0.633	0.638	0.653	0.625	0.630	0.636	0.606	0.628	0.635	0.639
593	Washington, DC	0.585	0.580	0.586	0.575	0.591	0.597	0.596	0.601	0.591	0.588	0.604	0.620	0.580	0.594	0.599	0.610	0.585	0.621	0.605	0.598	0.598	0.598	0.609	0.590	0.594	0.597	0.576	0.590	0.595	0.600
594	Chicago	0.591	0.579	0.584	0.571	0.593	0.597	0.592	0.596	0.590	0.590	0.602	0.627	0.586	0.600	0.594	0.607	0.584	0.626	0.610	0.591	0.590	0.601	0.612	0.588	0.590	0.596	0.576	0.597	0.599	0.599
595	St. Louis	0.601	0.593	0.600	0.585	0.607	0.614	0.612	0.617	0.611	0.606	0.623	0.646	0.598	0.612	0.615	0.633	0.602	0.646	0.625	0.615	0.616	0.616	0.629	0.605	0.609	0.613	0.588	0.607	0.612	0.617
596	Sacramento	0.650	0.641	0.650	0.633	0.657	0.665	0.661	0.668	0.663	0.654	0.673	0.694	0.645	0.664	0.662	0.683	0.650	0.701	0.677	0.665	0.666	0.668	0.683	0.656	0.661	0.665	0.634	0.656	0.662	0.669
597	Northern California	0.649	0.638	0.646	0.629	0.655	0.664	0.658	0.664	0.661	0.652	0.670	0.694	0.644	0.665	0.657	0.680	0.647	0.702	0.678	0.659	0.660	0.667	0.683	0.653	0.658	0.663	0.630	0.656	0.662	0.667
598	San Diego	0.648	0.644	0.652	0.638	0.655	0.663	0.663	0.669	0.663	0.654	0.672	0.687	0.642	0.659	0.665	0.682	0.651	0.695	0.672	0.669	0.671	0.665	0.678	0.656	0.662	0.666	0.637	0.652	0.659	0.668
599	Southern California	0.639	0.632	0.641	0.626	0.645	0.653	0.652	0.658	0.651	0.642	0.661	0.678	0.632	0.651	0.652	0.670	0.639	0.684	0.663	0.655	0.657	0.655	0.669	0.645	0.651	0.654	0.626	0.644	0.650	0.658

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	O1	O2	O3	O4	O5	O6	O7	O8	O9	O0	OA	OB	OC	OD	OE	OF	OG	OH	OI	OJ	OK	OL	OM	ON	OO	OP	OQ	OR	OS	OT
501	Miami	0.570	0.563	0.568	0.558	0.574	0.578	0.576	0.580	0.570	0.570	0.583	0.601	0.565	0.577	0.580	0.588	0.566	0.600	0.585	0.577	0.577	0.579	0.588	0.570	0.573	0.578	0.561	0.575	0.577	0.580
502	Broward County / Palm Beach	0.594	0.591	0.596	0.586	0.600	0.605	0.604	0.607	0.603	0.599	0.609	0.624	0.593	0.602	0.606	0.618	0.595	0.628	0.611	0.608	0.610	0.605	0.614	0.598	0.601	0.605	0.586	0.598	0.602	0.607
503	Tampa	0.632	0.630	0.636	0.625	0.639	0.645	0.645	0.648	0.643	0.639	0.651	0.667	0.632	0.641	0.648	0.661	0.636	0.670	0.651	0.650	0.652	0.645	0.655	0.638	0.641	0.645	0.625	0.636	0.642	0.647
504	Orlando	0.624	0.622	0.628	0.617	0.631	0.636	0.636	0.640	0.635	0.631	0.643	0.658	0.624	0.633	0.640	0.653	0.627	0.661	0.642	0.642	0.644	0.637	0.646	0.630	0.633	0.637	0.617	0.628	0.633	0.639
505	Jacksonville	0.636	0.633	0.638	0.627	0.643	0.648	0.647	0.651	0.646	0.642	0.653	0.670	0.635	0.645	0.650	0.663	0.638	0.674	0.655	0.652	0.654	0.649	0.658	0.640	0.644	0.648	0.627	0.640	0.645	0.650
506	Daytona / Gainesville	0.603	0.598	0.605	0.592	0.610	0.616	0.615	0.619	0.613	0.610	0.624	0.644	0.603	0.612	0.620	0.633	0.606	0.643	0.624	0.619	0.621	0.617	0.627	0.608	0.610	0.615	0.595	0.608	0.613	0.618
521	Diversified Dental - Las Vegas	0.734	0.739	0.751	0.735	0.748	0.760	0.765	0.771	0.774	0.757	0.769	0.778	0.736	0.749	0.766	0.793	0.754	0.802	0.764	0.777	0.788	0.759	0.774	0.753	0.764	0.766	0.727	0.736	0.748	0.768
522	Mastercare Dental - Reno	0.797	0.783	0.795	0.770	0.808	0.822	0.817	0.827	0.834	0.820	0.833	0.868	0.803	0.818	0.816	0.850	0.809	0.882	0.844	0.820	0.829	0.828	0.854	0.806	0.815	0.821	0.775	0.805	0.816	0.830
524	Premier - Minnesota	0.672	0.672	0.683	0.667	0.683	0.693	0.699	0.705	0.700	0.690	0.708	0.723	0.673	0.680	0.707	0.726	0.688	0.728	0.699	0.710	0.718	0.693	0.704	0.687	0.692	0.695	0.668	0.676	0.684	0.698
526	Dental Options Pricing - Oregon	0.675	0.669	0.680	0.661	0.686	0.695	0.695	0.702	0.699	0.688	0.706	0.729	0.674	0.689	0.698	0.723	0.683	0.738	0.706	0.701	0.708	0.697	0.713	0.684	0.691	0.697	0.661	0.680	0.689	0.700
527	Rental Network - Hawaii	0.591	0.589	0.597	0.584	0.599	0.607	0.612	0.618	0.601	0.594	0.624	0.637	0.583	0.596	0.621	0.630	0.594	0.629	0.613	0.617	0.619	0.607	0.617	0.601	0.605	0.608	0.588	0.595	0.601	0.611
528	Diversified Dental - Reno	0.827	0.835	0.850	0.831	0.845	0.861	0.870	0.879	0.900	0.869	0.874	0.883	0.840	0.844	0.874	0.907	0.867	0.915	0.863	0.891	0.908	0.858	0.878	0.854	0.869	0.871	0.821	0.829	0.844	0.873
549	Maine	0.642	0.632	0.641	0.622	0.650	0.659	0.653	0.659	0.652	0.647	0.665	0.692	0.639	0.657	0.653	0.674	0.639	0.697	0.673	0.655	0.655	0.662	0.678	0.645	0.650	0.657	0.625	0.649	0.656	0.662
550	North Dakota	0.677	0.664	0.674	0.654	0.685	0.694	0.692	0.699	0.688	0.684	0.710	0.743	0.675	0.687	0.702	0.721	0.679	0.735	0.709	0.696	0.699	0.697	0.713	0.680	0.683	0.691	0.663	0.685	0.691	0.696
551	Nevada	0.615	0.620	0.629	0.617	0.627	0.636	0.639	0.645	0.645	0.632	0.643	0.650	0.616	0.628	0.641	0.661	0.629	0.668	0.639	0.651	0.657	0.635	0.647	0.630	0.639	0.641	0.610	0.617	0.627	0.642
553	Idaho	0.671	0.668	0.676	0.662	0.680	0.686	0.688	0.692	0.686	0.680	0.698	0.717	0.671	0.678	0.696	0.710	0.678	0.715	0.693	0.695	0.699	0.687	0.696	0.679	0.682	0.686	0.665	0.675	0.681	0.689
554	Vermont	0.593	0.579	0.586	0.569	0.598	0.605	0.599	0.604	0.595	0.594	0.613	0.645	0.589	0.605	0.603	0.620	0.587	0.641	0.620	0.599	0.599	0.608	0.623	0.591	0.593	0.602	0.575	0.600	0.605	0.606
555	New Hampshire	0.578	0.568	0.575	0.559	0.584	0.590	0.587	0.592	0.580	0.579	0.599	0.625	0.573	0.588	0.592	0.605	0.574	0.620	0.603	0.589	0.587	0.593	0.605	0.579	0.581	0.588	0.565	0.585	0.589	0.591
556	Delaware	0.614	0.608	0.617	0.601	0.623	0.630	0.632	0.637	0.626	0.621	0.645	0.667	0.612	0.623	0.640	0.655	0.618	0.662	0.640	0.638	0.640	0.632	0.644	0.621	0.624	0.629	0.606	0.620	0.626	0.633
557	Washington							0.690				0.700			0.686																
558	Oregon	0.651	0.643	0.652	0.634	0.660	0.668	0.665	0.672	0.666	0.658	0.677	0.702	0.647	0.665	0.668	0.689	0.652	0.707	0.680	0.669	0.673	0.670	0.686	0.656	0.661	0.668	0.635	0.657	0.665	0.672
559	North Carolina	0.563	0.552	0.559	0.544	0.569	0.575	0.572	0.576	0.566	0.565	0.584	0.611	0.559	0.573	0.576	0.590	0.559	0.606	0.588	0.573	0.572	0.578	0.590	0.564	0.565	0.573	0.550	0.570	0.574	0.576
560	West Virginia	0.617	0.612	0.618	0.606	0.624	0.630	0.631	0.635	0.627	0.623	0.642	0.663	0.616	0.624	0.639	0.652	0.620	0.657	0.639	0.637	0.638	0.632	0.641	0.622	0.624	0.628	0.611	0.622	0.627	0.632
561	Mississippi	0.689	0.614	0.622	0.606	0.629	0.636	0.636	0.640	0.631	0.629	0.765	0.676	0.622	0.629	0.645	0.659	0.625	0.667	0.647	0.640	0.642	0.638	0.649	0.626	0.627	0.633	0.614	0.629	0.633	0.637
562	Arkansas	0.681	0.674	0.683	0.667	0.689	0.697	0.697	0.701	0.697	0.692	0.708	0.732	0.683	0.690	0.703	0.719	0.688	0.731	0.708	0.701	0.706	0.699	0.711	0.688	0.690	0.696	0.672	0.687	0.692	0.699
563	South Carolina	0.576	0.565	0.573	0.557	0.582	0.589	0.588	0.593	0.580	0.578	0.603	0.630	0.572	0.584	0.596	0.610	0.574	0.620	0.602	0.591	0.591	0.592	0.604	0.578	0.579	0.586	0.565	0.583	0.587	0.590
564	Rhode Island	0.611	0.608	0.615	0.602	0.619	0.625	0.627	0.631	0.621	0.616	0.635	0.652	0.607	0.619	0.632	0.644	0.614	0.651	0.633	0.633	0.633	0.627	0.636	0.619	0.622	0.626	0.605	0.616	0.621	0.628
565	Hawaii	0.577	0.576	0.583	0.571	0.585	0.592	0.596	0.602	0.589	0.582	0.606	0.618	0.570	0.584	0.602	0.613	0.581	0.616	0.598	0.601	0.604	0.593	0.603	0.587	0.591	0.594	0.573	0.581	0.587	0.597
566	Pittsburgh	0.627	0.626	0.632	0.622	0.633	0.639	0.640	0.644	0.637	0.633	0.646	0.657	0.625	0.633	0.644	0.655	0.631	0.660	0.643	0.647	0.648	0.639	0.646	0.634	0.637	0.640	0.623	0.630	0.635	0.641
567	Philadelphia	0.616	0.614	0.622	0.609	0.624	0.631	0.632	0.636	0.627	0.622	0.639	0.654	0.612	0.625	0.636	0.648	0.619	0.656	0.637	0.638	0.639	0.632	0.641	0.624	0.628	0.632	0.609	0.620	0.626	0.634
568	Alabama	0.704	0.630	0.638	0.624	0.644	0.650	0.648	0.652	0.648	0.644	0.774	0.679	0.637	0.646	0.653	0.668	0.640	0.680	0.660	0.652	0.654	0.652	0.663	0.641	0.644	0.649	0.627	0.641	0.647	0.652
569	Utah	0.630	0.624	0.630	0.619	0.635	0.640	0.639	0.643	0.635	0.633	0.647	0.666	0.627	0.637	0.644	0.655	0.629	0.665	0.648	0.644	0.644	0.642	0.651	0.633	0.635	0.640	0.622	0.635	0.638	0.642
570	Iowa	0.587	0.578	0.586	0.570	0.593	0.601	0.600	0.605	0.593	0.590	0.613	0.639	0.583	0.595	0.607	0.621	0.586	0.631	0.612	0.604	0.603	0.603	0.615	0.590	0.592	0.598	0.577	0.594	0.598	0.602
571	Massachusetts	0.621	0.614	0.622	0.607	0.628	0.635	0.634	0.638	0.628	0.625	0.643	0.665	0.617	0.631	0.638	0.652	0.621	0.664	0.645	0.638	0.638	0.637	0.649	0.626	0.629	0.634	0.610	0.627	0.632	0.637
572	Oklahoma	0.645	0.644	0.652	0.639	0.654	0.662	0.664	0.669	0.662	0.655	0.672	0.687	0.643	0.655	0.669	0.685	0.652	0.691	0.668	0.672	0.675	0.662	0.673	0.655	0.660	0.664	0.638	0.648	0.656	0.666
573	Louisiana	0.644	0.574	0.581	0.567	0.588	0.594	0.593	0.597	0.590	0.588	0.712	0.629	0.582	0.590	0.600	0.613	0.584	0.624	0.605	0.596	0.598	0.597	0.607	0.585	0.586	0.592	0.573	0.588	0.592	0.596
574	New Mexico	0.640	0.635	0.644	0.628	0.649	0.658	0.659	0.665	0.658	0.648	0.670	0.690	0.637	0.652	0.663	0.683	0.645	0.694	0.668	0.666	0.669	0.659	0.673	0.648	0.653	0.659	0.629	0.645	0.653	0.662
575	Texas	0.640	0.636	0.644	0.629	0.648	0.656	0.655	0.660	0.654	0.648	0.664	0.684	0.638	0.651	0.659	0.676	0.644	0.688	0.664	0.661	0.663	0.657	0.669	0.647	0.651	0.657	0.629	0.645	0.652	0.659
576	Kentucky	0.605	0.603	0.608	0.599	0.611	0.616	0.618	0.622	0.614	0.610	0.625	0.638	0.602	0.610	0.624	0.634	0.608	0.637	0.621	0.624	0.626	0.617	0.624	0.611	0.613	0.616	0.601	0.609	0.612	0.618
577	Kansas	0.652	0.651	0.659	0.646	0.662	0.670	0.672	0.677	0.670	0.663	0.680	0.696	0.651	0.662	0.677	0.693	0.660	0.700	0.676	0.680	0.683	0.670	0.681	0.663	0.667	0.671	0.645	0.656	0.664	0.674
578	Wisconsin	0.615	0.609	0.615	0.602	0.622	0.627	0.627	0.631	0.622	0.620	0.638	0.661	0.614	0.623	0.633	0.646	0.616	0.655	0.637	0.631	0.631	0.629	0.639	0.618	0.620	0.625	0.607	0.621	0.626	0.629
579	Tennessee	0.565	0.560	0.566	0.555	0.571	0.576	0.576	0.580	0.572	0.569	0.586	0.604	0.563	0.570	0.583	0.594	0.567	0.599	0.583	0.582	0.582	0.577	0.585	0.569	0.570	0.575	0.559	0.569	0.573	0.577
580	Minnesota	0.627	0.620	0.628	0.613	0.634	0.642	0.640	0.645	0.636	0.632	0.651	0.674	0.624	0.638	0.645	0.660	0.628	0.673	0.652	0.645	0.645	0.643	0.656	0.632	0.635	0.641	0.616	0.633	0.638	0.644
581	Colorado	0.648	0.643	0.650	0.638	0.655	0.661	0.661	0.665	0.660	0.656	0.669	0.688	0.648	0.657	0.665	0.680	0.652	0.690	0.669	0.665	0.668	0.662	0.673	0.653	0.656	0.661	0.639	0.652	0.658	0.664
582	Indiana	0.578	0.571	0.576	0.564	0.583	0.588	0.588	0.591	0.582	0.581	0.598	0.619	0.575	0.584	0.594	0.605	0.577	0.613	0.597	0.592	0.592	0.590	0.599	0.580	0.581	0.586	0.570	0.583	0.587	0.589
583	Nebraska	0.622	0.621	0.629	0.616	0.630	0.637	0.640	0.645	0.635	0.629	0.648	0.662	0.618	0.629	0.646	0.659	0.627	0.662	0.643	0.648	0.650	0.638	0.647	0.632	0.635	0.639	0.617	0.626	0.631	0.641
584	Connecticut	0.628	0.621	0.629	0.614	0.635	0.643	0.641	0.646	0.637	0.633	0.651	0.674	0.625	0.639	0.645	0.661	0.628	0.674	0.653	0.645	0.646	0.644	0.657	0.632	0.636	0.642	0.616	0.634	0.639	0.645
585	Ohio	0.603	0.598	0.604	0.593	0.610	0.615	0.615	0.619	0.611	0.608	0.624	0.644	0.602	0.611	0.621	0.633	0.605	0.641	0.623	0.620	0.621	0.616	0.625	0.607	0.609	0.614	0.596	0.608	0.613	0.617
586	Michigan	0.638	0.634	0.643	0.626	0.649	0.657	0.658	0.664	0.659	0.649	0.669	0.690	0.637	0.651	0.662	0.684	0.645	0.696	0.667	0.665	0.670	0.659	0.674	0.647	0.653	0.659	0.627	0.643	0.652	0.662
587	Arizona	0.663	0.664	0.674	0.659	0.674	0.684	0.687	0.692	0.688	0.676	0.694	0.707	0.661	0.675	0.690	0.710	0.673	0.717	0.689	0.698	0.702	0.683	0.696	0.677	0.683	0.687	0.656	0.667	0.676	0.689
588	New Jersey	0.608	0.603	0.612	0.597	0.616	0.623	0.624	0.629	0.620	0.612	0.633	0.649	0.602	0.618	0.627	0.642	0.609	0.652	0.631	0.628	0.631	0.624	0.636	0.615	0.620	0.624	0.599	0.613	0.618	0.627
589	Syracuse	0.588	0.580	0.586	0.574	0.592	0.597	0.596	0.600	0.591	0.590	0.606	0.627	0.584	0.594	0.602	0.613	0.586	0.622	0.606	0.600	0.600	0.599	0.608	0.589	0.591	0.596	0.580	0.593	0.596	0.599
590	New York	0.546	0.541	0.548	0.535	0.552	0.559	0.559	0.563	0.551	0.545	0.569	0.584	0.538	0.555	0.562	0.571	0.542	0.581	0.567	0.558	0.560	0.560	0.571	0.551	0.555	0.560	0.538	0.551	0.555	0.562
591	Richmond	0.588	0.581	0.589	0.574	0.595	0.602	0.604	0.609	0.596	0.593	0.617	0.640	0.584	0.594	0.613	0.626	0.590	0.631	0.612	0.610	0.610	0.604	0.615	0.594	0.596	0.601	0.581	0.594	0.598	0.604
592	Atlanta	0.608	0.602	0.610	0.595	0.616	0.623	0.621	0.626	0.620	0.615	0.630	0.652	0.606	0.619	0.624	0.641	0.610	0.655	0.633	0.625	0.627	0.624	0.637	0.613	0.617	0.623	0.596	0.613	0.620	0.626
593	Washington, DC	0.576	0.573	0.580	0.569	0.583	0.589	0.590	0.595	0.583	0.580	0.598	0.613	0.571	0.583	0.596	0.605	0.577	0.610	0.595	0.594	0.595	0.589	0.599	0.582	0.586	0.590	0.570	0.580	0.585	0.592
594	Chicago	0.580	0.570	0.576	0.564	0.583	0.588	0.585	0.589	0.580	0.580	0.595	0.617	0.575	0.586	0.590	0.601	0.575	0.613	0.598	0.587	0.587	0.590	0.600	0.579	0.580	0.586	0.569	0.585	0.587	0.589
595	St. Louis	0.585	0.580	0.588	0.574	0.593	0.600	0.602	0.606	0.597	0.592	0.613	0.633	0.583	0.593	0.608	0.623	0.589	0.629	0.609	0.608	0.609	0.601	0.612	0.592	0.595	0.600	0.578	0.590	0.596	0.603
596	Sacramento	0.639	0.633	0.643	0.626	0.648	0.656	0.655	0.661	0.654	0.645	0.666	0.686	0.634	0.651	0.658	0.677	0.641	0.690	0.666	0.662	0.663	0.658	0.671	0.646	0.651	0.657	0.627	0.645	0.651	0.660
597	Northern California	0.640	0.632	0.641	0.624	0.648	0.657	0.653	0.659	0.653	0.645	0.664	0.687	0.635	0.654	0.655	0.675	0.639	0.692	0.668	0.658	0.659	0.658	0.673	0.645	0.649	0.656	0.625	0.647	0.653	0.660
598	San Diego	0.640	0.638	0.647	0.633	0.649	0.657	0.659	0.665	0.656	0.647	0.666	0.680	0.634	0.650	0.662	0.678	0.644	0.686	0.664	0.666	0.669	0.658	0.669	0.650	0.656	0.659	0.632	0.644	0.651	0.662
599	Southern California	0.632	0.628	0.636	0.622	0.640	0.648	0.648	0.654	0.645	0.637	0.657	0.673	0.625	0.642	0.651	0.666	0.633	0.677	0.656	0.653	0.656	0.649	0.661	0.639	0.645	0.649	0.622	0.637	0.643	0.652

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	N1	N2	N3	N4	N5	N6	N7	N8	N9	N0	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT
501	Miami	0.559	0.554	0.559	0.549	0.564	0.568	0.568	0.571	0.559	0.560	0.575	0.591	0.554	0.564	0.573	0.580	0.556	0.587	0.574	0.570	0.570	0.568	0.576	0.560	0.562	0.568	0.552	0.563	0.566	0.569
502	Broward County / Palm Beach	0.584	0.582	0.588	0.578	0.591	0.596	0.596	0.599	0.593	0.590	0.601	0.615	0.583	0.591	0.600	0.611	0.587	0.617	0.600	0.602	0.604	0.596	0.604	0.589	0.592	0.596	0.578	0.588	0.592	0.597
503	Tampa	0.619	0.618	0.624	0.614	0.627	0.632	0.634	0.638	0.631	0.626	0.641	0.655	0.618	0.626	0.640	0.651	0.624	0.655	0.637	0.641	0.644	0.632	0.640	0.626	0.628	0.633	0.615	0.622	0.628	0.634
504	Orlando	0.611	0.611	0.616	0.607	0.619	0.624	0.626	0.630	0.623	0.618	0.633	0.647	0.611	0.618	0.632	0.643	0.616	0.647	0.629	0.634	0.636	0.624	0.632	0.618	0.621	0.625	0.607	0.615	0.620	0.626
505	Jacksonville	0.622	0.621	0.626	0.616	0.630	0.635	0.636	0.640	0.633	0.629	0.643	0.659	0.621	0.629	0.642	0.653	0.626	0.659	0.641	0.643	0.645	0.635	0.644	0.628	0.631	0.635	0.617	0.626	0.631	0.637
506	Daytona / Gainesville	0.585	0.582	0.589	0.577	0.593	0.598	0.601	0.604	0.596	0.592	0.610	0.628	0.585	0.590	0.608	0.620	0.590	0.623	0.605	0.607	0.609	0.599	0.607	0.591	0.593	0.598	0.581	0.589	0.594	0.600
521	Diversified Dental - Las Vegas	0.728	0.734	0.746	0.730	0.743	0.755	0.760	0.766	0.768	0.751	0.764	0.773	0.730	0.742	0.763	0.788	0.748	0.795	0.757	0.774	0.784	0.753	0.767	0.747	0.758	0.761	0.722	0.730	0.742	0.762
522	Mastercare Dental - Reno	0.781	0.770	0.782	0.757	0.793	0.808	0.805	0.814	0.816	0.804	0.819	0.853	0.787	0.800	0.806	0.837	0.793	0.864	0.827	0.810	0.819	0.812	0.836	0.790	0.799	0.807	0.762	0.789	0.799	0.814
524	Premier - Minnesota	0.662	0.664	0.675	0.659	0.674	0.684	0.691	0.697	0.691	0.680	0.701	0.715	0.664	0.669	0.702	0.719	0.680	0.717	0.689	0.704	0.712	0.684	0.694	0.678	0.683	0.686	0.660	0.666	0.673	0.689
526	Dental Options Pricing - Oregon	0.662	0.658	0.669	0.651	0.674	0.684	0.685	0.691	0.686	0.675	0.695	0.718	0.661	0.674	0.691	0.713	0.671	0.724	0.693	0.693	0.700	0.684	0.699	0.672	0.678	0.685	0.651	0.667	0.676	0.688
527	Rental Network - Hawaii	0.577	0.577	0.585	0.573	0.586	0.594	0.602	0.607	0.589	0.581	0.613	0.626	0.570	0.581	0.613	0.620	0.582	0.614	0.599	0.608	0.611	0.594	0.603	0.589	0.593	0.595	0.578	0.581	0.587	0.598
528	Diversified Dental - Reno	0.823	0.832	0.847	0.828	0.841	0.857	0.867	0.876	0.895	0.865	0.871	0.880	0.835	0.839	0.871	0.904	0.863	0.911	0.858	0.888	0.906	0.854	0.874	0.849	0.865	0.867	0.818	0.825	0.839	0.869
549	Maine	0.624	0.617	0.625	0.608	0.634	0.643	0.639	0.645	0.634	0.630	0.650	0.676	0.621	0.637	0.643	0.660	0.623	0.677	0.654	0.643	0.644	0.644	0.659	0.628	0.632	0.641	0.611	0.631	0.637	0.644
550	North Dakota	0.656	0.647	0.657	0.637	0.666	0.675	0.677	0.683	0.668	0.665	0.694	0.726	0.655	0.663	0.690	0.706	0.660	0.713	0.688	0.683	0.687	0.677	0.691	0.662	0.663	0.673	0.647	0.664	0.670	0.677
551	Nevada	0.610	0.616	0.625	0.613	0.623	0.632	0.636	0.641	0.641	0.628	0.639	0.647	0.612	0.623	0.639	0.658	0.625	0.664	0.634	0.648	0.655	0.630	0.642	0.626	0.634	0.637	0.606	0.612	0.622	0.638
553	Idaho	0.659	0.658	0.666	0.653	0.669	0.675	0.680	0.684	0.675	0.669	0.690	0.707	0.660	0.665	0.689	0.702	0.668	0.702	0.681	0.688	0.692	0.676	0.684	0.669	0.671	0.675	0.657	0.664	0.669	0.678
554	Vermont	0.572	0.561	0.569	0.552	0.579	0.586	0.584	0.588	0.575	0.575	0.597	0.627	0.569	0.581	0.591	0.604	0.568	0.618	0.599	0.586	0.586	0.588	0.601	0.572	0.573	0.583	0.559	0.579	0.584	0.586
555	New Hampshire	0.562	0.554	0.562	0.547	0.569	0.576	0.575	0.579	0.565	0.564	0.587	0.612	0.558	0.569	0.582	0.593	0.560	0.603	0.586	0.579	0.578	0.577	0.588	0.564	0.565	0.573	0.553	0.569	0.572	0.576
556	Delaware	0.596	0.593	0.601	0.587	0.606	0.614	0.618	0.623	0.609	0.605	0.631	0.652	0.594	0.602	0.629	0.642	0.603	0.642	0.622	0.626	0.629	0.615	0.625	0.605	0.607	0.613	0.593	0.602	0.608	0.616
557	Washington							0.681				0.691			0.673																
558	Oregon	0.636	0.630	0.639	0.622	0.646	0.655	0.654	0.660	0.651	0.644	0.665	0.689	0.633	0.648	0.659	0.678	0.638	0.691	0.665	0.660	0.664	0.655	0.670	0.642	0.646	0.655	0.624	0.641	0.649	0.658
559	North Carolina	0.542	0.534	0.541	0.526	0.549	0.555	0.555	0.560	0.546	0.545	0.568	0.593	0.538	0.549	0.564	0.575	0.540	0.583	0.566	0.560	0.559	0.557	0.568	0.544	0.545	0.553	0.533	0.548	0.552	0.556
560	West Virginia	0.595	0.593	0.599	0.588	0.604	0.609	0.614	0.618	0.607	0.603	0.626	0.645	0.595	0.599	0.625	0.636	0.602	0.634	0.616	0.622	0.625	0.610	0.618	0.603	0.604	0.608	0.594	0.600	0.605	0.611
561	Mississippi	0.674	0.592	0.600	0.586	0.606	0.613	0.617	0.621	0.608	0.605	0.758	0.654	0.598	0.671	0.629	0.641	0.604	0.640	0.622	0.623	0.626	0.614	0.623	0.604	0.605	0.610	0.595	0.603	0.608	0.614
562	Arkansas	0.660	0.656	0.665	0.650	0.669	0.678	0.680	0.685	0.677	0.672	0.691	0.714	0.662	0.666	0.690	0.704	0.669	0.707	0.686	0.687	0.693	0.678	0.688	0.669	0.671	0.676	0.655	0.665	0.671	0.679
563	South Carolina	0.548	0.541	0.549	0.534	0.556	0.563	0.566	0.571	0.554	0.552	0.582	0.607	0.545	0.552	0.579	0.589	0.550	0.590	0.573	0.573	0.573	0.565	0.574	0.554	0.554	0.560	0.544	0.555	0.559	0.564
564	Rhode Island	0.596	0.594	0.602	0.589	0.604	0.611	0.615	0.619	0.606	0.602	0.624	0.639	0.592	0.601	0.623	0.633	0.600	0.634	0.617	0.623	0.624	0.611	0.620	0.605	0.607	0.611	0.593	0.600	0.605	0.614
565	Hawaii	0.564	0.565	0.572	0.561	0.574	0.581	0.587	0.592	0.577	0.570	0.596	0.608	0.558	0.570	0.595	0.604	0.570	0.602	0.585	0.594	0.596	0.581	0.590	0.575	0.579	0.582	0.563	0.568	0.574	0.585
566	Pittsburgh	0.617	0.617	0.623	0.614	0.624	0.629	0.632	0.636	0.628	0.623	0.638	0.649	0.615	0.622	0.638	0.648	0.622	0.649	0.633	0.640	0.642	0.629	0.636	0.625	0.628	0.630	0.615	0.620	0.624	0.632
567	Philadelphia	0.606	0.605	0.613	0.601	0.614	0.621	0.624	0.628	0.617	0.612	0.631	0.645	0.602	0.613	0.630	0.640	0.610	0.645	0.626	0.631	0.633	0.621	0.630	0.615	0.618	0.622	0.602	0.610	0.615	0.624
568	Alabama	0.696	0.614	0.621	0.608	0.626	0.632	0.634	0.638	0.630	0.626	0.773	0.663	0.618	0.697	0.641	0.654	0.623	0.660	0.640	0.639	0.642	0.633	0.643	0.624	0.626	0.631	0.612	0.622	0.628	0.634
569	Utah	0.619	0.615	0.621	0.610	0.625	0.630	0.631	0.635	0.625	0.623	0.639	0.657	0.616	0.625	0.637	0.647	0.619	0.653	0.637	0.637	0.637	0.631	0.639	0.623	0.625	0.630	0.613	0.624	0.627	0.632
570	Iowa	0.564	0.558	0.566	0.551	0.572	0.580	0.582	0.587	0.571	0.569	0.596	0.620	0.561	0.569	0.593	0.604	0.567	0.606	0.589	0.589	0.589	0.581	0.591	0.570	0.571	0.577	0.559	0.571	0.575	0.581
571	Massachusetts	0.609	0.604	0.612	0.598	0.617	0.624	0.624	0.629	0.616	0.613	0.634	0.655	0.605	0.617	0.631	0.642	0.609	0.651	0.632	0.630	0.630	0.625	0.635	0.614	0.617	0.623	0.601	0.615	0.619	0.626
572	Oklahoma	0.629	0.630	0.639	0.626	0.640	0.648	0.652	0.657	0.648	0.641	0.660	0.674	0.628	0.637	0.659	0.673	0.639	0.675	0.652	0.663	0.665	0.647	0.657	0.641	0.646	0.649	0.626	0.632	0.640	0.651
573	Louisiana	0.629	0.553	0.560	0.547	0.566	0.572	0.574	0.578	0.568	0.565	0.705	0.608	0.558	0.628	0.585	0.596	0.563	0.598	0.580	0.580	0.583	0.573	0.581	0.564	0.564	0.570	0.554	0.563	0.567	0.573
574	New Mexico	0.623	0.620	0.630	0.614	0.633	0.643	0.646	0.652	0.642	0.633	0.657	0.676	0.620	0.632	0.653	0.671	0.630	0.675	0.650	0.655	0.659	0.643	0.655	0.633	0.637	0.643	0.616	0.628	0.635	0.646
575	Texas	0.624	0.622	0.630	0.617	0.634	0.642	0.644	0.648	0.639	0.633	0.652	0.671	0.623	0.633	0.650	0.664	0.630	0.671	0.648	0.651	0.654	0.642	0.653	0.633	0.637	0.642	0.618	0.629	0.636	0.644
576	Kentucky	0.592	0.591	0.597	0.588	0.598	0.604	0.608	0.611	0.601	0.597	0.615	0.627	0.589	0.595	0.615	0.624	0.597	0.623	0.608	0.616	0.617	0.604	0.610	0.599	0.601	0.604	0.591	0.595	0.599	0.606
577	Kansas	0.639	0.640	0.649	0.636	0.650	0.658	0.662	0.667	0.658	0.651	0.671	0.685	0.638	0.647	0.670	0.684	0.649	0.686	0.663	0.672	0.676	0.658	0.668	0.651	0.656	0.660	0.636	0.643	0.651	0.662
578	Wisconsin	0.598	0.594	0.600	0.588	0.606	0.612	0.614	0.618	0.606	0.604	0.625	0.646	0.597	0.604	0.623	0.634	0.601	0.637	0.620	0.620	0.621	0.613	0.621	0.603	0.604	0.610	0.594	0.604	0.608	0.612
579	Tennessee	0.547	0.544	0.550	0.540	0.554	0.559	0.563	0.566	0.555	0.552	0.573	0.589	0.546	0.550	0.572	0.581	0.551	0.580	0.565	0.570	0.571	0.560	0.566	0.553	0.554	0.558	0.545	0.551	0.555	0.560
580	Minnesota	0.614	0.609	0.617	0.603	0.623	0.630	0.631	0.635	0.624	0.620	0.641	0.663	0.611	0.623	0.637	0.651	0.616	0.659	0.638	0.637	0.638	0.631	0.642	0.620	0.623	0.629	0.606	0.620	0.625	0.632
581	Colorado	0.636	0.634	0.641	0.628	0.645	0.651	0.652	0.656	0.649	0.645	0.660	0.678	0.636	0.644	0.659	0.671	0.641	0.678	0.657	0.658	0.662	0.651	0.661	0.643	0.645	0.651	0.630	0.641	0.646	0.653
582	Indiana	0.560	0.555	0.561	0.550	0.566	0.572	0.574	0.578	0.566	0.564	0.585	0.604	0.558	0.563	0.583	0.592	0.562	0.594	0.579	0.580	0.581	0.573	0.580	0.564	0.565	0.570	0.556	0.565	0.568	0.572
583	Nebraska	0.608	0.609	0.617	0.605	0.617	0.625	0.630	0.635	0.622	0.617	0.638	0.651	0.605	0.613	0.638	0.649	0.616	0.648	0.629	0.640	0.641	0.625	0.633	0.620	0.623	0.626	0.607	0.612	0.618	0.628
584	Connecticut	0.615	0.610	0.618	0.603	0.623	0.631	0.631	0.636	0.624	0.621	0.641	0.663	0.612	0.624	0.638	0.651	0.617	0.660	0.639	0.637	0.638	0.632	0.643	0.620	0.623	0.630	0.606	0.621	0.626	0.633
585	Ohio	0.587	0.584	0.590	0.579	0.595	0.600	0.602	0.606	0.596	0.593	0.612	0.630	0.586	0.592	0.611	0.621	0.591	0.623	0.606	0.609	0.611	0.601	0.608	0.593	0.594	0.599	0.584	0.592	0.596	0.601
586	Michigan	0.624	0.622	0.631	0.615	0.636	0.645	0.647	0.653	0.645	0.636	0.658	0.679	0.623	0.635	0.654	0.673	0.632	0.680	0.653	0.656	0.661	0.645	0.659	0.634	0.640	0.646	0.617	0.629	0.638	0.649
587	Arizona	0.653	0.656	0.665	0.651	0.665	0.675	0.679	0.685	0.678	0.667	0.686	0.699	0.652	0.664	0.684	0.702	0.664	0.707	0.679	0.692	0.696	0.674	0.686	0.668	0.674	0.678	0.649	0.657	0.666	0.680
588	New Jersey	0.596	0.594	0.602	0.588	0.605	0.613	0.615	0.620	0.608	0.602	0.623	0.639	0.590	0.604	0.620	0.633	0.599	0.639	0.619	0.621	0.624	0.613	0.624	0.604	0.608	0.614	0.590	0.601	0.606	0.616
589	Syracuse	0.572	0.566	0.572	0.561	0.577	0.582	0.584	0.588	0.576	0.574	0.594	0.613	0.568	0.575	0.593	0.601	0.572	0.604	0.590	0.590	0.590	0.583	0.591	0.575	0.575	0.581	0.567	0.576	0.579	0.583
590	New York	0.535	0.531	0.538	0.526	0.542	0.548	0.550	0.554	0.539	0.534	0.559	0.575	0.527	0.541	0.555	0.562	0.532	0.568	0.555	0.551	0.553	0.549	0.559	0.540	0.544	0.549	0.529	0.539	0.543	0.551
591	Richmond	0.567	0.563	0.571	0.557	0.576	0.583	0.588	0.593	0.577	0.573	0.602	0.622	0.564	0.570	0.600	0.611	0.572	0.608	0.591	0.597	0.598	0.584	0.593	0.576	0.577	0.581	0.565	0.573	0.577	0.585
592	Atlanta	0.591	0.588	0.596	0.581	0.601	0.608	0.609	0.613	0.604	0.600	0.618	0.638	0.590	0.600	0.615	0.629	0.595	0.638	0.616	0.614	0.617	0.608	0.620	0.598	0.601	0.608	0.583	0.596	0.603	0.610
593	Washington, DC	0.565	0.564	0.570	0.560	0.573	0.578	0.582	0.586	0.572	0.569	0.590	0.603	0.560	0.570	0.589	0.597	0.568	0.598	0.583	0.587	0.589	0.579	0.587	0.572	0.575	0.579	0.562	0.569	0.573	0.581
594	Chicago	0.566	0.559	0.565	0.553	0.571	0.575	0.575	0.579	0.567	0.567	0.584	0.606	0.562	0.571	0.582	0.590	0.563	0.598	0.584	0.579	0.579	0.577	0.585	0.566	0.567	0.574	0.559	0.572	0.573	0.576
595	St. Louis	0.566	0.564	0.572	0.559	0.575	0.583	0.587	0.592	0.580	0.575	0.599	0.617	0.565	0.572	0.597	0.609	0.573	0.609	0.589	0.596	0.598	0.583	0.592	0.575	0.578	0.582	0.563	0.571	0.577	0.585
596	Sacramento	0.627	0.623	0.632	0.616	0.636	0.645	0.646	0.652	0.641	0.634	0.656	0.675	0.622	0.637	0.651	0.667	0.630	0.676	0.653	0.654	0.656	0.646	0.658	0.635	0.639	0.645	0.618	0.632	0.638	0.648
597	Northern California	0.629	0.623	0.632	0.615	0.638	0.647	0.645	0.651	0.641	0.635	0.655	0.678	0.625	0.641	0.649	0.666	0.629	0.680	0.657	0.651	0.653	0.648	0.662	0.634	0.639	0.647	0.617	0.636	0.641	0.649
598	San Diego	0.631	0.630	0.640	0.626	0.641	0.649	0.652	0.658	0.647	0.639	0.659	0.673	0.626	0.640	0.657	0.671	0.636	0.676	0.654	0.661	0.664	0.649	0.660	0.641	0.647	0.651	0.625	0.635	0.641	0.653
599	Southern California	0.623	0.621	0.630	0.616	0.633	0.640	0.642	0.648	0.636	0.629	0.650	0.666	0.617	0.633	0.646	0.660	0.626	0.668	0.647	0.648	0.651	0.641	0.652	0.631	0.636	0.642	0.616	0.628	0.634	0.644

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	M1	M2	M3	M4	M5	M6	M7	M8	M9	M0	MA	MB	MC	MD	ME	MF	MG	MH	MI	MJ	MK	ML	MM	MN	MO	MP	MQ	MR	MS	MT
501	Miami	0.592	0.578	0.583	0.571	0.591	0.595	0.590	0.594	0.595	0.590	0.602	0.620	0.587	0.603	0.588	0.605	0.588	0.624	0.609	0.586	0.585	0.600	0.612	0.592	0.596	0.595	0.575	0.597	0.601	0.600
502	Broward County / Palm Beach	0.613	0.604	0.609	0.598	0.615	0.620	0.616	0.619	0.624	0.616	0.625	0.641	0.611	0.625	0.614	0.633	0.614	0.650	0.631	0.616	0.617	0.624	0.635	0.617	0.621	0.620	0.599	0.617	0.623	0.624
503	Tampa	0.658	0.648	0.654	0.642	0.660	0.665	0.661	0.665	0.670	0.662	0.672	0.689	0.657	0.671	0.659	0.681	0.660	0.699	0.678	0.661	0.663	0.670	0.682	0.663	0.667	0.666	0.643	0.662	0.669	0.671
504	Orlando	0.649	0.639	0.645	0.633	0.651	0.656	0.652	0.656	0.661	0.653	0.663	0.680	0.648	0.662	0.651	0.671	0.651	0.688	0.668	0.653	0.654	0.661	0.673	0.654	0.658	0.656	0.634	0.653	0.659	0.661
505	Jacksonville	0.662	0.652	0.657	0.645	0.664	0.670	0.664	0.669	0.675	0.666	0.675	0.694	0.661	0.676	0.662	0.684	0.664	0.704	0.683	0.664	0.665	0.674	0.687	0.667	0.671	0.670	0.646	0.667	0.674	0.675
506	Daytona / Gainesville	0.638	0.624	0.629	0.615	0.639	0.644	0.638	0.642	0.649	0.641	0.652	0.674	0.637	0.652	0.635	0.660	0.638	0.682	0.660	0.635	0.636	0.650	0.664	0.641	0.645	0.643	0.619	0.643	0.650	0.650
521	Diversified Dental - Las Vegas	0.747	0.748	0.759	0.743	0.759	0.771	0.773	0.780	0.789	0.769	0.781	0.790	0.750	0.765	0.771	0.804	0.767	0.817	0.778	0.783	0.792	0.772	0.789	0.768	0.779	0.776	0.737	0.750	0.762	0.781
522	Mastercare Dental - Reno	0.834	0.806	0.817	0.789	0.835	0.849	0.839	0.851	0.879	0.854	0.870	0.901	0.840	0.862	0.827	0.882	0.850	0.923	0.885	0.832	0.839	0.866	0.897	0.849	0.859	0.846	0.801	0.842	0.857	0.865
524	Premier - Minnesota	0.687	0.681	0.692	0.675	0.694	0.704	0.706	0.713	0.717	0.702	0.720	0.736	0.688	0.699	0.710	0.737	0.703	0.744	0.715	0.712	0.720	0.707	0.721	0.702	0.708	0.706	0.677	0.691	0.700	0.712
526	Dental Options Pricing - Oregon	0.702	0.686	0.696	0.676	0.705	0.715	0.710	0.718	0.729	0.711	0.729	0.751	0.700	0.721	0.706	0.743	0.709	0.767	0.735	0.709	0.715	0.722	0.742	0.712	0.719	0.716	0.679	0.707	0.718	0.724
527	Rental Network - Hawaii	0.612	0.603	0.610	0.596	0.616	0.623	0.624	0.630	0.624	0.613	0.641	0.655	0.604	0.622	0.626	0.645	0.614	0.652	0.636	0.623	0.625	0.628	0.641	0.622	0.627	0.624	0.602	0.617	0.624	0.630
528	Diversified Dental - Reno	0.836	0.841	0.855	0.836	0.852	0.867	0.875	0.885	0.912	0.878	0.884	0.892	0.849	0.855	0.876	0.915	0.877	0.926	0.874	0.894	0.911	0.867	0.889	0.864	0.881	0.877	0.828	0.838	0.854	0.882
549	Maine	0.680	0.657	0.665	0.645	0.679	0.689	0.677	0.684	0.695	0.681	0.698	0.725	0.675	0.701	0.667	0.704	0.677	0.738	0.713	0.669	0.668	0.698	0.720	0.684	0.690	0.685	0.651	0.686	0.696	0.696
550	North Dakota	0.713	0.686	0.696	0.673	0.712	0.720	0.712	0.720	0.728	0.716	0.739	0.774	0.710	0.731	0.710	0.748	0.714	0.775	0.748	0.705	0.707	0.732	0.752	0.717	0.721	0.716	0.685	0.721	0.730	0.728
551	Nevada	0.625	0.626	0.635	0.622	0.634	0.644	0.646	0.651	0.657	0.641	0.652	0.659	0.626	0.639	0.645	0.669	0.640	0.679	0.649	0.654	0.660	0.644	0.658	0.641	0.650	0.648	0.616	0.626	0.638	0.652
553	Idaho	0.689	0.679	0.686	0.672	0.693	0.699	0.698	0.702	0.706	0.696	0.713	0.732	0.689	0.700	0.700	0.723	0.696	0.735	0.713	0.700	0.702	0.704	0.716	0.697	0.701	0.699	0.676	0.694	0.701	0.705
554	Vermont	0.633	0.606	0.612	0.592	0.630	0.635	0.624	0.630	0.639	0.630	0.647	0.680	0.628	0.653	0.617	0.651	0.626	0.685	0.662	0.613	0.611	0.647	0.667	0.632	0.636	0.632	0.602	0.641	0.648	0.643
555	New Hampshire	0.609	0.587	0.594	0.576	0.607	0.613	0.604	0.610	0.614	0.606	0.624	0.651	0.603	0.624	0.601	0.628	0.604	0.653	0.635	0.598	0.596	0.622	0.638	0.610	0.613	0.610	0.585	0.616	0.621	0.619
556	Delaware	0.645	0.629	0.637	0.619	0.647	0.654	0.650	0.656	0.659	0.649	0.669	0.693	0.642	0.660	0.649	0.678	0.648	0.696	0.673	0.648	0.649	0.661	0.677	0.652	0.656	0.653	0.626	0.652	0.659	0.661
557	Washington							0.703				0.721			0.714																
558	Oregon	0.682	0.663	0.671	0.651	0.683	0.691	0.684	0.691	0.701	0.685	0.704	0.728	0.677	0.702	0.677	0.713	0.683	0.741	0.713	0.679	0.682	0.700	0.720	0.688	0.694	0.690	0.656	0.688	0.698	0.700
559	North Carolina	0.603	0.580	0.586	0.568	0.601	0.607	0.597	0.602	0.609	0.600	0.617	0.646	0.598	0.620	0.591	0.621	0.597	0.650	0.630	0.589	0.587	0.616	0.634	0.603	0.607	0.603	0.577	0.610	0.617	0.613
560	West Virginia	0.655	0.640	0.646	0.631	0.656	0.661	0.656	0.661	0.666	0.658	0.672	0.696	0.653	0.669	0.655	0.680	0.656	0.700	0.678	0.654	0.654	0.668	0.682	0.659	0.662	0.659	0.637	0.661	0.667	0.667
561	Mississippi	0.698	0.645	0.653	0.635	0.665	0.671	0.664	0.669	0.677	0.668	0.757	0.713	0.665	0.681	0.663	0.692	0.666	0.716	0.693	0.659	0.659	0.680	0.696	0.669	0.714	0.668	0.644	0.673	0.680	0.677
562	Arkansas	0.720	0.702	0.711	0.692	0.721	0.729	0.722	0.727	0.738	0.728	0.739	0.766	0.721	0.736	0.719	0.749	0.725	0.774	0.749	0.718	0.721	0.737	0.753	0.726	0.730	0.727	0.699	0.726	0.734	0.735
563	South Carolina	0.627	0.602	0.609	0.590	0.624	0.631	0.621	0.627	0.633	0.624	0.644	0.674	0.621	0.644	0.617	0.647	0.621	0.675	0.655	0.614	0.611	0.641	0.659	0.628	0.630	0.627	0.600	0.635	0.641	0.637
564	Rhode Island	0.640	0.628	0.635	0.620	0.642	0.648	0.645	0.650	0.650	0.642	0.658	0.676	0.635	0.652	0.643	0.665	0.640	0.682	0.662	0.645	0.644	0.654	0.667	0.646	0.651	0.648	0.624	0.645	0.651	0.654
565	Hawaii	0.598	0.590	0.597	0.584	0.602	0.609	0.609	0.616	0.612	0.601	0.623	0.636	0.591	0.610	0.609	0.629	0.601	0.639	0.621	0.609	0.611	0.613	0.626	0.608	0.613	0.610	0.587	0.603	0.610	0.616
566	Pittsburgh	0.645	0.639	0.644	0.634	0.648	0.653	0.652	0.656	0.657	0.649	0.660	0.673	0.643	0.655	0.652	0.669	0.648	0.680	0.662	0.654	0.656	0.656	0.666	0.651	0.655	0.654	0.635	0.648	0.654	0.658
567	Philadelphia	0.636	0.627	0.634	0.620	0.639	0.645	0.643	0.648	0.648	0.639	0.655	0.670	0.631	0.648	0.642	0.663	0.638	0.677	0.657	0.645	0.645	0.650	0.662	0.643	0.648	0.646	0.622	0.640	0.646	0.651
568	Alabama	0.704	0.657	0.663	0.647	0.673	0.680	0.672	0.677	0.686	0.677	0.760	0.711	0.672	0.688	0.669	0.696	0.674	0.721	0.697	0.668	0.670	0.687	0.702	0.677	0.724	0.678	0.652	0.678	0.685	0.686
569	Utah	0.651	0.638	0.643	0.630	0.651	0.656	0.652	0.656	0.658	0.652	0.665	0.684	0.647	0.662	0.651	0.671	0.650	0.689	0.670	0.651	0.650	0.661	0.674	0.654	0.657	0.655	0.635	0.656	0.661	0.661
570	Iowa	0.628	0.607	0.614	0.595	0.627	0.633	0.625	0.631	0.636	0.627	0.646	0.674	0.623	0.644	0.622	0.651	0.625	0.676	0.655	0.620	0.618	0.642	0.659	0.630	0.634	0.630	0.604	0.635	0.641	0.639
571	Massachusetts	0.645	0.629	0.637	0.620	0.646	0.653	0.647	0.652	0.655	0.646	0.664	0.686	0.640	0.660	0.645	0.670	0.644	0.691	0.670	0.645	0.644	0.660	0.675	0.650	0.654	0.651	0.626	0.651	0.658	0.659
572	Oklahoma	0.673	0.665	0.673	0.658	0.678	0.685	0.683	0.688	0.692	0.681	0.695	0.711	0.671	0.688	0.681	0.706	0.679	0.723	0.698	0.685	0.687	0.689	0.704	0.683	0.689	0.687	0.658	0.677	0.686	0.692
573	Louisiana	0.656	0.606	0.613	0.596	0.625	0.631	0.622	0.627	0.636	0.628	0.708	0.667	0.625	0.642	0.619	0.647	0.625	0.673	0.651	0.616	0.617	0.639	0.655	0.628	0.670	0.628	0.603	0.633	0.639	0.636
574	New Mexico	0.672	0.657	0.666	0.648	0.675	0.683	0.679	0.685	0.692	0.677	0.697	0.717	0.667	0.689	0.675	0.707	0.675	0.728	0.701	0.678	0.680	0.690	0.708	0.680	0.687	0.683	0.651	0.678	0.687	0.691
575	Texas	0.670	0.657	0.664	0.648	0.672	0.680	0.674	0.680	0.685	0.675	0.689	0.710	0.667	0.686	0.671	0.698	0.672	0.720	0.696	0.673	0.674	0.685	0.702	0.676	0.682	0.680	0.650	0.675	0.683	0.686
576	Kentucky	0.629	0.620	0.625	0.614	0.630	0.635	0.633	0.637	0.638	0.631	0.644	0.659	0.625	0.638	0.634	0.651	0.630	0.663	0.646	0.635	0.635	0.639	0.649	0.634	0.637	0.635	0.617	0.632	0.637	0.640
577	Kansas	0.675	0.667	0.675	0.660	0.680	0.688	0.686	0.691	0.694	0.683	0.699	0.716	0.673	0.689	0.685	0.710	0.682	0.725	0.700	0.689	0.691	0.692	0.706	0.685	0.691	0.689	0.660	0.679	0.688	0.694
578	Wisconsin	0.646	0.629	0.634	0.620	0.645	0.651	0.645	0.649	0.654	0.647	0.662	0.687	0.643	0.659	0.644	0.669	0.645	0.689	0.669	0.642	0.641	0.658	0.672	0.648	0.651	0.648	0.626	0.652	0.658	0.656
579	Tennessee	0.596	0.583	0.588	0.575	0.597	0.602	0.597	0.601	0.605	0.598	0.611	0.632	0.594	0.608	0.596	0.618	0.596	0.635	0.616	0.596	0.595	0.607	0.619	0.599	0.602	0.600	0.581	0.602	0.607	0.606
580	Minnesota	0.652	0.635	0.643	0.626	0.653	0.660	0.654	0.660	0.664	0.654	0.672	0.695	0.648	0.667	0.652	0.679	0.652	0.701	0.678	0.652	0.652	0.667	0.683	0.657	0.661	0.659	0.631	0.658	0.665	0.666
581	Colorado	0.669	0.657	0.664	0.649	0.671	0.677	0.673	0.677	0.684	0.674	0.686	0.707	0.668	0.682	0.672	0.696	0.672	0.714	0.691	0.672	0.675	0.683	0.696	0.675	0.679	0.677	0.653	0.674	0.681	0.683
582	Indiana	0.609	0.593	0.598	0.584	0.609	0.613	0.608	0.612	0.616	0.609	0.623	0.647	0.606	0.621	0.606	0.629	0.607	0.649	0.630	0.605	0.604	0.620	0.633	0.611	0.613	0.611	0.591	0.615	0.620	0.618
583	Nebraska	0.646	0.638	0.645	0.631	0.650	0.657	0.655	0.660	0.660	0.650	0.667	0.682	0.641	0.657	0.656	0.676	0.650	0.688	0.668	0.658	0.659	0.661	0.673	0.655	0.659	0.657	0.633	0.650	0.656	0.663
584	Connecticut	0.653	0.637	0.644	0.627	0.654	0.661	0.655	0.661	0.665	0.655	0.672	0.695	0.649	0.669	0.652	0.680	0.653	0.702	0.679	0.653	0.652	0.668	0.684	0.658	0.663	0.660	0.632	0.659	0.666	0.668
585	Ohio	0.633	0.619	0.624	0.611	0.633	0.638	0.633	0.637	0.642	0.634	0.647	0.669	0.630	0.645	0.632	0.654	0.632	0.673	0.653	0.632	0.631	0.644	0.657	0.636	0.639	0.637	0.616	0.638	0.644	0.643
586	Michigan	0.665	0.651	0.660	0.641	0.669	0.677	0.673	0.680	0.688	0.672	0.692	0.713	0.662	0.682	0.670	0.704	0.671	0.724	0.695	0.673	0.677	0.684	0.703	0.674	0.681	0.678	0.645	0.670	0.680	0.686
587	Arizona	0.682	0.677	0.686	0.670	0.689	0.699	0.663	0.704	0.709	0.692	0.710	0.723	0.679	0.698	0.696	0.724	0.691	0.738	0.709	0.704	0.708	0.701	0.717	0.696	0.703	0.701	0.669	0.686	0.696	0.706
588	New Jersey	0.631	0.618	0.626	0.610	0.633	0.640	0.637	0.643	0.645	0.632	0.652	0.668	0.623	0.645	0.634	0.659	0.631	0.676	0.655	0.636	0.638	0.646	0.661	0.638	0.644	0.641	0.614	0.636	0.643	0.648
589	Syracuse	0.617	0.601	0.606	0.592	0.616	0.621	0.615	0.619	0.622	0.616	0.630	0.653	0.613	0.629	0.613	0.635	0.614	0.655	0.637	0.612	0.610	0.627	0.640	0.618	0.621	0.619	0.599	0.623	0.627	0.625
590	New York	0.569	0.556	0.562	0.548	0.570	0.576	0.572	0.577	0.576	0.565	0.588	0.603	0.559	0.581	0.569	0.588	0.564	0.605	0.591	0.566	0.567	0.581	0.596	0.574	0.579	0.576	0.552	0.574	0.579	0.583
591	Richmond	0.623	0.606	0.613	0.596	0.624	0.631	0.626	0.631	0.633	0.624	0.646	0.670	0.619	0.637	0.625	0.652	0.623	0.670	0.650	0.624	0.623	0.638	0.653	0.628	0.631	0.628	0.605	0.630	0.636	0.637
592	Atlanta	0.640	0.624	0.631	0.615	0.642	0.648	0.641	0.647	0.654	0.644	0.657	0.680	0.637	0.657	0.637	0.666	0.641	0.691	0.666	0.638	0.639	0.655	0.672	0.645	0.650	0.648	0.618	0.645	0.654	0.655
593	Washington, DC	0.596	0.587	0.593	0.580	0.599	0.604	0.602	0.607	0.604	0.597	0.614	0.630	0.590	0.607	0.602	0.620	0.596	0.632	0.616	0.601	0.602	0.608	0.620	0.602	0.606	0.605	0.583	0.600	0.606	0.610
594	Chicago	0.605	0.587	0.592	0.578	0.603	0.607	0.601	0.605	0.608	0.603	0.616	0.640	0.600	0.617	0.599	0.620	0.600	0.642	0.625	0.596	0.595	0.614	0.628	0.605	0.607	0.605	0.586	0.611	0.615	0.612
595	St. Louis	0.618	0.604	0.611	0.595	0.620	0.627	0.623	0.628	0.632	0.622	0.639	0.661	0.615	0.632	0.621	0.647	0.620	0.665	0.643	0.621	0.622	0.633	0.648	0.624	0.628	0.626	0.600	0.624	0.631	0.633
596	Sacramento	0.664	0.649	0.658	0.640	0.666	0.675	0.670	0.676	0.682	0.667	0.687	0.707	0.658	0.681	0.666	0.696	0.666	0.717	0.692	0.669	0.670	0.681	0.698	0.672	0.678	0.674	0.644	0.670	0.678	0.682
597	Northern California	0.663	0.645	0.654	0.635	0.664	0.673	0.666	0.672	0.680	0.665	0.685	0.707	0.657	0.681	0.660	0.693	0.663	0.717	0.693	0.663	0.664	0.680	0.699	0.669	0.675	0.671	0.640	0.670	0.678	0.680
598	San Diego	0.658	0.649	0.658	0.643	0.662	0.670	0.669	0.676	0.676	0.663	0.682	0.695	0.651	0.671	0.668	0.692	0.662	0.705	0.682	0.672	0.674	0.674	0.689	0.668	0.674	0.672	0.644	0.662	0.669	0.678
599	Southern California	0.649	0.638	0.646	0.630	0.652	0.659	0.657	0.664	0.664	0.651	0.672	0.687	0.641	0.663	0.655	0.679	0.651	0.695	0.674	0.657	0.659	0.665	0.680	0.657	0.663	0.661	0.633	0.653	0.661	0.667

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	L1	L2	L3	L4	L5	L6	L7	L8	L9	L0	LA	LB	LC	LD	LE	LF	LG	LH	LI	LJ	LK	LL	LM	LN	LO	LP	LQ	LR	LS	LT
501	Miami	0.587	0.575	0.579	0.568	0.587	0.590	0.587	0.591	0.592	0.586	0.599	0.616	0.582	0.597	0.586	0.604	0.585	0.618	0.603	0.584	0.584	0.596	0.607	0.590	0.593	0.590	0.573	0.591	0.595	0.595
502	Broward County / Palm Beach	0.608	0.601	0.606	0.595	0.611	0.616	0.613	0.617	0.621	0.613	0.623	0.637	0.607	0.619	0.612	0.631	0.611	0.644	0.626	0.615	0.616	0.619	0.630	0.614	0.618	0.616	0.596	0.612	0.618	0.620
503	Tampa	0.651	0.643	0.649	0.637	0.654	0.659	0.657	0.661	0.666	0.656	0.668	0.683	0.650	0.663	0.657	0.678	0.656	0.691	0.671	0.659	0.660	0.664	0.675	0.658	0.662	0.660	0.639	0.655	0.662	0.665
504	Orlando	0.642	0.635	0.640	0.629	0.645	0.650	0.648	0.653	0.656	0.648	0.659	0.674	0.641	0.654	0.648	0.668	0.647	0.681	0.661	0.651	0.652	0.654	0.665	0.649	0.653	0.651	0.631	0.646	0.653	0.656
505	Jacksonville	0.655	0.646	0.652	0.640	0.658	0.663	0.660	0.664	0.670	0.660	0.672	0.688	0.655	0.668	0.659	0.681	0.659	0.696	0.675	0.661	0.662	0.668	0.680	0.662	0.666	0.663	0.642	0.659	0.666	0.669
506	Daytona / Gainesville	0.629	0.617	0.622	0.609	0.631	0.636	0.632	0.636	0.643	0.633	0.647	0.666	0.628	0.641	0.632	0.655	0.632	0.671	0.651	0.631	0.633	0.642	0.654	0.635	0.638	0.635	0.614	0.633	0.640	0.642
521	Diversified Dental - Las Vegas	0.744	0.746	0.757	0.741	0.756	0.768	0.772	0.778	0.788	0.767	0.779	0.788	0.747	0.761	0.771	0.803	0.766	0.813	0.775	0.782	0.792	0.769	0.786	0.766	0.777	0.774	0.735	0.746	0.759	0.778
522	Mastercare Dental - Reno	0.828	0.802	0.813	0.787	0.829	0.844	0.837	0.849	0.877	0.850	0.868	0.895	0.834	0.855	0.827	0.882	0.848	0.916	0.878	0.832	0.840	0.860	0.889	0.846	0.857	0.841	0.799	0.835	0.850	0.860
524	Premier - Minnesota	0.685	0.680	0.691	0.674	0.692	0.702	0.706	0.712	0.716	0.701	0.720	0.734	0.686	0.695	0.711	0.737	0.702	0.741	0.712	0.714	0.721	0.705	0.718	0.701	0.708	0.704	0.677	0.688	0.698	0.710
526	Dental Options Pricing - Oregon	0.696	0.683	0.693	0.673	0.701	0.711	0.708	0.716	0.727	0.707	0.728	0.747	0.695	0.714	0.706	0.743	0.707	0.762	0.729	0.709	0.715	0.718	0.737	0.709	0.717	0.712	0.677	0.701	0.713	0.721
527	Rental Network - Hawaii	0.607	0.600	0.607	0.594	0.612	0.619	0.622	0.628	0.621	0.609	0.639	0.651	0.599	0.616	0.626	0.644	0.611	0.647	0.630	0.623	0.625	0.623	0.635	0.619	0.624	0.620	0.599	0.611	0.619	0.626
528	Diversified Dental - Reno	0.835	0.840	0.855	0.835	0.850	0.866	0.875	0.885	0.911	0.877	0.883	0.890	0.848	0.854	0.877	0.916	0.877	0.924	0.872	0.894	0.911	0.866	0.887	0.864	0.880	0.876	0.827	0.837	0.852	0.881
549	Maine	0.671	0.651	0.659	0.639	0.671	0.681	0.672	0.679	0.690	0.674	0.694	0.717	0.667	0.691	0.665	0.701	0.672	0.728	0.704	0.667	0.667	0.690	0.710	0.679	0.685	0.678	0.647	0.677	0.687	0.689
550	North Dakota	0.706	0.682	0.692	0.670	0.706	0.714	0.710	0.718	0.725	0.711	0.738	0.768	0.704	0.722	0.711	0.748	0.712	0.768	0.740	0.706	0.709	0.726	0.744	0.714	0.718	0.711	0.683	0.713	0.723	0.723
551	Nevada	0.623	0.625	0.634	0.621	0.633	0.642	0.645	0.650	0.656	0.639	0.651	0.657	0.624	0.637	0.644	0.669	0.639	0.677	0.647	0.654	0.660	0.642	0.656	0.640	0.649	0.646	0.615	0.624	0.636	0.650
553	Idaho	0.686	0.677	0.685	0.671	0.690	0.696	0.697	0.702	0.705	0.694	0.712	0.729	0.686	0.696	0.701	0.724	0.695	0.731	0.709	0.700	0.704	0.701	0.713	0.696	0.700	0.696	0.676	0.690	0.698	0.702
554	Vermont	0.624	0.599	0.606	0.587	0.621	0.627	0.619	0.625	0.634	0.623	0.643	0.672	0.620	0.641	0.615	0.648	0.622	0.675	0.653	0.611	0.611	0.638	0.657	0.627	0.630	0.624	0.598	0.631	0.639	0.635
555	New Hampshire	0.603	0.583	0.590	0.573	0.601	0.607	0.602	0.607	0.611	0.601	0.623	0.646	0.597	0.616	0.600	0.627	0.601	0.647	0.628	0.598	0.596	0.616	0.631	0.607	0.610	0.605	0.582	0.609	0.615	0.614
556	Delaware	0.638	0.624	0.632	0.616	0.641	0.648	0.647	0.652	0.655	0.643	0.667	0.688	0.635	0.651	0.648	0.676	0.644	0.688	0.665	0.647	0.649	0.655	0.670	0.648	0.652	0.647	0.623	0.644	0.652	0.655
557	Washington							0.702				0.721			0.709																
558	Oregon	0.675	0.658	0.667	0.648	0.677	0.686	0.681	0.688	0.698	0.680	0.702	0.723	0.671	0.694	0.677	0.712	0.680	0.734	0.706	0.679	0.682	0.694	0.713	0.685	0.691	0.685	0.653	0.681	0.691	0.695
559	North Carolina	0.594	0.573	0.579	0.562	0.592	0.598	0.591	0.597	0.602	0.593	0.613	0.637	0.589	0.608	0.589	0.617	0.592	0.639	0.619	0.586	0.585	0.607	0.623	0.597	0.600	0.595	0.571	0.599	0.607	0.605
560	West Virginia	0.645	0.632	0.638	0.624	0.647	0.652	0.650	0.654	0.659	0.649	0.667	0.687	0.644	0.656	0.652	0.675	0.649	0.688	0.668	0.650	0.651	0.658	0.671	0.652	0.654	0.651	0.631	0.650	0.657	0.658
561	Mississippi	0.695	0.637	0.644	0.627	0.655	0.661	0.658	0.663	0.669	0.659	0.678	0.704	0.654	0.668	0.659	0.687	0.659	0.703	0.681	0.655	0.656	0.670	0.684	0.661	0.664	0.659	0.637	0.661	0.668	0.668
562	Arkansas	0.710	0.695	0.704	0.686	0.712	0.720	0.716	0.722	0.732	0.719	0.734	0.757	0.712	0.724	0.716	0.745	0.719	0.763	0.738	0.715	0.719	0.727	0.743	0.720	0.723	0.718	0.693	0.716	0.724	0.727
563	South Carolina	0.614	0.592	0.599	0.581	0.612	0.619	0.613	0.619	0.623	0.613	0.636	0.662	0.609	0.628	0.612	0.641	0.613	0.661	0.641	0.609	0.607	0.628	0.644	0.618	0.621	0.615	0.593	0.620	0.627	0.625
564	Rhode Island	0.632	0.622	0.630	0.616	0.635	0.642	0.641	0.646	0.645	0.636	0.655	0.670	0.628	0.643	0.641	0.662	0.636	0.674	0.655	0.642	0.643	0.647	0.659	0.641	0.645	0.642	0.620	0.637	0.643	0.648
565	Hawaii	0.593	0.587	0.594	0.581	0.598	0.605	0.607	0.613	0.609	0.597	0.621	0.632	0.586	0.603	0.608	0.627	0.598	0.633	0.615	0.608	0.611	0.608	0.620	0.604	0.610	0.606	0.584	0.597	0.604	0.612
566	Pittsburgh	0.641	0.635	0.641	0.631	0.644	0.649	0.649	0.653	0.653	0.645	0.658	0.669	0.638	0.649	0.650	0.667	0.645	0.675	0.657	0.653	0.654	0.652	0.661	0.648	0.652	0.650	0.632	0.644	0.649	0.654
567	Philadelphia	0.631	0.623	0.631	0.618	0.635	0.642	0.641	0.646	0.645	0.636	0.653	0.666	0.627	0.642	0.642	0.662	0.636	0.672	0.653	0.644	0.645	0.646	0.657	0.641	0.645	0.643	0.620	0.635	0.642	0.648
568	Alabama	0.703	0.649	0.656	0.641	0.665	0.671	0.667	0.671	0.680	0.669	0.682	0.702	0.663	0.677	0.665	0.691	0.668	0.710	0.688	0.665	0.667	0.678	0.692	0.670	0.674	0.670	0.646	0.668	0.675	0.678
569	Utah	0.647	0.635	0.641	0.628	0.647	0.652	0.650	0.654	0.656	0.648	0.663	0.680	0.643	0.657	0.650	0.670	0.648	0.684	0.666	0.650	0.650	0.658	0.669	0.652	0.655	0.652	0.633	0.651	0.656	0.658
570	Iowa	0.618	0.599	0.606	0.589	0.617	0.624	0.620	0.626	0.629	0.618	0.641	0.665	0.613	0.631	0.620	0.647	0.619	0.664	0.644	0.617	0.616	0.633	0.648	0.624	0.627	0.621	0.599	0.624	0.631	0.631
571	Massachusetts	0.641	0.626	0.634	0.618	0.642	0.649	0.645	0.651	0.653	0.643	0.662	0.682	0.636	0.654	0.645	0.669	0.642	0.686	0.665	0.645	0.644	0.655	0.669	0.648	0.652	0.648	0.624	0.646	0.653	0.655
572	Oklahoma	0.666	0.659	0.667	0.653	0.671	0.679	0.678	0.683	0.686	0.674	0.691	0.705	0.664	0.679	0.678	0.702	0.674	0.714	0.690	0.682	0.685	0.682	0.696	0.677	0.683	0.680	0.653	0.669	0.678	0.686
573	Louisiana	0.652	0.597	0.604	0.588	0.614	0.620	0.615	0.620	0.628	0.618	0.633	0.657	0.614	0.627	0.615	0.641	0.617	0.660	0.639	0.612	0.613	0.628	0.642	0.619	0.622	0.618	0.596	0.620	0.626	0.626
574	New Mexico	0.664	0.651	0.660	0.643	0.668	0.676	0.674	0.681	0.688	0.671	0.693	0.711	0.660	0.680	0.673	0.705	0.671	0.720	0.693	0.676	0.679	0.683	0.700	0.676	0.682	0.677	0.647	0.669	0.679	0.685
575	Texas	0.662	0.651	0.659	0.643	0.665	0.673	0.670	0.676	0.681	0.669	0.685	0.703	0.660	0.677	0.669	0.695	0.668	0.712	0.688	0.671	0.673	0.678	0.693	0.672	0.677	0.673	0.646	0.667	0.676	0.680
576	Kentucky	0.622	0.615	0.621	0.610	0.625	0.630	0.630	0.634	0.633	0.626	0.640	0.653	0.619	0.630	0.631	0.648	0.626	0.656	0.639	0.633	0.634	0.633	0.643	0.629	0.632	0.630	0.614	0.626	0.631	0.635
577	Kansas	0.669	0.663	0.671	0.657	0.675	0.683	0.683	0.688	0.691	0.679	0.696	0.711	0.668	0.682	0.684	0.709	0.679	0.719	0.694	0.688	0.690	0.687	0.700	0.682	0.687	0.684	0.658	0.673	0.682	0.690
578	Wisconsin	0.639	0.624	0.630	0.616	0.639	0.644	0.641	0.646	0.650	0.641	0.659	0.681	0.637	0.650	0.642	0.667	0.641	0.681	0.661	0.640	0.641	0.651	0.664	0.644	0.646	0.642	0.623	0.644	0.651	0.650
579	Tennessee	0.588	0.577	0.582	0.570	0.589	0.594	0.592	0.596	0.599	0.591	0.607	0.625	0.586	0.598	0.594	0.614	0.591	0.625	0.608	0.593	0.593	0.600	0.610	0.594	0.596	0.593	0.576	0.593	0.598	0.599
580	Minnesota	0.647	0.633	0.640	0.624	0.649	0.656	0.653	0.658	0.662	0.651	0.670	0.691	0.644	0.661	0.652	0.679	0.650	0.695	0.673	0.652	0.652	0.663	0.678	0.655	0.659	0.655	0.630	0.652	0.660	0.663
581	Colorado	0.665	0.654	0.661	0.647	0.668	0.673	0.671	0.676	0.682	0.671	0.685	0.703	0.664	0.677	0.671	0.695	0.671	0.709	0.687	0.672	0.675	0.679	0.691	0.672	0.676	0.673	0.651	0.669	0.676	0.679
582	Indiana	0.602	0.587	0.593	0.579	0.601	0.606	0.603	0.608	0.611	0.603	0.620	0.640	0.599	0.612	0.604	0.626	0.603	0.640	0.622	0.602	0.602	0.613	0.625	0.606	0.608	0.604	0.587	0.607	0.612	0.612
583	Nebraska	0.639	0.633	0.641	0.627	0.644	0.651	0.652	0.657	0.655	0.645	0.664	0.677	0.636	0.650	0.654	0.673	0.646	0.681	0.661	0.656	0.657	0.655	0.666	0.651	0.655	0.652	0.630	0.643	0.650	0.657
584	Connecticut	0.648	0.634	0.641	0.625	0.650	0.657	0.653	0.659	0.663	0.652	0.671	0.691	0.645	0.663	0.652	0.679	0.651	0.696	0.674	0.653	0.653	0.664	0.679	0.656	0.660	0.656	0.630	0.654	0.661	0.664
585	Ohio	0.625	0.613	0.619	0.606	0.626	0.632	0.629	0.633	0.637	0.628	0.644	0.662	0.624	0.636	0.630	0.652	0.628	0.665	0.646	0.629	0.630	0.637	0.649	0.631	0.634	0.630	0.612	0.630	0.636	0.637
586	Michigan	0.659	0.647	0.656	0.638	0.664	0.672	0.671	0.678	0.686	0.668	0.690	0.708	0.657	0.675	0.670	0.703	0.669	0.718	0.689	0.672	0.677	0.679	0.696	0.672	0.678	0.673	0.642	0.664	0.675	0.682
587	Arizona	0.678	0.674	0.683	0.668	0.685	0.695	0.696	0.702	0.706	0.689	0.708	0.719	0.675	0.692	0.696	0.723	0.689	0.733	0.705	0.703	0.707	0.697	0.712	0.693	0.701	0.697	0.667	0.681	0.691	0.703
588	New Jersey	0.626	0.615	0.623	0.608	0.629	0.636	0.635	0.641	0.642	0.629	0.650	0.664	0.619	0.639	0.633	0.658	0.629	0.671	0.650	0.635	0.637	0.642	0.656	0.635	0.641	0.637	0.611	0.630	0.637	0.644
589	Syracuse	0.610	0.595	0.601	0.588	0.609	0.614	0.611	0.615	0.618	0.610	0.627	0.646	0.606	0.620	0.611	0.632	0.610	0.647	0.629	0.610	0.609	0.621	0.632	0.614	0.616	0.612	0.595	0.615	0.620	0.619
590	New York	0.564	0.552	0.559	0.545	0.565	0.572	0.570	0.575	0.573	0.561	0.586	0.599	0.555	0.575	0.568	0.587	0.562	0.600	0.585	0.565	0.567	0.577	0.591	0.571	0.576	0.572	0.550	0.569	0.574	0.579
591	Richmond	0.614	0.599	0.607	0.591	0.616	0.623	0.621	0.627	0.628	0.617	0.642	0.662	0.610	0.626	0.623	0.649	0.618	0.660	0.640	0.622	0.621	0.630	0.643	0.623	0.626	0.621	0.600	0.620	0.627	0.629
592	Atlanta	0.632	0.618	0.626	0.610	0.634	0.641	0.637	0.642	0.649	0.637	0.653	0.673	0.630	0.647	0.634	0.663	0.636	0.682	0.658	0.636	0.637	0.648	0.663	0.640	0.645	0.641	0.614	0.636	0.646	0.649
593	Washington, DC	0.591	0.583	0.590	0.578	0.595	0.600	0.600	0.605	0.601	0.594	0.613	0.626	0.586	0.601	0.601	0.618	0.594	0.627	0.611	0.601	0.601	0.604	0.615	0.599	0.604	0.601	0.581	0.595	0.601	0.606
594	Chicago	0.600	0.583	0.589	0.575	0.598	0.602	0.598	0.602	0.605	0.599	0.614	0.635	0.595	0.610	0.598	0.619	0.598	0.636	0.619	0.595	0.595	0.609	0.621	0.602	0.604	0.601	0.584	0.605	0.609	0.608
595	St. Louis	0.610	0.597	0.605	0.590	0.612	0.619	0.618	0.623	0.626	0.615	0.635	0.654	0.607	0.622	0.619	0.644	0.615	0.656	0.634	0.619	0.620	0.625	0.639	0.619	0.623	0.618	0.595	0.615	0.622	0.626
596	Sacramento	0.659	0.646	0.655	0.637	0.662	0.670	0.668	0.674	0.679	0.664	0.686	0.702	0.654	0.674	0.665	0.695	0.664	0.711	0.687	0.669	0.670	0.677	0.693	0.670	0.675	0.670	0.642	0.664	0.673	0.678
597	Northern California	0.659	0.643	0.652	0.634	0.661	0.669	0.665	0.672	0.679	0.663	0.684	0.703	0.654	0.676	0.661	0.693	0.662	0.713	0.688	0.664	0.665	0.677	0.694	0.668	0.674	0.669	0.639	0.665	0.674	0.678
598	San Diego	0.654	0.647	0.656	0.641	0.659	0.667	0.668	0.674	0.675	0.660	0.681	0.692	0.648	0.667	0.667	0.691	0.660	0.702	0.678	0.672	0.674	0.671	0.685	0.666	0.673	0.669	0.642	0.658	0.666	0.675
599	Southern California	0.646	0.636	0.644	0.629	0.650	0.657	0.656	0.663	0.664	0.650	0.671	0.684	0.639	0.659	0.655	0.680	0.650	0.692	0.670	0.658	0.660	0.662	0.676	0.656	0.662	0.658	0.632	0.650	0.658	0.665

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	K1	K2	K3	K4	K5	K6	K7	K8	K9	K0	KA	KB	KC	KD	KE	KF	KG	KH	KI	KJ	KK	KL	KM	KN	KO	KP	KQ	KR	KS	KT
501	Miami	0.581	0.569	0.574	0.563	0.580	0.584	0.582	0.586	0.587	0.580	0.595	0.610	0.576	0.590	0.582	0.600	0.581	0.612	0.597	0.580	0.580	0.590	0.600	0.585	0.588	0.584	0.568	0.585	0.589	0.590
502	Broward County / Palm Beach	0.603	0.596	0.601	0.590	0.605	0.610	0.609	0.613	0.616	0.608	0.619	0.632	0.602	0.613	0.609	0.628	0.607	0.638	0.620	0.611	0.612	0.614	0.624	0.610	0.614	0.611	0.592	0.606	0.612	0.615
503	Tampa	0.643	0.636	0.642	0.630	0.646	0.652	0.651	0.655	0.659	0.649	0.663	0.677	0.643	0.654	0.652	0.672	0.649	0.682	0.663	0.654	0.655	0.656	0.667	0.652	0.656	0.652	0.633	0.647	0.654	0.657
504	Orlando	0.635	0.628	0.633	0.622	0.638	0.643	0.643	0.647	0.650	0.641	0.654	0.667	0.634	0.645	0.643	0.663	0.641	0.673	0.654	0.645	0.647	0.647	0.657	0.643	0.647	0.643	0.625	0.638	0.645	0.649
505	Jacksonville	0.648	0.639	0.645	0.633	0.650	0.656	0.654	0.658	0.663	0.653	0.666	0.681	0.647	0.659	0.654	0.676	0.653	0.687	0.667	0.656	0.657	0.660	0.671	0.656	0.659	0.656	0.636	0.651	0.658	0.661
506	Daytona / Gainesville	0.618	0.607	0.613	0.600	0.620	0.625	0.624	0.628	0.634	0.623	0.639	0.656	0.618	0.629	0.625	0.648	0.624	0.660	0.640	0.624	0.626	0.631	0.643	0.626	0.629	0.625	0.606	0.622	0.630	0.632
521	Diversified Dental - Las Vegas	0.741	0.743	0.754	0.738	0.753	0.765	0.769	0.775	0.785	0.764	0.777	0.785	0.744	0.757	0.769	0.801	0.763	0.810	0.771	0.780	0.790	0.766	0.782	0.763	0.774	0.770	0.733	0.743	0.756	0.775
522	Mastercare Dental - Reno	0.821	0.795	0.807	0.780	0.822	0.836	0.832	0.843	0.873	0.843	0.864	0.889	0.827	0.846	0.822	0.878	0.844	0.908	0.870	0.828	0.836	0.852	0.881	0.842	0.852	0.834	0.793	0.828	0.843	0.853
524	Premier - Minnesota	0.679	0.675	0.686	0.669	0.687	0.696	0.702	0.708	0.712	0.696	0.717	0.729	0.680	0.689	0.708	0.734	0.698	0.736	0.706	0.710	0.718	0.700	0.712	0.697	0.703	0.699	0.672	0.683	0.692	0.705
526	Dental Options Pricing - Oregon	0.690	0.676	0.687	0.667	0.694	0.704	0.703	0.711	0.722	0.701	0.724	0.741	0.688	0.707	0.701	0.739	0.703	0.755	0.722	0.704	0.711	0.711	0.730	0.705	0.712	0.705	0.672	0.694	0.706	0.714
527	Rental Network - Hawaii	0.599	0.593	0.600	0.587	0.604	0.611	0.616	0.622	0.615	0.602	0.633	0.644	0.591	0.607	0.621	0.638	0.605	0.638	0.622	0.618	0.620	0.615	0.627	0.613	0.617	0.612	0.593	0.603	0.610	0.619
528	Diversified Dental - Reno	0.833	0.838	0.853	0.834	0.848	0.864	0.874	0.883	0.910	0.876	0.882	0.889	0.846	0.851	0.875	0.915	0.876	0.922	0.870	0.893	0.910	0.864	0.885	0.863	0.879	0.874	0.826	0.835	0.851	0.879
549	Maine	0.661	0.642	0.650	0.631	0.662	0.671	0.664	0.672	0.682	0.665	0.688	0.708	0.658	0.680	0.659	0.695	0.665	0.718	0.694	0.661	0.661	0.681	0.699	0.672	0.677	0.668	0.639	0.667	0.678	0.680
550	North Dakota	0.695	0.672	0.682	0.660	0.695	0.703	0.702	0.709	0.717	0.701	0.731	0.759	0.693	0.709	0.704	0.741	0.704	0.756	0.729	0.699	0.702	0.715	0.733	0.706	0.709	0.700	0.675	0.702	0.712	0.713
551	Nevada	0.620	0.623	0.631	0.619	0.630	0.640	0.643	0.648	0.654	0.637	0.649	0.655	0.622	0.634	0.643	0.667	0.637	0.675	0.645	0.652	0.659	0.640	0.653	0.638	0.647	0.644	0.614	0.622	0.633	0.648
553	Idaho	0.679	0.671	0.679	0.665	0.684	0.690	0.692	0.697	0.700	0.688	0.708	0.724	0.679	0.689	0.697	0.720	0.690	0.724	0.702	0.696	0.700	0.695	0.706	0.691	0.695	0.690	0.671	0.684	0.691	0.697
554	Vermont	0.613	0.589	0.596	0.577	0.610	0.616	0.610	0.616	0.625	0.613	0.636	0.662	0.608	0.628	0.608	0.641	0.613	0.663	0.641	0.604	0.604	0.627	0.645	0.618	0.621	0.613	0.589	0.619	0.627	0.625
555	New Hampshire	0.594	0.575	0.582	0.566	0.593	0.599	0.595	0.601	0.605	0.594	0.617	0.639	0.589	0.606	0.595	0.622	0.595	0.637	0.619	0.592	0.591	0.608	0.622	0.601	0.603	0.596	0.576	0.600	0.606	0.606
556	Delaware	0.628	0.615	0.623	0.607	0.631	0.638	0.639	0.645	0.647	0.634	0.660	0.679	0.625	0.639	0.642	0.669	0.636	0.677	0.655	0.641	0.642	0.645	0.659	0.640	0.643	0.637	0.615	0.633	0.642	0.646
557	Washington							0.697				0.717			0.702																
558	Oregon	0.667	0.651	0.660	0.641	0.669	0.678	0.675	0.682	0.692	0.673	0.697	0.716	0.664	0.685	0.672	0.708	0.674	0.725	0.698	0.674	0.677	0.686	0.704	0.679	0.685	0.678	0.647	0.672	0.683	0.688
559	North Carolina	0.582	0.562	0.569	0.552	0.580	0.586	0.582	0.587	0.593	0.582	0.604	0.627	0.577	0.595	0.581	0.610	0.583	0.626	0.607	0.578	0.577	0.595	0.610	0.588	0.590	0.583	0.562	0.587	0.594	0.593
560	West Virginia	0.632	0.621	0.627	0.613	0.634	0.640	0.640	0.644	0.648	0.637	0.658	0.676	0.631	0.642	0.643	0.667	0.639	0.674	0.654	0.641	0.643	0.646	0.657	0.641	0.643	0.638	0.621	0.637	0.644	0.646
561	Mississippi	0.688	0.624	0.632	0.615	0.641	0.647	0.646	0.651	0.657	0.646	0.668	0.691	0.640	0.651	0.650	0.677	0.648	0.688	0.666	0.645	0.647	0.656	0.669	0.650	0.651	0.645	0.627	0.646	0.654	0.654
562	Arkansas	0.698	0.684	0.693	0.676	0.700	0.709	0.707	0.712	0.722	0.708	0.726	0.747	0.700	0.710	0.708	0.737	0.709	0.750	0.726	0.707	0.711	0.716	0.730	0.710	0.713	0.707	0.684	0.703	0.711	0.716
563	South Carolina	0.597	0.578	0.585	0.568	0.596	0.603	0.600	0.606	0.609	0.598	0.625	0.648	0.593	0.609	0.602	0.631	0.600	0.643	0.624	0.598	0.597	0.612	0.627	0.605	0.607	0.600	0.580	0.604	0.611	0.610
564	Rhode Island	0.623	0.614	0.622	0.608	0.626	0.633	0.634	0.639	0.638	0.627	0.648	0.662	0.619	0.633	0.635	0.656	0.629	0.664	0.645	0.636	0.637	0.638	0.649	0.634	0.638	0.633	0.613	0.627	0.634	0.639
565	Hawaii	0.586	0.580	0.587	0.575	0.590	0.597	0.601	0.607	0.602	0.590	0.615	0.625	0.579	0.595	0.604	0.622	0.592	0.625	0.607	0.603	0.606	0.601	0.612	0.598	0.603	0.599	0.578	0.589	0.597	0.605
566	Pittsburgh	0.635	0.630	0.636	0.626	0.638	0.643	0.645	0.648	0.648	0.640	0.654	0.664	0.632	0.642	0.646	0.663	0.641	0.669	0.651	0.649	0.651	0.646	0.655	0.644	0.647	0.644	0.628	0.638	0.643	0.648
567	Philadelphia	0.625	0.618	0.626	0.613	0.629	0.636	0.637	0.642	0.641	0.631	0.649	0.661	0.621	0.635	0.638	0.658	0.631	0.666	0.647	0.640	0.641	0.640	0.651	0.636	0.641	0.637	0.616	0.629	0.636	0.642
568	Alabama	0.701	0.640	0.647	0.632	0.654	0.661	0.658	0.663	0.671	0.660	0.674	0.693	0.653	0.665	0.658	0.684	0.660	0.699	0.677	0.658	0.660	0.668	0.680	0.662	0.665	0.659	0.638	0.657	0.665	0.668
569	Utah	0.641	0.629	0.635	0.623	0.641	0.646	0.645	0.649	0.652	0.643	0.659	0.675	0.637	0.650	0.646	0.667	0.643	0.677	0.659	0.646	0.647	0.652	0.662	0.647	0.650	0.646	0.629	0.645	0.650	0.652
570	Iowa	0.605	0.587	0.595	0.578	0.604	0.611	0.610	0.615	0.618	0.606	0.632	0.654	0.600	0.616	0.611	0.639	0.608	0.650	0.631	0.609	0.608	0.620	0.634	0.613	0.616	0.609	0.589	0.611	0.618	0.619
571	Massachusetts	0.634	0.620	0.628	0.613	0.635	0.642	0.640	0.646	0.648	0.637	0.658	0.676	0.630	0.646	0.640	0.666	0.638	0.678	0.658	0.641	0.640	0.649	0.662	0.643	0.647	0.641	0.619	0.639	0.646	0.649
572	Oklahoma	0.657	0.651	0.659	0.645	0.662	0.670	0.671	0.677	0.679	0.666	0.684	0.697	0.655	0.669	0.673	0.696	0.667	0.705	0.680	0.677	0.679	0.674	0.686	0.670	0.675	0.671	0.646	0.660	0.669	0.677
573	Louisiana	0.645	0.584	0.592	0.576	0.600	0.606	0.604	0.609	0.616	0.605	0.623	0.645	0.600	0.611	0.606	0.632	0.606	0.644	0.624	0.602	0.604	0.614	0.627	0.608	0.610	0.604	0.585	0.605	0.612	0.613
574	New Mexico	0.654	0.643	0.652	0.635	0.658	0.667	0.667	0.674	0.680	0.662	0.687	0.702	0.651	0.669	0.667	0.698	0.664	0.709	0.683	0.670	0.673	0.673	0.689	0.668	0.674	0.667	0.639	0.659	0.669	0.676
575	Texas	0.653	0.643	0.651	0.636	0.657	0.664	0.663	0.669	0.673	0.660	0.679	0.695	0.651	0.667	0.663	0.690	0.661	0.703	0.678	0.665	0.667	0.670	0.684	0.665	0.670	0.665	0.639	0.658	0.667	0.672
576	Kentucky	0.615	0.608	0.614	0.603	0.617	0.622	0.623	0.628	0.627	0.619	0.635	0.646	0.612	0.621	0.626	0.643	0.620	0.648	0.631	0.627	0.629	0.626	0.634	0.623	0.626	0.622	0.608	0.618	0.623	0.627
577	Kansas	0.662	0.656	0.664	0.650	0.668	0.676	0.678	0.683	0.685	0.672	0.692	0.705	0.661	0.674	0.680	0.704	0.673	0.711	0.687	0.683	0.686	0.680	0.692	0.676	0.681	0.677	0.652	0.666	0.675	0.683
578	Wisconsin	0.629	0.615	0.621	0.607	0.630	0.635	0.634	0.638	0.642	0.632	0.653	0.672	0.627	0.639	0.636	0.660	0.634	0.671	0.651	0.634	0.635	0.642	0.654	0.636	0.639	0.633	0.616	0.634	0.641	0.641
579	Tennessee	0.578	0.567	0.573	0.561	0.579	0.584	0.584	0.588	0.590	0.581	0.600	0.615	0.576	0.586	0.587	0.607	0.583	0.614	0.597	0.586	0.586	0.589	0.599	0.585	0.587	0.583	0.568	0.582	0.588	0.589
580	Minnesota	0.640	0.626	0.634	0.618	0.642	0.649	0.647	0.653	0.657	0.645	0.666	0.685	0.637	0.653	0.648	0.675	0.646	0.688	0.666	0.648	0.648	0.656	0.670	0.650	0.654	0.648	0.625	0.645	0.653	0.657
581	Colorado	0.658	0.648	0.655	0.642	0.661	0.667	0.666	0.671	0.677	0.665	0.681	0.697	0.658	0.669	0.668	0.692	0.666	0.702	0.680	0.668	0.671	0.673	0.684	0.668	0.671	0.667	0.646	0.662	0.670	0.674
582	Indiana	0.591	0.578	0.583	0.571	0.591	0.596	0.595	0.600	0.602	0.593	0.613	0.631	0.589	0.600	0.598	0.619	0.595	0.629	0.611	0.596	0.595	0.603	0.614	0.598	0.600	0.594	0.579	0.596	0.602	0.602
583	Nebraska	0.631	0.626	0.634	0.621	0.636	0.643	0.646	0.651	0.649	0.638	0.658	0.670	0.628	0.640	0.649	0.668	0.639	0.673	0.653	0.651	0.652	0.647	0.657	0.644	0.648	0.644	0.624	0.635	0.642	0.650
584	Connecticut	0.641	0.627	0.635	0.619	0.643	0.650	0.648	0.654	0.658	0.646	0.667	0.685	0.638	0.655	0.648	0.675	0.646	0.689	0.667	0.648	0.649	0.657	0.671	0.651	0.655	0.649	0.625	0.647	0.655	0.658
585	Ohio	0.616	0.605	0.611	0.598	0.617	0.623	0.622	0.626	0.629	0.620	0.638	0.654	0.614	0.626	0.624	0.646	0.621	0.655	0.636	0.623	0.624	0.628	0.639	0.624	0.626	0.621	0.605	0.620	0.627	0.628
586	Michigan	0.652	0.640	0.649	0.632	0.656	0.665	0.665	0.672	0.680	0.661	0.685	0.702	0.650	0.667	0.665	0.698	0.663	0.710	0.682	0.668	0.672	0.672	0.688	0.666	0.672	0.666	0.637	0.656	0.667	0.675
587	Arizona	0.672	0.669	0.678	0.663	0.680	0.689	0.691	0.698	0.702	0.684	0.704	0.715	0.670	0.686	0.692	0.719	0.685	0.727	0.699	0.700	0.704	0.692	0.706	0.689	0.696	0.692	0.662	0.676	0.686	0.698
588	New Jersey	0.619	0.609	0.617	0.602	0.622	0.630	0.630	0.636	0.637	0.623	0.646	0.659	0.613	0.631	0.630	0.654	0.624	0.664	0.643	0.631	0.633	0.635	0.649	0.630	0.636	0.631	0.607	0.623	0.631	0.638
589	Syracuse	0.601	0.587	0.592	0.580	0.600	0.605	0.604	0.608	0.610	0.602	0.620	0.638	0.597	0.609	0.606	0.626	0.603	0.636	0.620	0.604	0.603	0.611	0.622	0.606	0.608	0.603	0.588	0.605	0.610	0.610
590	New York	0.558	0.546	0.553	0.540	0.559	0.565	0.565	0.570	0.568	0.555	0.582	0.594	0.549	0.568	0.564	0.583	0.557	0.593	0.578	0.561	0.563	0.571	0.584	0.566	0.571	0.566	0.545	0.562	0.568	0.573
591	Richmond	0.602	0.589	0.596	0.581	0.604	0.611	0.612	0.618	0.618	0.606	0.633	0.652	0.599	0.612	0.616	0.641	0.609	0.647	0.628	0.614	0.614	0.618	0.631	0.613	0.615	0.609	0.591	0.608	0.615	0.618
592	Atlanta	0.623	0.610	0.617	0.602	0.625	0.632	0.630	0.635	0.642	0.629	0.647	0.665	0.621	0.637	0.629	0.657	0.629	0.672	0.648	0.629	0.631	0.639	0.654	0.633	0.637	0.632	0.607	0.627	0.636	0.640
593	Washington, DC	0.585	0.578	0.584	0.572	0.588	0.594	0.595	0.600	0.596	0.588	0.608	0.620	0.580	0.594	0.597	0.614	0.589	0.620	0.604	0.596	0.597	0.598	0.608	0.594	0.598	0.594	0.576	0.588	0.595	0.600
594	Chicago	0.592	0.577	0.582	0.569	0.591	0.595	0.592	0.597	0.599	0.592	0.610	0.628	0.588	0.601	0.593	0.614	0.592	0.627	0.611	0.590	0.590	0.602	0.613	0.596	0.598	0.593	0.578	0.597	0.602	0.601
595	St. Louis	0.599	0.588	0.595	0.580	0.601	0.609	0.609	0.615	0.617	0.605	0.627	0.644	0.596	0.609	0.612	0.637	0.607	0.644	0.623	0.612	0.613	0.614	0.627	0.610	0.613	0.608	0.587	0.603	0.611	0.616
596	Sacramento	0.653	0.640	0.649	0.632	0.655	0.664	0.663	0.669	0.674	0.658	0.681	0.697	0.647	0.667	0.661	0.691	0.659	0.704	0.680	0.665	0.666	0.671	0.686	0.665	0.670	0.664	0.637	0.658	0.666	0.672
597	Northern California	0.654	0.638	0.647	0.629	0.655	0.664	0.661	0.667	0.675	0.658	0.681	0.699	0.649	0.670	0.658	0.690	0.659	0.707	0.683	0.661	0.662	0.672	0.688	0.665	0.670	0.663	0.635	0.659	0.668	0.673
598	San Diego	0.649	0.643	0.651	0.637	0.654	0.662	0.664	0.670	0.671	0.656	0.677	0.688	0.643	0.661	0.664	0.688	0.657	0.696	0.673	0.669	0.671	0.666	0.679	0.663	0.669	0.664	0.639	0.653	0.661	0.670
599	Southern California	0.641	0.632	0.640	0.625	0.645	0.653	0.653	0.660	0.661	0.646	0.669	0.681	0.635	0.654	0.653	0.677	0.647	0.687	0.666	0.655	0.657	0.658	0.672	0.653	0.659	0.654	0.629	0.646	0.653	0.661

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	NAP #	PPO Name	VZ	PX	IN	J1	J2	J3	J4	J5	J6
501	201	Miami	0.622	0.853	0.591	0.811	0.811	0.853	0.853	0.839	0.802
502	202	Broward County / Palm Beach	0.673	0.887	0.639	0.843	0.843	0.887	0.887	0.872	0.834
503	203	Tampa	0.692	0.913	0.657	0.867	0.867	0.913	0.913	0.898	0.858
504	204	Orlando	0.697	0.890	0.662	0.845	0.845	0.890	0.890	0.875	0.836
505	205	Jacksonville	0.697	0.890	0.662	0.846	0.846	0.890	0.890	0.876	0.836
506	206	Daytona / Gainesville	0.706	0.925	0.670	0.878	0.878	0.925	0.925	0.909	0.869
521	221	Diversified Dental - Las Vegas	0.794	0.864	0.754	0.821	0.821	0.864	0.864	0.849	0.812
522	222	Mastercare Dental - Reno	0.907	1.036	0.862	0.983	0.983	1.036	1.036	1.018	0.974
524	224	Premier - Minnesota	0.717	0.873	0.681	0.829	0.829	0.873	0.873	0.858	0.820
526	226	Dental Options Pricing - Oregon	0.754	0.960	0.716	0.912	0.912	0.960	0.960	0.943	0.903
527	227	Rental Network - Hawaii	0.647	0.909	0.614	0.863	0.863	0.909	0.909	0.894	0.855
528	228	Diversified Dental - Reno	0.893	0.921	0.848	0.875	0.875	0.921	0.921	0.905	0.866
549	249	Maine	0.733	0.965	0.696	0.917	0.917	0.965	0.965	0.948	0.908
550	250	North Dakota	0.767	1.037	0.729	0.985	0.985	1.037	1.037	1.019	0.975
551	251	Nevada	0.651	0.862	0.619	0.820	0.820	0.862	0.862	0.848	0.811
552	252	Alaska		0.943							
553	253	Idaho	0.724	0.977	0.688	0.929	0.929	0.977	0.977	0.961	0.919
554	254	Vermont	0.684	0.982	0.650	0.933	0.933	0.982	0.982	0.965	0.922
555	255	New Hampshire	0.651	0.958	0.619	0.910	0.910	0.958	0.958	0.942	0.900
556	256	Delaware	0.688	0.944	0.653	0.896	0.896	0.944	0.944	0.928	0.887
557	257	Washington	0.746	0.955		0.907	0.907	0.955			
558	258	Oregon	0.734	0.962	0.697	0.913	0.913	0.962	0.962	0.945	0.904
559	259	North Carolina	0.654	0.982	0.621	0.933	0.933	0.982	0.982	0.965	0.923
560	260	West Virginia	0.692	0.936	0.658	0.890	0.890	0.936	0.936	0.921	0.880
561	261	Mississippi	0.706	1.002	0.671	0.952	0.952	1.002	1.002	0.984	0.941
562	262	Arkansas	0.741	0.967	0.704	0.918	0.918	0.967	0.967	0.950	0.909
563	263	South Carolina	0.673	0.980	0.640	0.931	0.931	0.980	0.980	0.963	0.922
564	264	Rhode Island	0.676	0.878	0.642	0.835	0.835	0.878	0.878	0.863	0.826
565	265	Hawaii	0.633	0.879	0.601	0.835	0.835	0.879	0.879	0.864	0.826
566	266	Pittsburgh	0.689	0.865	0.655	0.821	0.821	0.865	0.865	0.850	0.813
567	267	Philadelphia	0.676	0.867	0.642	0.824	0.824	0.867	0.867	0.852	0.815
568	268	Alabama	0.735	0.971	0.699	0.922	0.922	0.971	0.971	0.954	0.912
569	269	Utah	0.683	0.912	0.649	0.866	0.866	0.912	0.912	0.896	0.856
570	270	Iowa	0.672	0.955	0.638	0.908	0.908	0.955	0.955	0.940	0.898
571	271	Massachusetts	0.686	0.956	0.651	0.908	0.908	0.956	0.956	0.940	0.898
572	272	Oklahoma	0.713	0.918	0.677	0.872	0.872	0.918	0.918	0.902	0.862
573	273	Louisiana	0.694	0.994	0.659	0.944	0.944	0.994	0.994	0.977	0.934
574	274	New Mexico	0.719	0.948	0.683	0.900	0.900	0.948	0.948	0.932	0.891
575	275	Texas	0.713	0.924	0.677	0.877	0.877	0.924	0.924	0.908	0.868
576	276	Kentucky	0.676	0.880	0.642	0.836	0.836	0.880	0.880	0.865	0.827
577	277	Kansas	0.714	0.906	0.678	0.860	0.860	0.906	0.906	0.890	0.851
578	278	Wisconsin	0.683	0.934	0.649	0.888	0.888	0.934	0.934	0.919	0.878
579	279	Tennessee	0.665	0.973	0.632	0.924	0.924	0.973	0.973	0.956	0.914
580	280	Minnesota	0.694	0.935	0.660	0.888	0.888	0.935	0.935	0.920	0.880
581	281	Colorado	0.725	0.911	0.689	0.865	0.865	0.911	0.911	0.896	0.856
582	282	Indiana	0.662	0.929	0.629	0.883	0.883	0.929	0.929	0.913	0.873
583	283	Nebraska	0.680	0.877	0.646	0.833	0.833	0.877	0.877	0.863	0.824
584	284	Connecticut	0.696	0.948	0.661	0.900	0.900	0.948	0.948	0.932	0.891
585	285	Ohio	0.675	0.923	0.641	0.877	0.877	0.923	0.923	0.907	0.867
586	286	Michigan	0.709	0.949	0.674	0.901	0.901	0.949	0.949	0.933	0.891
587	287	Arizona	0.732	0.937	0.695	0.846	0.890	0.937	0.937	0.921	0.881
588	288	New Jersey	0.670	0.909	0.637	0.863	0.863	0.909	0.909	0.893	0.854
589	289	Syracuse	0.656	0.915	0.624	0.869	0.869	0.915	0.915	0.899	0.860
590	290	New York	0.605	0.923	0.575	0.876	0.876	0.923	0.923	0.907	0.867
591	291	Richmond	0.665	0.955	0.632	0.908	0.908	0.955	0.955	0.939	0.899
592	292	Atlanta	0.685	0.933	0.650	0.886	0.886	0.933	0.933	0.918	0.877
593	293	Washington, DC	0.641	0.880	0.609	0.836	0.836	0.880	0.880	0.865	0.827
594	294	Chicago	0.639	0.929	0.607	0.883	0.883	0.929	0.929	0.913	0.873
595	295	St. Louis	0.661	0.954	0.628	0.906	0.906	0.954	0.954	0.938	0.897
596	296	Sacramento	0.709	0.968	0.674	0.920	0.920	0.968	0.968	0.952	0.910
597	297	Northern California	0.711	0.977	0.675	0.927	0.927	0.977	0.977	0.960	0.919
598	298	San Diego	0.696	0.877	0.662	0.834	0.834	0.877	0.877	0.862	0.825
599	299	Southern California	0.688	0.913	0.654	0.868	0.868	0.913	0.913	0.898	0.859

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	AU	BU	CU	QU	RU	AV	BV	CV	QV	RV	AW	BW	CW	QW	RW	DX	EX	FX	GX	HX	DY	EY	FY	GY	HY	DZ	EZ	FZ	GZ	HZ
501	Miami	0.756	0.825	0.824	0.865	0.797	0.762	0.833	0.832	0.873	0.804	0.773	0.868	0.845	0.889	0.817	0.704	0.763	0.766	0.796	0.739	0.718	0.780	0.782	0.814	0.755	0.737	0.803	0.803	0.875	0.777
502	Broward County / Palm Beach	0.780	0.847	0.857	0.884	0.821	0.786	0.855	0.864	0.893	0.828	0.796	0.882	0.875	0.906	0.839	0.738	0.797	0.809	0.828	0.774	0.751	0.813	0.824	0.845	0.789	0.768	0.832	0.842	0.891	0.807
503	Tampa	0.777	0.843	0.855	0.879	0.817	0.786	0.854	0.865	0.891	0.827	0.798	0.882	0.879	0.907	0.840	0.730	0.787	0.801	0.817	0.764	0.748	0.808	0.821	0.840	0.784	0.768	0.832	0.844	0.887	0.807
504	Orlando	0.781	0.847	0.858	0.883	0.821	0.790	0.857	0.868	0.894	0.831	0.801	0.885	0.882	0.910	0.844	0.735	0.792	0.806	0.821	0.769	0.752	0.812	0.826	0.844	0.789	0.772	0.836	0.848	0.890	0.811
505	Jacksonville	0.778	0.845	0.857	0.882	0.819	0.788	0.856	0.867	0.894	0.829	0.800	0.885	0.881	0.911	0.843	0.730	0.788	0.802	0.817	0.764	0.748	0.809	0.822	0.842	0.785	0.769	0.834	0.846	0.890	0.808
506	Daytona / Gainesville	0.796	0.869	0.881	0.910	0.838	0.809	0.885	0.896	0.928	0.853	0.826	0.920	0.915	0.950	0.872	0.732	0.792	0.809	0.824	0.767	0.759	0.824	0.838	0.859	0.796	0.787	0.858	0.870	0.917	0.828
521	Diversified Dental - Las Vegas	0.821	0.910	0.940	0.959	0.871	0.824	0.914	0.944	0.963	0.875	0.829	0.924	0.949	0.970	0.880	0.800	0.884	0.916	0.928	0.848	0.807	0.893	0.924	0.938	0.856	0.815	0.903	0.934	0.959	0.865
522	Mastercare Dental - Reno	0.921	1.038	1.071	1.121	0.984	0.929	1.048	1.079	1.132	0.992	0.937	1.064	1.089	1.146	1.002	0.866	0.971	1.009	1.041	0.921	0.886	0.994	1.031	1.068	0.943	0.905	1.018	1.053	1.103	0.966
524	Premier - Minnesota	0.831	0.917	0.941	0.968	0.880	0.837	0.924	0.948	0.976	0.886	0.844	0.939	0.956	0.986	0.894	0.796	0.874	0.901	0.918	0.840	0.809	0.889	0.916	0.935	0.854	0.823	0.906	0.931	0.964	0.870
526	Dental Options Pricing - Oregon	0.847	0.951	0.975	1.022	0.905	0.853	0.959	0.983	1.031	0.912	0.862	0.984	0.994	1.045	0.923	0.797	0.891	0.919	0.950	0.849	0.813	0.909	0.936	0.972	0.866	0.831	0.932	0.957	1.019	0.887
527	Rental Network - Hawaii	0.802	0.892	0.903	0.947	0.854	0.810	0.901	0.912	0.957	0.862	0.820	0.930	0.925	0.973	0.875	0.754	0.833	0.847	0.877	0.799	0.770	0.852	0.865	0.899	0.817	0.789	0.876	0.887	0.952	0.839
528	Diversified Dental - Reno	0.895	0.994	1.040	1.053	0.948	0.897	0.996	1.042	1.055	0.950	0.899	0.999	1.045	1.059	0.952	0.882	0.977	1.025	1.033	0.932	0.887	0.983	1.031	1.039	0.938	0.892	0.989	1.036	1.047	0.943
549	Maine	0.824	0.928	0.944	0.999	0.883	0.834	0.940	0.956	1.013	0.894	0.847	0.973	0.971	1.033	0.909	0.763	0.852	0.873	0.910	0.814	0.784	0.878	0.897	0.940	0.837	0.808	0.907	0.925	1.002	0.865
550	North Dakota	0.893	0.998	1.016	1.068	0.952	0.904	1.012	1.029	1.084	0.964	0.918	1.041	1.045	1.104	0.980	0.825	0.915	0.939	0.972	0.875	0.850	0.945	0.967	1.006	0.902	0.876	0.977	0.997	1.061	0.933
551	Nevada	0.807	0.892	0.920	0.938	0.857	0.810	0.895	0.923	0.942	0.860	0.814	0.905	0.927	0.947	0.864	0.788	0.869	0.898	0.910	0.836	0.794	0.876	0.905	0.919	0.842	0.801	0.885	0.913	0.937	0.850
553	Idaho	0.836	0.910	0.925	0.951	0.879	0.843	0.919	0.933	0.961	0.887	0.852	0.941	0.944	0.973	0.897	0.794	0.859	0.877	0.893	0.831	0.809	0.876	0.893	0.913	0.848	0.825	0.897	0.912	0.951	0.866
554	Vermont	0.825	0.925	0.935	0.994	0.882	0.837	0.940	0.949	1.010	0.896	0.854	0.981	0.968	1.033	0.914	0.750	0.835	0.850	0.890	0.798	0.776	0.865	0.878	0.924	0.827	0.805	0.901	0.912	0.998	0.860
555	New Hampshire	0.801	0.893	0.902	0.954	0.854	0.809	0.903	0.911	0.965	0.863	0.821	0.938	0.926	0.983	0.877	0.738	0.817	0.830	0.866	0.784	0.757	0.840	0.851	0.892	0.805	0.780	0.868	0.878	0.956	0.831
556	Delaware	0.817	0.907	0.922	0.965	0.869	0.828	0.921	0.934	0.980	0.881	0.842	0.953	0.951	1.000	0.898	0.755	0.833	0.852	0.879	0.800	0.778	0.861	0.878	0.910	0.826	0.804	0.891	0.907	0.967	0.854
557	Washington	0.835	0.938	0.960	1.006	0.893	0.841	0.944	0.966	1.013	0.899	0.848	0.966	0.975	1.025	0.908											0.819	0.917	0.941	1.001	0.874
558	Oregon	0.847	0.953	0.972	1.026	0.907	0.854	0.962	0.980	1.037	0.916	0.865	0.993	0.994	1.053	0.928	0.789	0.883	0.906	0.944	0.842	0.807	0.904	0.926	0.968	0.862	0.828	0.930	0.950	1.026	0.886
559	North Carolina	0.811	0.906	0.916	0.969	0.866	0.824	0.922	0.931	0.987	0.880	0.842	0.963	0.951	1.012	0.900	0.736	0.816	0.831	0.865	0.782	0.764	0.848	0.861	0.902	0.812	0.795	0.886	0.897	0.975	0.847
560	West Virginia	0.800	0.874	0.886	0.916	0.843	0.814	0.891	0.902	0.935	0.859	0.831	0.926	0.922	0.958	0.878	0.733	0.794	0.811	0.826	0.768	0.761	0.827	0.842	0.863	0.799	0.791	0.863	0.875	0.922	0.833
561	Mississippi	0.823	0.905	0.917	0.952	0.869	0.840	0.925	0.936	0.974	0.888	0.860	0.990	0.959	1.001	0.911	0.804	0.810	0.829	0.846	0.781	0.778	0.850	0.866	0.890	0.818	0.813	0.892	0.905	0.957	0.858
562	Arkansas	0.842	0.921	0.938	0.966	0.886	0.856	0.938	0.954	0.985	0.902	0.873	0.970	0.973	1.008	0.921	0.776	0.841	0.863	0.877	0.811	0.804	0.875	0.895	0.914	0.843	0.834	0.910	0.928	0.969	0.876
563	South Carolina	0.807	0.901	0.911	0.963	0.861	0.826	0.924	0.933	0.989	0.882	0.849	0.972	0.960	1.021	0.908	0.716	0.791	0.809	0.838	0.759	0.754	0.836	0.851	0.889	0.801	0.795	0.885	0.897	0.973	0.847
564	Rhode Island	0.775	0.854	0.865	0.899	0.821	0.786	0.866	0.877	0.913	0.833	0.799	0.895	0.892	0.931	0.847	0.723	0.791	0.806	0.827	0.763	0.744	0.815	0.829	0.854	0.786	0.766	0.842	0.854	0.906	0.811
565	Hawaii	0.774	0.861	0.872	0.914	0.824	0.781	0.869	0.880	0.924	0.832	0.791	0.899	0.893	0.939	0.844	0.727	0.804	0.818	0.848	0.772	0.742	0.822	0.835	0.868	0.789	0.760	0.844	0.856	0.922	0.809
566	Pittsburgh	0.759	0.818	0.830	0.848	0.795	0.766	0.826	0.837	0.857	0.802	0.775	0.846	0.847	0.869	0.812	0.724	0.776	0.790	0.801	0.756	0.738	0.792	0.805	0.818	0.771	0.753	0.810	0.822	0.852	0.788
567	Philadelphia	0.775	0.851	0.864	0.894	0.820	0.781	0.859	0.871	0.903	0.827	0.790	0.881	0.881	0.915	0.837	0.736	0.804	0.819	0.840	0.776	0.749	0.820	0.833	0.857	0.791	0.764	0.838	0.851	0.898	0.808
568	Alabama	0.812	0.887	0.901	0.929	0.855	0.826	0.903	0.916	0.946	0.870	0.842	0.960	0.934	0.968	0.888	0.810	0.812	0.830	0.844	0.785	0.776	0.843	0.859	0.879	0.814	0.804	0.876	0.891	0.934	0.846
569	Utah	0.805	0.877	0.885	0.917	0.848	0.811	0.884	0.892	0.925	0.854	0.820	0.912	0.903	0.938	0.865	0.759	0.821	0.832	0.854	0.796	0.772	0.837	0.847	0.872	0.811	0.789	0.858	0.867	0.921	0.830
570	Iowa	0.803	0.895	0.906	0.954	0.856	0.818	0.912	0.923	0.974	0.872	0.837	0.953	0.944	1.001	0.894	0.728	0.803	0.820	0.849	0.771	0.757	0.839	0.854	0.889	0.804	0.790	0.878	0.891	0.961	0.841
571	Massachusetts	0.814	0.902	0.913	0.956	0.865	0.821	0.910	0.920	0.965	0.873	0.831	0.938	0.932	0.980	0.884	0.763	0.839	0.854	0.884	0.808	0.778	0.858	0.871	0.905	0.825	0.797	0.881	0.893	0.957	0.846
572	Oklahoma	0.785	0.864	0.880	0.908	0.832	0.795	0.876	0.892	0.922	0.843	0.808	0.903	0.906	0.940	0.858	0.735	0.804	0.824	0.840	0.776	0.756	0.829	0.847	0.868	0.799	0.778	0.855	0.872	0.914	0.824
573	Louisiana	0.827	0.910	0.922	0.959	0.875	0.845	0.931	0.941	0.982	0.894	0.866	1.002	0.965	1.010	0.918	0.805	0.812	0.830	0.849	0.783	0.780	0.852	0.867	0.894	0.821	0.816	0.896	0.908	0.969	0.862
574	New Mexico	0.824	0.924	0.943	0.990	0.881	0.834	0.936	0.955	1.004	0.893	0.848	0.968	0.971	1.023	0.908	0.767	0.854	0.878	0.908	0.817	0.788	0.880	0.902	0.937	0.841	0.812	0.909	0.929	0.994	0.867
575	Texas	0.810	0.897	0.911	0.949	0.861	0.820	0.908	0.922	0.962	0.872	0.833	0.939	0.937	0.980	0.886	0.757	0.833	0.850	0.875	0.801	0.776	0.856	0.872	0.901	0.823	0.798	0.882	0.897	0.956	0.848
576	Kentucky	0.761	0.822	0.833	0.854	0.797	0.770	0.833	0.844	0.867	0.808	0.782	0.859	0.858	0.883	0.821	0.715	0.767	0.781	0.792	0.746	0.734	0.789	0.802	0.817	0.767	0.754	0.814	0.825	0.860	0.790
577	Kansas	0.797	0.878	0.895	0.924	0.845	0.805	0.887	0.903	0.934	0.853	0.815	0.909	0.915	0.948	0.864	0.755	0.827	0.847	0.866	0.798	0.771	0.846	0.865	0.887	0.815	0.788	0.867	0.884	0.927	0.835
578	Wisconsin	0.812	0.889	0.900	0.934	0.857	0.823	0.902	0.912	0.948	0.869	0.837	0.936	0.929	0.968	0.885	0.751	0.816	0.831	0.852	0.789	0.773	0.843	0.856	0.881	0.814	0.799	0.873	0.884	0.939	0.842
579	Tennessee	0.788	0.860	0.871	0.901	0.831	0.802	0.876	0.886	0.919	0.846	0.819	0.913	0.906	0.942	0.865	0.722	0.781	0.796	0.812	0.757	0.749	0.813	0.826	0.848	0.787	0.779	0.848	0.859	0.909	0.820
580	Minnesota	0.808	0.896	0.909	0.950	0.859	0.814	0.903	0.916	0.959	0.866	0.824	0.930	0.928	0.973	0.877	0.757	0.834	0.851	0.880	0.802	0.773	0.853	0.868	0.901	0.820	0.791	0.876	0.890	0.949	0.841
581	Colorado	0.840	0.915	0.929	0.957	0.883	0.847	0.924	0.937	0.967	0.891	0.857	0.949	0.949	0.981	0.903	0.794	0.860	0.877	0.895	0.832	0.809	0.878	0.894	0.916	0.849	0.827	0.900	0.914	0.959	0.869
582	Indiana	0.796	0.871	0.881	0.914	0.840	0.808	0.886	0.895	0.930	0.854	0.825	0.921	0.913	0.952	0.872	0.732	0.794	0.808	0.827	0.768	0.757	0.823	0.836	0.860	0.796	0.785	0.857	0.867	0.920	0.827
583	Nebraska	0.777	0.853	0.866	0.896	0.822	0.786	0.864	0.876	0.908	0.832	0.797	0.890	0.889	0.924	0.845	0.731	0.798	0.814	0.833	0.771	0.749	0.819	0.834	0.856	0.791	0.769	0.843	0.856	0.902	0.813
584	Connecticut	0.819	0.909	0.921	0.966	0.872	0.826	0.917	0.929	0.975	0.879	0.836	0.947	0.941	0.990	0.891	0.766	0.845	0.861	0.891	0.812	0.782	0.864	0.879	0.913	0.830	0.802	0.888	0.901	0.966	0.852
585	Ohio	0.797	0.870	0.881	0.910	0.840	0.809	0.883	0.893	0.925	0.853	0.823	0.915	0.910	0.945	0.869	0.740	0.801	0.816	0.833	0.776	0.762	0.827	0.841	0.862	0.801	0.787	0.857	0.869	0.917	0.829
586	Michigan	0.840	0.942	0.965	1.008	0.897	0.848	0.951	0.974	1.020	0.906	0.858	0.975	0.986	1.035	0.918	0.790	0.881	0.908	0.937	0.841	0.808	0.902	0.928	0.961	0.860	0.827	0.926	0.950	1.007	0.883
587	Arizona	0.809	0.899	0.921	0.953	0.862	0.815	0.906	0.928	0.960	0.868	0.823	0.926	0.937	0.972	0.877	0.775	0.857	0.881	0.902	0.823	0.786	0.871	0.894	0.919	0.836	0.800	0.888	0.910	0.955	0.851
588	New Jersey	0.797	0.890	0.904	0.950	0.851	0.803	0.897	0.911	0.958	0.858	0.813	0.927	0.922	0.973	0.869	0.749	0.832	0.848	0.881	0.797	0.763	0.849	0.864	0.900	0.813	0.781	0.870	0.885	0.954	0.833
589	Syracuse	0.790	0.864	0.872	0.907	0.834	0.801	0.877	0.884	0.920	0.845	0.815	0.912	0.901	0.940	0.862	0.730	0.793	0.804	0.826	0.767	0.752	0.818	0.828	0.854	0.791	0.777	0.848	0.856	0.914	0.818
590	New York	0.784	0.879	0.883	0.940	0.838	0.790	0.886	0.890	0.948	0.845	0.801	0.924	0.903	0.964	0.858	0.729	0.811	0.819	0.861	0.776	0.743	0.828	0.835	0.880	0.792	0.763	0.852	0.857	0.950	0.814
591	Richmond	0.800	0.888	0.901	0.944	0.851	0.813	0.904	0.916	0.963	0.866	0.830	0.941	0.936	0.987	0.885	0.731	0.805	0.823	0.849	0.774	0.758	0.838	0.853	0.886	0.804	0.788	0.874	0.887	0.950	0.838
592	Atlanta	0.807	0.896	0.910	0.951	0.858	0.817	0.908	0.921	0.965	0.870	0.831	0.940	0.937	0.984	0.885	0.749	0.826	0.844	0.871	0.793	0.770	0.851	0.868	0.899	0.817	0.794	0.880	0.895	0.956	0.844
593	Washington, DC	0.772	0.849	0.857	0.894	0.818	0.779	0.858	0.865	0.903	0.825	0.789	0.887	0.877	0.918	0.837	0.726	0.794	0.805	0.830	0.766	0.741	0.812	0.821	0.850	0.783	0.759	0.833	0.842	0.901	0.803
594	Chicago	0.798	0.876	0.882	0.922	0.844	0.806	0.885	0.890	0.931	0.852	0.818	0.922	0.904	0.948	0.866	0.740	0.806	0.815	0.843	0.779	0.757	0.826	0.834	0.865	0.798	0.779	0.852	0.858	0.928	0.822
595	St. Louis	0.803	0.891	0.905	0.945	0.854	0.816	0.906	0.919	0.962	0.868	0.831	0.940	0.937	0.984	0.886	0.740	0.815	0.833	0.858	0.783	0.765	0.844	0.861	0.891	0.811	0.793	0.877	0.892	0.951	0.842
596	Sacramento	0.823	0.922	0.939	0.986	0.880	0.829	0.929	0.946	0.995	0.887	0.839	0.957	0.958	1.010	0.898	0.773	0.860	0.881	0.914	0.823	0.788	0.879	0.898	0.935	0.840	0.807	0.901	0.919	0.987	0.861
597	Northern California	0.847	0.953	0.968	1.024	0.908	0.851	0.958	0.973	1.031	0.913	0.860	0.988	0.983	1.044	0.922	0.797	0.891	0.910	0.952	0.851	0.809	0.906	0.924	0.969	0.865	0.825	0.926	0.943	1.024	0.883
598	San Diego	0.795	0.882	0.899	0.935	0.845	0.799	0.888	0.904	0.941	0.851	0.807	0.910	0.913	0.952	0.859	0.757	0.836	0.855	0.881	0.803	0.768	0.850	0.868	0.896	0.816	0.782	0.867	0.884	0.937	0.831
599	Southern California	0.814	0.907	0.921	0.966	0.868	0.817	0.911	0.925	0.970	0.872	0.824	0.936	0.934	0.981	0.880	0.775	0.859	0.875	0.909	0.823	0.784	0.870	0.886	0.922	0.834	0.797	0.886	0.901	0.968	0.848

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and Maximum

PPO #	PPO Name	UY	VY	XY	YY	ZY	WY	0Y	1Y
501	Miami	0.827	0.836	0.761	0.783	0.812	0.852	0.795	0.816
502	Broward County / Palm Beach	0.831	0.840	0.776	0.796	0.821	0.854	0.807	0.830
503	Tampa	0.823	0.836	0.758	0.785	0.816	0.853	0.799	0.835
504	Orlando	0.825	0.838	0.761	0.788	0.819	0.855	0.802	0.838
505	Jacksonville	0.826	0.839	0.759	0.787	0.819	0.857	0.802	0.837
506	Daytona / Gainesville	0.852	0.871	0.761	0.801	0.845	0.895	0.822	0.868
521	Diversified Dental - Las Vegas	0.846	0.851	0.815	0.827	0.840	0.858	0.833	0.851
522	Mastercare Dental - Reno	0.999	1.010	0.912	0.942	0.975	1.025	0.958	0.982
524	Premier - Minnesota	0.875	0.883	0.823	0.842	0.864	0.894	0.853	0.875
526	Dental Options Pricing - Oregon	0.919	0.929	0.848	0.872	0.901	0.944	0.886	0.906
527	Rental Network - Hawaii	0.863	0.874	0.796	0.821	0.851	0.891	0.834	0.863
528	Diversified Dental - Reno	0.912	0.915	0.890	0.898	0.906	0.919	0.902	0.911
549	Maine	0.909	0.924	0.821	0.854	0.892	0.944	0.871	0.901
550	North Dakota	0.982	0.998	0.880	0.918	0.961	1.020	0.938	0.971
551	Nevada	0.830	0.833	0.802	0.812	0.823	0.839	0.817	0.830
553	Idaho	0.886	0.896	0.825	0.848	0.874	0.909	0.860	0.884
554	Vermont	0.927	0.944	0.823	0.861	0.907	0.969	0.882	0.914
555	New Hampshire	0.890	0.901	0.803	0.832	0.868	0.920	0.848	0.872
556	Delaware	0.889	0.905	0.800	0.836	0.876	0.926	0.854	0.889
557	Washington	0.906	0.914			0.887			
558	Oregon	0.932	0.943	0.851	0.879	0.912	0.961	0.894	0.917
559	North Carolina	0.901	0.920	0.795	0.837	0.886	0.946	0.860	0.897
560	West Virginia	0.858	0.878	0.761	0.804	0.850	0.903	0.826	0.874
561	Mississippi	0.902	0.926	0.801	0.837	0.892	0.945	0.864	0.915
562	Arkansas	0.898	0.919	0.801	0.844	0.890	0.943	0.867	0.914
563	South Carolina	0.894	0.922	0.762	0.821	0.884	0.956	0.851	0.905
564	Rhode Island	0.828	0.843	0.754	0.785	0.820	0.862	0.802	0.840
565	Hawaii	0.834	0.844	0.771	0.794	0.822	0.860	0.806	0.833
566	Pittsburgh	0.789	0.798	0.740	0.760	0.783	0.811	0.771	0.804
567	Philadelphia	0.823	0.832	0.769	0.789	0.813	0.844	0.799	0.823
568	Alabama	0.876	0.895	0.799	0.825	0.868	0.908	0.845	0.892
569	Utah	0.865	0.873	0.803	0.824	0.850	0.887	0.835	0.856
570	Iowa	0.884	0.905	0.775	0.821	0.872	0.933	0.845	0.889
571	Massachusetts	0.885	0.894	0.814	0.838	0.867	0.910	0.851	0.872
572	Oklahoma	0.830	0.845	0.759	0.790	0.825	0.864	0.807	0.849
573	Louisiana	0.913	0.938	0.811	0.847	0.904	0.958	0.874	0.926
574	New Mexico	0.895	0.909	0.812	0.845	0.882	0.930	0.862	0.896
575	Texas	0.875	0.888	0.800	0.830	0.864	0.907	0.845	0.877
576	Kentucky	0.797	0.810	0.731	0.760	0.792	0.828	0.775	0.817
577	Kansas	0.844	0.855	0.784	0.808	0.836	0.870	0.821	0.850
578	Wisconsin	0.879	0.894	0.793	0.827	0.866	0.915	0.845	0.879
579	Tennessee	0.846	0.865	0.752	0.793	0.838	0.890	0.815	0.861
580	Minnesota	0.877	0.886	0.806	0.830	0.859	0.901	0.843	0.865
581	Colorado	0.895	0.905	0.831	0.855	0.882	0.920	0.867	0.892
582	Indiana	0.859	0.877	0.768	0.806	0.849	0.900	0.827	0.867
583	Nebraska	0.822	0.835	0.758	0.785	0.815	0.852	0.799	0.836
584	Connecticut	0.893	0.903	0.820	0.845	0.875	0.919	0.858	0.880
585	Ohio	0.854	0.870	0.772	0.806	0.845	0.891	0.825	0.863
586	Michigan	0.906	0.918	0.832	0.860	0.891	0.934	0.875	0.901
587	Arizona	0.853	0.862	0.804	0.822	0.844	0.873	0.832	0.855
588	New Jersey	0.865	0.874	0.800	0.822	0.850	0.889	0.834	0.855
589	Syracuse	0.857	0.871	0.775	0.807	0.845	0.892	0.824	0.858
590	New York	0.871	0.879	0.800	0.822	0.851	0.896	0.834	0.853
591	Richmond	0.872	0.892	0.773	0.815	0.861	0.917	0.837	0.879
592	Atlanta	0.876	0.891	0.795	0.827	0.864	0.911	0.844	0.877
593	Washington, DC	0.830	0.840	0.768	0.791	0.818	0.855	0.803	0.828
594	Chicago	0.877	0.887	0.800	0.826	0.859	0.905	0.840	0.863
595	St. Louis	0.871	0.888	0.780	0.818	0.861	0.912	0.838	0.879
596	Sacramento	0.895	0.904	0.824	0.848	0.877	0.919	0.861	0.882
597	Northern California	0.935	0.942	0.867	0.886	0.912	0.955	0.897	0.910
598	San Diego	0.844	0.851	0.792	0.810	0.832	0.863	0.819	0.838
599	Southern California	0.879	0.884	0.826	0.841	0.861	0.894	0.849	0.860

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	I1	I2	I3	I4	I5	I6	I7	I8	I9	IA	IB
501	Miami	0.825	0.783	0.724	0.677	0.689	0.470	0.883	0.833	0.661	0.696	0.556
502	Broward County / Palm Beach	0.801	0.760	0.701	0.656	0.668	0.456	0.857	0.809	0.641	0.675	0.539
503	Tampa	0.831	0.793	0.733	0.686	0.698	0.476	0.889	0.839	0.670	0.705	0.553
504	Orlando	0.828	0.791	0.731	0.684	0.695	0.475	0.886	0.836	0.667	0.703	0.551
505	Jacksonville	0.830	0.791	0.731	0.684	0.696	0.475	0.887	0.836	0.669	0.704	0.551
506	Daytona / Gainesville	0.829	0.792	0.732	0.685	0.697	0.475	0.887	0.837	0.668	0.705	0.552
521	Diversified Dental - Las Vegas	0.796	0.764	0.709	0.659	0.669	0.458	0.848	0.802	0.644	0.679	0.532
522	Mastercare Dental - Reno	0.960	0.927	0.861	0.801	0.811	0.557	1.023	0.966	0.783	0.824	0.633
524	Premier - Minnesota	0.884	0.858	0.800	0.742	0.749	0.515	0.939	0.888	0.725	0.764	0.581
526	Dental Options Pricing - Oregon	0.921	0.879	0.821	0.766	0.785	0.524	0.984	0.929	0.744	0.787	0.623
527	Rental Network - Hawaii	0.919	0.876	0.819	0.765	0.782	0.522	0.981	0.926	0.743	0.785	0.623
528	Diversified Dental - Reno	0.877	0.852	0.803	0.742	0.754	0.507	0.927	0.877	0.722	0.764	0.594
549	Maine	0.894	0.852	0.783	0.737	0.751	0.513	0.958	0.905	0.720	0.757	0.583
550	North Dakota	0.899	0.842	0.781	0.733	0.755	0.502	0.965	0.912	0.711	0.752	0.626
551	Nevada	0.821	0.788	0.732	0.681	0.691	0.473	0.875	0.827	0.665	0.701	0.549
553	Idaho											
554	Vermont	0.847	0.795	0.739	0.692	0.712	0.473	0.907	0.857	0.672	0.711	0.592
555	New Hampshire	0.840	0.786	0.729	0.686	0.704	0.468	0.901	0.852	0.665	0.701	0.585
556	Delaware	0.831	0.780	0.725	0.679	0.699	0.464	0.892	0.842	0.658	0.696	0.581
557	Washington											
558	Oregon	0.920	0.873	0.803	0.756	0.771	0.525	0.987	0.930	0.738	0.776	0.605
559	North Carolina	0.862	0.819	0.752	0.709	0.724	0.492	0.924	0.873	0.691	0.729	0.566
560	West Virginia	0.848	0.803	0.738	0.694	0.709	0.483	0.911	0.858	0.678	0.714	0.564
561	Mississippi	0.869	0.822	0.753	0.710	0.725	0.494	0.933	0.880	0.693	0.729	0.582
562	Arkansas	0.896	0.854	0.785	0.739	0.753	0.514	0.960	0.906	0.721	0.759	0.584
563	South Carolina	0.866	0.821	0.753	0.710	0.725	0.493	0.930	0.877	0.692	0.729	0.575
564	Rhode Island	0.761	0.720	0.660	0.621	0.635	0.432	0.815	0.770	0.605	0.638	0.507
565	Hawaii	0.835	0.794	0.730	0.689	0.702	0.478	0.895	0.845	0.671	0.708	0.548
566	Pittsburgh	0.798	0.761	0.703	0.657	0.668	0.456	0.853	0.805	0.642	0.676	0.532
567	Philadelphia	0.815	0.777	0.717	0.671	0.683	0.466	0.872	0.823	0.655	0.690	0.544
568	Alabama	0.883	0.841	0.774	0.728	0.741	0.506	0.946	0.892	0.711	0.748	0.582
569	Utah	0.872	0.830	0.765	0.717	0.730	0.498	0.932	0.881	0.699	0.737	0.579
570	Iowa	0.837	0.795	0.733	0.687	0.700	0.477	0.897	0.846	0.671	0.706	0.559
571	Massachusetts	0.822	0.785	0.726	0.678	0.689	0.471	0.877	0.829	0.661	0.697	0.549
572	Oklahoma	0.826	0.785	0.722	0.679	0.692	0.471	0.887	0.836	0.661	0.697	0.550
573	Louisiana	0.850	0.799	0.744	0.696	0.715	0.476	0.911	0.860	0.676	0.714	0.590
574	New Mexico	0.866	0.826	0.760	0.714	0.728	0.496	0.928	0.875	0.697	0.734	0.571
575	Texas	0.881	0.839	0.775	0.726	0.739	0.504	0.943	0.891	0.708	0.747	0.585
576	Kentucky	0.837	0.796	0.735	0.690	0.702	0.479	0.896	0.845	0.672	0.709	0.557
577	Kansas	0.820	0.777	0.713	0.670	0.684	0.466	0.878	0.830	0.653	0.689	0.548
578	Wisconsin	0.868	0.828	0.762	0.718	0.731	0.499	0.930	0.877	0.700	0.738	0.564
579	Tennessee	0.876	0.831	0.766	0.720	0.733	0.499	0.939	0.885	0.702	0.739	0.583
580	Minnesota	0.825	0.781	0.720	0.675	0.689	0.469	0.882	0.833	0.659	0.694	0.554
581	Colorado	0.882	0.841	0.775	0.727	0.739	0.504	0.942	0.890	0.709	0.746	0.583
582	Indiana	0.858	0.813	0.747	0.704	0.719	0.489	0.921	0.869	0.687	0.724	0.570
583	Nebraska	0.850	0.810	0.746	0.699	0.713	0.487	0.910	0.859	0.683	0.719	0.561
584	Connecticut	0.830	0.786	0.723	0.679	0.693	0.472	0.890	0.840	0.663	0.698	0.556
585	Ohio	0.857	0.814	0.749	0.705	0.719	0.489	0.919	0.867	0.687	0.724	0.568
586	Michigan	0.827	0.787	0.726	0.680	0.693	0.472	0.886	0.836	0.664	0.699	0.553
587	Arizona	0.858	0.818	0.754	0.706	0.719	0.491	0.919	0.867	0.689	0.726	0.566
588	New Jersey	0.849	0.813	0.752	0.703	0.715	0.488	0.909	0.857	0.686	0.723	0.561
589	Syracuse	0.833	0.792	0.728	0.684	0.697	0.476	0.893	0.842	0.667	0.703	0.555
590	New York	0.821	0.785	0.727	0.679	0.689	0.472	0.876	0.828	0.663	0.698	0.547
591	Richmond	0.864	0.819	0.752	0.708	0.723	0.493	0.926	0.874	0.691	0.728	0.571
592	Atlanta	0.833	0.793	0.730	0.685	0.698	0.476	0.892	0.842	0.668	0.705	0.554
593	Washington, DC	0.834	0.800	0.741	0.693	0.703	0.481	0.889	0.840	0.676	0.712	0.552
594	Chicago	0.845	0.806	0.745	0.697	0.709	0.485	0.904	0.853	0.680	0.717	0.563
595	St. Louis	0.848	0.805	0.739	0.695	0.709	0.483	0.909	0.858	0.678	0.714	0.566
596	Sacramento	0.864	0.819	0.753	0.708	0.722	0.492	0.926	0.874	0.689	0.727	0.577
597	Northern California	0.913	0.871	0.803	0.753	0.767	0.523	0.975	0.921	0.735	0.774	0.601
598	San Diego	0.787	0.752	0.696	0.650	0.659	0.451	0.840	0.793	0.635	0.668	0.530
599	Southern California	0.816	0.782	0.726	0.675	0.685	0.469	0.870	0.822	0.659	0.695	0.547

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	01	02	03	04	05	06	07	08	09	00	0A	0B	0C	0D	0E	0F	0G	0H	0I	0J	0K	0L	0M	0N	0O	0P	0Q	0R	0S	0T
501	Miami	0.736	0.705	0.705	0.685	0.719	0.746	0.702	0.719	0.724	0.736	0.723	0.784	0.736	0.757	0.692	0.727	0.720	0.800	0.776	0.689	0.684	0.748	0.775	0.714	0.724	0.725	0.693	0.747	0.749	0.746
502	Broward County / Palm Beach	0.751	0.728	0.731	0.713	0.743	0.763	0.732	0.744	0.751	0.756	0.747	0.796	0.753	0.771	0.722	0.754	0.743	0.812	0.787	0.724	0.722	0.765	0.788	0.739	0.747	0.749	0.716	0.759	0.764	0.764
503	Tampa	0.744	0.723	0.727	0.709	0.740	0.757	0.729	0.739	0.747	0.750	0.743	0.789	0.747	0.765	0.717	0.748	0.736	0.805	0.780	0.720	0.718	0.760	0.781	0.734	0.741	0.745	0.711	0.753	0.758	0.758
504	Orlando	0.748	0.727	0.731	0.713	0.744	0.760	0.734	0.743	0.751	0.753	0.747	0.792	0.751	0.768	0.721	0.752	0.740	0.808	0.783	0.724	0.722	0.764	0.785	0.738	0.745	0.749	0.715	0.756	0.761	0.761
505	Jacksonville	0.745	0.723	0.727	0.709	0.741	0.758	0.730	0.740	0.748	0.751	0.743	0.791	0.748	0.767	0.717	0.749	0.737	0.807	0.782	0.720	0.717	0.762	0.783	0.735	0.742	0.746	0.711	0.754	0.759	0.759
506	Daytona / Gainesville	0.758	0.730	0.734	0.713	0.754	0.770	0.738	0.747	0.758	0.763	0.753	0.810	0.762	0.783	0.719	0.755	0.746	0.827	0.800	0.721	0.718	0.777	0.801	0.744	0.750	0.757	0.716	0.769	0.773	0.770
521	Diversified Dental - Las Vegas	0.777	0.773	0.783	0.764	0.787	0.803	0.796	0.806	0.816	0.801	0.807	0.828	0.782	0.797	0.788	0.825	0.794	0.855	0.817	0.801	0.809	0.805	0.826	0.791	0.803	0.803	0.760	0.781	0.793	0.811
522	Mastercare Dental - Reno	0.868	0.827	0.837	0.805	0.872	0.887	0.859	0.869	0.897	0.887	0.885	0.948	0.878	0.905	0.816	0.875	0.865	0.970	0.938	0.828	0.830	0.907	0.945	0.862	0.868	0.876	0.813	0.881	0.892	0.894
524	Premier - Minnesota	0.800	0.780	0.790	0.767	0.804	0.819	0.802	0.810	0.823	0.817	0.815	0.856	0.806	0.824	0.782	0.822	0.803	0.878	0.846	0.791	0.795	0.827	0.852	0.802	0.809	0.814	0.767	0.807	0.816	0.825
526	Dental Options Pricing - Oregon	0.806	0.776	0.783	0.756	0.804	0.828	0.795	0.811	0.827	0.822	0.821	0.874	0.813	0.836	0.770	0.823	0.807	0.898	0.866	0.778	0.780	0.838	0.870	0.802	0.812	0.812	0.763	0.817	0.826	0.833
527	Rental Network - Hawaii	0.765	0.738	0.742	0.719	0.758	0.783	0.750	0.767	0.770	0.772	0.774	0.822	0.765	0.790	0.731	0.772	0.759	0.838	0.816	0.733	0.732	0.790	0.819	0.758	0.768	0.766	0.728	0.774	0.782	0.787
528	Diversified Dental - Reno	0.842	0.843	0.858	0.837	0.858	0.873	0.878	0.886	0.912	0.883	0.884	0.900	0.855	0.863	0.870	0.909	0.877	0.934	0.883	0.889	0.905	0.875	0.898	0.865	0.879	0.882	0.827	0.845	0.860	0.886
549	Maine	0.789	0.750	0.755	0.727	0.780	0.807	0.765	0.783	0.796	0.798	0.795	0.857	0.794	0.820	0.736	0.790	0.780	0.877	0.852	0.742	0.739	0.819	0.853	0.776	0.785	0.785	0.739	0.801	0.809	0.810
550	North Dakota	0.848	0.799	0.807	0.775	0.843	0.861	0.820	0.831	0.850	0.855	0.845	0.924	0.854	0.884	0.779	0.835	0.829	0.943	0.914	0.785	0.780	0.880	0.916	0.829	0.834	0.843	0.785	0.863	0.869	0.864
551	Nevada	0.751	0.748	0.757	0.740	0.760	0.776	0.768	0.778	0.785	0.772	0.778	0.798	0.755	0.770	0.761	0.795	0.766	0.823	0.788	0.774	0.780	0.777	0.796	0.764	0.775	0.775	0.735	0.755	0.767	0.783
553	Idaho	0.797	0.772	0.778	0.756	0.796	0.810	0.783	0.791	0.803	0.805	0.797	0.850	0.802	0.822	0.764	0.800	0.788	0.867	0.838	0.768	0.767	0.817	0.841	0.787	0.793	0.800	0.757	0.807	0.813	0.812
554	Vermont	0.791	0.743	0.746	0.715	0.777	0.805	0.751	0.769	0.785	0.796	0.782	0.864	0.797	0.825	0.719	0.775	0.772	0.882	0.857	0.721	0.714	0.818	0.856	0.767	0.775	0.778	0.729	0.806	0.812	0.806
555	New Hampshire	0.770	0.728	0.731	0.703	0.757	0.784	0.736	0.753	0.764	0.774	0.763	0.836	0.774	0.800	0.709	0.759	0.753	0.853	0.829	0.711	0.705	0.794	0.828	0.750	0.758	0.760	0.716	0.783	0.789	0.785
556	Delaware	0.778	0.744	0.749	0.723	0.773	0.793	0.758	0.770	0.782	0.787	0.780	0.842	0.783	0.808	0.731	0.777	0.767	0.860	0.833	0.736	0.732	0.805	0.835	0.766	0.773	0.777	0.730	0.790	0.797	0.796
557	Washington																														
558	Oregon	0.800	0.765	0.770	0.742	0.792	0.820	0.779	0.798	0.812	0.812	0.809	0.868	0.806	0.831	0.753	0.807	0.795	0.890	0.863	0.759	0.758	0.830	0.865	0.790	0.800	0.799	0.753	0.812	0.821	0.824
559	North Carolina	0.762	0.719	0.723	0.695	0.751	0.775	0.729	0.745	0.758	0.767	0.756	0.829	0.767	0.754	0.699	0.750	0.745	0.846	0.822	0.702	0.695	0.788	0.821	0.742	0.749	0.753	0.707	0.776	0.781	0.777
560	West Virginia	0.760	0.729	0.734	0.712	0.756	0.771	0.738	0.747	0.759	0.764	0.754	0.814	0.764	0.787	0.717	0.753	0.745	0.830	0.803	0.719	0.715	0.779	0.804	0.745	0.750	0.758	0.715	0.772	0.776	0.771
561	Mississippi	0.761	0.723	0.727	0.703	0.755	0.770	0.734	0.745	0.756	0.762	0.783	0.810	0.765	0.789	0.697	0.738	0.752	0.826	0.828	0.699	0.694	0.790	0.817	0.751	0.754	0.755	0.722	0.774	0.777	0.770
562	Arkansas	0.772	0.742	0.749	0.726	0.771	0.784	0.756	0.762	0.778	0.780	0.770	0.828	0.778	0.799	0.732	0.769	0.761	0.845	0.816	0.736	0.734	0.794	0.818	0.760	0.764	0.774	0.728	0.784	0.788	0.785
563	South Carolina	0.767	0.723	0.727	0.699	0.757	0.780	0.735	0.749	0.763	0.772	0.762	0.835	0.772	0.800	0.703	0.753	0.749	0.852	0.828	0.706	0.699	0.794	0.827	0.748	0.754	0.758	0.710	0.781	0.786	0.781
564	Rhode Island	0.740	0.715	0.720	0.699	0.736	0.755	0.726	0.739	0.744	0.747	0.744	0.791	0.742	0.763	0.709	0.745	0.733	0.807	0.784	0.714	0.711	0.762	0.786	0.733	0.740	0.742	0.705	0.749	0.755	0.758
565	Hawaii	0.740	0.716	0.720	0.698	0.733	0.759	0.726	0.744	0.747	0.749	0.750	0.794	0.741	0.763	0.711	0.751	0.737	0.811	0.789	0.714	0.713	0.764	0.791	0.734	0.745	0.742	0.706	0.749	0.756	0.763
566	Pittsburgh	0.726	0.711	0.715	0.700	0.725	0.738	0.719	0.727	0.731	0.732	0.729	0.764	0.727	0.743	0.709	0.734	0.721	0.778	0.755	0.714	0.712	0.741	0.758	0.721	0.727	0.731	0.701	0.733	0.737	0.740
567	Philadelphia	0.741	0.720	0.725	0.705	0.738	0.757	0.731	0.743	0.747	0.749	0.747	0.790	0.742	0.762	0.716	0.751	0.737	0.806	0.783	0.722	0.719	0.762	0.785	0.736	0.744	0.745	0.709	0.749	0.755	0.760
568	Alabama	0.771	0.742	0.747	0.726	0.768	0.782	0.754	0.764	0.773	0.775	0.801	0.814	0.775	0.796	0.723	0.759	0.770	0.830	0.833	0.726	0.724	0.799	0.823	0.768	0.772	0.770	0.743	0.781	0.786	0.784
569	Utah	0.778	0.749	0.752	0.731	0.768	0.789	0.752	0.765	0.773	0.780	0.770	0.827	0.779	0.800	0.738	0.773	0.764	0.844	0.818	0.739	0.735	0.793	0.819	0.761	0.769	0.773	0.736	0.788	0.792	0.789
570	Iowa	0.765	0.725	0.729	0.703	0.757	0.779	0.737	0.751	0.763	0.771	0.762	0.831	0.770	0.796	0.707	0.756	0.750	0.847	0.823	0.711	0.705	0.791	0.823	0.748	0.755	0.759	0.712	0.778	0.784	0.780
571	Massachusetts	0.768	0.736	0.741	0.716	0.760	0.783	0.746	0.761	0.769	0.775	0.768	0.827	0.771	0.794	0.725	0.768	0.758	0.844	0.820	0.729	0.724	0.792	0.821	0.756	0.764	0.765	0.724	0.779	0.785	0.786
572	Oklahoma	0.747	0.729	0.735	0.715	0.748	0.765	0.743	0.753	0.760	0.759	0.758	0.798	0.751	0.770	0.727	0.763	0.747	0.816	0.789	0.735	0.734	0.771	0.793	0.746	0.754	0.756	0.717	0.755	0.763	0.769
573	Louisiana	0.762	0.724	0.728	0.703	0.753	0.772	0.732	0.746	0.756	0.764	0.783	0.811	0.766	0.790	0.699	0.740	0.754	0.828	0.830	0.699	0.695	0.790	0.817	0.750	0.755	0.754	0.723	0.775	0.778	0.772
574	New Mexico	0.786	0.756	0.762	0.737	0.782	0.807	0.773	0.789	0.801	0.799	0.798	0.850	0.792	0.815	0.749	0.799	0.784	0.871	0.844	0.757	0.756	0.816	0.847	0.781	0.790	0.790	0.745	0.797	0.806	0.811
575	Texas	0.776	0.749	0.754	0.731	0.770	0.793	0.760	0.774	0.783	0.786	0.780	0.833	0.780	0.802	0.741	0.784	0.770	0.852	0.825	0.747	0.744	0.800	0.827	0.767	0.777	0.778	0.736	0.786	0.793	0.796
576	Kentucky	0.726	0.706	0.711	0.694	0.723	0.736	0.714	0.722	0.727	0.730	0.726	0.767	0.727	0.744	0.701	0.729	0.717	0.781	0.758	0.705	0.703	0.741	0.760	0.718	0.723	0.728	0.696	0.734	0.737	0.738
577	Kansas	0.760	0.740	0.746	0.726	0.760	0.778	0.755	0.765	0.773	0.772	0.770	0.812	0.764	0.783	0.738	0.775	0.759	0.831	0.804	0.745	0.744	0.784	0.807	0.758	0.766	0.768	0.727	0.768	0.776	0.781
578	Wisconsin	0.775	0.740	0.743	0.720	0.767	0.785	0.746	0.757	0.769	0.777	0.765	0.832	0.779	0.802	0.724	0.764	0.757	0.848	0.820	0.726	0.721	0.793	0.821	0.755	0.761	0.769	0.725	0.787	0.791	0.785
579	Tennessee	0.743	0.713	0.717	0.696	0.737	0.753	0.720	0.730	0.740	0.746	0.736	0.794	0.746	0.768	0.701	0.736	0.728	0.810	0.784	0.703	0.699	0.761	0.785	0.727	0.733	0.740	0.700	0.754	0.758	0.754
580	Minnesota	0.770	0.738	0.743	0.719	0.764	0.786	0.750	0.764	0.774	0.778	0.772	0.831	0.775	0.798	0.727	0.771	0.760	0.848	0.823	0.732	0.728	0.795	0.825	0.759	0.766	0.769	0.726	0.781	0.788	0.788
581	Colorado	0.796	0.769	0.774	0.753	0.792	0.809	0.778	0.788	0.799	0.803	0.793	0.848	0.800	0.820	0.761	0.797	0.786	0.866	0.837	0.764	0.762	0.815	0.840	0.784	0.791	0.797	0.755	0.806	0.811	0.810
582	Indiana	0.753	0.720	0.723	0.701	0.746	0.763	0.726	0.736	0.747	0.755	0.744	0.807	0.756	0.779	0.705	0.742	0.735	0.823	0.797	0.706	0.701	0.771	0.797	0.734	0.740	0.748	0.706	0.765	0.769	0.763
583	Nebraska	0.742	0.721	0.727	0.707	0.739	0.758	0.733	0.745	0.749	0.750	0.749	0.790	0.743	0.763	0.719	0.752	0.738	0.806	0.783	0.724	0.722	0.763	0.785	0.738	0.745	0.747	0.711	0.749	0.756	0.761
584	Connecticut	0.784	0.750	0.755	0.730	0.775	0.800	0.761	0.776	0.786	0.791	0.784	0.845	0.788	0.811	0.738	0.784	0.773	0.863	0.837	0.743	0.739	0.808	0.839	0.770	0.779	0.781	0.738	0.795	0.802	0.802
585	Ohio	0.757	0.728	0.732	0.711	0.751	0.768	0.735	0.745	0.755	0.761	0.751	0.808	0.760	0.781	0.716	0.752	0.743	0.824	0.798	0.719	0.715	0.775	0.799	0.742	0.748	0.755	0.714	0.768	0.772	0.768
586	Michigan	0.781	0.752	0.759	0.733	0.780	0.801	0.772	0.785	0.799	0.795	0.795	0.845	0.787	0.810	0.745	0.795	0.780	0.867	0.838	0.754	0.755	0.812	0.842	0.777	0.785	0.787	0.739	0.791	0.800	0.806
587	Arizona	0.770	0.754	0.761	0.741	0.771	0.792	0.771	0.785	0.792	0.785	0.789	0.824	0.773	0.793	0.757	0.797	0.775	0.846	0.816	0.768	0.769	0.797	0.821	0.773	0.783	0.783	0.742	0.777	0.787	0.798
588	New Jersey	0.764	0.736	0.740	0.716	0.755	0.783	0.746	0.765	0.772	0.773	0.772	0.821	0.765	0.788	0.729	0.774	0.760	0.840	0.816	0.734	0.733	0.789	0.818	0.756	0.767	0.764	0.726	0.773	0.780	0.786
589	Syracuse	0.757	0.723	0.726	0.703	0.746	0.766	0.727	0.739	0.748	0.758	0.745	0.810	0.759	0.781	0.708	0.746	0.739	0.826	0.800	0.708	0.703	0.773	0.800	0.736	0.743	0.749	0.710	0.769	0.771	0.766
590	New York	0.757	0.724	0.725	0.700	0.739	0.776	0.727	0.751	0.755	0.762	0.759	0.817	0.758	0.782	0.712	0.759	0.749	0.834	0.813	0.710	0.708	0.780	0.813	0.742	0.756	0.749	0.715	0.768	0.774	0.779
591	Richmond	0.762	0.725	0.730	0.705	0.755	0.776	0.738	0.751	0.762	0.768	0.761	0.823	0.766	0.791	0.711	0.756	0.748	0.840	0.816	0.716	0.710	0.787	0.817	0.748	0.754	0.758	0.713	0.773	0.779	0.777
592	Atlanta	0.771	0.740	0.745	0.721	0.766	0.788	0.753	0.766	0.777	0.781	0.774	0.832	0.776	0.799	0.730	0.775	0.764	0.851	0.823	0.735	0.733	0.796	0.825	0.761	0.769	0.772	0.728	0.782	0.789	0.791
593	Washington, DC	0.739	0.714	0.718	0.697	0.731	0.754	0.721	0.737	0.739	0.745	0.741	0.789	0.740	0.761	0.708	0.743	0.732	0.805	0.783	0.709	0.706	0.759	0.784	0.729	0.739	0.738	0.704	0.748	0.754	0.757
594	Chicago	0.768	0.730	0.731	0.707	0.751	0.777	0.729	0.745	0.755	0.767	0.751	0.823	0.769	0.793	0.712	0.753	0.747	0.840	0.813	0.711	0.705	0.782	0.812	0.742	0.751	0.755	0.717	0.780	0.782	0.776
595	St. Louis	0.761	0.730	0.735	0.711	0.757	0.777	0.743	0.756	0.766	0.770	0.764	0.821	0.766	0.789	0.719	0.763	0.752	0.839	0.813	0.725	0.721	0.787	0.815	0.751	0.758	0.761	0.717	0.772	0.779	0.780
596	Sacramento	0.780	0.750	0.756	0.730	0.774	0.800	0.764	0.781	0.792	0.791	0.790	0.842	0.784	0.807	0.742	0.791	0.777	0.862	0.836	0.749	0.748	0.808	0.839	0.773	0.783	0.781	0.739	0.790	0.798	0.804
597	Northern California	0.814	0.778	0.782	0.754	0.803	0.834	0.789	0.810	0.823	0.825	0.821	0.882	0.819	0.843	0.766	0.821	0.808	0.903	0.877	0.772	0.769	0.843	0.878	0.802	0.813	0.810	0.766	0.825	0.834	0.838
598	San Diego	0.757	0.737	0.743	0.722	0.754	0.777	0.751	0.766	0.771	0.768	0.771	0.810	0.758	0.779	0.737	0.776	0.758	0.829	0.803	0.744	0.744	0.782	0.807	0.756	0.766	0.764	0.727	0.764	0.773	0.781
599	Southern California	0.773	0.748	0.752	0.729	0.766	0.793	0.759	0.777	0.783	0.783	0.783	0.830	0.775	0.797	0.743	0.786	0.771	0.849	0.825	0.748	0.747	0.798	0.827	0.767	0.778	0.775	0.737	0.782	0.790	0.797

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	11	12	13	14	15	16	17	18	19	10	1A	1B	1C	1D	1E	1F	1G	1H	1I	1J	1K	1L	1M	1N	1O	1P	1Q	1R	1S	1T
501	Miami	0.753	0.719	0.720	0.698	0.733	0.762	0.718	0.735	0.748	0.755	0.744	0.805	0.754	0.775	0.706	0.750	0.743	0.821	0.795	0.703	0.698	0.765	0.794	0.735	0.746	0.741	0.710	0.764	0.768	0.765
502	Broward County / Palm Beach	0.770	0.746	0.749	0.730	0.760	0.782	0.750	0.763	0.776	0.777	0.770	0.818	0.773	0.791	0.739	0.778	0.766	0.835	0.808	0.741	0.739	0.785	0.809	0.761	0.771	0.768	0.735	0.779	0.785	0.786
503	Tampa	0.775	0.751	0.755	0.736	0.768	0.786	0.758	0.769	0.784	0.783	0.777	0.824	0.779	0.797	0.745	0.784	0.772	0.841	0.813	0.748	0.746	0.792	0.815	0.768	0.776	0.775	0.740	0.784	0.790	0.791
504	Orlando	0.779	0.756	0.759	0.740	0.772	0.790	0.763	0.773	0.787	0.786	0.781	0.827	0.782	0.801	0.749	0.788	0.775	0.844	0.817	0.752	0.750	0.796	0.818	0.772	0.780	0.779	0.744	0.787	0.794	0.794
505	Jacksonville	0.776	0.752	0.755	0.736	0.769	0.788	0.759	0.769	0.785	0.784	0.778	0.826	0.780	0.799	0.744	0.784	0.772	0.843	0.815	0.747	0.745	0.793	0.817	0.769	0.777	0.776	0.740	0.785	0.792	0.792
506	Daytona / Gainesville	0.798	0.766	0.770	0.747	0.789	0.808	0.775	0.785	0.805	0.805	0.797	0.855	0.802	0.825	0.754	0.800	0.790	0.873	0.843	0.756	0.753	0.817	0.844	0.787	0.794	0.794	0.753	0.809	0.815	0.812
521	Diversified Dental - Las Vegas	0.793	0.788	0.798	0.779	0.801	0.819	0.812	0.822	0.836	0.818	0.825	0.846	0.798	0.814	0.803	0.844	0.813	0.874	0.834	0.816	0.824	0.821	0.843	0.809	0.821	0.819	0.775	0.797	0.810	0.829
522	Mastercare Dental - Reno	0.887	0.842	0.852	0.819	0.886	0.904	0.875	0.886	0.926	0.908	0.911	0.971	0.898	0.925	0.830	0.902	0.892	0.994	0.960	0.842	0.845	0.926	0.966	0.887	0.894	0.892	0.830	0.899	0.912	0.915
524	Premier - Minnesota	0.818	0.797	0.806	0.782	0.820	0.837	0.819	0.828	0.848	0.838	0.838	0.878	0.825	0.844	0.799	0.845	0.827	0.900	0.867	0.808	0.811	0.847	0.872	0.824	0.832	0.831	0.785	0.826	0.836	0.845
526	Dental Options Pricing - Oregon	0.823	0.790	0.797	0.769	0.817	0.843	0.811	0.827	0.852	0.841	0.843	0.894	0.830	0.854	0.783	0.846	0.830	0.919	0.886	0.791	0.794	0.856	0.889	0.823	0.834	0.827	0.779	0.833	0.845	0.852
527	Rental Network - Hawaii	0.790	0.759	0.764	0.740	0.780	0.806	0.773	0.791	0.803	0.798	0.804	0.850	0.790	0.816	0.753	0.803	0.789	0.867	0.844	0.755	0.754	0.815	0.846	0.786	0.798	0.789	0.751	0.799	0.808	0.814
528	Diversified Dental - Reno	0.849	0.849	0.864	0.843	0.864	0.880	0.884	0.893	0.923	0.891	0.893	0.908	0.863	0.871	0.876	0.919	0.886	0.943	0.891	0.896	0.911	0.882	0.906	0.873	0.888	0.888	0.834	0.852	0.867	0.894
549	Maine	0.813	0.771	0.776	0.746	0.801	0.829	0.787	0.806	0.831	0.825	0.826	0.886	0.819	0.846	0.756	0.822	0.812	0.907	0.880	0.762	0.759	0.845	0.881	0.806	0.816	0.807	0.762	0.825	0.836	0.838
550	North Dakota	0.874	0.822	0.829	0.795	0.864	0.885	0.844	0.855	0.888	0.885	0.879	0.956	0.882	0.913	0.800	0.869	0.864	0.976	0.945	0.806	0.801	0.907	0.946	0.862	0.868	0.867	0.809	0.889	0.898	0.893
551	Nevada	0.762	0.758	0.768	0.750	0.770	0.787	0.780	0.789	0.800	0.784	0.792	0.811	0.767	0.782	0.772	0.809	0.780	0.836	0.801	0.784	0.791	0.789	0.809	0.778	0.789	0.786	0.746	0.766	0.779	0.796
553	Idaho	0.818	0.790	0.795	0.773	0.814	0.829	0.802	0.810	0.830	0.827	0.821	0.873	0.822	0.843	0.781	0.825	0.813	0.891	0.861	0.785	0.784	0.838	0.864	0.811	0.818	0.819	0.777	0.828	0.835	0.834
554	Vermont	0.817	0.764	0.767	0.735	0.798	0.828	0.775	0.793	0.822	0.825	0.815	0.895	0.824	0.853	0.740	0.809	0.806	0.915	0.886	0.741	0.734	0.845	0.885	0.799	0.809	0.801	0.754	0.832	0.840	0.835
555	New Hampshire	0.790	0.744	0.747	0.718	0.773	0.801	0.753	0.771	0.794	0.796	0.789	0.859	0.794	0.821	0.724	0.786	0.780	0.877	0.851	0.726	0.720	0.814	0.851	0.774	0.784	0.777	0.734	0.803	0.810	0.807
556	Delaware	0.807	0.769	0.774	0.747	0.798	0.820	0.784	0.797	0.820	0.818	0.814	0.875	0.813	0.839	0.755	0.812	0.803	0.894	0.865	0.760	0.756	0.834	0.867	0.799	0.807	0.804	0.757	0.819	0.828	0.828
557	Washington																														
558	Oregon	0.818	0.780	0.785	0.756	0.807	0.836	0.796	0.815	0.840	0.833	0.833	0.891	0.825	0.850	0.767	0.833	0.821	0.913	0.884	0.774	0.773	0.849	0.886	0.813	0.825	0.815	0.770	0.830	0.841	0.845
559	North Carolina	0.793	0.746	0.749	0.719	0.777	0.804	0.757	0.774	0.799	0.800	0.793	0.865	0.799	0.826	0.725	0.788	0.783	0.883	0.857	0.727	0.721	0.819	0.856	0.778	0.787	0.781	0.735	0.807	0.815	0.810
560	West Virginia	0.802	0.767	0.771	0.748	0.794	0.811	0.777	0.786	0.808	0.808	0.800	0.861	0.806	0.830	0.753	0.801	0.792	0.878	0.849	0.756	0.752	0.822	0.849	0.790	0.796	0.798	0.754	0.814	0.820	0.815
561	Mississippi	0.803	0.761	0.765	0.739	0.793	0.811	0.773	0.785	0.807	0.807	0.832	0.858	0.808	0.834	0.733	0.785	0.801	0.875	0.876	0.735	0.730	0.834	0.864	0.797	0.802	0.794	0.762	0.816	0.822	0.815
562	Arkansas	0.812	0.777	0.784	0.759	0.806	0.822	0.792	0.800	0.824	0.821	0.813	0.873	0.818	0.840	0.766	0.814	0.805	0.891	0.859	0.770	0.768	0.834	0.861	0.803	0.808	0.811	0.764	0.823	0.829	0.827
563	South Carolina	0.814	0.764	0.768	0.737	0.798	0.824	0.777	0.793	0.819	0.821	0.814	0.888	0.819	0.849	0.742	0.807	0.803	0.906	0.879	0.745	0.738	0.842	0.878	0.798	0.806	0.801	0.753	0.828	0.836	0.831
564	Rhode Island	0.774	0.746	0.751	0.728	0.766	0.787	0.758	0.771	0.784	0.782	0.782	0.829	0.776	0.798	0.739	0.784	0.771	0.846	0.821	0.744	0.741	0.796	0.822	0.770	0.778	0.774	0.736	0.782	0.790	0.794
565	Hawaii	0.763	0.736	0.740	0.717	0.753	0.780	0.747	0.766	0.777	0.773	0.777	0.820	0.764	0.787	0.731	0.779	0.765	0.838	0.814	0.734	0.733	0.787	0.816	0.760	0.773	0.763	0.728	0.771	0.781	0.788
566	Pittsburgh	0.756	0.739	0.743	0.727	0.753	0.767	0.748	0.756	0.765	0.763	0.761	0.796	0.757	0.774	0.737	0.768	0.754	0.811	0.787	0.741	0.740	0.771	0.790	0.753	0.760	0.760	0.729	0.763	0.768	0.771
567	Philadelphia	0.762	0.738	0.744	0.723	0.756	0.776	0.750	0.763	0.774	0.771	0.772	0.813	0.763	0.784	0.734	0.776	0.762	0.830	0.805	0.740	0.738	0.783	0.808	0.760	0.769	0.764	0.729	0.769	0.777	0.782
568	Alabama	0.811	0.778	0.783	0.760	0.804	0.821	0.791	0.802	0.819	0.817	0.846	0.858	0.815	0.837	0.758	0.803	0.815	0.875	0.877	0.761	0.758	0.840	0.866	0.811	0.817	0.808	0.781	0.821	0.828	0.826
569	Utah	0.795	0.763	0.766	0.744	0.782	0.804	0.768	0.781	0.797	0.799	0.791	0.847	0.797	0.818	0.752	0.795	0.786	0.864	0.837	0.753	0.749	0.810	0.837	0.781	0.790	0.788	0.752	0.805	0.810	0.808
570	Iowa	0.803	0.758	0.762	0.733	0.789	0.814	0.771	0.786	0.810	0.811	0.805	0.874	0.808	0.836	0.739	0.800	0.794	0.892	0.865	0.743	0.736	0.830	0.865	0.790	0.798	0.793	0.747	0.816	0.824	0.821
571	Massachusetts	0.786	0.751	0.755	0.730	0.774	0.799	0.762	0.777	0.795	0.794	0.791	0.847	0.789	0.813	0.739	0.791	0.781	0.865	0.839	0.743	0.739	0.809	0.840	0.777	0.787	0.781	0.741	0.796	0.804	0.805
572	Oklahoma	0.785	0.763	0.770	0.749	0.782	0.802	0.779	0.790	0.804	0.798	0.799	0.839	0.789	0.809	0.761	0.805	0.788	0.859	0.830	0.769	0.768	0.809	0.834	0.786	0.795	0.792	0.752	0.792	0.802	0.808
573	Louisiana	0.805	0.762	0.765	0.739	0.790	0.813	0.771	0.786	0.807	0.808	0.832	0.859	0.809	0.834	0.735	0.788	0.804	0.877	0.878	0.735	0.730	0.834	0.864	0.797	0.804	0.793	0.764	0.817	0.823	0.817
574	New Mexico	0.815	0.782	0.787	0.760	0.807	0.833	0.799	0.816	0.838	0.830	0.832	0.883	0.820	0.845	0.773	0.834	0.819	0.905	0.876	0.781	0.780	0.845	0.878	0.813	0.824	0.816	0.771	0.825	0.836	0.842
575	Texas	0.803	0.773	0.778	0.754	0.794	0.819	0.786	0.800	0.818	0.815	0.812	0.864	0.808	0.830	0.765	0.816	0.803	0.885	0.855	0.770	0.768	0.828	0.857	0.798	0.809	0.803	0.762	0.813	0.822	0.826
576	Kentucky	0.763	0.741	0.745	0.728	0.758	0.773	0.750	0.758	0.770	0.769	0.766	0.808	0.764	0.783	0.736	0.770	0.758	0.823	0.798	0.739	0.737	0.779	0.800	0.758	0.764	0.764	0.731	0.771	0.776	0.777
577	Kansas	0.785	0.763	0.769	0.748	0.783	0.802	0.779	0.790	0.805	0.799	0.799	0.841	0.790	0.810	0.760	0.805	0.789	0.860	0.831	0.768	0.767	0.810	0.835	0.786	0.795	0.792	0.752	0.793	0.803	0.809
578	Wisconsin	0.803	0.765	0.768	0.743	0.791	0.811	0.772	0.783	0.806	0.808	0.798	0.864	0.807	0.832	0.748	0.798	0.791	0.882	0.852	0.749	0.744	0.822	0.852	0.787	0.795	0.795	0.752	0.815	0.821	0.816
579	Tennessee	0.783	0.749	0.753	0.731	0.773	0.792	0.757	0.768	0.787	0.788	0.780	0.839	0.787	0.809	0.736	0.782	0.773	0.856	0.828	0.738	0.734	0.801	0.828	0.770	0.777	0.777	0.737	0.794	0.800	0.796
580	Minnesota	0.788	0.753	0.758	0.732	0.779	0.801	0.766	0.780	0.800	0.798	0.794	0.852	0.793	0.817	0.741	0.794	0.784	0.870	0.843	0.746	0.742	0.813	0.844	0.780	0.789	0.785	0.742	0.799	0.807	0.808
581	Colorado	0.816	0.787	0.792	0.769	0.809	0.828	0.797	0.807	0.827	0.825	0.818	0.872	0.821	0.842	0.778	0.823	0.811	0.891	0.860	0.781	0.779	0.835	0.862	0.807	0.815	0.816	0.774	0.826	0.833	0.832
582	Indiana	0.788	0.751	0.754	0.730	0.777	0.796	0.758	0.769	0.790	0.792	0.783	0.847	0.792	0.816	0.735	0.783	0.776	0.864	0.835	0.736	0.731	0.806	0.835	0.773	0.780	0.780	0.738	0.800	0.805	0.800
583	Nebraska	0.774	0.751	0.757	0.736	0.769	0.789	0.764	0.776	0.787	0.784	0.785	0.826	0.776	0.796	0.748	0.789	0.774	0.843	0.818	0.754	0.752	0.796	0.820	0.773	0.782	0.778	0.741	0.781	0.790	0.795
584	Connecticut	0.801	0.765	0.769	0.743	0.790	0.815	0.777	0.792	0.812	0.811	0.807	0.866	0.806	0.830	0.752	0.808	0.797	0.885	0.857	0.757	0.753	0.826	0.858	0.792	0.802	0.797	0.754	0.812	0.821	0.822
585	Ohio	0.790	0.758	0.762	0.740	0.781	0.800	0.766	0.776	0.795	0.796	0.788	0.846	0.794	0.817	0.746	0.790	0.781	0.863	0.834	0.748	0.744	0.809	0.835	0.778	0.786	0.786	0.746	0.801	0.807	0.804
586	Michigan	0.803	0.771	0.778	0.751	0.799	0.821	0.792	0.806	0.830	0.819	0.822	0.871	0.809	0.833	0.763	0.823	0.808	0.893	0.862	0.772	0.773	0.834	0.866	0.803	0.813	0.807	0.760	0.812	0.824	0.830
587	Arizona	0.790	0.772	0.779	0.757	0.789	0.811	0.790	0.804	0.818	0.807	0.813	0.846	0.794	0.814	0.775	0.822	0.800	0.869	0.838	0.785	0.787	0.817	0.843	0.796	0.807	0.802	0.761	0.796	0.808	0.819
588	New Jersey	0.781	0.751	0.755	0.730	0.769	0.798	0.762	0.782	0.797	0.792	0.795	0.842	0.783	0.806	0.744	0.797	0.783	0.861	0.836	0.748	0.747	0.807	0.837	0.777	0.789	0.779	0.742	0.790	0.799	0.806
589	Syracuse	0.785	0.748	0.751	0.727	0.771	0.793	0.753	0.766	0.785	0.788	0.778	0.843	0.788	0.811	0.732	0.780	0.773	0.859	0.831	0.733	0.727	0.802	0.831	0.768	0.777	0.775	0.737	0.797	0.802	0.797
590	New York	0.772	0.736	0.738	0.712	0.752	0.789	0.741	0.765	0.779	0.779	0.780	0.835	0.773	0.798	0.724	0.781	0.770	0.853	0.831	0.722	0.720	0.795	0.830	0.762	0.777	0.762	0.729	0.782	0.791	0.796
591	Richmond	0.798	0.758	0.762	0.735	0.787	0.810	0.772	0.785	0.807	0.806	0.803	0.865	0.803	0.829	0.742	0.799	0.791	0.883	0.856	0.747	0.741	0.824	0.857	0.788	0.796	0.792	0.747	0.810	0.818	0.816
592	Atlanta	0.799	0.765	0.770	0.744	0.790	0.814	0.778	0.793	0.813	0.811	0.807	0.864	0.804	0.828	0.754	0.809	0.797	0.884	0.854	0.759	0.756	0.825	0.856	0.792	0.802	0.797	0.754	0.810	0.819	0.821
593	Washington, DC	0.761	0.734	0.737	0.716	0.751	0.775	0.742	0.758	0.768	0.769	0.767	0.814	0.762	0.784	0.726	0.770	0.758	0.830	0.807	0.728	0.725	0.781	0.808	0.755	0.765	0.759	0.725	0.770	0.777	0.781
594	Chicago	0.786	0.745	0.747	0.722	0.767	0.794	0.746	0.762	0.782	0.788	0.775	0.845	0.788	0.813	0.727	0.778	0.772	0.863	0.834	0.725	0.719	0.801	0.833	0.765	0.775	0.772	0.734	0.799	0.803	0.797
595	St. Louis	0.796	0.761	0.766	0.741	0.788	0.810	0.776	0.789	0.810	0.807	0.804	0.861	0.802	0.826	0.750	0.804	0.793	0.880	0.852	0.755	0.751	0.822	0.853	0.790	0.798	0.794	0.750	0.807	0.816	0.817
596	Sacramento	0.797	0.765	0.770	0.744	0.788	0.815	0.780	0.798	0.817	0.810	0.813	0.863	0.801	0.825	0.756	0.814	0.800	0.883	0.856	0.763	0.762	0.826	0.858	0.795	0.805	0.797	0.755	0.807	0.817	0.823
597	Northern California	0.823	0.785	0.789	0.760	0.809	0.841	0.798	0.819	0.842	0.836	0.836	0.894	0.829	0.854	0.772	0.837	0.825	0.916	0.888	0.778	0.776	0.853	0.889	0.816	0.829	0.818	0.776	0.834	0.845	0.849
598	San Diego	0.773	0.750	0.756	0.734	0.767	0.791	0.765	0.781	0.793	0.785	0.790	0.828	0.774	0.795	0.750	0.796	0.778	0.847	0.821	0.757	0.757	0.798	0.824	0.775	0.785	0.778	0.742	0.780	0.789	0.799
599	Southern California	0.782	0.754	0.759	0.735	0.772	0.800	0.766	0.785	0.799	0.793	0.797	0.841	0.784	0.806	0.749	0.800	0.785	0.861	0.835	0.754	0.753	0.807	0.837	0.779	0.792	0.782	0.746	0.790	0.800	0.807

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	21	22	23	24	25	26	27	28	2A	2B	2D	2I	2L	2M	2N	2O	2P	2Q	2R	2S	2T	31	32	33	34	35	36	37	38	3A
501	Miami	0.760	0.728	0.732	0.714	0.752	0.760	0.738	0.748	0.766	0.792	0.789	0.794	0.777	0.802	0.762	0.769	0.754	0.721	0.766	0.776	0.772	0.717	0.699	0.704	0.687	0.720	0.727	0.705	0.713	0.713
502	Broward County / Palm Beach	0.786	0.764	0.769	0.752	0.783	0.792	0.776	0.785	0.800	0.821	0.812	0.818	0.804	0.826	0.793	0.800	0.788	0.755	0.791	0.802	0.801	0.751	0.740	0.745	0.730	0.756	0.765	0.749	0.756	0.756
503	Tampa	0.785	0.764	0.769	0.753	0.783	0.792	0.777	0.786	0.802	0.823	0.809	0.817	0.803	0.825	0.793	0.800	0.788	0.756	0.790	0.801	0.801	0.743	0.734	0.740	0.725	0.750	0.759	0.746	0.753	0.754
504	Orlando	0.789	0.769	0.774	0.757	0.787	0.796	0.782	0.791	0.806	0.827	0.813	0.821	0.808	0.829	0.797	0.804	0.793	0.761	0.794	0.805	0.806	0.748	0.739	0.745	0.730	0.755	0.764	0.751	0.758	0.759
505	Jacksonville	0.786	0.764	0.770	0.753	0.784	0.793	0.778	0.787	0.803	0.824	0.811	0.819	0.805	0.826	0.794	0.801	0.789	0.756	0.791	0.802	0.802	0.743	0.733	0.739	0.724	0.750	0.758	0.745	0.752	0.753
506	Daytona / Gainesville	0.802	0.774	0.780	0.760	0.798	0.808	0.790	0.800	0.822	0.848	0.830	0.841	0.823	0.848	0.810	0.817	0.802	0.767	0.809	0.821	0.819	0.744	0.731	0.738	0.720	0.752	0.761	0.745	0.753	0.757
521	Diversified Dental - Las Vegas	0.850	0.847	0.859	0.840	0.861	0.876	0.876	0.887	0.896	0.904	0.872	0.890	0.881	0.903	0.876	0.890	0.880	0.835	0.852	0.868	0.889	0.830	0.834	0.847	0.828	0.847	0.861	0.862	0.872	0.870
522	Mastercare Dental - Reno	0.947	0.908	0.920	0.887	0.944	0.965	0.950	0.973	1.015	1.041	0.984	1.016	0.991	1.030	0.974	0.987	0.955	0.907	0.955	0.976	0.986	0.894	0.874	0.887	0.856	0.907	0.926	0.912	0.930	0.942
524	Premier - Minnesota	0.863	0.844	0.855	0.832	0.865	0.879	0.872	0.885	0.904	0.922	0.888	0.907	0.893	0.917	0.883	0.893	0.878	0.837	0.868	0.882	0.894	0.829	0.822	0.834	0.812	0.841	0.855	0.848	0.859	0.862
526	Dental Options Pricing - Oregon	0.868	0.838	0.848	0.821	0.866	0.884	0.868	0.886	0.916	0.936	0.901	0.924	0.904	0.936	0.890	0.901	0.877	0.832	0.873	0.891	0.901	0.822	0.808	0.820	0.794	0.834	0.850	0.835	0.850	0.856
527	Rental Network - Hawaii	0.819	0.791	0.798	0.777	0.815	0.829	0.814	0.830	0.854	0.871	0.848	0.865	0.847	0.875	0.834	0.845	0.824	0.786	0.824	0.838	0.844	0.775	0.762	0.770	0.750	0.783	0.796	0.781	0.794	0.798
528	Diversified Dental - Reno	0.929	0.932	0.948	0.926	0.945	0.964	0.972	0.985	0.989	0.996	0.951	0.973	0.966	0.991	0.963	0.981	0.973	0.919	0.931	0.950	0.981	0.916	0.924	0.940	0.918	0.936	0.954	0.962	0.974	0.970
549	Maine	0.841	0.803	0.811	0.784	0.835	0.851	0.830	0.849	0.884	0.907	0.877	0.899	0.875	0.909	0.859	0.868	0.841	0.799	0.848	0.865	0.868	0.785	0.766	0.774	0.749	0.793	0.809	0.788	0.803	0.811
550	North Dakota	0.907	0.858	0.868	0.836	0.897	0.912	0.889	0.910	0.952	0.985	0.944	0.969	0.941	0.978	0.922	0.931	0.901	0.858	0.917	0.932	0.932	0.843	0.817	0.827	0.798	0.851	0.865	0.843	0.859	0.870
551	Nevada	0.821	0.819	0.830	0.813	0.832	0.846	0.846	0.856	0.863	0.871	0.843	0.859	0.850	0.871	0.846	0.858	0.849	0.808	0.823	0.839	0.858	0.804	0.808	0.819	0.802	0.820	0.833	0.833	0.842	0.841
553	Idaho	0.846	0.821	0.828	0.808	0.844	0.854	0.839	0.849	0.870	0.895	0.873	0.885	0.869	0.893	0.856	0.864	0.850	0.814	0.852	0.864	0.865	0.808	0.796	0.803	0.784	0.816	0.826	0.811	0.819	0.822
554	Vermont	0.830	0.781	0.788	0.759	0.818	0.831	0.803	0.822	0.861	0.894	0.870	0.887	0.860	0.897	0.840	0.849	0.820	0.777	0.840	0.854	0.850	0.764	0.737	0.744	0.718	0.769	0.781	0.754	0.768	0.777
555	New Hampshire	0.811	0.768	0.774	0.748	0.800	0.813	0.788	0.805	0.838	0.867	0.847	0.862	0.838	0.871	0.820	0.828	0.803	0.764	0.819	0.832	0.829	0.755	0.732	0.739	0.715	0.760	0.772	0.747	0.760	0.766
556	Delaware	0.829	0.794	0.802	0.777	0.823	0.836	0.818	0.833	0.864	0.889	0.862	0.879	0.858	0.888	0.843	0.851	0.829	0.789	0.836	0.851	0.852	0.773	0.756	0.764	0.741	0.781	0.793	0.776	0.788	0.794
557	Washington																														
558	Oregon	0.853	0.819	0.827	0.800	0.849	0.866	0.846	0.864	0.897	0.919	0.890	0.911	0.888	0.922	0.873	0.883	0.857	0.813	0.860	0.878	0.883	0.803	0.785	0.794	0.770	0.813	0.828	0.808	0.823	0.830
559	North Carolina	0.804	0.760	0.767	0.740	0.793	0.806	0.782	0.799	0.834	0.863	0.840	0.856	0.832	0.865	0.814	0.822	0.796	0.757	0.813	0.826	0.823	0.738	0.715	0.722	0.698	0.743	0.755	0.732	0.745	0.753
560	West Virginia	0.807	0.776	0.782	0.761	0.801	0.811	0.792	0.803	0.826	0.855	0.835	0.846	0.828	0.853	0.814	0.820	0.805	0.770	0.813	0.825	0.822	0.745	0.731	0.737	0.719	0.752	0.761	0.745	0.753	0.758
561	Mississippi	0.798	0.761	0.767	0.743	0.790	0.801	0.779	0.791	0.819	0.853	0.828	0.842	0.821	0.849	0.805	0.811	0.793	0.756	0.806	0.818	0.813	0.728	0.709	0.717	0.696	0.734	0.744	0.726	0.735	0.741
562	Arkansas	0.824	0.793	0.802	0.778	0.819	0.832	0.814	0.826	0.849	0.878	0.851	0.866	0.847	0.873	0.834	0.841	0.825	0.788	0.830	0.842	0.843	0.764	0.750	0.759	0.738	0.771	0.783	0.768	0.777	0.782
563	South Carolina	0.814	0.770	0.776	0.749	0.804	0.817	0.792	0.810	0.847	0.877	0.850	0.868	0.843	0.877	0.825	0.833	0.806	0.767	0.823	0.837	0.834	0.731	0.708	0.716	0.692	0.736	0.749	0.728	0.741	0.750
564	Rhode Island	0.789	0.764	0.771	0.751	0.786	0.797	0.783	0.796	0.816	0.835	0.815	0.829	0.813	0.837	0.801	0.809	0.793	0.759	0.794	0.806	0.810	0.742	0.730	0.738	0.719	0.749	0.759	0.747	0.757	0.760
565	Hawaii	0.789	0.765	0.772	0.751	0.787	0.800	0.785	0.801	0.821	0.837	0.818	0.832	0.816	0.843	0.804	0.814	0.796	0.758	0.794	0.808	0.814	0.749	0.737	0.745	0.726	0.757	0.769	0.755	0.767	0.769
566	Pittsburgh	0.771	0.756	0.761	0.747	0.770	0.779	0.769	0.777	0.788	0.804	0.790	0.798	0.787	0.805	0.780	0.786	0.777	0.750	0.775	0.784	0.787	0.740	0.733	0.739	0.726	0.746	0.754	0.745	0.752	0.752
567	Philadelphia	0.790	0.768	0.776	0.757	0.788	0.799	0.787	0.799	0.817	0.833	0.814	0.827	0.813	0.835	0.803	0.811	0.796	0.762	0.795	0.806	0.811	0.755	0.745	0.753	0.735	0.763	0.773	0.762	0.771	0.773
568	Alabama	0.809	0.781	0.788	0.767	0.805	0.816	0.799	0.809	0.831	0.858	0.836	0.848	0.831	0.855	0.818	0.825	0.810	0.775	0.815	0.827	0.826	0.752	0.739	0.747	0.728	0.760	0.769	0.755	0.763	0.767
569	Utah	0.816	0.786	0.792	0.772	0.809	0.819	0.799	0.809	0.828	0.854	0.843	0.851	0.834	0.858	0.820	0.828	0.813	0.779	0.821	0.832	0.829	0.776	0.760	0.765	0.748	0.780	0.789	0.769	0.777	0.778
570	Iowa	0.812	0.771	0.778	0.752	0.803	0.816	0.794	0.810	0.844	0.872	0.846	0.864	0.840	0.872	0.823	0.831	0.806	0.768	0.820	0.834	0.832	0.743	0.722	0.730	0.707	0.749	0.761	0.741	0.754	0.762
571	Massachusetts	0.814	0.782	0.789	0.766	0.809	0.821	0.802	0.817	0.843	0.866	0.845	0.860	0.840	0.869	0.826	0.834	0.814	0.776	0.821	0.834	0.835	0.770	0.753	0.760	0.739	0.776	0.788	0.769	0.781	0.785
572	Oklahoma	0.802	0.783	0.791	0.772	0.803	0.814	0.804	0.816	0.834	0.850	0.827	0.841	0.827	0.850	0.818	0.827	0.812	0.776	0.806	0.820	0.827	0.756	0.750	0.758	0.741	0.766	0.777	0.769	0.779	0.781
573	Louisiana	0.793	0.756	0.762	0.738	0.785	0.796	0.772	0.784	0.811	0.844	0.825	0.836	0.815	0.844	0.799	0.806	0.788	0.750	0.801	0.813	0.808	0.722	0.703	0.710	0.690	0.728	0.738	0.718	0.727	0.731
574	New Mexico	0.844	0.814	0.823	0.798	0.842	0.858	0.841	0.859	0.887	0.906	0.877	0.897	0.877	0.908	0.864	0.874	0.851	0.808	0.849	0.867	0.874	0.791	0.778	0.788	0.765	0.802	0.817	0.802	0.815	0.821
575	Texas	0.823	0.796	0.804	0.782	0.821	0.833	0.817	0.831	0.854	0.875	0.854	0.868	0.850	0.878	0.837	0.847	0.828	0.789	0.829	0.843	0.848	0.776	0.763	0.771	0.751	0.784	0.796	0.781	0.792	0.796
576	Kentucky	0.771	0.751	0.757	0.741	0.769	0.777	0.765	0.774	0.788	0.807	0.792	0.800	0.788	0.807	0.778	0.785	0.774	0.746	0.776	0.785	0.786	0.729	0.720	0.726	0.712	0.735	0.743	0.733	0.740	0.741
577	Kansas	0.814	0.795	0.803	0.783	0.815	0.827	0.817	0.829	0.847	0.865	0.840	0.855	0.840	0.864	0.831	0.840	0.824	0.787	0.819	0.833	0.840	0.776	0.768	0.777	0.758	0.786	0.798	0.788	0.798	0.801
578	Wisconsin	0.816	0.782	0.787	0.765	0.809	0.819	0.797	0.809	0.834	0.865	0.847	0.857	0.838	0.865	0.822	0.829	0.812	0.775	0.823	0.836	0.831	0.762	0.744	0.750	0.730	0.768	0.777	0.756	0.765	0.769
579	Tennessee	0.786	0.756	0.761	0.742	0.780	0.790	0.771	0.781	0.803	0.830	0.813	0.823	0.805	0.830	0.792	0.798	0.783	0.750	0.792	0.803	0.800	0.727	0.712	0.718	0.701	0.732	0.741	0.725	0.733	0.736
580	Minnesota	0.820	0.787	0.794	0.771	0.814	0.827	0.809	0.824	0.851	0.875	0.851	0.867	0.847	0.876	0.833	0.841	0.820	0.782	0.826	0.840	0.842	0.775	0.758	0.766	0.744	0.782	0.794	0.776	0.788	0.793
581	Colorado	0.840	0.814	0.821	0.800	0.837	0.848	0.831	0.841	0.861	0.887	0.868	0.879	0.862	0.887	0.849	0.857	0.843	0.806	0.846	0.858	0.859	0.800	0.787	0.795	0.776	0.808	0.818	0.801	0.809	0.811
582	Indiana	0.795	0.761	0.767	0.746	0.788	0.798	0.776	0.788	0.812	0.842	0.824	0.834	0.815	0.841	0.800	0.807	0.790	0.756	0.802	0.813	0.808	0.738	0.720	0.726	0.707	0.743	0.752	0.733	0.741	0.745
583	Nebraska	0.792	0.772	0.780	0.760	0.792	0.803	0.791	0.803	0.820	0.837	0.817	0.830	0.816	0.838	0.806	0.814	0.800	0.766	0.797	0.809	0.815	0.751	0.743	0.751	0.733	0.759	0.770	0.760	0.769	0.771
584	Connecticut	0.830	0.796	0.804	0.780	0.824	0.837	0.818	0.833	0.860	0.884	0.863	0.878	0.857	0.887	0.843	0.851	0.830	0.790	0.837	0.851	0.852	0.783	0.766	0.774	0.752	0.791	0.803	0.783	0.795	0.800
585	Ohio	0.800	0.771	0.776	0.757	0.795	0.804	0.786	0.796	0.818	0.845	0.827	0.837	0.820	0.844	0.806	0.813	0.798	0.764	0.806	0.818	0.815	0.748	0.734	0.740	0.722	0.754	0.763	0.747	0.755	0.758
586	Michigan	0.843	0.815	0.824	0.799	0.842	0.858	0.845	0.862	0.891	0.910	0.875	0.897	0.877	0.908	0.865	0.875	0.852	0.810	0.849	0.866	0.875	0.798	0.785	0.795	0.772	0.810	0.824	0.811	0.825	0.831
587	Arizona	0.833	0.818	0.828	0.807	0.837	0.852	0.843	0.857	0.874	0.887	0.860	0.877	0.863	0.888	0.855	0.865	0.850	0.809	0.837	0.853	0.865	0.801	0.797	0.807	0.787	0.814	0.828	0.820	0.831	0.833
588	New Jersey	0.814	0.786	0.794	0.771	0.811	0.825	0.808	0.824	0.848	0.865	0.844	0.861	0.843	0.871	0.830	0.840	0.819	0.779	0.819	0.833	0.839	0.772	0.758	0.766	0.745	0.780	0.793	0.777	0.790	0.792
589	Syracuse	0.794	0.759	0.764	0.744	0.785	0.795	0.772	0.784	0.806	0.836	0.823	0.831	0.812	0.839	0.797	0.804	0.788	0.753	0.800	0.811	0.806	0.741	0.723	0.728	0.710	0.745	0.754	0.733	0.741	0.744
590	New York	0.793	0.759	0.765	0.742	0.786	0.799	0.777	0.793	0.820	0.839	0.828	0.840	0.820	0.852	0.805	0.816	0.793	0.751	0.799	0.813	0.815	0.747	0.728	0.735	0.714	0.752	0.765	0.742	0.754	0.758
591	Richmond	0.811	0.774	0.782	0.757	0.804	0.817	0.797	0.813	0.843	0.869	0.843	0.860	0.838	0.868	0.823	0.831	0.808	0.771	0.818	0.832	0.832	0.748	0.730	0.737	0.715	0.755	0.767	0.749	0.761	0.768
592	Atlanta	0.819	0.788	0.796	0.772	0.815	0.827	0.810	0.825	0.851	0.874	0.851	0.866	0.847	0.876	0.833	0.842	0.822	0.782	0.826	0.840	0.843	0.767	0.752	0.760	0.739	0.775	0.787	0.771	0.783	0.788
593	Washington, DC	0.781	0.756	0.762	0.743	0.778	0.788	0.772	0.785	0.804	0.822	0.808	0.819	0.803	0.828	0.791	0.800	0.784	0.749	0.786	0.798	0.801	0.742	0.729	0.735	0.718	0.748	0.758	0.743	0.753	0.754
594	Chicago	0.799	0.760	0.765	0.743	0.788	0.798	0.772	0.783	0.807	0.839	0.831	0.838	0.817	0.846	0.800	0.807	0.790	0.753	0.806	0.816	0.809	0.749	0.727	0.732	0.712	0.752	0.761	0.735	0.744	0.745
595	St. Louis	0.811	0.780	0.787	0.764	0.806	0.819	0.802	0.817	0.844	0.867	0.842	0.858	0.838	0.867	0.824	0.833	0.813	0.774	0.818	0.832	0.834	0.753	0.739	0.747	0.726	0.762	0.773	0.758	0.770	0.775
596	Sacramento	0.835	0.805	0.814	0.789	0.832	0.848	0.830	0.847	0.875	0.894	0.867	0.886	0.867	0.897	0.853	0.863	0.840	0.799	0.840	0.857	0.863	0.791	0.776	0.785	0.763	0.800	0.815	0.797	0.811	0.816
597	Northern California	0.863	0.827	0.836	0.809	0.858	0.874	0.852	0.871	0.903	0.924	0.900	0.919	0.897	0.930	0.881	0.891	0.865	0.821	0.869	0.887	0.891	0.820	0.801	0.810	0.785	0.828	0.844	0.821	0.836	0.841
598	San Diego	0.815	0.795	0.804	0.783	0.816	0.829	0.818	0.833	0.851	0.865	0.842	0.858	0.843	0.868	0.833	0.843	0.826	0.788	0.819	0.833	0.843	0.782	0.773	0.783	0.763	0.792	0.805	0.794	0.805	0.807
599	Southern California	0.825	0.799	0.807	0.785	0.823	0.837	0.822	0.837	0.859	0.876	0.855	0.871	0.854	0.882	0.842	0.852	0.832	0.792	0.830	0.845	0.852	0.792	0.779	0.787	0.766	0.800	0.814	0.797	0.810	0.812

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	3B	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.748	0.741	0.747	0.732	0.754	0.705	0.711	0.723	0.685	0.725	0.728	0.728
502	Broward County / Palm Beach	0.785	0.771	0.779	0.767	0.786	0.747	0.753	0.762	0.726	0.757	0.763	0.765
503	Tampa	0.781	0.762	0.772	0.761	0.778	0.742	0.748	0.756	0.722	0.749	0.756	0.759
504	Orlando	0.786	0.767	0.777	0.766	0.783	0.747	0.753	0.761	0.727	0.754	0.761	0.764
505	Jacksonville	0.782	0.763	0.772	0.761	0.778	0.741	0.747	0.756	0.721	0.749	0.756	0.759
506	Daytona / Gainesville	0.791	0.765	0.777	0.764	0.783	0.741	0.746	0.756	0.720	0.752	0.758	0.761
521	Diversified Dental - Las Vegas	0.884	0.850	0.868	0.861	0.881	0.851	0.863	0.866	0.819	0.834	0.847	0.870
522	Mastercare Dental - Reno	0.987	0.922	0.956	0.934	0.968	0.900	0.911	0.919	0.863	0.904	0.916	0.932
524	Premier - Minnesota	0.888	0.850	0.870	0.858	0.880	0.839	0.848	0.854	0.810	0.836	0.845	0.860
526	Dental Options Pricing - Oregon	0.890	0.850	0.873	0.856	0.884	0.828	0.838	0.846	0.794	0.830	0.842	0.855
527	Rental Network - Hawaii	0.827	0.799	0.816	0.801	0.826	0.777	0.786	0.792	0.750	0.782	0.791	0.800
528	Diversified Dental - Reno	0.982	0.936	0.958	0.951	0.975	0.944	0.962	0.964	0.908	0.918	0.935	0.967
549	Maine	0.850	0.813	0.836	0.816	0.845	0.784	0.792	0.800	0.752	0.794	0.803	0.811
550	North Dakota	0.921	0.872	0.898	0.875	0.906	0.838	0.844	0.856	0.806	0.855	0.862	0.868
551	Nevada	0.853	0.824	0.839	0.832	0.851	0.823	0.834	0.837	0.793	0.807	0.821	0.840
553	Idaho	0.856	0.829	0.842	0.829	0.849	0.806	0.812	0.822	0.783	0.815	0.822	0.827
554	Vermont	0.827	0.795	0.813	0.791	0.821	0.752	0.759	0.772	0.722	0.776	0.782	0.782
555	New Hampshire	0.811	0.784	0.800	0.780	0.808	0.746	0.752	0.764	0.718	0.766	0.771	0.773
556	Delaware	0.833	0.798	0.817	0.800	0.825	0.771	0.778	0.787	0.743	0.782	0.790	0.796
557	Washington												
558	Oregon	0.867	0.832	0.854	0.835	0.864	0.804	0.813	0.821	0.770	0.811	0.822	0.831
559	North Carolina	0.797	0.765	0.783	0.764	0.790	0.730	0.735	0.747	0.702	0.749	0.754	0.756
560	West Virginia	0.795	0.766	0.779	0.765	0.785	0.741	0.745	0.756	0.720	0.753	0.759	0.761
561	Mississippi	0.784	0.749	0.765	0.749	0.770	0.721	0.725	0.737	0.699	0.737	0.742	0.743
562	Arkansas	0.819	0.783	0.800	0.786	0.806	0.763	0.768	0.778	0.740	0.772	0.778	0.783
563	South Carolina	0.794	0.756	0.776	0.757	0.782	0.724	0.729	0.740	0.698	0.741	0.747	0.749
564	Rhode Island	0.788	0.762	0.777	0.764	0.784	0.743	0.749	0.756	0.720	0.749	0.755	0.762
565	Hawaii	0.796	0.773	0.787	0.773	0.796	0.751	0.759	0.766	0.724	0.755	0.764	0.773
566	Pittsburgh	0.773	0.754	0.764	0.755	0.769	0.741	0.746	0.753	0.724	0.744	0.750	0.755
567	Philadelphia	0.798	0.775	0.789	0.777	0.796	0.758	0.764	0.771	0.734	0.761	0.768	0.776
568	Alabama	0.802	0.771	0.786	0.773	0.792	0.750	0.755	0.765	0.728	0.759	0.766	0.769
569	Utah	0.814	0.798	0.807	0.793	0.813	0.768	0.773	0.785	0.746	0.783	0.788	0.789
570	Iowa	0.803	0.768	0.787	0.769	0.794	0.738	0.743	0.753	0.711	0.753	0.759	0.763
571	Massachusetts	0.821	0.795	0.810	0.794	0.818	0.767	0.773	0.782	0.740	0.778	0.785	0.790
572	Oklahoma	0.805	0.776	0.791	0.780	0.799	0.763	0.770	0.776	0.738	0.762	0.771	0.781
573	Louisiana	0.774	0.744	0.759	0.743	0.764	0.714	0.719	0.731	0.691	0.731	0.736	0.736
574	New Mexico	0.854	0.817	0.838	0.822	0.848	0.796	0.805	0.812	0.765	0.799	0.810	0.820
575	Texas	0.827	0.800	0.815	0.801	0.824	0.777	0.784	0.793	0.749	0.783	0.791	0.799
576	Kentucky	0.766	0.744	0.755	0.745	0.760	0.729	0.733	0.741	0.711	0.735	0.739	0.744
577	Kansas	0.826	0.797	0.813	0.801	0.821	0.782	0.790	0.796	0.756	0.782	0.791	0.802
578	Wisconsin	0.811	0.786	0.798	0.782	0.804	0.753	0.758	0.771	0.731	0.771	0.777	0.776
579	Tennessee	0.772	0.746	0.758	0.745	0.764	0.721	0.726	0.736	0.701	0.734	0.740	0.741
580	Minnesota	0.829	0.800	0.817	0.800	0.825	0.772	0.779	0.788	0.745	0.783	0.791	0.796
581	Colorado	0.846	0.822	0.834	0.821	0.841	0.797	0.803	0.814	0.773	0.807	0.814	0.818
582	Indiana	0.785	0.759	0.771	0.756	0.777	0.729	0.734	0.746	0.709	0.746	0.751	0.751
583	Nebraska	0.796	0.770	0.785	0.773	0.792	0.755	0.762	0.768	0.732	0.757	0.764	0.773
584	Connecticut	0.837	0.810	0.826	0.809	0.834	0.780	0.787	0.797	0.752	0.792	0.799	0.805
585	Ohio	0.793	0.769	0.780	0.767	0.786	0.743	0.748	0.758	0.722	0.756	0.762	0.763
586	Michigan	0.864	0.823	0.846	0.830	0.856	0.804	0.813	0.820	0.772	0.805	0.817	0.829
587	Arizona	0.854	0.824	0.841	0.830	0.852	0.813	0.822	0.827	0.783	0.806	0.818	0.833
588	New Jersey	0.822	0.797	0.814	0.799	0.823	0.773	0.782	0.789	0.744	0.779	0.787	0.796
589	Syracuse	0.783	0.763	0.774	0.758	0.780	0.731	0.736	0.748	0.710	0.749	0.754	0.753
590	New York	0.791	0.776	0.789	0.771	0.799	0.741	0.751	0.760	0.712	0.754	0.762	0.768
591	Richmond	0.806	0.771	0.790	0.773	0.797	0.745	0.750	0.760	0.719	0.757	0.763	0.768
592	Atlanta	0.822	0.792	0.809	0.793	0.817	0.767	0.774	0.783	0.739	0.775	0.783	0.790
593	Washington, DC	0.782	0.764	0.775	0.762	0.783	0.740	0.747	0.755	0.716	0.748	0.755	0.761
594	Chicago	0.789	0.775	0.783	0.766	0.790	0.734	0.740	0.754	0.712	0.758	0.762	0.759
595	St. Louis	0.810	0.777	0.795	0.779	0.802	0.753	0.760	0.768	0.727	0.762	0.769	0.776
596	Sacramento	0.848	0.817	0.837	0.820	0.846	0.793	0.802	0.809	0.762	0.798	0.808	0.818
597	Northern California	0.879	0.851	0.870	0.851	0.881	0.819	0.827	0.837	0.784	0.828	0.838	0.846
598	San Diego	0.831	0.804	0.821	0.808	0.830	0.788	0.797	0.803	0.761	0.788	0.797	0.809
599	Southern California	0.841	0.818	0.833	0.819	0.843	0.794	0.803	0.810	0.764	0.798	0.807	0.817

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	5Y	5X	9X	IY	SY	IX	SX	JX	TX
501	Miami	0.708	0.682	0.711	0.769	0.781	0.751	0.761	0.783	0.793
502	Broward County / Palm Beach	0.737	0.712	0.737	0.803	0.815	0.790	0.798	0.816	0.825
503	Tampa	0.733	0.709	0.736	0.800	0.812	0.787	0.795	0.816	0.825
504	Orlando	0.737	0.713	0.740	0.805	0.817	0.791	0.800	0.820	0.829
505	Jacksonville	0.733	0.709	0.737	0.800	0.812	0.786	0.795	0.817	0.826
506	Daytona / Gainesville	0.739	0.713	0.750	0.807	0.818	0.790	0.798	0.831	0.839
521	Diversified Dental - Las Vegas	0.805	0.774	0.788	0.931	0.964	0.915	0.942	0.931	0.959
522	Mastercare Dental - Reno	0.847	0.800	0.843	0.972	1.000	0.940	0.964	0.988	1.013
524	Premier - Minnesota	0.800	0.769	0.794	0.897	0.913	0.881	0.894	0.908	0.922
526	Dental Options Pricing - Oregon	0.798	0.759	0.793	0.915	0.944	0.888	0.912	0.927	0.951
527	Rental Network - Hawaii	0.757	0.724	0.755	0.862	0.893	0.837	0.863	0.873	0.899
528	Diversified Dental - Reno	0.887	0.848	0.858	1.042	1.075	1.026	1.055	1.038	1.067
549	Maine	0.769	0.729	0.770	0.876	0.903	0.846	0.869	0.893	0.917
550	North Dakota	0.807	0.766	0.814	0.897	0.910	0.868	0.880	0.921	0.934
551	Nevada	0.777	0.748	0.761	0.897	0.929	0.882	0.908	0.896	0.923
553	Idaho	0.778	0.751	0.779	0.850	0.862	0.835	0.843	0.865	0.874
554	Vermont	0.749	0.711	0.759	0.831	0.844	0.803	0.814	0.856	0.868
555	New Hampshire	0.735	0.700	0.740	0.815	0.828	0.790	0.801	0.834	0.846
556	Delaware	0.757	0.723	0.762	0.842	0.856	0.819	0.831	0.863	0.875
557	Washington									
558	Oregon	0.784	0.744	0.781	0.895	0.923	0.866	0.890	0.909	0.933
559	North Carolina	0.729	0.694	0.739	0.809	0.821	0.783	0.794	0.834	0.846
560	West Virginia	0.738	0.710	0.750	0.804	0.815	0.787	0.794	0.830	0.838
561	Mississippi	0.754	0.709	0.749	0.785	0.795	0.765	0.772	0.815	0.822
562	Arkansas	0.752	0.724	0.763	0.823	0.834	0.806	0.813	0.849	0.856
563	South Carolina	0.738	0.702	0.757	0.819	0.831	0.792	0.803	0.853	0.866
564	Rhode Island	0.733	0.704	0.735	0.814	0.829	0.796	0.808	0.831	0.844
565	Hawaii	0.737	0.705	0.733	0.840	0.870	0.816	0.841	0.849	0.874
566	Pittsburgh	0.722	0.701	0.722	0.788	0.800	0.776	0.786	0.799	0.809
567	Philadelphia	0.736	0.708	0.732	0.818	0.833	0.801	0.814	0.828	0.842
568	Alabama	0.778	0.735	0.766	0.811	0.822	0.795	0.803	0.835	0.843
569	Utah	0.753	0.727	0.755	0.820	0.832	0.803	0.812	0.834	0.843
570	Iowa	0.738	0.703	0.750	0.819	0.832	0.794	0.806	0.847	0.859
571	Massachusetts	0.747	0.715	0.748	0.830	0.844	0.809	0.821	0.845	0.858
572	Oklahoma	0.750	0.722	0.751	0.837	0.852	0.821	0.833	0.854	0.867
573	Louisiana	0.756	0.712	0.751	0.788	0.798	0.768	0.775	0.818	0.825
574	New Mexico	0.781	0.743	0.779	0.892	0.921	0.865	0.889	0.907	0.932
575	Texas	0.766	0.734	0.767	0.853	0.868	0.833	0.846	0.870	0.883
576	Kentucky	0.718	0.695	0.722	0.782	0.794	0.769	0.778	0.798	0.807
577	Kansas	0.758	0.729	0.755	0.846	0.861	0.829	0.842	0.859	0.872
578	Wisconsin	0.743	0.714	0.751	0.809	0.820	0.790	0.798	0.831	0.839
579	Tennessee	0.722	0.695	0.733	0.786	0.797	0.769	0.777	0.811	0.819
580	Minnesota	0.749	0.716	0.749	0.833	0.847	0.811	0.823	0.848	0.861
581	Colorado	0.776	0.749	0.777	0.848	0.860	0.832	0.840	0.863	0.871
582	Indiana	0.725	0.697	0.735	0.789	0.800	0.770	0.778	0.812	0.820
583	Nebraska	0.740	0.713	0.740	0.823	0.839	0.807	0.820	0.838	0.851
584	Connecticut	0.761	0.728	0.762	0.847	0.861	0.825	0.837	0.862	0.875
585	Ohio	0.735	0.708	0.743	0.801	0.812	0.784	0.792	0.822	0.830
586	Michigan	0.773	0.736	0.769	0.885	0.913	0.859	0.883	0.898	0.922
587	Arizona	0.780	0.747	0.770	0.895	0.926	0.874	0.900	0.900	0.927
588	New Jersey	0.758	0.722	0.752	0.863	0.892	0.838	0.863	0.872	0.897
589	Syracuse	0.654	0.629	0.661	0.712	0.722	0.695	0.702	0.730	0.737
590	New York	0.666	0.636	0.665	0.758	0.784	0.734	0.756	0.767	0.790
591	Richmond	0.666	0.635	0.674	0.739	0.751	0.718	0.729	0.761	0.773
592	Atlanta	0.756	0.723	0.759	0.842	0.856	0.820	0.833	0.861	0.873
593	Washington, DC	0.656	0.630	0.655	0.727	0.741	0.711	0.723	0.738	0.750
594	Chicago	0.657	0.631	0.662	0.714	0.724	0.696	0.703	0.730	0.737
595	St. Louis	0.746	0.714	0.753	0.831	0.845	0.809	0.821	0.853	0.865
596	Sacramento	0.694	0.661	0.690	0.792	0.817	0.768	0.790	0.801	0.824
597	Northern California	0.716	0.680	0.710	0.816	0.842	0.790	0.812	0.824	0.847
598	San Diego	0.684	0.655	0.676	0.782	0.809	0.762	0.785	0.787	0.810
599	Southern California	0.691	0.659	0.682	0.788	0.815	0.766	0.789	0.792	0.815

CHILD DENTAL PPO FACTORS

Factors Relative to a standard NAP (100/80/50, $50 Dedustible, $1000 Maximum)

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
353	Idaho	0.945	0.702	0.996	0.766	0.952	0.706	0.932	0.713	0.810	0.590	0.803	0.643	0.843	0.649	0.926	0.732	0.933	0.774	0.853	0.655	0.869	0.723	0.935	0.772

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
356	Delaware	0.893	0.639	0.858	0.896	0.650	0.864	0.972	0.691	0.934	0.822	0.635	0.796	0.836	0.653	0.812	0.896	0.695	0.870	0.911	0.646	0.874	0.910	0.652	0.874	0.980	0.690	0.941	0.511	0.519	0.538

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3
356	Delaware (cont)	0.683	0.688	0.721	0.835	0.823	0.647	0.706	0.518

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2E1	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	I1A1	I2D1	K1A1	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1A1	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	M1C1
360	West Virginia	0.918	0.700	0.963	0.768	0.896	0.697	0.934	0.887	0.707	0.750	0.578	0.760	0.632	0.948	0.939	0.856	0.804	0.649	0.888	0.730	0.895	0.761	0.851	0.809	0.650	0.827	0.714	0.895	0.757	0.932

PPO #	PPO Name	M2E1	P1A1	P2A1	Q1A1	Q1E1
360	West Virginia (cont)	0.984	0.912	0.920	0.875	0.904

PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1
361	Mississippi	0.961	0.975	0.965	0.900	0.777	0.724	0.788	0.818	0.845

PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3
366	Pittsburgh	0.837	0.668	0.831	0.789	0.854	0.697	0.861	0.703	0.651	0.683	0.694	0.844	0.680	0.674	0.550	0.565	0.563	0.628	0.671	0.641	0.738

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
367	Philadelphia	0.820	0.627	0.789	0.823	0.638	0.793	0.893	0.679	0.858	0.755	0.623	0.732	0.768	0.642	0.746	0.823	0.683	0.799	0.837	0.635	0.803	0.836	0.641	0.803	0.900	0.678	0.864	0.502	0.510	0.529

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O1E3	O2A1	O2A3
367	Philadelphia (cont.)	0.627	0.632	0.662	0.767	0.756	0.636	0.494	0.648	0.509

PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1
373	Louisiana	0.941	0.952	0.951	0.879	0.760	0.703	0.763	0.795	0.818

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	J1A1	J1A3	J2A1	J2A3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	Q2E1	Q2E3
378	Wisconsin	0.909	0.694	0.941	0.754	0.894	0.697	0.880	0.703	0.752	0.578	0.752	0.629	0.924	0.713	0.938	0.739	0.808	0.653	0.824	0.716	0.881	0.756	0.901	0.729

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
379	Tennessee	0.949	0.680	0.983	0.742	0.922	0.676	0.912	0.687	0.774	0.558	0.773	0.612	0.828	0.635	0.905	0.710	0.907	0.738	0.835	0.636	0.843	0.698	0.906	0.733

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
380	Minnesota	0.891	0.674	0.925	0.736	0.878	0.679	0.864	0.685	0.738	0.563	0.743	0.615	0.790	0.636	0.865	0.712	0.873	0.746	0.795	0.638	0.815	0.702	0.870	0.740

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
383	Nebraska	0.872	0.704	0.930	0.785	0.868	0.718	0.861	0.727	0.727	0.591	0.751	0.657	0.784	0.668	0.873	0.759	0.895	0.801	0.785	0.667	0.818	0.744	0.887	0.792

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1A1	C1E1	C1F1	D1C1	D1J1	G1C1	G1F1	G1F3	G1K1	O1A1	O2A3	R7L3
384	Connecticut	0.832	0.795	0.843	0.809	0.758	0.926	0.834	0.795	0.699	0.638	0.741	0.829	0.733	0.735	0.655	#N/A	#N/A

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A2A1	A2B1	A2E1	A2F1	C1E1	C1F1	C2A1	C2B1	C2E1	C2F1	L1A1	L1B1	L1E1	L1F1	L2A1	L2B1	L2E1	L2F1
395	St. Louis	0.909	0.857	0.934	0.888	0.917	0.869	0.948	0.906	0.922	0.870	0.907	0.853	0.929	0.880	0.847	0.802	0.876	0.837	0.857	0.815	0.891	0.855

PPO #	PPO Name	A1A1	A1B1	A1B3	A2E1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	H4F3	I5E1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1
396	Sacramento	0.941	0.898	0.691	0.958	1.054	1.060	1.000	0.942	0.897	0.686	0.782	1.134	0.893	0.847	0.665	0.696	0.979	0.743	0.996	0.775	0.949	0.992

PPO #	PPO Name	A1A1	A1B1	A1B3	A2E1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	H4F3	I5E1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1
397	Northern California	0.955	0.915	0.704	0.963	1.072	1.071	1.005	0.955	0.911	0.696	0.775	1.137	0.902	0.859	0.674	0.703	0.997	0.758	1.006	0.783	0.952	1.000

PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I4E1	I5E1	I5E3	I5F1	I5F3
399	Southern California	0.888	0.853	0.682	0.886	0.850	0.675	0.898	0.862	0.691	0.945	0.912	0.741	0.888	0.842	0.823	0.707	0.793	0.785	0.670	0.869	0.862	0.748	0.852	0.845	0.729	0.983	1.074	0.845	1.037	0.830

PPO #	PPO Name	J5E1	J5E3	J5F1	J5F3	P001	P002
399	Southern California (cont.)	1.059	0.826	1.021	0.812	0.880	0.685

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KB01	KB02	KB03	KB04	KB05	KB06	KB07	KB08	KB10	KB0A	KB0B	KB0D	KB0I	KB0L	KB0M	KB0N	KB0O	KB0P	KB0Q	KB0R	KB0S	KB0T
501	Miami	0.625	0.626	0.631	0.621	0.635	0.641	0.642	0.647	0.597	0.653	0.664	0.633	0.650	0.645	0.654	0.642	0.645	0.630	0.627	0.636	0.641	0.646
502	Broward County / Palm Beach	0.647	0.650	0.656	0.646	0.658	0.664	0.666	0.670	0.629	0.675	0.684	0.657	0.672	0.667	0.676	0.665	0.669	0.657	0.647	0.656	0.663	0.670
503	Tampa	0.691	0.696	0.703	0.692	0.705	0.712	0.714	0.720	0.674	0.725	0.735	0.702	0.720	0.715	0.724	0.713	0.717	0.702	0.694	0.701	0.710	0.718
504	Orlando	0.682	0.688	0.694	0.683	0.696	0.702	0.705	0.710	0.666	0.716	0.725	0.692	0.710	0.705	0.715	0.703	0.707	0.693	0.685	0.692	0.701	0.708
505	Jacksonville	0.694	0.699	0.706	0.695	0.708	0.715	0.717	0.722	0.674	0.728	0.738	0.706	0.723	0.718	0.728	0.715	0.720	0.706	0.696	0.705	0.714	0.721
506	Daytona / Gainesville	0.664	0.671	0.678	0.666	0.682	0.688	0.691	0.696	0.640	0.705	0.717	0.675	0.699	0.693	0.703	0.690	0.693	0.674	0.670	0.678	0.688	0.694
521	Diversified Dental - Las Vegas	0.815	0.825	0.839	0.822	0.834	0.848	0.856	0.864	0.828	0.864	0.869	0.832	0.852	0.848	0.865	0.847	0.860	0.850	0.814	0.820	0.835	0.860
522	Mastercare Dental - Reno	0.889	0.890	0.905	0.879	0.911	0.931	0.937	0.951	0.839	0.971	0.984	0.913	0.955	0.942	0.969	0.936	0.949	0.911	0.889	0.908	0.925	0.949
524	Premier - Minnesota	0.745	0.761	0.774	0.757	0.771	0.783	0.793	0.800	0.751	0.807	0.816	0.755	0.791	0.786	0.798	0.785	0.792	0.769	0.759	0.762	0.774	0.793
526	Dental Options Pricing - Oregon	0.758	0.766	0.779	0.759	0.781	0.794	0.800	0.810	0.736	0.820	0.832	0.775	0.808	0.800	0.818	0.796	0.805	0.781	0.763	0.773	0.788	0.806
527	Rental Network - Hawaii	0.670	0.685	0.694	0.681	0.695	0.704	0.713	0.719	0.669	0.728	0.738	0.678	0.712	0.707	0.718	0.705	0.711	0.687	0.686	0.690	0.699	0.712
528	Diversified Dental - Reno	0.917	0.930	0.947	0.927	0.940	0.958	0.971	0.982	0.946	0.980	0.984	0.936	0.961	0.956	0.978	0.956	0.974	0.964	0.917	0.922	0.940	0.974
549	Maine	0.722	0.724	0.734	0.716	0.740	0.752	0.755	0.764	0.678	0.776	0.790	0.740	0.771	0.761	0.778	0.756	0.762	0.736	0.723	0.738	0.751	0.764
550	North Dakota	0.758	0.771	0.784	0.762	0.790	0.802	0.809	0.819	0.719	0.837	0.857	0.772	0.822	0.811	0.828	0.807	0.812	0.771	0.776	0.787	0.801	0.813
551	Nevada	0.683	0.692	0.702	0.689	0.699	0.710	0.716	0.722	0.694	0.722	0.726	0.698	0.713	0.709	0.723	0.709	0.718	0.711	0.682	0.687	0.700	0.719
553	Idaho	0.734	0.747	0.756	0.742	0.758	0.765	0.772	0.776	0.724	0.786	0.797	0.743	0.775	0.769	0.779	0.767	0.772	0.748	0.747	0.752	0.762	0.772
554	Vermont	0.665	0.669	0.678	0.660	0.686	0.695	0.697	0.705	0.612	0.720	0.738	0.680	0.714	0.704	0.719	0.698	0.703	0.672	0.670	0.685	0.697	0.704
555	New Hampshire	0.648	0.653	0.662	0.646	0.668	0.677	0.679	0.686	0.608	0.699	0.715	0.660	0.693	0.684	0.697	0.680	0.683	0.655	0.656	0.668	0.677	0.685
556	Delaware	0.688	0.702	0.711	0.696	0.715	0.725	0.732	0.738	0.668	0.750	0.765	0.699	0.738	0.730	0.743	0.728	0.733	0.702	0.703	0.711	0.722	0.734
557	Washington																						
558	Oregon	0.733	0.739	0.750	0.731	0.754	0.766	0.770	0.779	0.700	0.790	0.803	0.750	0.781	0.772	0.790	0.768	0.776	0.750	0.736	0.748	0.763	0.777
559	North Carolina	0.633	0.638	0.646	0.630	0.652	0.662	0.664	0.672	0.591	0.685	0.701	0.645	0.678	0.669	0.682	0.665	0.669	0.639	0.640	0.652	0.663	0.670
560	West Virginia	0.683	0.693	0.701	0.688	0.705	0.712	0.716	0.722	0.662	0.733	0.746	0.692	0.723	0.717	0.727	0.714	0.717	0.692	0.695	0.702	0.711	0.718
561	Mississippi	0.692	0.703	0.712	0.696	0.717	0.724	0.729	0.736	0.661	0.749	0.765	0.702	0.739	0.731	0.742	0.728	0.730	0.701	0.705	0.715	0.725	0.732
562	Arkansas	0.750	0.758	0.768	0.752	0.771	0.782	0.785	0.792	0.723	0.803	0.818	0.762	0.795	0.787	0.800	0.784	0.788	0.763	0.759	0.768	0.778	0.789
563	South Carolina	0.654	0.663	0.672	0.655	0.678	0.688	0.692	0.700	0.616	0.715	0.732	0.665	0.705	0.695	0.708	0.692	0.695	0.661	0.667	0.678	0.688	0.696
564	Rhode Island	0.681	0.689	0.698	0.684	0.699	0.708	0.713	0.719	0.667	0.726	0.737	0.690	0.718	0.712	0.723	0.710	0.715	0.695	0.689	0.696	0.704	0.715
565	Hawaii	0.652	0.664	0.672	0.660	0.673	0.682	0.688	0.695	0.648	0.701	0.710	0.662	0.689	0.684	0.695	0.682	0.689	0.669	0.662	0.667	0.677	0.690
566	Pittsburgh	0.683	0.689	0.695	0.686	0.696	0.702	0.706	0.710	0.676	0.714	0.721	0.690	0.708	0.704	0.712	0.703	0.707	0.694	0.687	0.692	0.699	0.707
567	Philadelphia	0.683	0.690	0.699	0.686	0.699	0.708	0.712	0.718	0.672	0.723	0.732	0.692	0.716	0.711	0.721	0.709	0.714	0.698	0.688	0.695	0.703	0.715
568	Alabama	0.699	0.704	0.712	0.698	0.716	0.724	0.726	0.732	0.672	0.742	0.754	0.711	0.736	0.729	0.741	0.726	0.730	0.710	0.703	0.713	0.723	0.731
569	Utah	0.689	0.694	0.701	0.689	0.704	0.710	0.713	0.718	0.666	0.725	0.737	0.698	0.720	0.715	0.724	0.712	0.715	0.697	0.694	0.703	0.710	0.716
570	Iowa	0.662	0.671	0.680	0.664	0.685	0.696	0.700	0.706	0.629	0.720	0.736	0.673	0.710	0.702	0.715	0.698	0.702	0.670	0.674	0.684	0.694	0.703
571	Massachusetts	0.691	0.697	0.707	0.691	0.710	0.719	0.723	0.729	0.664	0.739	0.752	0.703	0.732	0.725	0.737	0.722	0.726	0.703	0.697	0.708	0.717	0.727
572	Oklahoma	0.716	0.725	0.735	0.721	0.735	0.745	0.750	0.757	0.709	0.762	0.771	0.728	0.753	0.747	0.759	0.746	0.752	0.735	0.721	0.728	0.740	0.753
573	Louisiana	0.646	0.653	0.662	0.647	0.667	0.674	0.677	0.683	0.614	0.695	0.709	0.657	0.687	0.680	0.691	0.676	0.679	0.655	0.655	0.665	0.674	0.681
574	New Mexico	0.723	0.732	0.743	0.726	0.745	0.758	0.763	0.771	0.704	0.781	0.793	0.737	0.770	0.762	0.777	0.759	0.767	0.741	0.730	0.739	0.752	0.767
575	Texas	0.711	0.718	0.727	0.712	0.729	0.739	0.743	0.750	0.690	0.758	0.769	0.725	0.750	0.743	0.757	0.741	0.747	0.727	0.715	0.724	0.736	0.748
576	Kentucky	0.662	0.670	0.676	0.666	0.677	0.684	0.688	0.692	0.653	0.698	0.707	0.669	0.691	0.686	0.694	0.685	0.688	0.672	0.670	0.675	0.681	0.689
577	Kansas	0.723	0.734	0.743	0.729	0.744	0.754	0.760	0.766	0.716	0.773	0.782	0.735	0.762	0.756	0.769	0.755	0.761	0.742	0.730	0.737	0.748	0.762
578	Wisconsin	0.679	0.688	0.694	0.682	0.699	0.706	0.710	0.716	0.651	0.727	0.741	0.688	0.719	0.712	0.722	0.709	0.712	0.686	0.689	0.699	0.707	0.713
579	Tennessee	0.624	0.633	0.639	0.628	0.642	0.649	0.653	0.657	0.605	0.667	0.678	0.631	0.659	0.653	0.662	0.651	0.653	0.632	0.634	0.641	0.648	0.654
580	Minnesota	0.698	0.705	0.714	0.699	0.718	0.728	0.732	0.739	0.670	0.749	0.762	0.711	0.741	0.733	0.746	0.730	0.735	0.710	0.704	0.714	0.725	0.736
581	Colorado	0.708	0.714	0.722	0.709	0.725	0.732	0.736	0.741	0.688	0.749	0.761	0.719	0.742	0.736	0.747	0.734	0.738	0.719	0.713	0.721	0.730	0.739
582	Indiana	0.639	0.646	0.652	0.640	0.657	0.663	0.667	0.672	0.612	0.682	0.695	0.647	0.675	0.668	0.678	0.666	0.668	0.644	0.648	0.657	0.663	0.669
583	Nebraska	0.691	0.702	0.711	0.698	0.711	0.720	0.725	0.731	0.687	0.737	0.746	0.700	0.727	0.722	0.732	0.721	0.726	0.708	0.700	0.705	0.714	0.727
584	Connecticut	0.699	0.705	0.714	0.699	0.718	0.728	0.732	0.738	0.670	0.748	0.762	0.712	0.741	0.733	0.747	0.730	0.735	0.712	0.704	0.715	0.726	0.736
585	Ohio	0.664	0.671	0.678	0.666	0.681	0.688	0.692	0.697	0.641	0.706	0.718	0.673	0.699	0.693	0.702	0.690	0.693	0.672	0.672	0.680	0.688	0.694
586	Michigan	0.718	0.729	0.740	0.722	0.743	0.754	0.761	0.770	0.701	0.780	0.792	0.733	0.767	0.759	0.776	0.757	0.765	0.739	0.726	0.735	0.749	0.765
587	Arizona	0.743	0.753	0.764	0.749	0.763	0.775	0.781	0.789	0.742	0.793	0.800	0.757	0.782	0.776	0.790	0.775	0.784	0.767	0.747	0.753	0.766	0.784
588	New Jersey	0.685	0.692	0.701	0.686	0.703	0.712	0.718	0.724	0.667	0.731	0.741	0.697	0.723	0.717	0.730	0.714	0.720	0.701	0.690	0.698	0.708	0.722
589	Syracuse	0.648	0.654	0.660	0.648	0.664	0.671	0.674	0.679	0.620	0.689	0.702	0.656	0.682	0.676	0.685	0.673	0.676	0.653	0.656	0.665	0.671	0.677
590	New York	0.619	0.624	0.631	0.618	0.634	0.643	0.646	0.651	0.597	0.660	0.671	0.629	0.652	0.646	0.658	0.643	0.649	0.631	0.623	0.632	0.640	0.650
591	Richmond	0.662	0.675	0.685	0.669	0.688	0.698	0.704	0.710	0.641	0.723	0.737	0.671	0.711	0.703	0.715	0.701	0.704	0.673	0.678	0.686	0.695	0.705
592	Atlanta	0.676	0.682	0.691	0.676	0.694	0.704	0.707	0.714	0.649	0.723	0.736	0.690	0.716	0.709	0.723	0.705	0.711	0.690	0.680	0.690	0.701	0.713
593	Washington, DC	0.641	0.649	0.656	0.645	0.658	0.665	0.669	0.675	0.629	0.681	0.690	0.649	0.673	0.668	0.677	0.666	0.670	0.653	0.648	0.654	0.662	0.672
594	Chicago	0.638	0.641	0.648	0.636	0.653	0.659	0.661	0.665	0.604	0.676	0.690	0.647	0.671	0.665	0.675	0.661	0.664	0.642	0.644	0.655	0.660	0.665
595	St. Louis	0.655	0.667	0.676	0.661	0.678	0.688	0.694	0.700	0.638	0.710	0.723	0.666	0.699	0.692	0.704	0.690	0.695	0.669	0.667	0.674	0.685	0.696
596	Sacramento	0.719	0.726	0.737	0.720	0.739	0.751	0.755	0.763	0.697	0.772	0.784	0.734	0.764	0.756	0.771	0.753	0.760	0.737	0.724	0.734	0.746	0.761
597	Northern California	0.719	0.724	0.734	0.717	0.738	0.750	0.753	0.761	0.687	0.771	0.785	0.735	0.765	0.756	0.772	0.752	0.759	0.735	0.722	0.735	0.747	0.760
598	San Diego	0.718	0.726	0.736	0.721	0.736	0.746	0.752	0.759	0.710	0.763	0.772	0.730	0.755	0.749	0.762	0.747	0.755	0.738	0.722	0.729	0.740	0.755
599	Southern California	0.709	0.715	0.725	0.710	0.726	0.737	0.742	0.749	0.693	0.755	0.764	0.722	0.747	0.741	0.754	0.738	0.745	0.726	0.713	0.721	0.732	0.746

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KC01	KC02	KC03	KC04	KC05	KC06	KC07	KC08	KC10	KC0A	KC0B	KC0D	KC0I	KC0L	KC0M	KC0N	KC0O	KC0P	KC0Q	KC0R	KC0S	KC0T
501	Miami	0.654	0.646	0.649	0.642	0.654	0.657	0.657	0.659	0.615	0.667	0.677	0.658	0.666	0.661	0.667	0.658	0.658	0.654	0.649	0.656	0.660	0.660
502	Broward County / Palm Beach	0.676	0.672	0.677	0.669	0.680	0.684	0.684	0.686	0.650	0.692	0.701	0.683	0.691	0.687	0.693	0.685	0.686	0.683	0.672	0.679	0.684	0.687
503	Tampa	0.726	0.721	0.727	0.717	0.729	0.734	0.735	0.738	0.698	0.745	0.754	0.732	0.742	0.738	0.743	0.735	0.736	0.732	0.721	0.728	0.733	0.737
504	Orlando	0.716	0.712	0.717	0.708	0.719	0.724	0.725	0.728	0.689	0.735	0.743	0.722	0.732	0.728	0.733	0.726	0.726	0.723	0.712	0.718	0.723	0.727
505	Jacksonville	0.728	0.724	0.730	0.720	0.732	0.737	0.737	0.740	0.698	0.747	0.757	0.735	0.745	0.741	0.747	0.738	0.739	0.736	0.723	0.730	0.737	0.740
506	Daytona / Gainesville	0.703	0.697	0.704	0.693	0.707	0.712	0.713	0.717	0.666	0.727	0.738	0.709	0.722	0.716	0.723	0.714	0.715	0.711	0.699	0.706	0.712	0.716
521	Diversified Dental - Las Vegas	0.867	0.870	0.881	0.867	0.878	0.890	0.892	0.895	0.866	0.899	0.904	0.878	0.893	0.889	0.899	0.889	0.894	0.891	0.864	0.868	0.879	0.894
522	Mastercare Dental - Reno	0.959	0.948	0.960	0.938	0.967	0.982	0.988	1.001	0.896	1.019	1.033	0.977	1.005	0.993	1.014	0.988	0.997	0.981	0.950	0.966	0.980	0.997
524	Premier - Minnesota	0.805	0.803	0.812	0.800	0.812	0.821	0.829	0.831	0.789	0.842	0.851	0.810	0.828	0.823	0.832	0.823	0.827	0.822	0.805	0.807	0.815	0.827
526	Dental Options Pricing - Oregon	0.817	0.812	0.823	0.805	0.825	0.836	0.839	0.845	0.779	0.857	0.870	0.828	0.848	0.840	0.853	0.838	0.842	0.835	0.812	0.820	0.831	0.843
527	Rental Network - Hawaii	0.724	0.718	0.723	0.715	0.726	0.730	0.735	0.739	0.695	0.750	0.760	0.725	0.738	0.734	0.739	0.733	0.733	0.729	0.725	0.727	0.731	0.734
528	Diversified Dental - Reno	0.984	0.992	1.005	0.989	1.000	1.013	1.023	1.032	0.998	1.031	1.035	0.999	1.017	1.013	1.029	1.013	1.025	1.021	0.982	0.986	1.000	1.025
549	Maine	0.772	0.763	0.771	0.756	0.778	0.785	0.785	0.791	0.714	0.804	0.819	0.785	0.803	0.794	0.805	0.789	0.790	0.781	0.765	0.777	0.787	0.792
550	North Dakota	0.829	0.817	0.827	0.809	0.833	0.843	0.849	0.855	0.764	0.875	0.894	0.835	0.860	0.851	0.863	0.847	0.849	0.840	0.825	0.833	0.843	0.850
551	Nevada	0.725	0.728	0.737	0.725	0.734	0.742	0.743	0.746	0.723	0.749	0.753	0.734	0.746	0.744	0.749	0.743	0.745	0.742	0.722	0.726	0.735	0.746
553	Idaho	0.782	0.778	0.785	0.774	0.787	0.794	0.799	0.801	0.754	0.812	0.823	0.786	0.803	0.798	0.804	0.796	0.797	0.792	0.781	0.785	0.791	0.798
554	Vermont	0.716	0.703	0.712	0.696	0.719	0.726	0.725	0.731	0.646	0.747	0.764	0.725	0.744	0.734	0.744	0.730	0.729	0.722	0.707	0.720	0.729	0.730
555	New Hampshire	0.695	0.686	0.691	0.679	0.699	0.703	0.704	0.707	0.638	0.722	0.737	0.703	0.718	0.711	0.718	0.707	0.706	0.699	0.690	0.700	0.707	0.707
556	Delaware	0.745	0.739	0.747	0.733	0.751	0.757	0.762	0.765	0.702	0.779	0.793	0.751	0.771	0.764	0.771	0.762	0.761	0.754	0.744	0.750	0.757	0.762
557	Washington																						
558	Oregon	0.788	0.780	0.791	0.774	0.794	0.803	0.804	0.810	0.738	0.822	0.835	0.799	0.818	0.810	0.820	0.806	0.807	0.801	0.780	0.791	0.802	0.808
559	North Carolina	0.681	0.670	0.676	0.663	0.683	0.689	0.690	0.695	0.622	0.709	0.724	0.689	0.705	0.697	0.705	0.693	0.692	0.684	0.675	0.685	0.693	0.694
560	West Virginia	0.729	0.722	0.729	0.717	0.732	0.738	0.742	0.746	0.691	0.757	0.769	0.734	0.749	0.744	0.749	0.741	0.741	0.735	0.727	0.732	0.738	0.742
561	Mississippi	0.744	0.735	0.743	0.729	0.747	0.754	0.758	0.762	0.694	0.777	0.792	0.749	0.766	0.759	0.768	0.757	0.757	0.752	0.740	0.748	0.755	0.758
562	Arkansas	0.800	0.792	0.799	0.786	0.803	0.810	0.816	0.820	0.758	0.832	0.846	0.806	0.822	0.816	0.827	0.813	0.816	0.811	0.796	0.803	0.810	0.818
563	South Carolina	0.709	0.698	0.705	0.691	0.712	0.718	0.721	0.726	0.649	0.741	0.758	0.716	0.734	0.726	0.733	0.722	0.721	0.713	0.705	0.713	0.720	0.722
564	Rhode Island	0.725	0.722	0.725	0.717	0.730	0.733	0.736	0.738	0.692	0.748	0.758	0.732	0.743	0.738	0.743	0.736	0.736	0.731	0.722	0.728	0.735	0.737
565	Hawaii	0.701	0.696	0.700	0.693	0.703	0.708	0.711	0.714	0.673	0.723	0.732	0.704	0.715	0.710	0.716	0.709	0.710	0.706	0.699	0.703	0.708	0.711
566	Pittsburgh	0.715	0.713	0.717	0.710	0.719	0.722	0.724	0.726	0.696	0.732	0.739	0.721	0.728	0.725	0.729	0.723	0.724	0.721	0.712	0.716	0.722	0.725
567	Philadelphia	0.723	0.721	0.725	0.717	0.729	0.731	0.734	0.736	0.696	0.744	0.753	0.731	0.740	0.736	0.741	0.734	0.735	0.730	0.720	0.726	0.733	0.735
568	Alabama	0.739	0.732	0.739	0.727	0.742	0.750	0.750	0.754	0.699	0.764	0.776	0.746	0.760	0.754	0.762	0.751	0.752	0.747	0.734	0.742	0.749	0.754
569	Utah	0.725	0.719	0.723	0.715	0.728	0.731	0.733	0.735	0.689	0.744	0.755	0.731	0.741	0.736	0.742	0.734	0.734	0.730	0.721	0.727	0.733	0.735
570	Iowa	0.716	0.706	0.713	0.700	0.719	0.726	0.728	0.731	0.661	0.747	0.762	0.723	0.740	0.732	0.739	0.729	0.728	0.720	0.712	0.720	0.727	0.729
571	Massachusetts	0.737	0.731	0.735	0.725	0.742	0.745	0.747	0.750	0.692	0.761	0.774	0.745	0.758	0.752	0.759	0.749	0.749	0.743	0.732	0.741	0.748	0.750
572	Oklahoma	0.762	0.759	0.767	0.755	0.768	0.774	0.776	0.780	0.737	0.787	0.796	0.769	0.783	0.778	0.784	0.776	0.777	0.772	0.759	0.764	0.772	0.778
573	Louisiana	0.691	0.682	0.689	0.677	0.694	0.700	0.702	0.706	0.644	0.719	0.733	0.697	0.711	0.705	0.713	0.702	0.703	0.698	0.686	0.695	0.701	0.704
574	New Mexico	0.779	0.773	0.782	0.768	0.786	0.794	0.796	0.800	0.741	0.813	0.824	0.788	0.806	0.800	0.808	0.797	0.798	0.791	0.774	0.782	0.791	0.799
575	Texas	0.757	0.751	0.759	0.746	0.762	0.769	0.770	0.774	0.720	0.783	0.794	0.766	0.780	0.774	0.781	0.771	0.772	0.766	0.752	0.760	0.767	0.773
576	Kentucky	0.697	0.695	0.698	0.692	0.701	0.704	0.707	0.709	0.675	0.717	0.724	0.702	0.711	0.707	0.712	0.706	0.707	0.703	0.696	0.700	0.705	0.707
577	Kansas	0.772	0.769	0.777	0.765	0.778	0.785	0.787	0.790	0.746	0.799	0.808	0.779	0.793	0.789	0.794	0.787	0.787	0.782	0.769	0.774	0.782	0.788
578	Wisconsin	0.723	0.715	0.722	0.710	0.726	0.732	0.735	0.738	0.679	0.751	0.764	0.728	0.744	0.738	0.744	0.735	0.735	0.729	0.720	0.728	0.733	0.736
579	Tennessee	0.663	0.658	0.663	0.654	0.667	0.671	0.674	0.677	0.629	0.687	0.698	0.668	0.681	0.676	0.681	0.674	0.674	0.669	0.661	0.667	0.672	0.675
580	Minnesota	0.747	0.739	0.746	0.733	0.751	0.757	0.758	0.763	0.701	0.774	0.787	0.755	0.770	0.763	0.770	0.760	0.760	0.753	0.742	0.750	0.757	0.761
581	Colorado	0.748	0.742	0.749	0.737	0.751	0.758	0.760	0.763	0.715	0.772	0.783	0.754	0.767	0.762	0.769	0.760	0.761	0.756	0.744	0.751	0.756	0.762
582	Indiana	0.680	0.672	0.677	0.667	0.682	0.686	0.689	0.691	0.637	0.703	0.715	0.685	0.697	0.692	0.697	0.689	0.689	0.683	0.676	0.683	0.688	0.690
583	Nebraska	0.736	0.735	0.739	0.731	0.742	0.745	0.749	0.751	0.712	0.759	0.768	0.742	0.753	0.749	0.754	0.748	0.748	0.744	0.735	0.738	0.746	0.749
584	Connecticut	0.746	0.739	0.746	0.734	0.751	0.756	0.758	0.761	0.701	0.773	0.786	0.754	0.770	0.763	0.770	0.760	0.760	0.753	0.741	0.750	0.758	0.761
585	Ohio	0.704	0.697	0.703	0.693	0.707	0.712	0.714	0.717	0.667	0.727	0.738	0.709	0.722	0.716	0.722	0.714	0.714	0.709	0.700	0.707	0.712	0.715
586	Michigan	0.776	0.772	0.782	0.766	0.784	0.794	0.796	0.802	0.740	0.813	0.826	0.785	0.806	0.799	0.808	0.797	0.798	0.792	0.772	0.779	0.790	0.799
587	Arizona	0.794	0.794	0.801	0.790	0.803	0.809	0.812	0.815	0.775	0.822	0.830	0.804	0.817	0.813	0.819	0.811	0.813	0.808	0.790	0.796	0.805	0.814
588	New Jersey	0.731	0.727	0.732	0.723	0.736	0.740	0.743	0.745	0.696	0.755	0.765	0.740	0.751	0.746	0.753	0.742	0.743	0.739	0.727	0.734	0.742	0.746
589	Syracuse	0.686	0.679	0.683	0.674	0.689	0.692	0.694	0.697	0.645	0.708	0.720	0.691	0.703	0.698	0.704	0.695	0.695	0.690	0.683	0.690	0.695	0.696
590	New York	0.659	0.650	0.654	0.646	0.659	0.664	0.663	0.667	0.618	0.676	0.686	0.663	0.672	0.666	0.673	0.664	0.665	0.661	0.653	0.661	0.665	0.666
591	Richmond	0.717	0.711	0.718	0.706	0.723	0.728	0.732	0.735	0.673	0.750	0.764	0.722	0.741	0.734	0.740	0.732	0.731	0.724	0.716	0.722	0.729	0.732
592	Atlanta	0.721	0.715	0.723	0.709	0.726	0.733	0.733	0.738	0.679	0.748	0.761	0.730	0.745	0.739	0.746	0.736	0.736	0.731	0.716	0.724	0.733	0.738
593	Washington, DC	0.681	0.676	0.679	0.672	0.683	0.686	0.688	0.690	0.650	0.699	0.708	0.684	0.693	0.689	0.694	0.687	0.688	0.684	0.679	0.683	0.688	0.690
594	Chicago	0.674	0.666	0.670	0.661	0.676	0.679	0.680	0.682	0.627	0.694	0.707	0.680	0.691	0.685	0.691	0.682	0.682	0.676	0.669	0.677	0.683	0.683
595	St. Louis	0.706	0.701	0.708	0.696	0.712	0.718	0.721	0.724	0.669	0.736	0.748	0.712	0.729	0.724	0.729	0.721	0.721	0.715	0.704	0.710	0.717	0.722
596	Sacramento	0.770	0.766	0.772	0.760	0.778	0.783	0.785	0.789	0.730	0.800	0.812	0.781	0.796	0.790	0.798	0.787	0.788	0.781	0.766	0.774	0.784	0.789
597	Northern California	0.770	0.763	0.771	0.757	0.776	0.782	0.784	0.788	0.722	0.800	0.813	0.781	0.797	0.790	0.799	0.786	0.788	0.780	0.763	0.774	0.784	0.788
598	San Diego	0.764	0.763	0.768	0.760	0.771	0.775	0.778	0.781	0.739	0.788	0.797	0.773	0.784	0.779	0.786	0.777	0.780	0.775	0.761	0.766	0.776	0.780
599	Southern California	0.755	0.751	0.755	0.747	0.760	0.765	0.767	0.770	0.722	0.779	0.788	0.764	0.775	0.770	0.778	0.766	0.768	0.763	0.751	0.758	0.767	0.770

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KQ01	KQ02	KQ03	KQ04	KQ05	KQ06	KQ07	KQ08	KQ10	KQ0A	KQ0B	KQ0D	KQ0I	KQ0L	KQ0M	KQ0N	KQ0O	KQ0P	KQ0Q	KQ0R	KQ0S	KQ0T
501	Miami	0.656	0.640	0.642	0.635	0.649	0.651	0.649	0.651	0.602	0.661	0.673	0.656	0.661	0.656	0.662	0.652	0.652	0.644	0.641	0.653	0.656	0.654
502	Broward County / Palm Beach	0.678	0.668	0.672	0.663	0.676	0.679	0.678	0.680	0.639	0.687	0.698	0.681	0.688	0.683	0.689	0.680	0.681	0.675	0.666	0.676	0.681	0.682
503	Tampa	0.727	0.715	0.721	0.711	0.724	0.729	0.728	0.730	0.685	0.738	0.750	0.729	0.738	0.733	0.739	0.729	0.730	0.722	0.714	0.725	0.730	0.732
504	Orlando	0.718	0.706	0.711	0.701	0.715	0.719	0.718	0.721	0.677	0.728	0.739	0.719	0.728	0.723	0.729	0.720	0.720	0.713	0.705	0.715	0.720	0.722
505	Jacksonville	0.731	0.718	0.723	0.713	0.727	0.732	0.730	0.733	0.685	0.741	0.753	0.734	0.742	0.736	0.743	0.733	0.734	0.726	0.717	0.728	0.734	0.735
506	Daytona / Gainesville	0.706	0.688	0.695	0.683	0.699	0.705	0.704	0.707	0.649	0.718	0.732	0.706	0.717	0.710	0.718	0.706	0.707	0.696	0.690	0.702	0.707	0.708
521	Diversified Dental - Las Vegas	0.871	0.869	0.880	0.866	0.878	0.890	0.890	0.893	0.858	0.897	0.904	0.881	0.894	0.890	0.900	0.888	0.893	0.888	0.862	0.870	0.881	0.894
522	Mastercare Dental - Reno	0.976	0.948	0.959	0.935	0.971	0.983	0.983	0.994	0.868	1.011	1.034	0.989	1.012	0.997	1.021	0.989	0.997	0.973	0.947	0.973	0.989	0.999
524	Premier - Minnesota	0.806	0.792	0.800	0.787	0.801	0.810	0.816	0.819	0.771	0.830	0.841	0.801	0.818	0.813	0.822	0.811	0.815	0.802	0.793	0.799	0.806	0.816
526	Dental Options Pricing - Oregon	0.824	0.804	0.814	0.796	0.819	0.829	0.829	0.834	0.758	0.848	0.864	0.829	0.844	0.835	0.849	0.830	0.834	0.820	0.803	0.820	0.829	0.836
527	Rental Network - Hawaii	0.726	0.705	0.710	0.701	0.714	0.718	0.722	0.726	0.676	0.739	0.749	0.715	0.728	0.723	0.729	0.721	0.721	0.707	0.712	0.717	0.720	0.722
528	Diversified Dental - Reno	0.989	0.992	1.004	0.988	1.001	1.013	1.021	1.030	0.991	1.029	1.035	1.003	1.019	1.014	1.030	1.013	1.025	1.018	0.981	0.988	1.003	1.025
549	Maine	0.782	0.759	0.766	0.750	0.777	0.782	0.777	0.782	0.692	0.798	0.817	0.789	0.802	0.791	0.804	0.784	0.785	0.772	0.758	0.779	0.790	0.788
550	North Dakota	0.836	0.799	0.809	0.790	0.819	0.827	0.829	0.833	0.731	0.856	0.880	0.828	0.848	0.836	0.850	0.830	0.832	0.809	0.806	0.825	0.832	0.834
551	Nevada	0.727	0.727	0.736	0.724	0.734	0.742	0.742	0.744	0.717	0.747	0.753	0.736	0.747	0.744	0.750	0.742	0.744	0.741	0.721	0.727	0.736	0.745
553	Idaho	0.784	0.766	0.774	0.761	0.777	0.783	0.785	0.788	0.735	0.800	0.813	0.778	0.793	0.787	0.794	0.785	0.785	0.772	0.769	0.777	0.783	0.787
554	Vermont	0.723	0.691	0.699	0.682	0.709	0.715	0.711	0.715	0.619	0.734	0.757	0.723	0.737	0.725	0.737	0.718	0.718	0.700	0.695	0.717	0.723	0.720
555	New Hampshire	0.700	0.674	0.679	0.666	0.689	0.692	0.690	0.694	0.614	0.710	0.729	0.698	0.710	0.701	0.710	0.695	0.694	0.679	0.677	0.694	0.700	0.697
556	Delaware	0.749	0.725	0.733	0.718	0.738	0.745	0.746	0.749	0.678	0.765	0.782	0.742	0.760	0.752	0.759	0.747	0.746	0.730	0.729	0.740	0.747	0.749
557	Washington																						
558	Oregon	0.795	0.772	0.782	0.764	0.788	0.796	0.793	0.798	0.717	0.814	0.830	0.800	0.814	0.805	0.816	0.798	0.800	0.785	0.771	0.791	0.799	0.802
559	North Carolina	0.686	0.659	0.665	0.651	0.675	0.679	0.677	0.680	0.597	0.697	0.716	0.684	0.697	0.688	0.697	0.682	0.681	0.665	0.662	0.681	0.686	0.684
560	West Virginia	0.731	0.710	0.717	0.704	0.722	0.727	0.728	0.731	0.670	0.745	0.760	0.725	0.740	0.733	0.740	0.729	0.729	0.715	0.714	0.724	0.729	0.731
561	Mississippi	0.748	0.720	0.727	0.713	0.734	0.741	0.742	0.745	0.669	0.762	0.781	0.740	0.756	0.747	0.757	0.743	0.743	0.726	0.726	0.739	0.744	0.746
562	Arkansas	0.804	0.782	0.789	0.775	0.795	0.802	0.804	0.807	0.736	0.821	0.839	0.802	0.816	0.808	0.820	0.803	0.806	0.793	0.784	0.798	0.804	0.809
563	South Carolina	0.713	0.684	0.690	0.675	0.700	0.704	0.704	0.708	0.622	0.726	0.746	0.707	0.723	0.713	0.722	0.708	0.706	0.688	0.689	0.706	0.711	0.709
564	Rhode Island	0.727	0.713	0.716	0.708	0.722	0.725	0.725	0.728	0.676	0.739	0.751	0.727	0.736	0.730	0.737	0.727	0.727	0.716	0.713	0.723	0.729	0.729
565	Hawaii	0.702	0.686	0.690	0.682	0.695	0.698	0.701	0.704	0.658	0.714	0.723	0.697	0.708	0.702	0.709	0.700	0.701	0.690	0.689	0.696	0.700	0.702
566	Pittsburgh	0.716	0.707	0.711	0.704	0.714	0.717	0.718	0.720	0.686	0.726	0.734	0.717	0.724	0.720	0.725	0.718	0.719	0.712	0.706	0.713	0.718	0.720
567	Philadelphia	0.726	0.714	0.717	0.710	0.723	0.725	0.725	0.728	0.682	0.737	0.747	0.727	0.735	0.730	0.736	0.726	0.727	0.718	0.713	0.722	0.729	0.729
568	Alabama	0.743	0.725	0.732	0.719	0.737	0.743	0.741	0.744	0.682	0.756	0.772	0.744	0.756	0.748	0.758	0.744	0.745	0.735	0.726	0.740	0.745	0.747
569	Utah	0.727	0.711	0.715	0.706	0.721	0.724	0.723	0.726	0.673	0.736	0.749	0.727	0.735	0.729	0.736	0.725	0.726	0.716	0.712	0.723	0.728	0.727
570	Iowa	0.719	0.692	0.699	0.685	0.708	0.712	0.712	0.715	0.636	0.733	0.751	0.714	0.729	0.720	0.729	0.715	0.714	0.697	0.697	0.713	0.718	0.716
571	Massachusetts	0.740	0.721	0.726	0.715	0.734	0.737	0.736	0.739	0.673	0.752	0.767	0.741	0.751	0.744	0.752	0.739	0.739	0.727	0.722	0.736	0.743	0.741
572	Oklahoma	0.764	0.752	0.759	0.748	0.762	0.768	0.768	0.771	0.723	0.780	0.791	0.766	0.778	0.772	0.779	0.769	0.770	0.760	0.751	0.761	0.768	0.771
573	Louisiana	0.695	0.670	0.677	0.664	0.684	0.690	0.689	0.693	0.622	0.707	0.725	0.691	0.704	0.696	0.705	0.691	0.692	0.678	0.674	0.689	0.693	0.694
574	New Mexico	0.783	0.765	0.773	0.758	0.779	0.785	0.785	0.789	0.721	0.803	0.817	0.785	0.800	0.792	0.802	0.788	0.789	0.775	0.764	0.779	0.787	0.790
575	Texas	0.761	0.744	0.752	0.738	0.756	0.762	0.760	0.764	0.703	0.775	0.789	0.763	0.775	0.768	0.776	0.764	0.764	0.753	0.744	0.758	0.764	0.766
576	Kentucky	0.698	0.687	0.690	0.683	0.695	0.697	0.698	0.701	0.662	0.709	0.718	0.697	0.705	0.701	0.706	0.698	0.699	0.690	0.687	0.694	0.699	0.700
577	Kansas	0.774	0.761	0.768	0.756	0.771	0.777	0.777	0.780	0.731	0.790	0.802	0.774	0.787	0.781	0.788	0.778	0.779	0.768	0.760	0.770	0.776	0.780
578	Wisconsin	0.726	0.704	0.710	0.697	0.716	0.721	0.721	0.724	0.658	0.738	0.755	0.721	0.735	0.728	0.735	0.723	0.723	0.709	0.707	0.720	0.725	0.725
579	Tennessee	0.666	0.647	0.653	0.642	0.658	0.662	0.662	0.665	0.611	0.677	0.690	0.661	0.673	0.667	0.673	0.663	0.663	0.651	0.650	0.660	0.664	0.665
580	Minnesota	0.750	0.730	0.736	0.723	0.743	0.748	0.747	0.750	0.681	0.764	0.780	0.750	0.763	0.755	0.763	0.750	0.750	0.737	0.731	0.746	0.752	0.752
581	Colorado	0.750	0.734	0.741	0.729	0.745	0.751	0.750	0.753	0.699	0.764	0.777	0.750	0.761	0.755	0.763	0.752	0.753	0.743	0.735	0.747	0.752	0.755
582	Indiana	0.681	0.661	0.666	0.655	0.672	0.676	0.676	0.679	0.617	0.692	0.707	0.677	0.689	0.682	0.689	0.678	0.678	0.665	0.664	0.676	0.680	0.679
583	Nebraska	0.738	0.726	0.730	0.722	0.734	0.737	0.738	0.741	0.698	0.750	0.760	0.737	0.746	0.741	0.747	0.739	0.739	0.729	0.725	0.732	0.739	0.740
584	Connecticut	0.750	0.730	0.736	0.723	0.743	0.748	0.746	0.750	0.681	0.763	0.779	0.751	0.763	0.755	0.764	0.750	0.750	0.737	0.731	0.746	0.752	0.752
585	Ohio	0.706	0.688	0.693	0.682	0.699	0.703	0.703	0.706	0.649	0.717	0.731	0.703	0.714	0.708	0.715	0.704	0.704	0.693	0.690	0.701	0.706	0.706
586	Michigan	0.782	0.762	0.773	0.755	0.777	0.786	0.785	0.790	0.719	0.804	0.818	0.784	0.800	0.792	0.802	0.788	0.789	0.774	0.762	0.777	0.785	0.791
587	Arizona	0.796	0.788	0.796	0.783	0.798	0.804	0.805	0.808	0.763	0.816	0.826	0.801	0.813	0.808	0.816	0.805	0.807	0.798	0.784	0.794	0.803	0.808
588	New Jersey	0.734	0.719	0.723	0.714	0.730	0.734	0.733	0.737	0.681	0.748	0.759	0.737	0.746	0.739	0.748	0.735	0.737	0.726	0.719	0.731	0.738	0.738
589	Syracuse	0.688	0.669	0.673	0.663	0.680	0.683	0.683	0.685	0.626	0.698	0.713	0.685	0.695	0.689	0.696	0.685	0.684	0.673	0.671	0.683	0.688	0.686
590	New York	0.661	0.641	0.645	0.636	0.652	0.655	0.655	0.658	0.603	0.669	0.680	0.658	0.667	0.661	0.669	0.657	0.658	0.647	0.645	0.657	0.660	0.659
591	Richmond	0.720	0.696	0.702	0.689	0.710	0.714	0.715	0.719	0.649	0.735	0.752	0.713	0.728	0.721	0.728	0.717	0.715	0.699	0.701	0.711	0.718	0.718
592	Atlanta	0.726	0.707	0.715	0.701	0.720	0.727	0.724	0.727	0.661	0.740	0.755	0.729	0.741	0.733	0.742	0.728	0.729	0.717	0.707	0.723	0.729	0.731
593	Washington, DC	0.682	0.667	0.670	0.663	0.675	0.678	0.679	0.681	0.636	0.691	0.701	0.679	0.687	0.682	0.688	0.679	0.680	0.670	0.669	0.678	0.682	0.681
594	Chicago	0.676	0.656	0.660	0.650	0.668	0.670	0.669	0.671	0.608	0.684	0.700	0.675	0.683	0.676	0.684	0.672	0.672	0.660	0.658	0.672	0.677	0.674
595	St. Louis	0.709	0.689	0.696	0.683	0.701	0.707	0.708	0.711	0.648	0.724	0.739	0.705	0.720	0.713	0.720	0.709	0.709	0.695	0.692	0.703	0.709	0.711
596	Sacramento	0.776	0.758	0.764	0.751	0.772	0.776	0.775	0.780	0.712	0.793	0.806	0.779	0.791	0.783	0.793	0.778	0.780	0.767	0.757	0.772	0.781	0.782
597	Northern California	0.776	0.756	0.763	0.748	0.771	0.776	0.774	0.778	0.702	0.793	0.808	0.781	0.793	0.784	0.795	0.778	0.779	0.766	0.754	0.773	0.781	0.782
598	San Diego	0.767	0.757	0.761	0.752	0.766	0.770	0.770	0.774	0.726	0.782	0.792	0.771	0.780	0.774	0.782	0.771	0.773	0.764	0.754	0.764	0.772	0.774
599	Southern California	0.759	0.745	0.749	0.739	0.755	0.759	0.758	0.762	0.707	0.772	0.783	0.762	0.770	0.764	0.772	0.760	0.762	0.751	0.743	0.755	0.763	0.763

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KR01	KR02	KR03	KR04	KR05	KR06	KR07	KR08	KR10	KR0A	KR0B	KR0D	KR0I	KR0L	KR0M	KR0N	KR0O	KR0P	KR0Q	KR0R	KR0S	KR0T
501	Miami	0.615	0.610	0.618	0.606	0.620	0.628	0.630	0.635	0.587	0.642	0.652	0.624	0.638	0.632	0.641	0.629	0.633	0.628	0.609	0.617	0.625	0.634
502	Broward County / Palm Beach	0.633	0.631	0.639	0.627	0.639	0.648	0.653	0.658	0.618	0.663	0.671	0.642	0.655	0.650	0.663	0.648	0.656	0.651	0.629	0.635	0.643	0.657
503	Tampa	0.677	0.675	0.684	0.671	0.684	0.694	0.700	0.706	0.662	0.712	0.720	0.687	0.701	0.696	0.709	0.695	0.703	0.697	0.673	0.680	0.688	0.703
504	Orlando	0.669	0.667	0.676	0.663	0.675	0.685	0.691	0.696	0.654	0.703	0.710	0.678	0.692	0.687	0.700	0.686	0.694	0.688	0.665	0.671	0.679	0.694
505	Jacksonville	0.680	0.677	0.686	0.673	0.687	0.696	0.702	0.708	0.662	0.714	0.723	0.690	0.704	0.699	0.712	0.697	0.705	0.699	0.675	0.683	0.691	0.706
506	Daytona / Gainesville	0.654	0.649	0.658	0.644	0.660	0.669	0.675	0.682	0.627	0.691	0.701	0.663	0.680	0.673	0.686	0.671	0.678	0.671	0.650	0.658	0.665	0.678
521	Diversified Dental - Las Vegas	0.781	0.788	0.803	0.785	0.797	0.812	0.823	0.835	0.798	0.833	0.836	0.797	0.816	0.812	0.831	0.812	0.826	0.822	0.778	0.782	0.797	0.826
522	Mastercare Dental - Reno	0.858	0.846	0.861	0.836	0.867	0.885	0.894	0.910	0.808	0.929	0.942	0.878	0.910	0.897	0.923	0.890	0.903	0.887	0.848	0.863	0.879	0.905
524	Premier - Minnesota	0.730	0.731	0.745	0.727	0.741	0.755	0.767	0.776	0.727	0.781	0.789	0.739	0.762	0.756	0.771	0.756	0.766	0.760	0.730	0.732	0.744	0.767
526	Dental Options Pricing - Oregon	0.733	0.730	0.744	0.723	0.744	0.760	0.769	0.782	0.710	0.791	0.800	0.748	0.774	0.765	0.785	0.763	0.774	0.763	0.728	0.737	0.751	0.774
527	Rental Network - Hawaii	0.660	0.662	0.673	0.657	0.672	0.683	0.693	0.701	0.650	0.708	0.718	0.669	0.691	0.685	0.698	0.685	0.692	0.686	0.660	0.662	0.675	0.692
528	Diversified Dental - Reno	0.880	0.889	0.905	0.886	0.897	0.915	0.928	0.941	0.906	0.938	0.941	0.898	0.917	0.913	0.935	0.913	0.931	0.926	0.877	0.881	0.898	0.931
549	Maine	0.699	0.690	0.702	0.683	0.706	0.721	0.728	0.739	0.659	0.753	0.763	0.715	0.739	0.729	0.749	0.725	0.735	0.722	0.690	0.702	0.717	0.735
550	North Dakota	0.749	0.739	0.752	0.730	0.756	0.772	0.782	0.794	0.698	0.812	0.827	0.760	0.791	0.780	0.799	0.777	0.784	0.770	0.745	0.754	0.766	0.785
551	Nevada	0.655	0.661	0.673	0.658	0.668	0.681	0.690	0.699	0.671	0.698	0.701	0.668	0.684	0.680	0.696	0.680	0.693	0.689	0.652	0.656	0.668	0.693
553	Idaho	0.727	0.724	0.734	0.720	0.735	0.745	0.754	0.762	0.708	0.769	0.779	0.734	0.754	0.748	0.761	0.746	0.753	0.748	0.726	0.730	0.739	0.755
554	Vermont	0.651	0.640	0.651	0.632	0.657	0.669	0.675	0.685	0.596	0.701	0.715	0.664	0.688	0.678	0.696	0.674	0.681	0.668	0.644	0.656	0.667	0.681
555	New Hampshire	0.636	0.629	0.639	0.622	0.643	0.654	0.661	0.669	0.594	0.683	0.695	0.647	0.670	0.662	0.677	0.658	0.664	0.654	0.631	0.640	0.651	0.665
556	Delaware	0.678	0.674	0.686	0.668	0.688	0.700	0.710	0.719	0.650	0.731	0.742	0.688	0.713	0.705	0.721	0.703	0.711	0.702	0.676	0.681	0.693	0.712
557	Washington																						
558	Oregon	0.709	0.704	0.717	0.697	0.719	0.734	0.742	0.754	0.678	0.765	0.775	0.723	0.749	0.740	0.760	0.737	0.748	0.736	0.703	0.713	0.726	0.748
559	North Carolina	0.621	0.612	0.622	0.605	0.627	0.639	0.645	0.654	0.577	0.669	0.681	0.632	0.655	0.646	0.662	0.643	0.650	0.638	0.615	0.625	0.635	0.650
560	West Virginia	0.677	0.672	0.681	0.667	0.683	0.693	0.701	0.708	0.649	0.719	0.730	0.684	0.704	0.698	0.710	0.696	0.702	0.694	0.675	0.680	0.689	0.703
561	Mississippi	0.688	0.680	0.689	0.674	0.693	0.704	0.711	0.720	0.647	0.733	0.747	0.696	0.718	0.710	0.724	0.708	0.713	0.703	0.685	0.694	0.701	0.714
562	Arkansas	0.742	0.734	0.744	0.728	0.747	0.757	0.764	0.774	0.706	0.783	0.795	0.751	0.770	0.763	0.777	0.760	0.767	0.758	0.737	0.746	0.754	0.768
563	South Carolina	0.645	0.637	0.648	0.630	0.652	0.665	0.673	0.682	0.601	0.698	0.711	0.655	0.681	0.672	0.688	0.669	0.676	0.664	0.641	0.649	0.660	0.676
564	Rhode Island	0.665	0.664	0.676	0.660	0.675	0.687	0.694	0.702	0.651	0.709	0.717	0.675	0.696	0.690	0.703	0.688	0.696	0.689	0.663	0.667	0.679	0.696
565	Hawaii	0.638	0.639	0.651	0.635	0.649	0.660	0.669	0.677	0.630	0.682	0.690	0.648	0.668	0.663	0.675	0.662	0.669	0.664	0.636	0.640	0.652	0.670
566	Pittsburgh	0.669	0.670	0.679	0.667	0.677	0.686	0.692	0.697	0.664	0.702	0.708	0.677	0.691	0.687	0.698	0.687	0.693	0.689	0.667	0.670	0.679	0.694
567	Philadelphia	0.665	0.665	0.676	0.661	0.674	0.686	0.694	0.701	0.655	0.706	0.713	0.675	0.694	0.689	0.702	0.687	0.695	0.690	0.662	0.667	0.678	0.696
568	Alabama	0.689	0.683	0.692	0.677	0.694	0.703	0.708	0.717	0.657	0.725	0.735	0.698	0.714	0.708	0.721	0.705	0.712	0.706	0.682	0.691	0.700	0.713
569	Utah	0.678	0.675	0.684	0.670	0.685	0.695	0.699	0.705	0.654	0.713	0.723	0.687	0.703	0.697	0.710	0.695	0.701	0.696	0.674	0.681	0.690	0.703
570	Iowa	0.652	0.645	0.656	0.638	0.659	0.672	0.680	0.689	0.614	0.703	0.716	0.662	0.687	0.678	0.694	0.676	0.683	0.672	0.648	0.655	0.667	0.683
571	Massachusetts	0.675	0.672	0.682	0.666	0.684	0.696	0.703	0.711	0.648	0.721	0.731	0.687	0.708	0.701	0.716	0.698	0.706	0.698	0.671	0.678	0.690	0.707
572	Oklahoma	0.696	0.697	0.709	0.693	0.707	0.720	0.729	0.737	0.690	0.743	0.749	0.708	0.727	0.722	0.737	0.721	0.731	0.725	0.694	0.698	0.710	0.731
573	Louisiana	0.640	0.632	0.641	0.626	0.645	0.654	0.660	0.668	0.600	0.679	0.692	0.648	0.668	0.660	0.673	0.657	0.663	0.654	0.636	0.645	0.652	0.663
574	New Mexico	0.701	0.699	0.712	0.693	0.712	0.727	0.738	0.747	0.682	0.758	0.766	0.714	0.739	0.732	0.750	0.730	0.741	0.731	0.698	0.704	0.718	0.741
575	Texas	0.692	0.689	0.701	0.684	0.701	0.714	0.722	0.730	0.672	0.738	0.747	0.704	0.724	0.717	0.734	0.716	0.725	0.717	0.687	0.694	0.706	0.725
576	Kentucky	0.652	0.651	0.660	0.648	0.659	0.669	0.675	0.680	0.642	0.686	0.693	0.659	0.675	0.671	0.681	0.669	0.675	0.671	0.650	0.654	0.662	0.676
577	Kansas	0.704	0.705	0.717	0.701	0.716	0.728	0.738	0.746	0.697	0.752	0.760	0.716	0.736	0.730	0.746	0.730	0.740	0.733	0.702	0.707	0.719	0.740
578	Wisconsin	0.673	0.666	0.676	0.661	0.679	0.688	0.696	0.702	0.639	0.714	0.726	0.681	0.701	0.694	0.707	0.691	0.697	0.689	0.669	0.676	0.685	0.698
579	Tennessee	0.618	0.614	0.622	0.609	0.624	0.633	0.640	0.645	0.594	0.655	0.665	0.625	0.642	0.637	0.649	0.635	0.640	0.634	0.616	0.621	0.629	0.642
580	Minnesota	0.682	0.678	0.689	0.672	0.690	0.703	0.711	0.719	0.654	0.730	0.741	0.693	0.716	0.708	0.725	0.706	0.715	0.705	0.677	0.685	0.697	0.715
581	Colorado	0.696	0.692	0.701	0.687	0.702	0.712	0.719	0.727	0.673	0.733	0.743	0.705	0.722	0.716	0.729	0.714	0.721	0.715	0.692	0.699	0.708	0.722
582	Indiana	0.632	0.626	0.635	0.621	0.638	0.647	0.654	0.659	0.601	0.671	0.682	0.640	0.658	0.652	0.664	0.650	0.655	0.648	0.629	0.635	0.644	0.656
583	Nebraska	0.675	0.677	0.688	0.673	0.686	0.698	0.706	0.714	0.670	0.719	0.726	0.685	0.704	0.699	0.713	0.699	0.707	0.702	0.674	0.677	0.688	0.708
584	Connecticut	0.682	0.678	0.689	0.672	0.691	0.703	0.711	0.719	0.654	0.730	0.740	0.694	0.716	0.709	0.725	0.706	0.715	0.706	0.678	0.685	0.697	0.715
585	Ohio	0.655	0.651	0.660	0.646	0.661	0.671	0.678	0.683	0.630	0.693	0.703	0.663	0.681	0.675	0.688	0.673	0.680	0.673	0.652	0.658	0.667	0.680
586	Michigan	0.697	0.695	0.708	0.689	0.708	0.723	0.733	0.744	0.677	0.754	0.762	0.710	0.735	0.728	0.746	0.726	0.736	0.726	0.694	0.701	0.714	0.736
587	Arizona	0.717	0.721	0.734	0.717	0.730	0.745	0.756	0.764	0.719	0.769	0.774	0.731	0.751	0.746	0.764	0.746	0.758	0.752	0.714	0.718	0.733	0.758
588	New Jersey	0.664	0.663	0.676	0.658	0.675	0.688	0.695	0.704	0.648	0.710	0.718	0.677	0.698	0.691	0.706	0.690	0.698	0.691	0.660	0.667	0.679	0.698
589	Syracuse	0.641	0.635	0.644	0.630	0.646	0.656	0.661	0.666	0.609	0.677	0.688	0.649	0.667	0.660	0.672	0.657	0.662	0.656	0.637	0.644	0.652	0.664
590	New York	0.604	0.603	0.612	0.598	0.613	0.623	0.628	0.635	0.581	0.642	0.652	0.616	0.633	0.627	0.640	0.624	0.631	0.625	0.599	0.607	0.619	0.632
591	Richmond	0.654	0.650	0.661	0.644	0.663	0.675	0.685	0.693	0.625	0.705	0.717	0.663	0.688	0.680	0.695	0.678	0.685	0.676	0.653	0.657	0.669	0.686
592	Atlanta	0.658	0.654	0.665	0.648	0.666	0.678	0.685	0.694	0.631	0.703	0.713	0.670	0.690	0.683	0.699	0.681	0.689	0.681	0.653	0.661	0.672	0.690
593	Washington, DC	0.628	0.627	0.638	0.623	0.636	0.647	0.653	0.660	0.615	0.665	0.674	0.637	0.655	0.650	0.661	0.648	0.654	0.649	0.625	0.630	0.640	0.655
594	Chicago	0.631	0.624	0.632	0.618	0.635	0.645	0.648	0.653	0.593	0.664	0.676	0.639	0.656	0.649	0.661	0.646	0.651	0.644	0.626	0.634	0.642	0.653
595	St. Louis	0.643	0.641	0.652	0.635	0.653	0.664	0.674	0.682	0.622	0.692	0.702	0.653	0.675	0.669	0.684	0.667	0.675	0.667	0.641	0.646	0.658	0.676
596	Sacramento	0.697	0.695	0.708	0.689	0.708	0.722	0.731	0.740	0.676	0.750	0.758	0.711	0.734	0.727	0.745	0.725	0.735	0.725	0.693	0.700	0.714	0.735
597	Northern California	0.696	0.692	0.704	0.685	0.706	0.720	0.728	0.738	0.666	0.749	0.759	0.711	0.735	0.726	0.746	0.723	0.733	0.723	0.690	0.699	0.713	0.734
598	San Diego	0.694	0.696	0.709	0.692	0.706	0.720	0.728	0.737	0.689	0.741	0.748	0.707	0.727	0.722	0.737	0.721	0.731	0.724	0.691	0.696	0.709	0.731
599	Southern California	0.687	0.686	0.699	0.681	0.698	0.712	0.719	0.727	0.673	0.733	0.741	0.700	0.721	0.714	0.730	0.713	0.722	0.715	0.683	0.689	0.702	0.722

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MB01	MB02	MB03	MB04	MB05	MB06	MB07	MB08	MB10	MB0A	MB0B	MB0D	MB0I	MB0L	MB0M	MB0N	MB0O	MB0P	MB0Q	MB0R	MB0S	MB0T
501	Miami	0.635	0.632	0.637	0.626	0.643	0.648	0.646	0.651	0.594	0.657	0.671	0.645	0.659	0.652	0.663	0.647	0.650	0.639	0.631	0.644	0.649	0.653
502	Broward County / Palm Beach	0.656	0.656	0.661	0.651	0.665	0.671	0.670	0.674	0.627	0.679	0.690	0.668	0.679	0.674	0.684	0.670	0.674	0.665	0.651	0.663	0.670	0.676
503	Tampa	0.704	0.705	0.711	0.699	0.714	0.721	0.721	0.726	0.673	0.731	0.743	0.717	0.731	0.724	0.736	0.720	0.725	0.714	0.700	0.712	0.720	0.727
504	Orlando	0.694	0.695	0.701	0.690	0.705	0.711	0.711	0.716	0.665	0.721	0.733	0.707	0.721	0.715	0.725	0.710	0.715	0.704	0.691	0.702	0.710	0.717
505	Jacksonville	0.708	0.708	0.714	0.702	0.718	0.724	0.723	0.729	0.673	0.734	0.747	0.721	0.734	0.728	0.740	0.723	0.728	0.718	0.702	0.715	0.724	0.730
506	Daytona / Gainesville	0.682	0.682	0.688	0.675	0.694	0.701	0.699	0.705	0.639	0.713	0.729	0.695	0.713	0.706	0.718	0.700	0.704	0.690	0.678	0.693	0.702	0.707
521	Diversified Dental - Las Vegas	0.820	0.828	0.842	0.824	0.838	0.852	0.858	0.866	0.827	0.867	0.873	0.838	0.857	0.852	0.869	0.850	0.862	0.855	0.817	0.824	0.839	0.863
522	Mastercare Dental - Reno	0.898	0.894	0.909	0.882	0.918	0.937	0.939	0.954	0.830	0.973	0.991	0.925	0.965	0.949	0.978	0.939	0.952	0.919	0.892	0.916	0.932	0.955
524	Premier - Minnesota	0.751	0.764	0.776	0.759	0.775	0.787	0.794	0.801	0.746	0.807	0.819	0.764	0.796	0.790	0.804	0.787	0.795	0.775	0.760	0.767	0.779	0.796
526	Dental Options Pricing - Oregon	0.768	0.771	0.784	0.763	0.788	0.801	0.804	0.814	0.730	0.822	0.838	0.787	0.817	0.807	0.826	0.800	0.809	0.789	0.766	0.781	0.795	0.812
527	Rental Network - Hawaii	0.682	0.692	0.700	0.686	0.703	0.711	0.717	0.723	0.665	0.731	0.744	0.692	0.721	0.714	0.727	0.711	0.717	0.697	0.690	0.699	0.708	0.719
528	Diversified Dental - Reno	0.919	0.931	0.948	0.927	0.941	0.959	0.972	0.983	0.943	0.981	0.986	0.939	0.963	0.958	0.981	0.957	0.975	0.966	0.918	0.924	0.941	0.976
549	Maine	0.738	0.733	0.743	0.723	0.751	0.764	0.762	0.771	0.674	0.783	0.801	0.758	0.785	0.773	0.793	0.764	0.771	0.750	0.730	0.750	0.763	0.774
550	North Dakota	0.773	0.778	0.790	0.768	0.799	0.812	0.813	0.824	0.710	0.840	0.865	0.790	0.834	0.821	0.840	0.812	0.818	0.784	0.780	0.798	0.811	0.822
551	Nevada	0.687	0.694	0.704	0.691	0.701	0.712	0.717	0.724	0.692	0.723	0.728	0.702	0.716	0.712	0.726	0.710	0.720	0.714	0.684	0.690	0.703	0.721
553	Idaho	0.742	0.751	0.759	0.745	0.763	0.770	0.774	0.779	0.719	0.787	0.802	0.753	0.781	0.775	0.786	0.770	0.775	0.755	0.749	0.759	0.768	0.777
554	Vermont	0.682	0.679	0.687	0.668	0.698	0.707	0.704	0.713	0.606	0.726	0.749	0.701	0.729	0.717	0.735	0.707	0.712	0.688	0.677	0.699	0.711	0.716
555	New Hampshire	0.660	0.660	0.668	0.651	0.676	0.685	0.684	0.690	0.602	0.702	0.722	0.675	0.703	0.693	0.708	0.685	0.689	0.666	0.660	0.678	0.686	0.692
556	Delaware	0.703	0.710	0.719	0.702	0.725	0.735	0.737	0.744	0.664	0.755	0.773	0.718	0.750	0.741	0.756	0.735	0.740	0.716	0.709	0.723	0.733	0.743
557	Washington																						
558	Oregon	0.745	0.746	0.756	0.737	0.762	0.774	0.774	0.784	0.694	0.794	0.811	0.764	0.792	0.781	0.800	0.773	0.781	0.761	0.740	0.758	0.772	0.784
559	North Carolina	0.652	0.649	0.657	0.640	0.666	0.676	0.673	0.681	0.587	0.692	0.713	0.668	0.694	0.683	0.699	0.675	0.679	0.657	0.649	0.667	0.678	0.683
560	West Virginia	0.703	0.706	0.713	0.699	0.719	0.726	0.726	0.732	0.661	0.742	0.759	0.716	0.740	0.732	0.744	0.726	0.729	0.710	0.704	0.719	0.727	0.732
561	Mississippi	0.714	0.716	0.725	0.708	0.733	0.740	0.739	0.746	0.659	0.759	0.779	0.728	0.757	0.748	0.761	0.740	0.743	0.721	0.716	0.733	0.742	0.747
562	Arkansas	0.769	0.769	0.779	0.761	0.785	0.795	0.794	0.801	0.721	0.811	0.830	0.784	0.811	0.801	0.816	0.794	0.799	0.780	0.767	0.784	0.793	0.802
563	South Carolina	0.680	0.679	0.687	0.669	0.697	0.707	0.705	0.713	0.614	0.726	0.748	0.696	0.726	0.715	0.731	0.707	0.711	0.684	0.679	0.699	0.708	0.714
564	Rhode Island	0.695	0.698	0.707	0.692	0.710	0.718	0.720	0.726	0.665	0.732	0.746	0.708	0.730	0.723	0.735	0.718	0.723	0.708	0.696	0.708	0.716	0.726
565	Hawaii	0.664	0.671	0.679	0.665	0.681	0.690	0.693	0.700	0.646	0.705	0.717	0.676	0.698	0.692	0.705	0.688	0.695	0.680	0.667	0.676	0.686	0.697
566	Pittsburgh	0.692	0.694	0.701	0.691	0.702	0.709	0.710	0.715	0.675	0.718	0.727	0.701	0.715	0.711	0.720	0.708	0.712	0.703	0.691	0.700	0.706	0.714
567	Philadelphia	0.691	0.695	0.703	0.690	0.705	0.714	0.716	0.721	0.669	0.726	0.738	0.703	0.723	0.717	0.729	0.713	0.719	0.706	0.691	0.702	0.710	0.721
568	Alabama	0.716	0.715	0.723	0.708	0.729	0.737	0.735	0.741	0.670	0.749	0.766	0.731	0.751	0.742	0.756	0.735	0.740	0.726	0.712	0.727	0.737	0.743
569	Utah	0.698	0.699	0.705	0.693	0.710	0.716	0.716	0.721	0.662	0.728	0.742	0.709	0.728	0.721	0.732	0.716	0.720	0.705	0.697	0.710	0.716	0.722
570	Iowa	0.682	0.683	0.692	0.674	0.700	0.710	0.709	0.716	0.626	0.728	0.749	0.697	0.727	0.717	0.732	0.709	0.714	0.689	0.683	0.700	0.710	0.717
571	Massachusetts	0.701	0.702	0.711	0.695	0.716	0.725	0.726	0.732	0.659	0.741	0.757	0.715	0.740	0.731	0.745	0.725	0.730	0.711	0.700	0.715	0.724	0.733
572	Oklahoma	0.730	0.734	0.744	0.729	0.745	0.756	0.758	0.764	0.708	0.769	0.781	0.745	0.765	0.758	0.772	0.754	0.761	0.748	0.729	0.740	0.751	0.763
573	Louisiana	0.669	0.668	0.676	0.660	0.683	0.690	0.688	0.694	0.613	0.705	0.724	0.684	0.707	0.697	0.711	0.690	0.693	0.676	0.666	0.684	0.693	0.697
574	New Mexico	0.738	0.741	0.751	0.733	0.756	0.768	0.770	0.778	0.701	0.787	0.802	0.755	0.783	0.773	0.791	0.767	0.775	0.755	0.737	0.751	0.764	0.778
575	Texas	0.725	0.726	0.735	0.720	0.739	0.750	0.750	0.757	0.688	0.764	0.778	0.742	0.762	0.754	0.769	0.748	0.755	0.740	0.721	0.736	0.747	0.758
576	Kentucky	0.675	0.678	0.684	0.673	0.686	0.692	0.694	0.698	0.652	0.703	0.714	0.684	0.701	0.696	0.705	0.692	0.696	0.684	0.676	0.685	0.691	0.698
577	Kansas	0.734	0.740	0.749	0.735	0.751	0.762	0.764	0.771	0.714	0.776	0.789	0.748	0.771	0.764	0.778	0.760	0.767	0.752	0.735	0.745	0.757	0.769
578	Wisconsin	0.693	0.696	0.702	0.689	0.709	0.716	0.716	0.721	0.647	0.732	0.750	0.706	0.731	0.722	0.735	0.716	0.719	0.699	0.695	0.710	0.718	0.722
579	Tennessee	0.640	0.643	0.649	0.637	0.654	0.660	0.660	0.665	0.603	0.673	0.689	0.651	0.672	0.665	0.676	0.660	0.663	0.647	0.642	0.654	0.661	0.666
580	Minnesota	0.707	0.710	0.719	0.702	0.724	0.734	0.735	0.742	0.665	0.751	0.768	0.723	0.749	0.740	0.755	0.734	0.739	0.719	0.707	0.722	0.732	0.742
581	Colorado	0.717	0.719	0.727	0.713	0.731	0.739	0.739	0.745	0.684	0.752	0.766	0.730	0.750	0.743	0.755	0.738	0.742	0.728	0.716	0.729	0.737	0.745
582	Indiana	0.654	0.655	0.661	0.648	0.668	0.674	0.674	0.679	0.609	0.688	0.705	0.666	0.688	0.680	0.691	0.674	0.677	0.659	0.655	0.669	0.676	0.680
583	Nebraska	0.704	0.709	0.719	0.705	0.720	0.728	0.731	0.737	0.685	0.742	0.753	0.715	0.738	0.732	0.743	0.728	0.734	0.719	0.706	0.715	0.724	0.735
584	Connecticut	0.708	0.710	0.719	0.703	0.725	0.735	0.735	0.741	0.665	0.751	0.768	0.724	0.749	0.740	0.755	0.734	0.740	0.720	0.708	0.723	0.733	0.742
585	Ohio	0.678	0.680	0.686	0.674	0.692	0.698	0.698	0.703	0.639	0.711	0.727	0.691	0.711	0.703	0.715	0.698	0.701	0.685	0.678	0.691	0.699	0.704
586	Michigan	0.729	0.735	0.746	0.727	0.750	0.762	0.765	0.774	0.696	0.783	0.798	0.746	0.776	0.767	0.785	0.761	0.769	0.749	0.730	0.743	0.757	0.772
587	Arizona	0.752	0.758	0.769	0.753	0.769	0.781	0.785	0.792	0.740	0.796	0.805	0.767	0.789	0.783	0.798	0.779	0.788	0.775	0.751	0.760	0.773	0.790
588	New Jersey	0.695	0.697	0.706	0.691	0.710	0.719	0.722	0.728	0.664	0.734	0.747	0.709	0.732	0.724	0.739	0.718	0.725	0.710	0.693	0.706	0.716	0.728
589	Syracuse	0.662	0.662	0.668	0.656	0.675	0.681	0.680	0.685	0.617	0.694	0.711	0.673	0.694	0.687	0.698	0.681	0.684	0.667	0.662	0.677	0.683	0.687
590	New York	0.629	0.629	0.637	0.623	0.641	0.650	0.650	0.655	0.594	0.663	0.677	0.642	0.661	0.653	0.667	0.648	0.654	0.640	0.626	0.640	0.648	0.657
591	Richmond	0.680	0.686	0.695	0.678	0.701	0.710	0.712	0.718	0.638	0.730	0.748	0.693	0.726	0.717	0.730	0.711	0.715	0.690	0.686	0.700	0.709	0.718
592	Atlanta	0.691	0.691	0.699	0.683	0.705	0.714	0.714	0.721	0.647	0.729	0.745	0.707	0.729	0.720	0.736	0.713	0.720	0.704	0.687	0.702	0.713	0.723
593	Washington, DC	0.651	0.654	0.662	0.649	0.665	0.672	0.673	0.679	0.626	0.684	0.696	0.661	0.681	0.675	0.686	0.671	0.676	0.662	0.652	0.662	0.670	0.679
594	Chicago	0.649	0.648	0.654	0.641	0.661	0.666	0.665	0.670	0.599	0.679	0.696	0.660	0.681	0.673	0.684	0.666	0.669	0.653	0.648	0.664	0.669	0.672
595	St. Louis	0.672	0.677	0.685	0.670	0.690	0.700	0.701	0.707	0.636	0.717	0.733	0.686	0.713	0.705	0.719	0.699	0.705	0.685	0.674	0.688	0.698	0.707
596	Sacramento	0.729	0.731	0.742	0.724	0.746	0.757	0.759	0.767	0.692	0.775	0.790	0.745	0.772	0.763	0.779	0.757	0.764	0.745	0.728	0.742	0.754	0.767
597	Northern California	0.727	0.727	0.738	0.719	0.743	0.755	0.755	0.763	0.680	0.772	0.789	0.745	0.771	0.761	0.779	0.754	0.762	0.741	0.724	0.741	0.752	0.764
598	San Diego	0.725	0.729	0.740	0.724	0.741	0.751	0.754	0.761	0.707	0.765	0.776	0.739	0.761	0.754	0.768	0.750	0.758	0.744	0.725	0.735	0.745	0.760
599	Southern California	0.715	0.718	0.728	0.712	0.730	0.740	0.743	0.750	0.688	0.755	0.768	0.730	0.752	0.745	0.760	0.739	0.746	0.732	0.714	0.726	0.737	0.749

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MC01	MC02	MC03	MC04	MC05	MC06	MC07	MC08	MC10	MC0A	MC0B	MC0D	MC0I	MC0L	MC0M	MC0N	MC0O	MC0P	MC0Q	MC0R	MC0S	MC0T
501	Miami	0.660	0.650	0.653	0.646	0.659	0.662	0.660	0.662	0.612	0.670	0.682	0.666	0.673	0.667	0.674	0.662	0.663	0.660	0.651	0.663	0.666	0.665
502	Broward County / Palm Beach	0.682	0.677	0.681	0.672	0.685	0.689	0.687	0.690	0.647	0.695	0.705	0.690	0.698	0.693	0.699	0.689	0.690	0.688	0.675	0.685	0.690	0.692
503	Tampa	0.734	0.728	0.733	0.723	0.737	0.742	0.740	0.743	0.696	0.749	0.760	0.743	0.751	0.746	0.753	0.741	0.743	0.740	0.726	0.737	0.742	0.745
504	Orlando	0.724	0.718	0.723	0.713	0.727	0.732	0.730	0.733	0.687	0.739	0.750	0.733	0.741	0.735	0.742	0.731	0.733	0.730	0.716	0.727	0.732	0.734
505	Jacksonville	0.737	0.731	0.737	0.726	0.741	0.745	0.742	0.746	0.696	0.752	0.764	0.746	0.755	0.749	0.757	0.744	0.746	0.744	0.728	0.740	0.746	0.748
506	Daytona / Gainesville	0.715	0.706	0.713	0.700	0.717	0.723	0.720	0.724	0.664	0.733	0.748	0.724	0.734	0.727	0.736	0.722	0.723	0.721	0.705	0.718	0.724	0.726
521	Diversified Dental - Las Vegas	0.870	0.872	0.884	0.869	0.881	0.893	0.893	0.897	0.863	0.901	0.907	0.883	0.897	0.893	0.903	0.891	0.896	0.894	0.865	0.872	0.882	0.897
522	Mastercare Dental - Reno	0.964	0.950	0.961	0.939	0.971	0.987	0.989	1.002	0.885	1.019	1.037	0.984	1.012	0.998	1.021	0.989	0.998	0.984	0.950	0.971	0.985	1.001
524	Premier - Minnesota	0.808	0.805	0.814	0.800	0.814	0.823	0.829	0.831	0.783	0.841	0.853	0.814	0.831	0.826	0.836	0.824	0.828	0.824	0.805	0.810	0.818	0.829
526	Dental Options Pricing - Oregon	0.822	0.815	0.825	0.807	0.829	0.841	0.840	0.847	0.772	0.857	0.874	0.835	0.854	0.845	0.860	0.840	0.844	0.839	0.813	0.826	0.837	0.847
527	Rental Network - Hawaii	0.731	0.723	0.727	0.718	0.732	0.736	0.738	0.742	0.690	0.752	0.764	0.734	0.745	0.740	0.747	0.736	0.737	0.735	0.727	0.734	0.738	0.739
528	Diversified Dental - Reno	0.985	0.992	1.005	0.989	1.001	1.014	1.023	1.032	0.995	1.031	1.036	1.001	1.018	1.014	1.030	1.013	1.025	1.021	0.982	0.987	1.001	1.026
549	Maine	0.782	0.770	0.777	0.761	0.787	0.794	0.790	0.796	0.708	0.809	0.827	0.797	0.814	0.804	0.817	0.795	0.797	0.790	0.769	0.787	0.797	0.801
550	North Dakota	0.836	0.821	0.831	0.812	0.840	0.849	0.850	0.857	0.753	0.875	0.900	0.846	0.869	0.858	0.872	0.850	0.852	0.846	0.826	0.841	0.851	0.856
551	Nevada	0.727	0.729	0.738	0.726	0.736	0.744	0.744	0.747	0.721	0.750	0.755	0.737	0.749	0.746	0.752	0.744	0.747	0.744	0.723	0.728	0.737	0.747
553	Idaho	0.786	0.780	0.787	0.775	0.791	0.798	0.799	0.802	0.748	0.812	0.826	0.792	0.807	0.801	0.809	0.798	0.799	0.795	0.782	0.790	0.796	0.801
554	Vermont	0.727	0.711	0.719	0.702	0.729	0.736	0.730	0.737	0.639	0.751	0.773	0.739	0.756	0.744	0.757	0.736	0.736	0.731	0.712	0.731	0.740	0.740
555	New Hampshire	0.702	0.690	0.695	0.683	0.705	0.709	0.707	0.710	0.631	0.724	0.743	0.713	0.726	0.717	0.727	0.710	0.710	0.705	0.692	0.708	0.714	0.713
556	Delaware	0.754	0.745	0.753	0.738	0.758	0.765	0.765	0.768	0.696	0.782	0.799	0.762	0.780	0.773	0.781	0.767	0.767	0.762	0.747	0.759	0.766	0.769
557	Washington																						
558	Oregon	0.794	0.785	0.795	0.777	0.801	0.809	0.806	0.813	0.731	0.824	0.841	0.808	0.826	0.817	0.828	0.810	0.811	0.806	0.783	0.798	0.809	0.814
559	North Carolina	0.693	0.679	0.685	0.670	0.694	0.700	0.696	0.702	0.617	0.714	0.734	0.704	0.718	0.708	0.719	0.701	0.701	0.695	0.681	0.697	0.706	0.704
560	West Virginia	0.742	0.732	0.739	0.726	0.744	0.750	0.749	0.753	0.688	0.763	0.779	0.750	0.763	0.756	0.764	0.751	0.751	0.747	0.734	0.746	0.751	0.754
561	Mississippi	0.758	0.746	0.753	0.738	0.760	0.766	0.765	0.770	0.690	0.783	0.802	0.767	0.782	0.773	0.784	0.766	0.768	0.764	0.748	0.763	0.770	0.771
562	Arkansas	0.812	0.801	0.808	0.794	0.814	0.821	0.822	0.826	0.754	0.838	0.856	0.821	0.836	0.827	0.841	0.821	0.825	0.821	0.802	0.816	0.823	0.828
563	South Carolina	0.726	0.711	0.717	0.702	0.727	0.734	0.730	0.736	0.646	0.750	0.771	0.737	0.752	0.742	0.753	0.734	0.734	0.728	0.714	0.731	0.738	0.737
564	Rhode Island	0.734	0.729	0.732	0.723	0.738	0.741	0.741	0.743	0.690	0.752	0.765	0.743	0.753	0.747	0.754	0.742	0.743	0.740	0.727	0.738	0.745	0.745
565	Hawaii	0.707	0.701	0.705	0.697	0.710	0.714	0.714	0.717	0.670	0.725	0.736	0.713	0.722	0.717	0.724	0.713	0.714	0.713	0.702	0.710	0.715	0.717
566	Pittsburgh	0.721	0.717	0.721	0.714	0.724	0.727	0.727	0.729	0.694	0.735	0.743	0.728	0.734	0.730	0.736	0.727	0.729	0.727	0.715	0.723	0.728	0.730
567	Philadelphia	0.728	0.725	0.728	0.720	0.733	0.736	0.736	0.738	0.692	0.746	0.757	0.738	0.746	0.741	0.748	0.737	0.738	0.735	0.723	0.732	0.739	0.740
568	Alabama	0.751	0.741	0.748	0.735	0.753	0.761	0.757	0.761	0.697	0.770	0.786	0.760	0.772	0.765	0.775	0.759	0.761	0.758	0.740	0.754	0.760	0.764
569	Utah	0.730	0.723	0.727	0.718	0.733	0.736	0.735	0.737	0.684	0.746	0.759	0.738	0.747	0.741	0.748	0.736	0.737	0.734	0.722	0.733	0.739	0.739
570	Iowa	0.729	0.715	0.722	0.708	0.731	0.737	0.734	0.738	0.657	0.752	0.772	0.739	0.754	0.745	0.754	0.738	0.737	0.732	0.718	0.733	0.740	0.740
571	Massachusetts	0.742	0.734	0.738	0.727	0.746	0.750	0.749	0.751	0.686	0.762	0.778	0.752	0.764	0.757	0.765	0.751	0.752	0.747	0.734	0.747	0.754	0.754
572	Oklahoma	0.771	0.767	0.774	0.762	0.777	0.783	0.782	0.786	0.736	0.792	0.803	0.781	0.793	0.787	0.795	0.783	0.784	0.781	0.764	0.774	0.782	0.786
573	Louisiana	0.706	0.694	0.701	0.687	0.708	0.713	0.711	0.716	0.641	0.727	0.744	0.716	0.728	0.719	0.730	0.713	0.715	0.712	0.695	0.710	0.717	0.718
574	New Mexico	0.788	0.780	0.789	0.773	0.794	0.803	0.801	0.805	0.736	0.817	0.831	0.800	0.817	0.809	0.819	0.803	0.805	0.799	0.779	0.791	0.801	0.807
575	Texas	0.766	0.758	0.766	0.752	0.770	0.777	0.775	0.779	0.717	0.787	0.801	0.777	0.790	0.783	0.791	0.777	0.778	0.774	0.757	0.769	0.777	0.781
576	Kentucky	0.705	0.701	0.704	0.697	0.709	0.711	0.712	0.714	0.673	0.720	0.731	0.712	0.720	0.715	0.721	0.712	0.713	0.710	0.700	0.708	0.713	0.714
577	Kansas	0.778	0.774	0.781	0.769	0.784	0.791	0.790	0.793	0.743	0.801	0.813	0.788	0.801	0.795	0.802	0.791	0.792	0.788	0.772	0.781	0.788	0.794
578	Wisconsin	0.732	0.722	0.728	0.715	0.734	0.740	0.739	0.742	0.674	0.753	0.770	0.740	0.754	0.746	0.754	0.741	0.741	0.736	0.724	0.737	0.742	0.743
579	Tennessee	0.674	0.666	0.671	0.661	0.677	0.681	0.680	0.683	0.627	0.692	0.706	0.681	0.692	0.686	0.693	0.681	0.682	0.678	0.667	0.678	0.683	0.684
580	Minnesota	0.752	0.742	0.749	0.735	0.755	0.762	0.760	0.765	0.694	0.775	0.791	0.762	0.776	0.768	0.777	0.762	0.763	0.758	0.743	0.756	0.763	0.765
581	Colorado	0.754	0.745	0.752	0.740	0.756	0.763	0.762	0.766	0.710	0.773	0.787	0.762	0.773	0.767	0.775	0.762	0.764	0.761	0.745	0.757	0.762	0.766
582	Indiana	0.690	0.679	0.684	0.673	0.691	0.695	0.694	0.697	0.634	0.707	0.723	0.698	0.708	0.701	0.709	0.696	0.696	0.692	0.681	0.693	0.698	0.698
583	Nebraska	0.744	0.741	0.745	0.736	0.750	0.752	0.753	0.755	0.710	0.763	0.774	0.752	0.762	0.757	0.763	0.753	0.754	0.751	0.739	0.746	0.754	0.756
584	Connecticut	0.752	0.743	0.749	0.736	0.756	0.761	0.760	0.763	0.694	0.774	0.790	0.762	0.776	0.768	0.777	0.762	0.763	0.758	0.743	0.756	0.763	0.765
585	Ohio	0.713	0.704	0.709	0.698	0.715	0.720	0.719	0.721	0.664	0.731	0.745	0.721	0.732	0.725	0.733	0.720	0.721	0.717	0.705	0.716	0.721	0.723
586	Michigan	0.782	0.775	0.786	0.769	0.789	0.799	0.798	0.804	0.733	0.815	0.830	0.794	0.813	0.804	0.815	0.800	0.801	0.796	0.774	0.785	0.796	0.803
587	Arizona	0.799	0.797	0.805	0.792	0.807	0.813	0.814	0.818	0.772	0.824	0.834	0.810	0.823	0.818	0.826	0.814	0.816	0.813	0.793	0.801	0.810	0.818
588	New Jersey	0.737	0.731	0.735	0.726	0.742	0.746	0.746	0.748	0.691	0.757	0.769	0.747	0.758	0.752	0.761	0.745	0.747	0.744	0.730	0.740	0.749	0.751
589	Syracuse	0.695	0.686	0.690	0.680	0.697	0.700	0.699	0.702	0.641	0.712	0.727	0.703	0.713	0.706	0.714	0.701	0.702	0.698	0.687	0.700	0.704	0.704
590	New York	0.665	0.654	0.658	0.649	0.665	0.669	0.666	0.669	0.614	0.678	0.691	0.671	0.679	0.672	0.681	0.667	0.668	0.667	0.656	0.668	0.672	0.671
591	Richmond	0.728	0.719	0.725	0.712	0.733	0.738	0.738	0.741	0.668	0.754	0.772	0.737	0.753	0.745	0.753	0.739	0.739	0.734	0.722	0.734	0.740	0.742
592	Atlanta	0.731	0.722	0.730	0.715	0.735	0.742	0.738	0.743	0.676	0.752	0.768	0.742	0.756	0.748	0.757	0.742	0.743	0.739	0.721	0.734	0.742	0.746
593	Washington, DC	0.686	0.680	0.683	0.676	0.688	0.692	0.690	0.693	0.647	0.701	0.712	0.692	0.700	0.695	0.701	0.691	0.692	0.690	0.682	0.690	0.694	0.695
594	Chicago	0.681	0.671	0.674	0.665	0.682	0.685	0.683	0.685	0.622	0.696	0.712	0.689	0.698	0.691	0.700	0.686	0.686	0.682	0.672	0.685	0.690	0.689
595	St. Louis	0.717	0.709	0.716	0.702	0.721	0.727	0.727	0.730	0.665	0.741	0.756	0.725	0.741	0.734	0.742	0.728	0.729	0.724	0.710	0.721	0.728	0.731
596	Sacramento	0.776	0.769	0.776	0.763	0.783	0.788	0.787	0.791	0.725	0.802	0.816	0.788	0.803	0.795	0.805	0.789	0.791	0.785	0.767	0.780	0.789	0.793
597	Northern California	0.773	0.765	0.772	0.757	0.780	0.786	0.784	0.788	0.714	0.800	0.816	0.786	0.802	0.794	0.805	0.787	0.789	0.783	0.763	0.779	0.787	0.791
598	San Diego	0.768	0.766	0.770	0.761	0.775	0.779	0.779	0.782	0.735	0.789	0.800	0.779	0.789	0.783	0.791	0.780	0.782	0.778	0.763	0.771	0.780	0.783
599	Southern California	0.758	0.753	0.757	0.748	0.763	0.767	0.768	0.770	0.716	0.778	0.790	0.769	0.779	0.773	0.782	0.767	0.769	0.766	0.752	0.761	0.770	0.772

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MQ01	MQ02	MQ03	MQ04	MQ05	MQ06	MQ07	MQ08	MQ10	MQ0A	MQ0B	MQ0D	MQ0I	MQ0L	MQ0M	MQ0N	MQ0O	MQ0P	MQ0Q	MQ0R	MQ0S	MQ0T
501	Miami	0.663	0.646	0.649	0.640	0.657	0.659	0.654	0.656	0.599	0.665	0.680	0.666	0.670	0.664	0.672	0.657	0.658	0.653	0.646	0.662	0.665	0.661
502	Broward County / Palm Beach	0.684	0.674	0.678	0.669	0.683	0.687	0.683	0.685	0.637	0.691	0.704	0.691	0.696	0.690	0.698	0.685	0.686	0.683	0.670	0.685	0.689	0.689
503	Tampa	0.736	0.724	0.729	0.718	0.735	0.739	0.735	0.737	0.684	0.744	0.759	0.743	0.750	0.743	0.751	0.737	0.739	0.734	0.721	0.737	0.741	0.742
504	Orlando	0.726	0.714	0.720	0.709	0.725	0.729	0.725	0.727	0.676	0.734	0.748	0.732	0.739	0.733	0.741	0.727	0.728	0.724	0.712	0.726	0.731	0.731
505	Jacksonville	0.740	0.727	0.733	0.721	0.738	0.742	0.738	0.740	0.684	0.747	0.763	0.748	0.754	0.747	0.756	0.741	0.742	0.738	0.724	0.740	0.745	0.745
506	Daytona / Gainesville	0.719	0.701	0.707	0.694	0.714	0.719	0.713	0.716	0.649	0.726	0.745	0.724	0.732	0.724	0.734	0.717	0.718	0.711	0.699	0.718	0.722	0.722
521	Diversified Dental - Las Vegas	0.875	0.873	0.884	0.869	0.882	0.895	0.892	0.896	0.857	0.899	0.908	0.887	0.900	0.894	0.906	0.891	0.896	0.893	0.865	0.875	0.886	0.899
522	Mastercare Dental - Reno	0.983	0.954	0.965	0.940	0.980	0.992	0.987	0.997	0.858	1.013	1.043	1.001	1.023	1.006	1.033	0.993	1.001	0.982	0.951	0.983	0.998	1.006
524	Premier - Minnesota	0.810	0.795	0.803	0.789	0.806	0.814	0.817	0.820	0.766	0.831	0.845	0.808	0.823	0.817	0.828	0.813	0.817	0.807	0.795	0.805	0.811	0.820
526	Dental Options Pricing - Oregon	0.831	0.810	0.820	0.801	0.827	0.837	0.833	0.837	0.753	0.851	0.870	0.839	0.853	0.843	0.858	0.834	0.839	0.829	0.807	0.829	0.838	0.843
527	Rental Network - Hawaii	0.733	0.712	0.716	0.706	0.723	0.727	0.727	0.731	0.673	0.743	0.755	0.727	0.738	0.732	0.739	0.727	0.728	0.717	0.716	0.727	0.730	0.730
528	Diversified Dental - Reno	0.991	0.993	1.006	0.989	1.003	1.016	1.022	1.031	0.988	1.029	1.037	1.006	1.021	1.016	1.033	1.014	1.026	1.021	0.982	0.991	1.005	1.027
549	Maine	0.793	0.770	0.777	0.760	0.790	0.795	0.785	0.790	0.689	0.805	0.829	0.807	0.817	0.805	0.820	0.793	0.795	0.787	0.765	0.794	0.804	0.800
550	North Dakota	0.845	0.808	0.817	0.796	0.830	0.838	0.834	0.838	0.722	0.859	0.889	0.844	0.861	0.847	0.864	0.836	0.838	0.821	0.811	0.839	0.845	0.844
551	Nevada	0.730	0.730	0.739	0.726	0.737	0.745	0.743	0.746	0.715	0.749	0.756	0.740	0.751	0.747	0.754	0.744	0.746	0.744	0.722	0.731	0.739	0.748
553	Idaho	0.789	0.771	0.778	0.765	0.782	0.789	0.788	0.791	0.730	0.802	0.818	0.787	0.800	0.793	0.801	0.788	0.789	0.779	0.771	0.784	0.789	0.792
554	Vermont	0.735	0.703	0.710	0.691	0.723	0.729	0.720	0.724	0.614	0.741	0.769	0.742	0.753	0.739	0.754	0.727	0.727	0.716	0.702	0.734	0.739	0.733
555	New Hampshire	0.708	0.682	0.686	0.672	0.699	0.702	0.695	0.699	0.608	0.714	0.737	0.711	0.721	0.710	0.722	0.701	0.701	0.690	0.682	0.706	0.711	0.706
556	Delaware	0.758	0.734	0.742	0.726	0.750	0.756	0.752	0.756	0.674	0.770	0.791	0.758	0.773	0.763	0.773	0.755	0.755	0.743	0.735	0.754	0.760	0.759
557	Washington																						
558	Oregon	0.803	0.780	0.789	0.770	0.798	0.806	0.799	0.803	0.712	0.818	0.839	0.813	0.825	0.814	0.828	0.804	0.806	0.796	0.776	0.802	0.810	0.810
559	North Carolina	0.699	0.672	0.678	0.662	0.690	0.694	0.686	0.690	0.594	0.705	0.730	0.705	0.715	0.703	0.716	0.693	0.693	0.683	0.672	0.698	0.703	0.698
560	West Virginia	0.745	0.724	0.731	0.717	0.738	0.743	0.739	0.742	0.669	0.754	0.774	0.747	0.758	0.749	0.759	0.742	0.742	0.733	0.724	0.743	0.747	0.746
561	Mississippi	0.763	0.735	0.742	0.726	0.752	0.758	0.753	0.757	0.667	0.772	0.797	0.764	0.776	0.765	0.778	0.756	0.757	0.746	0.737	0.759	0.764	0.762
562	Arkansas	0.817	0.795	0.802	0.786	0.810	0.817	0.814	0.817	0.734	0.829	0.852	0.822	0.833	0.823	0.838	0.814	0.818	0.810	0.794	0.815	0.821	0.823
563	South Carolina	0.732	0.702	0.708	0.691	0.721	0.725	0.718	0.722	0.620	0.739	0.765	0.735	0.747	0.735	0.747	0.724	0.724	0.711	0.702	0.730	0.734	0.729
564	Rhode Island	0.738	0.723	0.726	0.717	0.734	0.737	0.733	0.736	0.675	0.745	0.761	0.743	0.749	0.742	0.751	0.736	0.736	0.729	0.720	0.736	0.742	0.740
565	Hawaii	0.710	0.693	0.697	0.688	0.703	0.707	0.706	0.710	0.657	0.719	0.731	0.709	0.718	0.711	0.719	0.706	0.708	0.700	0.694	0.706	0.710	0.710
566	Pittsburgh	0.722	0.714	0.717	0.710	0.722	0.724	0.722	0.724	0.685	0.730	0.741	0.726	0.732	0.727	0.734	0.723	0.725	0.720	0.711	0.721	0.726	0.727
567	Philadelphia	0.731	0.720	0.723	0.714	0.730	0.732	0.729	0.732	0.679	0.740	0.753	0.737	0.743	0.737	0.744	0.731	0.732	0.726	0.716	0.730	0.737	0.735
568	Alabama	0.756	0.737	0.744	0.730	0.751	0.757	0.751	0.754	0.681	0.764	0.785	0.763	0.772	0.763	0.775	0.755	0.757	0.750	0.735	0.756	0.761	0.761
569	Utah	0.733	0.717	0.720	0.711	0.728	0.731	0.727	0.730	0.670	0.739	0.755	0.736	0.743	0.736	0.744	0.729	0.730	0.724	0.715	0.731	0.736	0.734
570	Iowa	0.734	0.706	0.712	0.697	0.724	0.728	0.722	0.726	0.633	0.742	0.765	0.736	0.748	0.737	0.748	0.727	0.727	0.715	0.707	0.731	0.736	0.732
571	Massachusetts	0.747	0.727	0.731	0.719	0.741	0.744	0.739	0.742	0.668	0.754	0.774	0.751	0.760	0.751	0.761	0.743	0.744	0.735	0.725	0.745	0.751	0.748
572	Oklahoma	0.775	0.763	0.770	0.757	0.774	0.779	0.776	0.779	0.723	0.787	0.801	0.782	0.791	0.784	0.793	0.778	0.780	0.774	0.759	0.774	0.781	0.783
573	Louisiana	0.711	0.686	0.693	0.678	0.702	0.708	0.702	0.705	0.621	0.718	0.741	0.715	0.724	0.714	0.727	0.705	0.707	0.699	0.687	0.709	0.714	0.712
574	New Mexico	0.794	0.775	0.783	0.766	0.791	0.797	0.793	0.797	0.718	0.810	0.828	0.801	0.814	0.805	0.816	0.796	0.798	0.788	0.772	0.793	0.800	0.802
575	Texas	0.771	0.754	0.761	0.747	0.768	0.773	0.768	0.771	0.701	0.781	0.799	0.778	0.788	0.780	0.790	0.772	0.773	0.766	0.751	0.771	0.777	0.777
576	Kentucky	0.707	0.696	0.699	0.691	0.704	0.707	0.705	0.707	0.661	0.714	0.727	0.710	0.716	0.711	0.717	0.706	0.707	0.701	0.694	0.705	0.710	0.710
577	Kansas	0.781	0.768	0.775	0.762	0.780	0.785	0.782	0.785	0.728	0.794	0.809	0.786	0.797	0.790	0.798	0.784	0.785	0.778	0.765	0.780	0.786	0.788
578	Wisconsin	0.736	0.713	0.719	0.705	0.727	0.732	0.728	0.731	0.654	0.744	0.765	0.737	0.748	0.739	0.748	0.731	0.731	0.721	0.713	0.733	0.737	0.735
579	Tennessee	0.677	0.659	0.664	0.652	0.671	0.674	0.671	0.674	0.610	0.684	0.701	0.678	0.687	0.680	0.688	0.673	0.674	0.666	0.659	0.675	0.679	0.677
580	Minnesota	0.756	0.735	0.741	0.727	0.751	0.755	0.750	0.753	0.675	0.766	0.786	0.761	0.771	0.762	0.772	0.754	0.754	0.745	0.734	0.755	0.760	0.759
581	Colorado	0.756	0.740	0.746	0.733	0.752	0.758	0.754	0.757	0.695	0.766	0.783	0.760	0.769	0.762	0.772	0.756	0.757	0.750	0.738	0.755	0.759	0.761
582	Indiana	0.692	0.671	0.676	0.664	0.685	0.688	0.684	0.687	0.615	0.698	0.718	0.694	0.703	0.695	0.704	0.687	0.687	0.679	0.671	0.690	0.694	0.691
583	Nebraska	0.746	0.734	0.738	0.729	0.744	0.747	0.745	0.748	0.696	0.756	0.769	0.750	0.757	0.751	0.758	0.746	0.747	0.740	0.732	0.744	0.750	0.750
584	Connecticut	0.757	0.736	0.742	0.728	0.751	0.755	0.750	0.753	0.675	0.766	0.786	0.761	0.772	0.763	0.773	0.754	0.755	0.746	0.734	0.755	0.761	0.759
585	Ohio	0.716	0.697	0.703	0.691	0.710	0.714	0.710	0.713	0.647	0.723	0.741	0.718	0.727	0.720	0.728	0.713	0.713	0.706	0.697	0.714	0.718	0.717
586	Michigan	0.790	0.769	0.779	0.761	0.785	0.794	0.790	0.794	0.715	0.807	0.826	0.796	0.810	0.800	0.813	0.793	0.794	0.784	0.767	0.787	0.795	0.798
587	Arizona	0.802	0.794	0.801	0.788	0.805	0.811	0.809	0.812	0.760	0.820	0.831	0.811	0.821	0.815	0.824	0.810	0.812	0.806	0.788	0.802	0.810	0.815
588	New Jersey	0.741	0.726	0.729	0.719	0.738	0.741	0.738	0.741	0.677	0.752	0.766	0.747	0.755	0.747	0.757	0.740	0.742	0.734	0.723	0.740	0.747	0.745
589	Syracuse	0.698	0.678	0.682	0.671	0.692	0.694	0.690	0.692	0.623	0.704	0.723	0.701	0.708	0.700	0.709	0.693	0.693	0.685	0.678	0.696	0.701	0.697
590	New York	0.667	0.648	0.652	0.641	0.660	0.663	0.659	0.663	0.600	0.673	0.687	0.669	0.676	0.669	0.678	0.662	0.663	0.656	0.649	0.666	0.668	0.667
591	Richmond	0.733	0.708	0.714	0.700	0.724	0.728	0.724	0.728	0.646	0.743	0.764	0.732	0.745	0.735	0.745	0.727	0.727	0.715	0.709	0.728	0.734	0.731
592	Atlanta	0.737	0.718	0.725	0.710	0.733	0.739	0.732	0.735	0.658	0.746	0.766	0.745	0.755	0.745	0.756	0.737	0.738	0.731	0.715	0.737	0.743	0.742
593	Washington, DC	0.689	0.673	0.676	0.668	0.683	0.686	0.683	0.686	0.634	0.694	0.708	0.690	0.696	0.690	0.697	0.685	0.685	0.679	0.673	0.686	0.690	0.688
594	Chicago	0.684	0.663	0.666	0.656	0.676	0.678	0.673	0.676	0.604	0.688	0.708	0.687	0.693	0.685	0.694	0.677	0.677	0.670	0.663	0.682	0.686	0.682
595	St. Louis	0.721	0.701	0.707	0.693	0.715	0.720	0.716	0.719	0.646	0.732	0.750	0.723	0.735	0.727	0.736	0.719	0.719	0.710	0.700	0.718	0.724	0.723
596	Sacramento	0.782	0.764	0.770	0.756	0.780	0.784	0.779	0.784	0.708	0.796	0.813	0.790	0.800	0.791	0.802	0.783	0.785	0.776	0.761	0.781	0.789	0.788
597	Northern California	0.780	0.760	0.767	0.751	0.777	0.782	0.776	0.780	0.696	0.794	0.813	0.789	0.800	0.790	0.802	0.781	0.782	0.773	0.756	0.780	0.788	0.787
598	San Diego	0.772	0.761	0.765	0.756	0.771	0.775	0.773	0.777	0.723	0.785	0.797	0.779	0.786	0.780	0.789	0.774	0.776	0.770	0.757	0.771	0.779	0.779
599	Southern California	0.762	0.748	0.752	0.741	0.759	0.763	0.760	0.764	0.703	0.773	0.787	0.768	0.776	0.768	0.778	0.762	0.764	0.757	0.745	0.761	0.768	0.767

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MR01	MR02	MR03	MR04	MR05	MR06	MR07	MR08	MR10	MR0A	MR0B	MR0D	MR0I	MR0L	MR0M	MR0N	MR0O	MR0P	MR0Q	MR0R	MR0S	MR0T
501	Miami	0.622	0.616	0.624	0.611	0.627	0.635	0.634	0.639	0.584	0.646	0.658	0.633	0.646	0.639	0.650	0.634	0.638	0.634	0.613	0.625	0.633	0.641
502	Broward County / Palm Beach	0.640	0.636	0.644	0.632	0.645	0.654	0.657	0.662	0.616	0.667	0.676	0.650	0.663	0.657	0.671	0.653	0.660	0.657	0.632	0.642	0.650	0.663
503	Tampa	0.687	0.683	0.691	0.678	0.693	0.703	0.706	0.712	0.661	0.717	0.728	0.698	0.712	0.706	0.720	0.702	0.710	0.706	0.679	0.689	0.698	0.712
504	Orlando	0.678	0.674	0.682	0.669	0.684	0.693	0.697	0.702	0.654	0.708	0.718	0.689	0.702	0.696	0.710	0.693	0.701	0.696	0.671	0.680	0.689	0.702
505	Jacksonville	0.690	0.685	0.694	0.680	0.696	0.705	0.708	0.714	0.661	0.720	0.731	0.701	0.715	0.709	0.723	0.704	0.713	0.708	0.681	0.693	0.701	0.714
506	Daytona / Gainesville	0.667	0.660	0.668	0.653	0.672	0.681	0.683	0.691	0.627	0.698	0.711	0.678	0.694	0.686	0.701	0.681	0.688	0.682	0.658	0.671	0.679	0.690
521	Diversified Dental - Las Vegas	0.785	0.791	0.806	0.787	0.800	0.816	0.825	0.837	0.797	0.835	0.840	0.801	0.821	0.816	0.835	0.814	0.829	0.825	0.780	0.786	0.801	0.830
522	Mastercare Dental - Reno	0.864	0.850	0.864	0.838	0.872	0.891	0.896	0.912	0.800	0.932	0.948	0.886	0.918	0.903	0.931	0.892	0.905	0.891	0.850	0.870	0.886	0.909
524	Premier - Minnesota	0.734	0.734	0.747	0.729	0.745	0.759	0.768	0.778	0.722	0.782	0.792	0.745	0.767	0.760	0.776	0.758	0.768	0.763	0.731	0.736	0.748	0.770
526	Dental Options Pricing - Oregon	0.739	0.734	0.748	0.727	0.750	0.766	0.772	0.785	0.705	0.794	0.805	0.756	0.781	0.772	0.793	0.767	0.778	0.768	0.731	0.744	0.757	0.779
527	Rental Network - Hawaii	0.668	0.667	0.678	0.662	0.679	0.690	0.697	0.705	0.647	0.712	0.723	0.679	0.699	0.693	0.707	0.690	0.697	0.693	0.664	0.670	0.683	0.699
528	Diversified Dental - Reno	0.881	0.890	0.905	0.887	0.899	0.916	0.929	0.942	0.903	0.938	0.943	0.900	0.919	0.915	0.937	0.913	0.931	0.927	0.877	0.882	0.900	0.932
549	Maine	0.709	0.698	0.710	0.689	0.716	0.731	0.734	0.746	0.655	0.759	0.772	0.728	0.751	0.740	0.762	0.732	0.742	0.731	0.696	0.713	0.728	0.745
550	North Dakota	0.758	0.745	0.757	0.735	0.765	0.780	0.785	0.798	0.690	0.815	0.834	0.772	0.802	0.790	0.810	0.782	0.790	0.778	0.749	0.764	0.776	0.793
551	Nevada	0.657	0.663	0.675	0.660	0.670	0.683	0.692	0.700	0.669	0.699	0.703	0.671	0.686	0.683	0.699	0.682	0.694	0.691	0.653	0.658	0.671	0.695
553	Idaho	0.732	0.728	0.738	0.722	0.739	0.750	0.756	0.764	0.704	0.770	0.783	0.741	0.760	0.754	0.768	0.749	0.757	0.752	0.728	0.736	0.744	0.759
554	Vermont	0.663	0.649	0.659	0.639	0.668	0.681	0.682	0.692	0.591	0.708	0.725	0.679	0.702	0.690	0.710	0.682	0.689	0.678	0.650	0.669	0.679	0.692
555	New Hampshire	0.644	0.634	0.644	0.626	0.650	0.662	0.665	0.674	0.588	0.687	0.702	0.658	0.680	0.670	0.687	0.663	0.669	0.661	0.635	0.649	0.660	0.673
556	Delaware	0.688	0.682	0.693	0.675	0.697	0.709	0.716	0.725	0.646	0.736	0.750	0.701	0.725	0.716	0.733	0.710	0.718	0.710	0.682	0.692	0.704	0.721
557	Washington																						
558	Oregon	0.717	0.710	0.722	0.701	0.726	0.741	0.746	0.758	0.673	0.769	0.782	0.734	0.759	0.748	0.770	0.742	0.753	0.743	0.707	0.722	0.735	0.755
559	North Carolina	0.634	0.623	0.632	0.614	0.639	0.651	0.653	0.662	0.574	0.676	0.692	0.648	0.670	0.659	0.678	0.652	0.660	0.650	0.623	0.639	0.649	0.662
560	West Virginia	0.692	0.684	0.692	0.677	0.697	0.707	0.711	0.718	0.648	0.728	0.742	0.702	0.720	0.712	0.727	0.707	0.714	0.707	0.684	0.695	0.704	0.716
561	Mississippi	0.704	0.693	0.702	0.685	0.708	0.719	0.721	0.730	0.645	0.742	0.760	0.715	0.736	0.726	0.742	0.719	0.725	0.718	0.695	0.711	0.718	0.728
562	Arkansas	0.756	0.745	0.754	0.737	0.759	0.770	0.772	0.782	0.704	0.791	0.807	0.768	0.785	0.776	0.793	0.770	0.777	0.770	0.745	0.760	0.768	0.780
563	South Carolina	0.663	0.652	0.662	0.643	0.669	0.682	0.685	0.694	0.600	0.709	0.726	0.678	0.701	0.690	0.709	0.683	0.690	0.680	0.653	0.668	0.679	0.693
564	Rhode Island	0.675	0.673	0.683	0.667	0.684	0.696	0.701	0.709	0.650	0.716	0.726	0.688	0.707	0.700	0.715	0.696	0.704	0.698	0.669	0.678	0.689	0.706
565	Hawaii	0.646	0.645	0.657	0.640	0.656	0.668	0.673	0.681	0.628	0.686	0.696	0.658	0.677	0.671	0.685	0.667	0.675	0.671	0.641	0.648	0.660	0.677
566	Pittsburgh	0.676	0.675	0.684	0.671	0.683	0.693	0.696	0.701	0.663	0.705	0.713	0.685	0.699	0.694	0.706	0.692	0.699	0.695	0.671	0.677	0.686	0.700
567	Philadelphia	0.671	0.670	0.680	0.665	0.680	0.692	0.697	0.704	0.653	0.709	0.718	0.683	0.701	0.695	0.709	0.691	0.699	0.695	0.665	0.673	0.684	0.701
568	Alabama	0.701	0.693	0.702	0.686	0.706	0.715	0.717	0.726	0.656	0.733	0.746	0.714	0.728	0.720	0.736	0.714	0.722	0.717	0.690	0.705	0.714	0.724
569	Utah	0.684	0.679	0.688	0.673	0.690	0.700	0.702	0.708	0.650	0.715	0.728	0.695	0.710	0.704	0.717	0.699	0.705	0.701	0.677	0.688	0.696	0.708
570	Iowa	0.666	0.656	0.666	0.648	0.672	0.685	0.689	0.698	0.611	0.712	0.727	0.679	0.703	0.693	0.711	0.686	0.694	0.684	0.657	0.670	0.682	0.696
571	Massachusetts	0.681	0.676	0.686	0.669	0.689	0.702	0.706	0.714	0.643	0.724	0.736	0.695	0.716	0.707	0.724	0.702	0.710	0.703	0.674	0.685	0.696	0.712
572	Oklahoma	0.707	0.706	0.717	0.701	0.717	0.729	0.736	0.744	0.690	0.749	0.758	0.720	0.739	0.732	0.749	0.729	0.739	0.734	0.700	0.709	0.721	0.741
573	Louisiana	0.657	0.646	0.654	0.638	0.660	0.670	0.671	0.679	0.600	0.690	0.706	0.669	0.686	0.677	0.692	0.670	0.676	0.669	0.646	0.663	0.669	0.679
574	New Mexico	0.712	0.707	0.720	0.700	0.722	0.737	0.744	0.754	0.680	0.764	0.775	0.727	0.751	0.742	0.763	0.738	0.749	0.740	0.704	0.715	0.729	0.750
575	Texas	0.702	0.697	0.708	0.691	0.711	0.723	0.728	0.737	0.670	0.744	0.755	0.716	0.736	0.728	0.746	0.723	0.733	0.726	0.693	0.705	0.717	0.735
576	Kentucky	0.661	0.659	0.667	0.654	0.668	0.677	0.681	0.686	0.641	0.691	0.700	0.670	0.685	0.679	0.691	0.676	0.682	0.679	0.656	0.663	0.671	0.684
577	Kansas	0.712	0.711	0.723	0.706	0.723	0.735	0.743	0.751	0.695	0.757	0.766	0.725	0.745	0.738	0.755	0.735	0.745	0.740	0.707	0.715	0.727	0.747
578	Wisconsin	0.683	0.674	0.683	0.667	0.688	0.698	0.701	0.708	0.635	0.719	0.734	0.694	0.712	0.704	0.719	0.697	0.704	0.698	0.675	0.687	0.695	0.707
579	Tennessee	0.630	0.623	0.631	0.618	0.635	0.644	0.648	0.653	0.593	0.662	0.675	0.640	0.656	0.649	0.662	0.643	0.650	0.645	0.623	0.633	0.641	0.652
580	Minnesota	0.688	0.682	0.692	0.675	0.696	0.709	0.714	0.722	0.648	0.733	0.746	0.702	0.723	0.714	0.732	0.709	0.718	0.710	0.680	0.691	0.703	0.720
581	Colorado	0.703	0.697	0.706	0.691	0.708	0.718	0.722	0.730	0.669	0.736	0.748	0.713	0.729	0.722	0.737	0.718	0.725	0.720	0.695	0.706	0.714	0.727
582	Indiana	0.644	0.635	0.644	0.629	0.648	0.657	0.660	0.666	0.599	0.677	0.691	0.654	0.671	0.663	0.677	0.658	0.664	0.657	0.636	0.647	0.655	0.666
583	Nebraska	0.684	0.684	0.695	0.679	0.694	0.706	0.712	0.719	0.669	0.724	0.734	0.696	0.714	0.708	0.723	0.705	0.714	0.710	0.680	0.686	0.698	0.716
584	Connecticut	0.689	0.683	0.693	0.676	0.697	0.709	0.714	0.723	0.649	0.733	0.746	0.703	0.724	0.715	0.733	0.710	0.719	0.711	0.681	0.692	0.704	0.721
585	Ohio	0.666	0.659	0.667	0.653	0.671	0.681	0.684	0.690	0.628	0.699	0.712	0.676	0.692	0.685	0.700	0.681	0.688	0.682	0.658	0.669	0.677	0.690
586	Michigan	0.704	0.700	0.712	0.693	0.714	0.729	0.736	0.748	0.673	0.757	0.768	0.719	0.744	0.735	0.755	0.730	0.741	0.732	0.697	0.708	0.721	0.742
587	Arizona	0.723	0.725	0.738	0.720	0.736	0.750	0.759	0.768	0.717	0.772	0.779	0.738	0.758	0.752	0.771	0.750	0.762	0.756	0.718	0.725	0.739	0.763
588	New Jersey	0.671	0.668	0.680	0.662	0.681	0.695	0.698	0.707	0.645	0.714	0.724	0.685	0.706	0.698	0.715	0.694	0.703	0.697	0.664	0.674	0.686	0.704
589	Syracuse	0.651	0.643	0.652	0.637	0.656	0.665	0.667	0.673	0.607	0.683	0.697	0.662	0.678	0.671	0.684	0.665	0.670	0.665	0.643	0.655	0.663	0.673
590	New York	0.612	0.608	0.617	0.602	0.620	0.630	0.632	0.639	0.577	0.646	0.658	0.625	0.641	0.634	0.648	0.629	0.636	0.631	0.603	0.614	0.626	0.638
591	Richmond	0.667	0.660	0.670	0.653	0.674	0.687	0.693	0.701	0.622	0.712	0.728	0.679	0.702	0.693	0.710	0.687	0.694	0.687	0.660	0.670	0.682	0.698
592	Atlanta	0.668	0.662	0.672	0.655	0.676	0.688	0.692	0.701	0.629	0.710	0.722	0.683	0.702	0.694	0.711	0.688	0.697	0.690	0.659	0.672	0.683	0.700
593	Washington, DC	0.635	0.632	0.643	0.628	0.643	0.654	0.657	0.664	0.612	0.669	0.679	0.646	0.663	0.657	0.669	0.653	0.659	0.655	0.629	0.637	0.647	0.661
594	Chicago	0.639	0.630	0.638	0.623	0.643	0.652	0.652	0.658	0.589	0.667	0.683	0.650	0.665	0.657	0.670	0.651	0.656	0.651	0.630	0.642	0.650	0.659
595	St. Louis	0.655	0.650	0.661	0.644	0.664	0.675	0.681	0.689	0.620	0.699	0.711	0.668	0.689	0.681	0.697	0.676	0.684	0.677	0.649	0.659	0.670	0.686
596	Sacramento	0.703	0.699	0.712	0.692	0.714	0.728	0.734	0.744	0.672	0.753	0.764	0.719	0.742	0.733	0.753	0.729	0.739	0.730	0.696	0.707	0.720	0.741
597	Northern California	0.701	0.695	0.707	0.687	0.710	0.725	0.730	0.740	0.660	0.751	0.763	0.718	0.741	0.731	0.752	0.725	0.735	0.727	0.692	0.705	0.718	0.738
598	San Diego	0.699	0.699	0.712	0.694	0.711	0.725	0.730	0.739	0.686	0.743	0.752	0.713	0.733	0.727	0.743	0.724	0.734	0.728	0.694	0.701	0.714	0.736
599	Southern California	0.691	0.689	0.701	0.683	0.701	0.715	0.720	0.729	0.669	0.734	0.744	0.705	0.726	0.718	0.735	0.715	0.724	0.717	0.684	0.693	0.706	0.725

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NE01	NE02	NE03	NE04	NE05	NE06	NE07	NE08	NE10	NE0A	NE0B	NE0D	NE0I	NE0L	NE0M	NE0N	NE0O	NE0P	NE0Q	NE0R	NE0S	NE0T
501	Miami	0.617	0.615	0.621	0.611	0.623	0.628	0.632	0.636	0.593	0.639	0.651	0.621	0.633	0.629	0.636	0.623	0.626	0.629	0.615	0.620	0.624	0.631
502	Broward County / Palm Beach	0.639	0.641	0.647	0.638	0.648	0.654	0.657	0.661	0.625	0.663	0.673	0.646	0.657	0.654	0.661	0.649	0.653	0.655	0.638	0.642	0.648	0.657
503	Tampa	0.681	0.684	0.690	0.680	0.691	0.698	0.703	0.707	0.669	0.710	0.720	0.688	0.701	0.697	0.705	0.693	0.697	0.698	0.681	0.684	0.691	0.701
504	Orlando	0.673	0.675	0.682	0.672	0.682	0.689	0.694	0.698	0.661	0.701	0.711	0.679	0.692	0.689	0.696	0.685	0.688	0.690	0.673	0.676	0.682	0.692
505	Jacksonville	0.684	0.686	0.693	0.683	0.693	0.700	0.704	0.709	0.669	0.712	0.723	0.690	0.704	0.700	0.708	0.695	0.698	0.701	0.682	0.686	0.694	0.703
506	Daytona / Gainesville	0.651	0.653	0.660	0.649	0.662	0.668	0.675	0.679	0.633	0.685	0.698	0.657	0.673	0.669	0.676	0.664	0.666	0.669	0.652	0.655	0.662	0.671
521	Diversified Dental - Las Vegas	0.809	0.819	0.833	0.816	0.827	0.841	0.850	0.857	0.825	0.855	0.861	0.824	0.842	0.838	0.854	0.835	0.847	0.848	0.807	0.811	0.825	0.850
522	Mastercare Dental - Reno	0.874	0.873	0.889	0.864	0.892	0.911	0.919	0.932	0.832	0.939	0.961	0.891	0.925	0.913	0.937	0.900	0.911	0.913	0.868	0.881	0.894	0.922
524	Premier - Minnesota	0.747	0.753	0.766	0.750	0.762	0.774	0.786	0.792	0.749	0.796	0.807	0.754	0.778	0.774	0.784	0.771	0.777	0.778	0.750	0.750	0.761	0.781
526	Dental Options Pricing - Oregon	0.750	0.753	0.767	0.748	0.767	0.780	0.788	0.797	0.731	0.800	0.816	0.762	0.787	0.780	0.795	0.772	0.780	0.783	0.748	0.754	0.766	0.787
527	Rental Network - Hawaii	0.671	0.674	0.683	0.671	0.682	0.691	0.703	0.709	0.665	0.714	0.726	0.674	0.695	0.691	0.700	0.688	0.693	0.694	0.674	0.674	0.682	0.697
528	Diversified Dental - Reno	0.913	0.926	0.943	0.923	0.935	0.953	0.967	0.977	0.944	0.972	0.978	0.931	0.953	0.949	0.970	0.947	0.965	0.965	0.912	0.915	0.932	0.967
549	Maine	0.707	0.706	0.717	0.700	0.720	0.732	0.737	0.745	0.671	0.750	0.769	0.718	0.742	0.734	0.748	0.724	0.729	0.732	0.704	0.712	0.722	0.737
550	North Dakota	0.755	0.753	0.767	0.746	0.770	0.782	0.792	0.801	0.714	0.811	0.835	0.761	0.793	0.784	0.797	0.774	0.778	0.781	0.756	0.761	0.771	0.787
551	Nevada	0.679	0.687	0.698	0.685	0.693	0.704	0.711	0.717	0.692	0.715	0.720	0.691	0.705	0.702	0.714	0.700	0.709	0.710	0.677	0.680	0.692	0.712
553	Idaho	0.735	0.737	0.746	0.734	0.747	0.755	0.763	0.767	0.722	0.773	0.786	0.740	0.759	0.755	0.763	0.751	0.754	0.756	0.737	0.738	0.746	0.759
554	Vermont	0.652	0.649	0.658	0.642	0.664	0.673	0.678	0.685	0.605	0.693	0.715	0.659	0.683	0.675	0.687	0.664	0.667	0.672	0.649	0.657	0.666	0.676
555	New Hampshire	0.641	0.638	0.647	0.632	0.651	0.660	0.665	0.670	0.603	0.677	0.697	0.646	0.668	0.661	0.671	0.653	0.655	0.658	0.639	0.646	0.652	0.663
556	Delaware	0.684	0.686	0.696	0.681	0.697	0.707	0.717	0.722	0.663	0.730	0.747	0.689	0.713	0.708	0.718	0.702	0.706	0.707	0.687	0.689	0.697	0.712
557	Washington																						
558	Oregon	0.722	0.724	0.735	0.718	0.737	0.749	0.755	0.764	0.694	0.768	0.785	0.734	0.757	0.749	0.764	0.741	0.747	0.751	0.719	0.726	0.738	0.755
559	North Carolina	0.620	0.618	0.627	0.612	0.630	0.640	0.645	0.652	0.583	0.659	0.678	0.625	0.648	0.641	0.651	0.633	0.635	0.638	0.619	0.624	0.632	0.642
560	West Virginia	0.672	0.674	0.681	0.670	0.683	0.690	0.698	0.704	0.654	0.711	0.725	0.675	0.695	0.691	0.697	0.686	0.688	0.689	0.676	0.676	0.683	0.693
561	Mississippi	0.680	0.680	0.689	0.675	0.692	0.699	0.708	0.714	0.652	0.723	0.741	0.682	0.706	0.701	0.708	0.695	0.696	0.698	0.683	0.684	0.692	0.702
562	Arkansas	0.737	0.738	0.749	0.733	0.749	0.759	0.767	0.773	0.715	0.779	0.796	0.742	0.766	0.760	0.769	0.754	0.757	0.759	0.739	0.741	0.749	0.763
563	South Carolina	0.638	0.636	0.646	0.631	0.649	0.659	0.668	0.675	0.605	0.684	0.704	0.641	0.667	0.660	0.669	0.654	0.655	0.657	0.641	0.643	0.650	0.662
564	Rhode Island	0.673	0.675	0.684	0.671	0.683	0.692	0.700	0.705	0.661	0.709	0.721	0.677	0.697	0.692	0.700	0.688	0.692	0.693	0.674	0.676	0.683	0.696
565	Hawaii	0.649	0.653	0.662	0.650	0.661	0.670	0.678	0.685	0.644	0.688	0.698	0.654	0.672	0.668	0.678	0.665	0.670	0.672	0.651	0.652	0.660	0.674
566	Pittsburgh	0.678	0.680	0.686	0.677	0.685	0.692	0.697	0.701	0.672	0.703	0.711	0.682	0.694	0.691	0.698	0.689	0.692	0.693	0.678	0.680	0.685	0.695
567	Philadelphia	0.678	0.680	0.689	0.677	0.688	0.697	0.703	0.708	0.668	0.711	0.721	0.684	0.701	0.697	0.705	0.693	0.697	0.699	0.678	0.681	0.688	0.701
568	Alabama	0.685	0.686	0.694	0.681	0.696	0.704	0.709	0.714	0.664	0.720	0.734	0.691	0.709	0.704	0.713	0.698	0.701	0.704	0.685	0.688	0.696	0.707
569	Utah	0.684	0.684	0.690	0.680	0.692	0.699	0.703	0.707	0.662	0.711	0.724	0.689	0.704	0.699	0.707	0.694	0.696	0.699	0.683	0.688	0.693	0.701
570	Iowa	0.651	0.650	0.660	0.645	0.662	0.672	0.680	0.686	0.621	0.695	0.713	0.655	0.679	0.673	0.682	0.666	0.668	0.670	0.653	0.655	0.663	0.675
571	Massachusetts	0.686	0.686	0.695	0.681	0.697	0.706	0.711	0.717	0.660	0.721	0.737	0.692	0.713	0.707	0.716	0.700	0.703	0.706	0.684	0.690	0.697	0.710
572	Oklahoma	0.706	0.711	0.720	0.707	0.719	0.729	0.737	0.743	0.703	0.745	0.756	0.713	0.732	0.728	0.737	0.724	0.730	0.731	0.707	0.708	0.718	0.734
573	Louisiana	0.631	0.631	0.639	0.626	0.641	0.649	0.656	0.661	0.604	0.669	0.685	0.634	0.655	0.650	0.657	0.644	0.645	0.648	0.633	0.635	0.641	0.651
574	New Mexico	0.713	0.716	0.727	0.711	0.727	0.740	0.748	0.755	0.697	0.760	0.775	0.722	0.745	0.739	0.752	0.733	0.739	0.741	0.713	0.717	0.727	0.745
575	Texas	0.700	0.703	0.712	0.699	0.713	0.723	0.729	0.736	0.685	0.739	0.753	0.709	0.728	0.722	0.733	0.717	0.722	0.724	0.699	0.704	0.713	0.727
576	Kentucky	0.656	0.658	0.664	0.655	0.664	0.670	0.677	0.681	0.649	0.685	0.694	0.659	0.673	0.670	0.676	0.668	0.670	0.671	0.658	0.659	0.663	0.673
577	Kansas	0.718	0.722	0.732	0.719	0.731	0.741	0.749	0.755	0.712	0.758	0.769	0.726	0.744	0.740	0.750	0.736	0.742	0.743	0.719	0.720	0.730	0.746
578	Wisconsin	0.672	0.672	0.680	0.668	0.683	0.689	0.696	0.701	0.646	0.708	0.724	0.677	0.696	0.691	0.698	0.685	0.686	0.688	0.674	0.677	0.683	0.692
579	Tennessee	0.615	0.616	0.623	0.613	0.624	0.630	0.638	0.642	0.598	0.648	0.661	0.618	0.635	0.631	0.637	0.627	0.629	0.630	0.618	0.619	0.624	0.633
580	Minnesota	0.692	0.693	0.702	0.688	0.704	0.714	0.720	0.726	0.667	0.731	0.747	0.700	0.720	0.714	0.725	0.707	0.711	0.714	0.691	0.696	0.705	0.718
581	Colorado	0.703	0.704	0.712	0.700	0.713	0.721	0.726	0.731	0.684	0.735	0.748	0.710	0.726	0.721	0.730	0.716	0.719	0.721	0.702	0.706	0.713	0.724
582	Indiana	0.631	0.629	0.636	0.625	0.639	0.645	0.652	0.656	0.606	0.663	0.678	0.633	0.651	0.646	0.653	0.641	0.642	0.644	0.632	0.634	0.639	0.647
583	Nebraska	0.686	0.689	0.699	0.687	0.697	0.706	0.714	0.719	0.682	0.723	0.733	0.691	0.709	0.706	0.714	0.703	0.707	0.708	0.688	0.688	0.696	0.711
584	Connecticut	0.692	0.693	0.703	0.688	0.704	0.714	0.720	0.725	0.666	0.730	0.747	0.700	0.721	0.714	0.725	0.707	0.712	0.714	0.691	0.697	0.705	0.718
585	Ohio	0.656	0.656	0.663	0.653	0.665	0.672	0.678	0.682	0.636	0.688	0.701	0.660	0.677	0.672	0.679	0.668	0.670	0.671	0.657	0.659	0.665	0.674
586	Michigan	0.712	0.716	0.728	0.711	0.728	0.740	0.749	0.757	0.696	0.761	0.776	0.722	0.746	0.740	0.754	0.733	0.740	0.743	0.712	0.716	0.728	0.746
587	Arizona	0.738	0.744	0.755	0.740	0.752	0.764	0.772	0.779	0.739	0.780	0.790	0.748	0.767	0.763	0.775	0.759	0.767	0.768	0.737	0.740	0.751	0.771
588	New Jersey	0.678	0.680	0.690	0.676	0.690	0.700	0.707	0.713	0.663	0.715	0.728	0.686	0.705	0.700	0.711	0.694	0.699	0.702	0.677	0.682	0.690	0.705
589	Syracuse	0.640	0.639	0.646	0.635	0.648	0.654	0.660	0.664	0.615	0.670	0.685	0.643	0.660	0.655	0.662	0.650	0.651	0.653	0.641	0.644	0.648	0.657
590	New York	0.612	0.612	0.620	0.608	0.621	0.630	0.635	0.639	0.593	0.644	0.658	0.618	0.634	0.629	0.639	0.623	0.628	0.632	0.610	0.615	0.622	0.634
591	Richmond	0.656	0.657	0.667	0.652	0.668	0.677	0.687	0.693	0.635	0.701	0.718	0.658	0.683	0.678	0.686	0.673	0.675	0.676	0.660	0.660	0.668	0.681
592	Atlanta	0.664	0.666	0.675	0.661	0.677	0.686	0.692	0.698	0.643	0.703	0.718	0.672	0.692	0.686	0.697	0.680	0.684	0.687	0.663	0.668	0.677	0.691
593	Washington, DC	0.637	0.639	0.646	0.635	0.647	0.654	0.660	0.665	0.626	0.668	0.679	0.642	0.657	0.653	0.661	0.649	0.653	0.655	0.638	0.640	0.646	0.658
594	Chicago	0.632	0.629	0.635	0.624	0.638	0.644	0.649	0.653	0.599	0.658	0.674	0.635	0.651	0.646	0.653	0.639	0.641	0.644	0.631	0.636	0.640	0.647
595	St. Louis	0.647	0.650	0.659	0.646	0.660	0.669	0.678	0.683	0.632	0.690	0.704	0.652	0.674	0.669	0.678	0.665	0.668	0.669	0.650	0.651	0.659	0.673
596	Sacramento	0.712	0.714	0.725	0.709	0.726	0.737	0.744	0.751	0.692	0.754	0.769	0.722	0.744	0.737	0.750	0.731	0.736	0.738	0.711	0.717	0.726	0.742
597	Northern California	0.713	0.713	0.724	0.707	0.726	0.738	0.743	0.749	0.684	0.753	0.770	0.724	0.745	0.738	0.752	0.730	0.735	0.738	0.709	0.718	0.727	0.743
598	San Diego	0.713	0.717	0.728	0.713	0.726	0.736	0.743	0.750	0.707	0.751	0.761	0.722	0.740	0.736	0.747	0.731	0.738	0.739	0.713	0.716	0.725	0.742
599	Southern California	0.706	0.707	0.717	0.703	0.717	0.727	0.734	0.740	0.691	0.741	0.754	0.714	0.733	0.728	0.739	0.721	0.727	0.730	0.704	0.709	0.718	0.733

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NF01	NF02	NF03	NF04	NF05	NF06	NF07	NF08	NF10	NF0A	NF0B	NF0D	NF0I	NF0L	NF0M	NF0N	NF0O	NF0P	NF0Q	NF0R	NF0S	NF0T
501	Miami	0.640	0.637	0.640	0.633	0.643	0.646	0.648	0.650	0.613	0.655	0.666	0.641	0.651	0.647	0.651	0.642	0.642	0.644	0.639	0.643	0.645	0.646
502	Broward County / Palm Beach	0.664	0.664	0.669	0.662	0.671	0.675	0.677	0.679	0.647	0.682	0.692	0.668	0.679	0.676	0.679	0.672	0.672	0.674	0.664	0.667	0.671	0.675
503	Tampa	0.710	0.710	0.716	0.707	0.717	0.722	0.725	0.728	0.694	0.732	0.742	0.713	0.726	0.723	0.726	0.719	0.719	0.720	0.711	0.712	0.717	0.722
504	Orlando	0.701	0.701	0.707	0.698	0.708	0.712	0.716	0.718	0.686	0.723	0.732	0.704	0.716	0.713	0.717	0.710	0.710	0.711	0.702	0.703	0.708	0.713
505	Jacksonville	0.712	0.713	0.719	0.709	0.720	0.724	0.727	0.730	0.694	0.734	0.745	0.716	0.728	0.725	0.729	0.721	0.721	0.723	0.712	0.715	0.720	0.725
506	Daytona / Gainesville	0.682	0.682	0.689	0.679	0.690	0.695	0.700	0.703	0.661	0.710	0.723	0.684	0.700	0.696	0.700	0.692	0.691	0.694	0.684	0.685	0.690	0.696
521	Diversified Dental - Las Vegas	0.859	0.865	0.876	0.862	0.872	0.884	0.887	0.890	0.864	0.891	0.897	0.869	0.884	0.881	0.890	0.879	0.884	0.885	0.858	0.860	0.870	0.886
522	Mastercare Dental - Reno	0.936	0.935	0.947	0.926	0.952	0.967	0.975	0.986	0.892	0.994	1.014	0.948	0.979	0.969	0.987	0.957	0.965	0.966	0.934	0.943	0.954	0.974
524	Premier - Minnesota	0.794	0.797	0.807	0.794	0.805	0.814	0.823	0.825	0.788	0.833	0.844	0.797	0.817	0.813	0.821	0.811	0.814	0.815	0.799	0.797	0.804	0.818
526	Dental Options Pricing - Oregon	0.800	0.801	0.813	0.796	0.813	0.824	0.829	0.834	0.776	0.841	0.857	0.807	0.830	0.824	0.834	0.817	0.820	0.824	0.800	0.804	0.813	0.826
527	Rental Network - Hawaii	0.711	0.709	0.714	0.706	0.716	0.720	0.727	0.731	0.693	0.739	0.750	0.708	0.724	0.721	0.724	0.718	0.717	0.719	0.716	0.714	0.716	0.721
528	Diversified Dental - Reno	0.978	0.989	1.002	0.986	0.996	1.009	1.019	1.028	0.997	1.024	1.030	0.992	1.010	1.007	1.022	1.005	1.017	1.017	0.978	0.980	0.994	1.019
549	Maine	0.750	0.749	0.756	0.743	0.762	0.768	0.771	0.775	0.708	0.783	0.801	0.757	0.778	0.771	0.779	0.761	0.761	0.765	0.748	0.755	0.762	0.769
550	North Dakota	0.806	0.803	0.813	0.796	0.817	0.827	0.835	0.841	0.762	0.854	0.877	0.806	0.835	0.828	0.837	0.820	0.820	0.824	0.809	0.811	0.818	0.828
551	Nevada	0.719	0.724	0.733	0.722	0.729	0.738	0.740	0.742	0.721	0.743	0.748	0.727	0.740	0.737	0.742	0.735	0.737	0.738	0.718	0.720	0.728	0.740
553	Idaho	0.770	0.770	0.778	0.767	0.778	0.786	0.792	0.794	0.753	0.802	0.814	0.771	0.790	0.786	0.790	0.783	0.782	0.784	0.774	0.773	0.778	0.787
554	Vermont	0.691	0.687	0.696	0.681	0.701	0.707	0.710	0.715	0.642	0.725	0.745	0.694	0.717	0.710	0.716	0.701	0.698	0.704	0.690	0.696	0.702	0.706
555	New Hampshire	0.676	0.673	0.679	0.668	0.685	0.688	0.693	0.695	0.635	0.705	0.723	0.679	0.697	0.691	0.696	0.684	0.682	0.685	0.677	0.681	0.686	0.689
556	Delaware	0.726	0.726	0.735	0.721	0.736	0.743	0.750	0.752	0.699	0.763	0.779	0.727	0.750	0.746	0.749	0.740	0.738	0.740	0.731	0.731	0.736	0.743
557	Washington																						
558	Oregon	0.768	0.768	0.779	0.763	0.780	0.789	0.792	0.797	0.734	0.804	0.820	0.775	0.797	0.791	0.798	0.783	0.783	0.787	0.767	0.772	0.781	0.789
559	North Carolina	0.657	0.653	0.660	0.648	0.665	0.671	0.675	0.679	0.616	0.688	0.706	0.659	0.679	0.673	0.677	0.666	0.663	0.666	0.658	0.661	0.667	0.670
560	West Virginia	0.706	0.705	0.713	0.702	0.713	0.720	0.727	0.730	0.685	0.739	0.752	0.706	0.725	0.721	0.724	0.718	0.716	0.717	0.711	0.709	0.713	0.720
561	Mississippi	0.717	0.716	0.724	0.711	0.726	0.732	0.741	0.744	0.688	0.756	0.772	0.716	0.738	0.733	0.738	0.729	0.727	0.730	0.722	0.722	0.726	0.733
562	Arkansas	0.776	0.775	0.783	0.771	0.785	0.792	0.800	0.804	0.752	0.813	0.828	0.777	0.797	0.792	0.800	0.787	0.789	0.792	0.779	0.780	0.785	0.795
563	South Carolina	0.679	0.676	0.683	0.671	0.688	0.694	0.701	0.705	0.641	0.717	0.735	0.678	0.701	0.696	0.699	0.690	0.687	0.688	0.684	0.683	0.688	0.693
564	Rhode Island	0.707	0.709	0.713	0.706	0.716	0.719	0.724	0.726	0.688	0.734	0.745	0.711	0.724	0.721	0.724	0.717	0.716	0.718	0.710	0.711	0.717	0.720
565	Hawaii	0.687	0.687	0.691	0.684	0.693	0.698	0.702	0.705	0.671	0.712	0.722	0.687	0.700	0.697	0.701	0.694	0.694	0.696	0.690	0.690	0.693	0.698
566	Pittsburgh	0.704	0.705	0.709	0.703	0.710	0.713	0.717	0.719	0.694	0.723	0.730	0.707	0.716	0.714	0.717	0.712	0.712	0.713	0.705	0.705	0.710	0.714
567	Philadelphia	0.711	0.713	0.717	0.710	0.720	0.723	0.726	0.728	0.694	0.733	0.744	0.716	0.727	0.724	0.727	0.720	0.720	0.721	0.712	0.714	0.720	0.724
568	Alabama	0.717	0.716	0.724	0.713	0.725	0.733	0.736	0.739	0.694	0.746	0.760	0.720	0.737	0.732	0.738	0.727	0.727	0.730	0.719	0.721	0.725	0.733
569	Utah	0.711	0.711	0.715	0.707	0.718	0.722	0.725	0.727	0.687	0.733	0.745	0.714	0.727	0.723	0.727	0.718	0.718	0.720	0.712	0.714	0.719	0.722
570	Iowa	0.691	0.689	0.696	0.684	0.700	0.706	0.712	0.714	0.656	0.726	0.744	0.692	0.713	0.708	0.711	0.702	0.699	0.701	0.695	0.695	0.700	0.705
571	Massachusetts	0.721	0.721	0.726	0.717	0.731	0.734	0.738	0.740	0.690	0.748	0.762	0.726	0.741	0.736	0.741	0.730	0.729	0.732	0.722	0.726	0.731	0.735
572	Oklahoma	0.745	0.747	0.754	0.744	0.754	0.761	0.765	0.768	0.733	0.773	0.783	0.749	0.764	0.761	0.764	0.758	0.758	0.759	0.747	0.747	0.754	0.761
573	Louisiana	0.665	0.663	0.670	0.659	0.672	0.678	0.685	0.688	0.637	0.698	0.713	0.664	0.684	0.679	0.684	0.674	0.674	0.677	0.668	0.668	0.673	0.679
574	New Mexico	0.759	0.760	0.770	0.756	0.771	0.779	0.784	0.787	0.736	0.796	0.810	0.765	0.785	0.781	0.786	0.775	0.775	0.776	0.761	0.763	0.770	0.780
575	Texas	0.739	0.739	0.747	0.735	0.748	0.755	0.758	0.762	0.716	0.767	0.780	0.744	0.761	0.756	0.760	0.751	0.750	0.752	0.740	0.742	0.748	0.755
576	Kentucky	0.683	0.684	0.688	0.682	0.690	0.693	0.698	0.700	0.671	0.705	0.714	0.684	0.696	0.694	0.696	0.691	0.691	0.692	0.686	0.685	0.690	0.694
577	Kansas	0.758	0.759	0.767	0.756	0.767	0.774	0.778	0.780	0.744	0.787	0.798	0.762	0.778	0.775	0.778	0.771	0.771	0.772	0.760	0.760	0.766	0.774
578	Wisconsin	0.704	0.703	0.710	0.699	0.712	0.718	0.723	0.726	0.676	0.735	0.750	0.705	0.724	0.720	0.723	0.715	0.713	0.715	0.708	0.709	0.712	0.718
579	Tennessee	0.644	0.644	0.650	0.641	0.651	0.656	0.662	0.664	0.625	0.672	0.684	0.644	0.661	0.657	0.660	0.654	0.652	0.653	0.648	0.648	0.651	0.656
580	Minnesota	0.731	0.729	0.736	0.725	0.740	0.746	0.749	0.753	0.699	0.760	0.775	0.735	0.752	0.747	0.752	0.741	0.740	0.742	0.731	0.734	0.740	0.746
581	Colorado	0.735	0.733	0.740	0.730	0.741	0.749	0.752	0.755	0.713	0.760	0.773	0.738	0.753	0.749	0.754	0.744	0.744	0.746	0.735	0.738	0.742	0.749
582	Indiana	0.660	0.658	0.663	0.654	0.667	0.671	0.676	0.679	0.633	0.688	0.701	0.661	0.677	0.673	0.676	0.668	0.666	0.668	0.663	0.663	0.667	0.671
583	Nebraska	0.721	0.725	0.729	0.722	0.731	0.734	0.739	0.741	0.709	0.748	0.757	0.725	0.738	0.735	0.738	0.732	0.732	0.733	0.725	0.724	0.731	0.735
584	Connecticut	0.730	0.729	0.736	0.725	0.739	0.745	0.748	0.751	0.698	0.759	0.774	0.734	0.752	0.747	0.752	0.741	0.740	0.742	0.730	0.734	0.740	0.745
585	Ohio	0.686	0.685	0.691	0.681	0.693	0.698	0.703	0.705	0.663	0.712	0.725	0.687	0.703	0.699	0.702	0.695	0.694	0.695	0.688	0.689	0.693	0.698
586	Michigan	0.760	0.761	0.772	0.757	0.772	0.782	0.786	0.791	0.737	0.798	0.814	0.765	0.788	0.782	0.789	0.777	0.777	0.780	0.761	0.763	0.772	0.783
587	Arizona	0.782	0.786	0.794	0.783	0.794	0.800	0.805	0.808	0.773	0.812	0.821	0.789	0.805	0.801	0.806	0.798	0.799	0.800	0.783	0.784	0.793	0.802
588	New Jersey	0.717	0.718	0.723	0.714	0.726	0.730	0.734	0.736	0.693	0.742	0.754	0.722	0.736	0.732	0.737	0.725	0.725	0.729	0.717	0.720	0.727	0.732
589	Syracuse	0.668	0.667	0.671	0.663	0.675	0.678	0.683	0.685	0.641	0.693	0.707	0.669	0.684	0.680	0.684	0.675	0.674	0.676	0.670	0.672	0.676	0.679
590	New York	0.644	0.641	0.645	0.637	0.648	0.653	0.654	0.657	0.616	0.663	0.676	0.645	0.656	0.652	0.657	0.647	0.647	0.651	0.644	0.647	0.649	0.652
591	Richmond	0.696	0.696	0.703	0.692	0.706	0.710	0.719	0.721	0.669	0.733	0.748	0.695	0.717	0.713	0.716	0.709	0.706	0.707	0.702	0.701	0.705	0.711
592	Atlanta	0.702	0.702	0.710	0.697	0.711	0.718	0.721	0.725	0.675	0.731	0.746	0.706	0.725	0.719	0.724	0.714	0.713	0.716	0.703	0.705	0.712	0.719
593	Washington, DC	0.668	0.667	0.671	0.665	0.673	0.677	0.680	0.682	0.648	0.688	0.698	0.669	0.680	0.677	0.680	0.673	0.673	0.675	0.670	0.671	0.674	0.678
594	Chicago	0.658	0.655	0.659	0.651	0.664	0.667	0.670	0.672	0.625	0.680	0.694	0.660	0.673	0.669	0.673	0.663	0.662	0.664	0.658	0.661	0.665	0.667
595	St. Louis	0.686	0.687	0.695	0.683	0.696	0.702	0.708	0.710	0.665	0.720	0.734	0.687	0.708	0.704	0.707	0.700	0.698	0.699	0.691	0.690	0.695	0.702
596	Sacramento	0.755	0.756	0.763	0.752	0.767	0.772	0.776	0.779	0.728	0.786	0.800	0.761	0.779	0.774	0.780	0.768	0.768	0.770	0.755	0.759	0.767	0.773
597	Northern California	0.755	0.755	0.762	0.749	0.766	0.772	0.775	0.778	0.720	0.785	0.802	0.762	0.781	0.775	0.782	0.767	0.767	0.770	0.753	0.760	0.767	0.774
598	San Diego	0.753	0.756	0.761	0.753	0.763	0.767	0.771	0.773	0.737	0.778	0.788	0.759	0.772	0.768	0.773	0.764	0.765	0.767	0.754	0.755	0.764	0.769
599	Southern California	0.744	0.745	0.749	0.741	0.753	0.757	0.761	0.763	0.721	0.768	0.780	0.750	0.763	0.759	0.765	0.752	0.753	0.756	0.744	0.747	0.754	0.759

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NG01	NG02	NG03	NG04	NG05	NG06	NG07	NG08	NG10	NG0A	NG0B	NG0D	NG0I	NG0L	NG0M	NG0N	NG0O	NG0P	NG0Q	NG0R	NG0S	NG0T
501	Miami	0.622	0.628	0.631	0.624	0.635	0.638	0.638	0.639	0.597	0.645	0.659	0.631	0.643	0.639	0.643	0.632	0.632	0.625	0.629	0.636	0.637	0.637
502	Broward County / Palm Beach	0.651	0.657	0.662	0.654	0.664	0.668	0.668	0.670	0.635	0.674	0.685	0.660	0.672	0.669	0.673	0.663	0.663	0.658	0.655	0.661	0.665	0.668
503	Tampa	0.692	0.701	0.707	0.697	0.708	0.713	0.715	0.717	0.679	0.722	0.734	0.702	0.718	0.714	0.718	0.709	0.708	0.700	0.700	0.705	0.709	0.713
504	Orlando	0.683	0.692	0.698	0.689	0.700	0.704	0.705	0.708	0.671	0.712	0.724	0.693	0.708	0.705	0.708	0.700	0.699	0.692	0.692	0.696	0.700	0.704
505	Jacksonville	0.695	0.703	0.709	0.699	0.711	0.716	0.717	0.719	0.679	0.724	0.737	0.705	0.721	0.717	0.721	0.711	0.710	0.703	0.702	0.708	0.712	0.716
506	Daytona / Gainesville	0.658	0.668	0.675	0.664	0.678	0.683	0.686	0.688	0.641	0.695	0.711	0.669	0.689	0.684	0.689	0.678	0.677	0.666	0.671	0.675	0.678	0.683
521	Diversified Dental - Las Vegas	0.853	0.862	0.873	0.859	0.870	0.882	0.882	0.885	0.855	0.886	0.895	0.867	0.883	0.879	0.888	0.875	0.880	0.877	0.854	0.860	0.869	0.884
522	Mastercare Dental - Reno	0.919	0.928	0.939	0.917	0.948	0.961	0.962	0.971	0.860	0.977	1.007	0.944	0.976	0.964	0.984	0.947	0.953	0.941	0.923	0.942	0.952	0.967
524	Premier - Minnesota	0.767	0.783	0.792	0.779	0.791	0.800	0.808	0.810	0.769	0.818	0.831	0.779	0.804	0.799	0.807	0.796	0.799	0.784	0.784	0.786	0.791	0.803
526	Dental Options Pricing - Oregon	0.779	0.789	0.800	0.783	0.803	0.813	0.815	0.819	0.753	0.826	0.846	0.796	0.820	0.813	0.824	0.803	0.806	0.796	0.787	0.798	0.804	0.815
527	Rental Network - Hawaii	0.679	0.693	0.697	0.689	0.700	0.704	0.711	0.714	0.672	0.723	0.735	0.687	0.710	0.706	0.709	0.702	0.701	0.684	0.699	0.699	0.701	0.705
528	Diversified Dental - Reno	0.974	0.987	0.999	0.983	0.995	1.008	1.016	1.025	0.989	1.020	1.028	0.991	1.009	1.005	1.021	1.002	1.014	1.010	0.975	0.980	0.993	1.017
549	Maine	0.730	0.739	0.746	0.731	0.754	0.759	0.756	0.760	0.684	0.768	0.792	0.748	0.770	0.761	0.770	0.748	0.748	0.740	0.735	0.749	0.756	0.758
550	North Dakota	0.763	0.779	0.789	0.771	0.796	0.805	0.810	0.814	0.725	0.828	0.856	0.781	0.816	0.806	0.816	0.795	0.794	0.773	0.785	0.795	0.798	0.805
551	Nevada	0.714	0.722	0.731	0.719	0.728	0.736	0.736	0.739	0.715	0.739	0.746	0.725	0.738	0.735	0.741	0.732	0.734	0.732	0.715	0.719	0.727	0.737
553	Idaho	0.742	0.756	0.763	0.752	0.765	0.772	0.776	0.778	0.733	0.786	0.801	0.753	0.776	0.772	0.777	0.767	0.766	0.753	0.758	0.761	0.765	0.772
554	Vermont	0.660	0.669	0.677	0.661	0.685	0.691	0.690	0.693	0.611	0.705	0.731	0.677	0.702	0.694	0.701	0.681	0.679	0.665	0.671	0.685	0.688	0.689
555	New Hampshire	0.646	0.657	0.662	0.651	0.671	0.674	0.674	0.677	0.608	0.687	0.708	0.661	0.683	0.676	0.682	0.666	0.664	0.651	0.659	0.669	0.673	0.673
556	Delaware	0.691	0.707	0.715	0.702	0.719	0.725	0.730	0.732	0.672	0.743	0.762	0.704	0.733	0.727	0.731	0.720	0.717	0.700	0.711	0.715	0.719	0.725
557	Washington																						
558	Oregon	0.746	0.755	0.765	0.748	0.769	0.777	0.777	0.781	0.711	0.789	0.810	0.764	0.787	0.780	0.788	0.768	0.768	0.758	0.753	0.766	0.771	0.777
559	North Carolina	0.625	0.637	0.643	0.630	0.650	0.654	0.656	0.659	0.589	0.669	0.691	0.639	0.664	0.657	0.662	0.647	0.644	0.630	0.640	0.649	0.652	0.653
560	West Virginia	0.672	0.688	0.695	0.684	0.697	0.703	0.708	0.711	0.661	0.721	0.736	0.683	0.709	0.705	0.708	0.699	0.697	0.680	0.693	0.695	0.698	0.703
561	Mississippi	0.679	0.694	0.702	0.689	0.706	0.713	0.719	0.722	0.659	0.734	0.754	0.691	0.720	0.714	0.720	0.707	0.705	0.686	0.701	0.705	0.707	0.713
562	Arkansas	0.746	0.759	0.767	0.754	0.770	0.777	0.783	0.786	0.727	0.795	0.814	0.759	0.784	0.778	0.786	0.770	0.772	0.758	0.762	0.768	0.772	0.779
563	South Carolina	0.636	0.654	0.661	0.648	0.668	0.672	0.677	0.680	0.610	0.693	0.715	0.651	0.682	0.675	0.679	0.666	0.663	0.642	0.660	0.666	0.669	0.671
564	Rhode Island	0.683	0.697	0.700	0.693	0.704	0.707	0.710	0.713	0.670	0.720	0.733	0.695	0.713	0.709	0.712	0.703	0.702	0.691	0.697	0.700	0.706	0.707
565	Hawaii	0.662	0.674	0.678	0.671	0.681	0.685	0.689	0.692	0.654	0.699	0.710	0.671	0.689	0.686	0.690	0.681	0.681	0.669	0.677	0.679	0.682	0.686
566	Pittsburgh	0.688	0.697	0.701	0.695	0.703	0.706	0.708	0.710	0.682	0.714	0.723	0.697	0.709	0.706	0.710	0.703	0.703	0.696	0.696	0.699	0.703	0.706
567	Philadelphia	0.693	0.703	0.707	0.700	0.711	0.713	0.715	0.717	0.678	0.723	0.735	0.705	0.718	0.714	0.719	0.709	0.709	0.701	0.702	0.706	0.712	0.714
568	Alabama	0.694	0.704	0.711	0.700	0.714	0.721	0.722	0.725	0.673	0.732	0.749	0.706	0.726	0.721	0.727	0.714	0.714	0.704	0.706	0.712	0.715	0.721
569	Utah	0.691	0.700	0.704	0.696	0.709	0.711	0.712	0.715	0.669	0.721	0.735	0.702	0.717	0.712	0.717	0.706	0.705	0.697	0.700	0.706	0.710	0.711
570	Iowa	0.653	0.669	0.676	0.663	0.682	0.686	0.690	0.693	0.627	0.705	0.726	0.667	0.695	0.689	0.693	0.681	0.678	0.659	0.674	0.680	0.683	0.686
571	Massachusetts	0.698	0.708	0.713	0.703	0.719	0.722	0.723	0.726	0.669	0.733	0.751	0.711	0.730	0.724	0.730	0.716	0.714	0.704	0.708	0.716	0.721	0.722
572	Oklahoma	0.723	0.736	0.743	0.732	0.744	0.750	0.753	0.755	0.716	0.761	0.773	0.735	0.755	0.751	0.754	0.746	0.745	0.735	0.735	0.739	0.744	0.750
573	Louisiana	0.632	0.645	0.652	0.640	0.656	0.662	0.666	0.669	0.612	0.679	0.698	0.644	0.669	0.663	0.669	0.656	0.655	0.639	0.650	0.655	0.657	0.662
574	New Mexico	0.732	0.746	0.755	0.741	0.759	0.765	0.768	0.772	0.714	0.780	0.797	0.748	0.773	0.767	0.773	0.759	0.759	0.746	0.746	0.753	0.759	0.766
575	Texas	0.717	0.728	0.735	0.723	0.738	0.744	0.745	0.747	0.697	0.754	0.770	0.730	0.750	0.745	0.750	0.738	0.737	0.727	0.727	0.734	0.739	0.744
576	Kentucky	0.662	0.673	0.677	0.671	0.680	0.682	0.686	0.688	0.656	0.694	0.704	0.671	0.686	0.683	0.686	0.680	0.679	0.669	0.674	0.676	0.680	0.683
577	Kansas	0.735	0.748	0.756	0.744	0.757	0.762	0.765	0.768	0.726	0.774	0.787	0.747	0.768	0.764	0.768	0.758	0.758	0.747	0.747	0.751	0.757	0.763
578	Wisconsin	0.674	0.687	0.693	0.682	0.697	0.702	0.705	0.708	0.652	0.717	0.736	0.686	0.710	0.704	0.708	0.697	0.695	0.681	0.690	0.696	0.699	0.702
579	Tennessee	0.616	0.629	0.635	0.626	0.638	0.642	0.646	0.648	0.604	0.657	0.670	0.626	0.647	0.643	0.646	0.638	0.636	0.622	0.633	0.635	0.638	0.642
580	Minnesota	0.705	0.716	0.723	0.710	0.728	0.733	0.733	0.736	0.676	0.744	0.763	0.719	0.741	0.735	0.740	0.726	0.724	0.713	0.716	0.725	0.729	0.732
581	Colorado	0.713	0.722	0.729	0.718	0.732	0.738	0.739	0.742	0.695	0.748	0.763	0.725	0.743	0.738	0.744	0.732	0.732	0.723	0.723	0.729	0.733	0.738
582	Indiana	0.630	0.643	0.648	0.638	0.653	0.656	0.660	0.662	0.611	0.671	0.687	0.641	0.663	0.658	0.662	0.651	0.650	0.635	0.646	0.651	0.653	0.656
583	Nebraska	0.698	0.712	0.716	0.709	0.719	0.722	0.726	0.728	0.692	0.735	0.746	0.709	0.727	0.723	0.726	0.719	0.718	0.707	0.712	0.714	0.720	0.723
584	Connecticut	0.706	0.716	0.723	0.710	0.728	0.733	0.733	0.736	0.676	0.744	0.762	0.720	0.741	0.735	0.740	0.726	0.724	0.714	0.716	0.725	0.729	0.732
585	Ohio	0.659	0.671	0.677	0.667	0.680	0.685	0.688	0.690	0.643	0.698	0.713	0.670	0.691	0.686	0.690	0.680	0.679	0.667	0.674	0.678	0.681	0.684
586	Michigan	0.736	0.748	0.758	0.742	0.760	0.769	0.771	0.775	0.714	0.783	0.801	0.752	0.777	0.770	0.778	0.762	0.762	0.750	0.747	0.755	0.761	0.770
587	Arizona	0.766	0.778	0.785	0.774	0.787	0.792	0.795	0.798	0.759	0.802	0.813	0.779	0.797	0.793	0.799	0.788	0.789	0.781	0.773	0.779	0.786	0.794
588	New Jersey	0.697	0.707	0.711	0.702	0.716	0.720	0.721	0.724	0.676	0.731	0.745	0.710	0.726	0.721	0.727	0.714	0.714	0.705	0.705	0.712	0.718	0.720
589	Syracuse	0.641	0.652	0.657	0.648	0.662	0.665	0.667	0.670	0.620	0.678	0.694	0.652	0.671	0.666	0.670	0.660	0.658	0.646	0.655	0.660	0.663	0.664
590	New York	0.623	0.629	0.633	0.625	0.638	0.641	0.643	0.646	0.598	0.652	0.665	0.632	0.648	0.643	0.648	0.636	0.635	0.626	0.632	0.638	0.639	0.642
591	Richmond	0.657	0.675	0.682	0.671	0.687	0.691	0.697	0.700	0.641	0.711	0.729	0.670	0.699	0.693	0.697	0.687	0.684	0.664	0.681	0.683	0.687	0.691
592	Atlanta	0.681	0.689	0.698	0.684	0.701	0.707	0.707	0.710	0.654	0.717	0.735	0.694	0.715	0.708	0.714	0.700	0.699	0.689	0.689	0.698	0.702	0.706
593	Washington, DC	0.647	0.656	0.659	0.653	0.663	0.666	0.668	0.670	0.632	0.677	0.688	0.655	0.670	0.667	0.670	0.662	0.661	0.651	0.658	0.662	0.664	0.666
594	Chicago	0.633	0.642	0.646	0.637	0.652	0.654	0.655	0.657	0.604	0.665	0.683	0.645	0.661	0.656	0.661	0.648	0.647	0.637	0.643	0.651	0.654	0.654
595	St. Louis	0.655	0.670	0.678	0.666	0.680	0.686	0.690	0.693	0.641	0.703	0.718	0.667	0.693	0.688	0.691	0.682	0.680	0.664	0.673	0.676	0.681	0.686
596	Sacramento	0.733	0.745	0.751	0.739	0.757	0.761	0.762	0.766	0.707	0.773	0.790	0.749	0.769	0.763	0.770	0.754	0.754	0.744	0.742	0.751	0.758	0.762
597	Northern California	0.735	0.744	0.751	0.737	0.757	0.763	0.762	0.765	0.698	0.772	0.792	0.752	0.772	0.765	0.773	0.754	0.754	0.745	0.740	0.753	0.759	0.763
598	San Diego	0.736	0.747	0.751	0.743	0.755	0.759	0.761	0.764	0.722	0.768	0.780	0.750	0.764	0.759	0.765	0.754	0.755	0.747	0.744	0.749	0.756	0.760
599	Southern California	0.727	0.736	0.740	0.731	0.745	0.748	0.749	0.752	0.704	0.758	0.772	0.740	0.755	0.750	0.756	0.742	0.743	0.736	0.733	0.741	0.747	0.749

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NH01	NH02	NH03	NH04	NH05	NH06	NH07	NH08	NH10	NH0A	NH0B	NH0D	NH0I	NH0L	NH0M	NH0N	NH0O	NH0P	NH0Q	NH0R	NH0S	NH0T
501	Miami	0.599	0.600	0.608	0.596	0.608	0.616	0.620	0.624	0.583	0.628	0.639	0.605	0.621	0.617	0.624	0.611	0.614	0.616	0.598	0.602	0.609	0.619
502	Broward County / Palm Beach	0.620	0.622	0.630	0.619	0.629	0.638	0.645	0.649	0.614	0.651	0.660	0.627	0.641	0.637	0.648	0.633	0.640	0.641	0.619	0.622	0.629	0.644
503	Tampa	0.661	0.663	0.672	0.660	0.671	0.680	0.689	0.694	0.657	0.697	0.706	0.666	0.683	0.679	0.690	0.676	0.683	0.684	0.661	0.663	0.670	0.687
504	Orlando	0.652	0.655	0.664	0.652	0.663	0.672	0.680	0.685	0.649	0.688	0.697	0.658	0.675	0.671	0.682	0.668	0.675	0.676	0.653	0.655	0.662	0.678
505	Jacksonville	0.662	0.665	0.674	0.661	0.673	0.682	0.690	0.695	0.656	0.698	0.708	0.669	0.686	0.682	0.693	0.678	0.685	0.686	0.663	0.666	0.672	0.689
506	Daytona / Gainesville	0.631	0.632	0.641	0.629	0.641	0.651	0.660	0.666	0.620	0.670	0.682	0.635	0.655	0.651	0.661	0.647	0.652	0.653	0.633	0.635	0.641	0.656
521	Diversified Dental - Las Vegas	0.773	0.782	0.798	0.780	0.790	0.806	0.818	0.829	0.796	0.823	0.829	0.787	0.807	0.803	0.821	0.801	0.815	0.816	0.771	0.774	0.788	0.818
522	Mastercare Dental - Reno	0.833	0.831	0.846	0.823	0.850	0.868	0.878	0.892	0.801	0.900	0.920	0.847	0.881	0.871	0.893	0.856	0.868	0.870	0.829	0.839	0.851	0.879
524	Premier - Minnesota	0.718	0.724	0.737	0.721	0.733	0.747	0.760	0.769	0.725	0.770	0.780	0.725	0.749	0.745	0.758	0.743	0.752	0.752	0.722	0.720	0.731	0.756
526	Dental Options Pricing - Oregon	0.715	0.718	0.733	0.713	0.731	0.747	0.758	0.769	0.705	0.771	0.785	0.726	0.754	0.747	0.764	0.740	0.750	0.751	0.715	0.720	0.731	0.756
527	Rental Network - Hawaii	0.644	0.651	0.662	0.647	0.660	0.671	0.683	0.690	0.647	0.695	0.706	0.650	0.674	0.670	0.681	0.667	0.674	0.675	0.649	0.647	0.658	0.678
528	Diversified Dental - Reno	0.873	0.886	0.901	0.883	0.893	0.910	0.924	0.937	0.904	0.930	0.935	0.890	0.910	0.906	0.927	0.904	0.922	0.922	0.872	0.875	0.891	0.924
549	Maine	0.674	0.674	0.687	0.668	0.688	0.703	0.712	0.722	0.651	0.727	0.742	0.685	0.712	0.704	0.721	0.695	0.704	0.704	0.672	0.678	0.690	0.711
550	North Dakota	0.723	0.722	0.736	0.715	0.738	0.753	0.766	0.777	0.692	0.787	0.806	0.728	0.763	0.755	0.769	0.746	0.752	0.752	0.727	0.729	0.738	0.760
551	Nevada	0.648	0.657	0.669	0.655	0.663	0.676	0.686	0.694	0.669	0.690	0.695	0.660	0.676	0.673	0.688	0.672	0.684	0.685	0.647	0.649	0.661	0.686
553	Idaho	0.713	0.715	0.726	0.712	0.724	0.735	0.745	0.753	0.706	0.756	0.768	0.717	0.739	0.735	0.746	0.730	0.737	0.738	0.716	0.716	0.724	0.742
554	Vermont	0.624	0.622	0.633	0.615	0.636	0.649	0.657	0.666	0.588	0.674	0.693	0.631	0.659	0.651	0.665	0.642	0.647	0.648	0.624	0.630	0.638	0.655
555	New Hampshire	0.615	0.615	0.625	0.609	0.627	0.639	0.647	0.655	0.589	0.662	0.678	0.621	0.647	0.640	0.653	0.632	0.637	0.639	0.615	0.619	0.628	0.645
556	Delaware	0.657	0.660	0.672	0.655	0.671	0.683	0.697	0.704	0.645	0.711	0.725	0.662	0.690	0.684	0.697	0.678	0.685	0.686	0.661	0.660	0.670	0.691
557	Washington																						
558	Oregon	0.688	0.690	0.704	0.685	0.704	0.718	0.729	0.739	0.672	0.743	0.758	0.698	0.726	0.719	0.736	0.712	0.721	0.722	0.687	0.693	0.704	0.728
559	North Carolina	0.594	0.594	0.604	0.588	0.606	0.618	0.628	0.635	0.569	0.643	0.659	0.600	0.626	0.619	0.632	0.612	0.618	0.618	0.596	0.599	0.607	0.624
560	West Virginia	0.652	0.653	0.663	0.649	0.662	0.672	0.684	0.690	0.641	0.697	0.709	0.654	0.677	0.672	0.682	0.669	0.674	0.674	0.656	0.655	0.662	0.678
561	Mississippi	0.659	0.658	0.668	0.654	0.670	0.680	0.692	0.699	0.638	0.707	0.723	0.660	0.687	0.681	0.691	0.676	0.680	0.680	0.664	0.664	0.670	0.685
562	Arkansas	0.716	0.715	0.725	0.711	0.726	0.736	0.747	0.755	0.698	0.760	0.774	0.720	0.742	0.737	0.748	0.731	0.737	0.738	0.718	0.720	0.726	0.742
563	South Carolina	0.612	0.613	0.624	0.607	0.625	0.637	0.650	0.657	0.590	0.668	0.684	0.615	0.645	0.638	0.650	0.633	0.637	0.637	0.617	0.616	0.625	0.643
564	Rhode Island	0.646	0.651	0.662	0.647	0.660	0.672	0.682	0.689	0.645	0.692	0.702	0.653	0.675	0.671	0.682	0.667	0.674	0.674	0.649	0.649	0.659	0.678
565	Hawaii	0.623	0.629	0.641	0.626	0.637	0.649	0.659	0.666	0.626	0.669	0.678	0.630	0.651	0.648	0.658	0.645	0.652	0.653	0.626	0.625	0.635	0.656
566	Pittsburgh	0.657	0.661	0.670	0.659	0.667	0.677	0.684	0.689	0.660	0.691	0.698	0.663	0.678	0.675	0.685	0.673	0.679	0.680	0.658	0.658	0.666	0.682
567	Philadelphia	0.651	0.656	0.667	0.653	0.664	0.676	0.685	0.692	0.652	0.694	0.703	0.659	0.679	0.675	0.687	0.672	0.679	0.680	0.652	0.654	0.663	0.683
568	Alabama	0.665	0.665	0.675	0.661	0.675	0.684	0.692	0.700	0.649	0.703	0.716	0.670	0.689	0.684	0.695	0.679	0.684	0.687	0.665	0.668	0.675	0.690
569	Utah	0.663	0.665	0.674	0.661	0.674	0.683	0.689	0.694	0.650	0.699	0.711	0.669	0.687	0.683	0.693	0.678	0.683	0.685	0.663	0.666	0.673	0.688
570	Iowa	0.624	0.626	0.637	0.621	0.638	0.650	0.662	0.669	0.606	0.678	0.694	0.629	0.657	0.651	0.663	0.645	0.651	0.651	0.628	0.628	0.638	0.657
571	Massachusetts	0.658	0.661	0.672	0.656	0.671	0.684	0.693	0.700	0.644	0.704	0.717	0.666	0.690	0.684	0.697	0.678	0.684	0.686	0.659	0.662	0.671	0.690
572	Oklahoma	0.678	0.684	0.695	0.680	0.692	0.704	0.716	0.723	0.684	0.726	0.734	0.686	0.707	0.703	0.716	0.700	0.710	0.710	0.680	0.680	0.691	0.713
573	Louisiana	0.611	0.611	0.620	0.606	0.621	0.630	0.640	0.647	0.591	0.654	0.668	0.613	0.637	0.631	0.641	0.626	0.630	0.631	0.615	0.616	0.621	0.635
574	New Mexico	0.680	0.685	0.698	0.680	0.696	0.711	0.723	0.732	0.676	0.737	0.749	0.689	0.716	0.710	0.726	0.705	0.715	0.715	0.682	0.683	0.695	0.720
575	Texas	0.672	0.676	0.687	0.672	0.686	0.698	0.709	0.716	0.666	0.719	0.731	0.680	0.703	0.698	0.712	0.693	0.702	0.702	0.673	0.675	0.685	0.706
576	Kentucky	0.636	0.640	0.649	0.637	0.646	0.656	0.664	0.669	0.637	0.672	0.681	0.640	0.658	0.655	0.663	0.653	0.657	0.658	0.639	0.638	0.645	0.661
577	Kansas	0.689	0.695	0.707	0.691	0.704	0.716	0.728	0.735	0.693	0.738	0.747	0.697	0.719	0.715	0.729	0.712	0.721	0.721	0.691	0.692	0.702	0.725
578	Wisconsin	0.652	0.652	0.662	0.648	0.662	0.672	0.682	0.688	0.633	0.695	0.709	0.656	0.678	0.673	0.684	0.667	0.672	0.674	0.655	0.656	0.662	0.678
579	Tennessee	0.597	0.598	0.607	0.595	0.606	0.615	0.626	0.630	0.587	0.637	0.648	0.599	0.620	0.616	0.625	0.612	0.616	0.617	0.600	0.600	0.606	0.621
580	Minnesota	0.664	0.666	0.678	0.661	0.678	0.690	0.700	0.707	0.650	0.713	0.726	0.672	0.696	0.690	0.704	0.684	0.692	0.693	0.665	0.668	0.678	0.698
581	Colorado	0.681	0.682	0.692	0.678	0.691	0.701	0.709	0.717	0.669	0.719	0.731	0.687	0.706	0.701	0.712	0.696	0.703	0.704	0.681	0.684	0.691	0.707
582	Indiana	0.611	0.611	0.620	0.607	0.621	0.630	0.639	0.644	0.595	0.651	0.664	0.614	0.635	0.630	0.640	0.626	0.630	0.631	0.614	0.614	0.620	0.635
583	Nebraska	0.659	0.665	0.677	0.662	0.673	0.685	0.696	0.702	0.665	0.705	0.714	0.666	0.687	0.683	0.695	0.681	0.689	0.689	0.662	0.661	0.672	0.692
584	Connecticut	0.665	0.667	0.678	0.662	0.678	0.690	0.700	0.707	0.649	0.712	0.726	0.673	0.697	0.691	0.705	0.685	0.692	0.693	0.665	0.668	0.678	0.698
585	Ohio	0.636	0.637	0.646	0.633	0.646	0.655	0.665	0.670	0.624	0.676	0.688	0.640	0.660	0.655	0.666	0.651	0.657	0.657	0.638	0.639	0.645	0.661
586	Michigan	0.679	0.683	0.697	0.678	0.695	0.710	0.722	0.732	0.673	0.735	0.748	0.688	0.716	0.709	0.725	0.704	0.714	0.713	0.680	0.683	0.694	0.719
587	Arizona	0.704	0.712	0.726	0.709	0.721	0.735	0.747	0.756	0.716	0.756	0.764	0.716	0.738	0.733	0.750	0.731	0.742	0.742	0.705	0.706	0.719	0.746
588	New Jersey	0.649	0.653	0.666	0.649	0.663	0.677	0.685	0.693	0.644	0.695	0.706	0.658	0.680	0.675	0.688	0.671	0.678	0.680	0.649	0.651	0.662	0.683
589	Syracuse	0.620	0.621	0.630	0.617	0.630	0.640	0.648	0.652	0.604	0.659	0.672	0.624	0.645	0.640	0.650	0.635	0.639	0.640	0.622	0.624	0.630	0.644
590	New York	0.588	0.592	0.601	0.588	0.601	0.611	0.618	0.624	0.577	0.627	0.639	0.597	0.615	0.610	0.622	0.605	0.611	0.613	0.588	0.591	0.601	0.616
591	Richmond	0.630	0.633	0.644	0.628	0.644	0.656	0.669	0.676	0.619	0.684	0.698	0.634	0.662	0.656	0.668	0.651	0.657	0.657	0.635	0.633	0.643	0.663
592	Atlanta	0.637	0.639	0.650	0.635	0.650	0.662	0.671	0.679	0.625	0.683	0.696	0.645	0.668	0.662	0.675	0.656	0.664	0.665	0.637	0.641	0.650	0.670
593	Washington, DC	0.614	0.618	0.628	0.614	0.626	0.637	0.644	0.650	0.611	0.653	0.663	0.620	0.640	0.636	0.645	0.632	0.638	0.639	0.615	0.616	0.625	0.642
594	Chicago	0.612	0.612	0.621	0.607	0.622	0.631	0.636	0.641	0.589	0.647	0.662	0.617	0.637	0.631	0.640	0.625	0.628	0.631	0.613	0.616	0.622	0.635
595	St. Louis	0.621	0.625	0.636	0.621	0.635	0.646	0.659	0.666	0.615	0.672	0.684	0.627	0.652	0.647	0.659	0.642	0.649	0.649	0.625	0.625	0.634	0.654
596	Sacramento	0.680	0.684	0.697	0.679	0.695	0.709	0.720	0.728	0.672	0.732	0.744	0.690	0.715	0.709	0.725	0.704	0.713	0.713	0.680	0.683	0.695	0.718
597	Northern California	0.680	0.682	0.695	0.677	0.695	0.709	0.718	0.727	0.663	0.731	0.745	0.691	0.717	0.710	0.727	0.702	0.711	0.712	0.678	0.684	0.695	0.718
598	San Diego	0.682	0.688	0.701	0.684	0.697	0.711	0.720	0.728	0.686	0.729	0.738	0.692	0.714	0.709	0.723	0.706	0.715	0.716	0.682	0.684	0.696	0.719
599	Southern California	0.675	0.679	0.692	0.675	0.689	0.703	0.711	0.719	0.671	0.720	0.731	0.685	0.707	0.702	0.716	0.697	0.705	0.707	0.674	0.677	0.689	0.710

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PE01	PE02	PE03	PE04	PE05	PE06	PE07	PE08	PE10	PE0A	PE0B	PE0D	PE0I	PE0L	PE0M	PE0N	PE0O	PE0P	PE0Q	PE0R	PE0S	PE0T
501	Miami	0.632	0.626	0.632	0.622	0.636	0.641	0.641	0.645	0.594	0.648	0.663	0.639	0.649	0.643	0.653	0.636	0.639	0.641	0.625	0.635	0.639	0.645
502	Broward County / Palm Beach	0.652	0.651	0.657	0.647	0.659	0.665	0.666	0.669	0.627	0.671	0.683	0.662	0.671	0.666	0.675	0.661	0.665	0.666	0.646	0.655	0.662	0.669
503	Tampa	0.699	0.698	0.704	0.694	0.707	0.714	0.715	0.719	0.672	0.722	0.735	0.709	0.720	0.715	0.725	0.709	0.713	0.714	0.693	0.702	0.710	0.717
504	Orlando	0.690	0.689	0.695	0.685	0.698	0.704	0.705	0.710	0.664	0.712	0.725	0.700	0.710	0.705	0.715	0.700	0.704	0.705	0.684	0.693	0.700	0.708
505	Jacksonville	0.702	0.701	0.707	0.696	0.710	0.716	0.717	0.722	0.672	0.724	0.738	0.713	0.723	0.718	0.728	0.711	0.715	0.718	0.695	0.705	0.713	0.720
506	Daytona / Gainesville	0.676	0.673	0.680	0.667	0.684	0.691	0.691	0.696	0.638	0.701	0.718	0.686	0.699	0.693	0.703	0.685	0.689	0.691	0.669	0.680	0.687	0.694
521	Diversified Dental - Las Vegas	0.817	0.825	0.838	0.821	0.834	0.848	0.855	0.863	0.826	0.861	0.868	0.834	0.851	0.846	0.863	0.843	0.855	0.855	0.813	0.819	0.833	0.858
522	Mastercare Dental - Reno	0.894	0.886	0.901	0.875	0.908	0.927	0.931	0.944	0.830	0.955	0.977	0.915	0.947	0.933	0.960	0.918	0.931	0.927	0.881	0.901	0.915	0.940
524	Premier - Minnesota	0.758	0.761	0.773	0.756	0.771	0.783	0.792	0.798	0.747	0.802	0.815	0.768	0.789	0.784	0.797	0.780	0.787	0.787	0.756	0.761	0.772	0.791
526	Dental Options Pricing - Oregon	0.766	0.765	0.778	0.758	0.780	0.793	0.798	0.807	0.731	0.811	0.829	0.782	0.805	0.796	0.814	0.787	0.795	0.796	0.758	0.771	0.783	0.802
527	Rental Network - Hawaii	0.687	0.687	0.696	0.682	0.697	0.706	0.712	0.719	0.666	0.724	0.738	0.694	0.712	0.706	0.718	0.701	0.707	0.708	0.685	0.690	0.699	0.712
528	Diversified Dental - Reno	0.918	0.929	0.946	0.926	0.939	0.957	0.970	0.981	0.943	0.976	0.982	0.937	0.958	0.954	0.976	0.952	0.970	0.969	0.915	0.920	0.937	0.972
549	Maine	0.731	0.724	0.735	0.716	0.741	0.753	0.753	0.761	0.673	0.767	0.788	0.746	0.768	0.758	0.775	0.745	0.751	0.752	0.720	0.736	0.746	0.760
550	North Dakota	0.778	0.771	0.783	0.761	0.790	0.802	0.806	0.815	0.712	0.826	0.853	0.790	0.818	0.807	0.824	0.795	0.799	0.801	0.771	0.785	0.795	0.808
551	Nevada	0.684	0.692	0.702	0.689	0.698	0.709	0.715	0.721	0.692	0.719	0.725	0.698	0.711	0.708	0.721	0.705	0.715	0.715	0.681	0.686	0.698	0.717
553	Idaho	0.748	0.747	0.755	0.742	0.758	0.765	0.770	0.775	0.720	0.780	0.796	0.756	0.773	0.767	0.777	0.762	0.765	0.766	0.744	0.751	0.760	0.770
554	Vermont	0.678	0.669	0.678	0.660	0.687	0.696	0.695	0.702	0.606	0.710	0.736	0.691	0.711	0.701	0.716	0.687	0.692	0.694	0.666	0.684	0.693	0.701
555	New Hampshire	0.660	0.653	0.661	0.645	0.668	0.676	0.677	0.683	0.602	0.690	0.712	0.670	0.689	0.681	0.693	0.670	0.673	0.675	0.652	0.666	0.673	0.681
556	Delaware	0.706	0.703	0.712	0.696	0.716	0.726	0.731	0.736	0.664	0.744	0.763	0.716	0.737	0.729	0.742	0.721	0.726	0.726	0.701	0.711	0.720	0.732
557	Washington																						
558	Oregon	0.741	0.738	0.749	0.730	0.754	0.765	0.767	0.776	0.694	0.781	0.800	0.757	0.778	0.768	0.786	0.758	0.765	0.766	0.732	0.746	0.758	0.772
559	North Carolina	0.647	0.639	0.648	0.631	0.655	0.664	0.663	0.671	0.586	0.678	0.700	0.659	0.677	0.668	0.681	0.657	0.660	0.661	0.638	0.652	0.661	0.668
560	West Virginia	0.700	0.696	0.703	0.691	0.708	0.715	0.717	0.723	0.659	0.729	0.747	0.709	0.724	0.718	0.728	0.710	0.713	0.714	0.695	0.704	0.712	0.719
561	Mississippi	0.712	0.705	0.714	0.698	0.720	0.728	0.729	0.735	0.657	0.744	0.765	0.721	0.740	0.731	0.743	0.722	0.724	0.727	0.704	0.717	0.724	0.731
562	Arkansas	0.765	0.760	0.770	0.753	0.774	0.784	0.785	0.791	0.720	0.798	0.817	0.775	0.795	0.786	0.799	0.778	0.781	0.783	0.757	0.769	0.777	0.788
563	South Carolina	0.674	0.666	0.675	0.658	0.682	0.692	0.693	0.700	0.612	0.709	0.732	0.685	0.705	0.696	0.709	0.685	0.688	0.689	0.666	0.680	0.687	0.696
564	Rhode Island	0.693	0.691	0.700	0.686	0.702	0.710	0.713	0.719	0.664	0.722	0.737	0.702	0.718	0.712	0.723	0.706	0.711	0.711	0.688	0.697	0.704	0.715
565	Hawaii	0.665	0.665	0.674	0.661	0.675	0.684	0.688	0.695	0.646	0.698	0.710	0.674	0.689	0.684	0.695	0.679	0.685	0.686	0.661	0.668	0.677	0.689
566	Pittsburgh	0.691	0.690	0.696	0.687	0.697	0.703	0.706	0.710	0.674	0.712	0.721	0.698	0.708	0.704	0.712	0.700	0.704	0.705	0.687	0.693	0.698	0.707
567	Philadelphia	0.691	0.690	0.699	0.686	0.700	0.708	0.711	0.717	0.669	0.719	0.731	0.700	0.715	0.710	0.720	0.704	0.709	0.710	0.686	0.694	0.702	0.713
568	Alabama	0.710	0.706	0.714	0.700	0.718	0.727	0.726	0.731	0.669	0.737	0.754	0.721	0.736	0.729	0.740	0.720	0.724	0.726	0.702	0.714	0.722	0.730
569	Utah	0.698	0.694	0.700	0.689	0.704	0.710	0.711	0.716	0.662	0.720	0.735	0.706	0.718	0.712	0.722	0.706	0.709	0.710	0.692	0.702	0.707	0.714
570	Iowa	0.680	0.673	0.682	0.666	0.688	0.698	0.699	0.706	0.625	0.714	0.736	0.690	0.710	0.701	0.714	0.692	0.695	0.696	0.672	0.685	0.693	0.702
571	Massachusetts	0.701	0.697	0.706	0.690	0.710	0.719	0.720	0.726	0.659	0.731	0.749	0.711	0.729	0.721	0.734	0.713	0.718	0.718	0.694	0.706	0.713	0.723
572	Oklahoma	0.726	0.727	0.737	0.723	0.737	0.747	0.751	0.757	0.707	0.759	0.772	0.738	0.753	0.748	0.760	0.742	0.749	0.749	0.721	0.729	0.740	0.753
573	Louisiana	0.663	0.657	0.665	0.650	0.670	0.677	0.677	0.683	0.611	0.690	0.710	0.672	0.689	0.681	0.692	0.671	0.674	0.677	0.654	0.667	0.674	0.681
574	New Mexico	0.735	0.733	0.744	0.727	0.747	0.759	0.763	0.770	0.700	0.775	0.792	0.749	0.769	0.761	0.777	0.753	0.760	0.760	0.728	0.739	0.750	0.766
575	Texas	0.721	0.719	0.728	0.713	0.731	0.741	0.743	0.750	0.687	0.753	0.769	0.734	0.750	0.743	0.756	0.735	0.741	0.742	0.713	0.724	0.734	0.747
576	Kentucky	0.673	0.672	0.678	0.668	0.680	0.686	0.688	0.693	0.652	0.696	0.707	0.679	0.691	0.687	0.695	0.682	0.686	0.687	0.670	0.676	0.681	0.689
577	Kansas	0.734	0.735	0.744	0.730	0.745	0.755	0.759	0.765	0.714	0.768	0.781	0.745	0.761	0.756	0.768	0.750	0.757	0.757	0.729	0.737	0.747	0.761
578	Wisconsin	0.694	0.689	0.695	0.683	0.701	0.708	0.709	0.714	0.647	0.721	0.740	0.703	0.718	0.711	0.721	0.703	0.705	0.707	0.687	0.699	0.705	0.711
579	Tennessee	0.638	0.635	0.641	0.630	0.645	0.651	0.653	0.657	0.602	0.663	0.679	0.646	0.659	0.653	0.662	0.647	0.649	0.651	0.633	0.643	0.648	0.654
580	Minnesota	0.708	0.704	0.713	0.698	0.717	0.728	0.729	0.736	0.665	0.741	0.759	0.720	0.737	0.730	0.743	0.721	0.726	0.727	0.701	0.712	0.721	0.732
581	Colorado	0.717	0.714	0.722	0.709	0.725	0.733	0.734	0.740	0.684	0.744	0.759	0.727	0.741	0.735	0.745	0.728	0.732	0.733	0.710	0.720	0.728	0.737
582	Indiana	0.653	0.647	0.654	0.642	0.659	0.665	0.666	0.671	0.608	0.677	0.695	0.661	0.675	0.668	0.678	0.660	0.663	0.664	0.647	0.657	0.663	0.668
583	Nebraska	0.703	0.704	0.713	0.699	0.713	0.722	0.726	0.731	0.685	0.734	0.746	0.712	0.728	0.723	0.733	0.718	0.723	0.723	0.700	0.706	0.714	0.727
584	Connecticut	0.708	0.705	0.714	0.698	0.718	0.728	0.729	0.735	0.665	0.741	0.759	0.720	0.738	0.730	0.743	0.721	0.726	0.727	0.701	0.713	0.722	0.733
585	Ohio	0.677	0.673	0.679	0.667	0.683	0.690	0.691	0.696	0.639	0.701	0.717	0.685	0.698	0.692	0.702	0.685	0.688	0.689	0.670	0.680	0.687	0.693
586	Michigan	0.729	0.729	0.740	0.722	0.743	0.754	0.759	0.768	0.696	0.772	0.789	0.743	0.765	0.757	0.773	0.748	0.756	0.757	0.723	0.733	0.746	0.762
587	Arizona	0.750	0.753	0.765	0.749	0.763	0.775	0.780	0.787	0.740	0.788	0.799	0.764	0.781	0.775	0.789	0.770	0.779	0.779	0.746	0.753	0.765	0.783
588	New Jersey	0.693	0.692	0.701	0.686	0.703	0.713	0.716	0.722	0.664	0.725	0.739	0.704	0.721	0.715	0.728	0.707	0.713	0.715	0.687	0.697	0.706	0.719
589	Syracuse	0.661	0.655	0.661	0.649	0.666	0.673	0.673	0.678	0.617	0.684	0.701	0.668	0.682	0.675	0.685	0.668	0.670	0.672	0.655	0.666	0.670	0.676
590	New York	0.627	0.624	0.632	0.618	0.635	0.644	0.645	0.649	0.594	0.654	0.669	0.637	0.650	0.644	0.656	0.636	0.642	0.645	0.620	0.631	0.638	0.648
591	Richmond	0.681	0.677	0.687	0.671	0.691	0.700	0.704	0.710	0.637	0.718	0.737	0.690	0.711	0.703	0.715	0.695	0.699	0.699	0.677	0.687	0.694	0.705
592	Atlanta	0.686	0.683	0.692	0.676	0.696	0.705	0.706	0.713	0.646	0.717	0.735	0.699	0.715	0.707	0.722	0.699	0.705	0.706	0.678	0.690	0.700	0.711
593	Washington, DC	0.651	0.650	0.657	0.645	0.659	0.666	0.669	0.674	0.626	0.677	0.690	0.659	0.672	0.667	0.677	0.661	0.666	0.667	0.647	0.654	0.661	0.671
594	Chicago	0.649	0.641	0.648	0.635	0.653	0.659	0.659	0.663	0.599	0.669	0.688	0.656	0.669	0.662	0.672	0.654	0.656	0.658	0.641	0.653	0.657	0.662
595	St. Louis	0.671	0.669	0.678	0.663	0.681	0.690	0.694	0.699	0.635	0.705	0.722	0.681	0.699	0.692	0.705	0.685	0.690	0.690	0.666	0.675	0.684	0.695
596	Sacramento	0.728	0.726	0.736	0.719	0.739	0.750	0.753	0.760	0.692	0.765	0.781	0.741	0.761	0.753	0.768	0.745	0.751	0.751	0.721	0.732	0.742	0.757
597	Northern California	0.726	0.722	0.733	0.715	0.737	0.748	0.750	0.757	0.681	0.762	0.781	0.740	0.760	0.751	0.767	0.742	0.748	0.749	0.717	0.731	0.741	0.755
598	San Diego	0.725	0.725	0.736	0.721	0.736	0.746	0.750	0.757	0.707	0.758	0.770	0.736	0.753	0.747	0.760	0.741	0.749	0.749	0.720	0.728	0.737	0.753
599	Southern California	0.716	0.714	0.724	0.709	0.726	0.736	0.739	0.746	0.689	0.748	0.762	0.727	0.744	0.738	0.751	0.730	0.737	0.738	0.710	0.719	0.728	0.743

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PF01	PF02	PF03	PF04	PF05	PF06	PF07	PF08	PF10	PF0A	PF0B	PF0D	PF0I	PF0L	PF0M	PF0N	PF0O	PF0P	PF0Q	PF0R	PF0S	PF0T
501	Miami	0.652	0.646	0.649	0.642	0.654	0.657	0.655	0.657	0.612	0.663	0.676	0.657	0.664	0.659	0.665	0.653	0.653	0.655	0.647	0.655	0.658	0.658
502	Broward County / Palm Beach	0.675	0.673	0.678	0.669	0.680	0.684	0.683	0.685	0.647	0.689	0.700	0.682	0.690	0.686	0.692	0.681	0.682	0.683	0.670	0.679	0.682	0.686
503	Tampa	0.726	0.722	0.728	0.718	0.731	0.735	0.735	0.738	0.695	0.742	0.753	0.732	0.742	0.737	0.743	0.732	0.733	0.734	0.720	0.728	0.733	0.737
504	Orlando	0.716	0.713	0.718	0.709	0.721	0.726	0.725	0.728	0.687	0.732	0.743	0.723	0.732	0.727	0.733	0.722	0.723	0.724	0.711	0.718	0.723	0.727
505	Jacksonville	0.728	0.725	0.731	0.721	0.734	0.738	0.737	0.740	0.695	0.744	0.757	0.735	0.745	0.740	0.746	0.734	0.735	0.737	0.722	0.731	0.736	0.739
506	Daytona / Gainesville	0.703	0.699	0.705	0.694	0.709	0.714	0.713	0.717	0.664	0.723	0.738	0.710	0.722	0.716	0.723	0.710	0.710	0.713	0.698	0.707	0.712	0.715
521	Diversified Dental - Las Vegas	0.866	0.870	0.881	0.867	0.877	0.890	0.891	0.894	0.863	0.896	0.903	0.877	0.892	0.888	0.898	0.885	0.890	0.891	0.862	0.867	0.877	0.893
522	Mastercare Dental - Reno	0.951	0.944	0.956	0.934	0.964	0.979	0.982	0.995	0.887	1.005	1.026	0.968	0.997	0.985	1.006	0.972	0.980	0.977	0.942	0.959	0.970	0.988
524	Premier - Minnesota	0.803	0.803	0.812	0.799	0.812	0.821	0.827	0.829	0.785	0.837	0.849	0.808	0.826	0.821	0.831	0.818	0.822	0.822	0.803	0.806	0.813	0.825
526	Dental Options Pricing - Oregon	0.813	0.810	0.821	0.804	0.824	0.835	0.836	0.841	0.773	0.849	0.866	0.824	0.844	0.836	0.849	0.829	0.832	0.834	0.807	0.817	0.827	0.838
527	Rental Network - Hawaii	0.724	0.719	0.724	0.715	0.728	0.731	0.735	0.738	0.692	0.746	0.759	0.725	0.738	0.733	0.739	0.728	0.729	0.730	0.723	0.727	0.730	0.733
528	Diversified Dental - Reno	0.982	0.991	1.004	0.988	0.999	1.012	1.021	1.031	0.996	1.027	1.033	0.997	1.015	1.011	1.026	1.008	1.020	1.020	0.980	0.984	0.998	1.023
549	Maine	0.769	0.763	0.770	0.755	0.779	0.785	0.783	0.788	0.708	0.796	0.816	0.782	0.800	0.791	0.802	0.779	0.780	0.782	0.761	0.775	0.783	0.788
550	North Dakota	0.824	0.816	0.826	0.807	0.833	0.842	0.845	0.851	0.757	0.864	0.891	0.831	0.856	0.846	0.859	0.836	0.837	0.839	0.819	0.830	0.838	0.845
551	Nevada	0.723	0.727	0.736	0.725	0.733	0.742	0.742	0.745	0.721	0.746	0.752	0.733	0.745	0.742	0.748	0.739	0.742	0.742	0.721	0.725	0.733	0.744
553	Idaho	0.780	0.777	0.785	0.773	0.787	0.794	0.797	0.799	0.750	0.807	0.821	0.785	0.801	0.796	0.802	0.791	0.791	0.792	0.779	0.784	0.789	0.796
554	Vermont	0.713	0.703	0.712	0.695	0.719	0.726	0.723	0.728	0.640	0.738	0.762	0.722	0.741	0.731	0.741	0.720	0.719	0.722	0.703	0.718	0.725	0.727
555	New Hampshire	0.692	0.685	0.690	0.678	0.699	0.702	0.702	0.704	0.632	0.714	0.734	0.699	0.715	0.707	0.715	0.698	0.697	0.698	0.686	0.698	0.703	0.704
556	Delaware	0.744	0.739	0.748	0.733	0.752	0.758	0.760	0.763	0.698	0.773	0.792	0.750	0.769	0.763	0.769	0.755	0.754	0.755	0.741	0.749	0.755	0.760
557	Washington																						
558	Oregon	0.784	0.779	0.790	0.772	0.794	0.802	0.801	0.807	0.732	0.814	0.832	0.795	0.814	0.806	0.816	0.797	0.797	0.800	0.776	0.788	0.797	0.804
559	North Carolina	0.680	0.671	0.677	0.664	0.685	0.691	0.689	0.694	0.617	0.702	0.723	0.688	0.703	0.695	0.703	0.685	0.685	0.686	0.672	0.684	0.691	0.691
560	West Virginia	0.730	0.724	0.731	0.719	0.735	0.741	0.742	0.746	0.688	0.753	0.769	0.735	0.750	0.744	0.750	0.738	0.737	0.738	0.726	0.734	0.738	0.742
561	Mississippi	0.744	0.737	0.744	0.731	0.750	0.756	0.757	0.762	0.690	0.771	0.791	0.749	0.766	0.759	0.768	0.751	0.751	0.754	0.739	0.749	0.754	0.758
562	Arkansas	0.799	0.793	0.800	0.787	0.805	0.812	0.815	0.819	0.754	0.827	0.845	0.806	0.822	0.815	0.826	0.807	0.810	0.812	0.794	0.804	0.809	0.816
563	South Carolina	0.710	0.700	0.707	0.693	0.715	0.722	0.721	0.726	0.645	0.736	0.758	0.717	0.734	0.726	0.734	0.716	0.715	0.716	0.703	0.715	0.720	0.722
564	Rhode Island	0.725	0.723	0.726	0.718	0.731	0.735	0.735	0.738	0.690	0.744	0.757	0.732	0.743	0.738	0.743	0.732	0.732	0.733	0.721	0.729	0.735	0.736
565	Hawaii	0.700	0.697	0.701	0.693	0.705	0.709	0.710	0.713	0.671	0.719	0.731	0.704	0.714	0.710	0.716	0.705	0.706	0.708	0.698	0.703	0.707	0.710
566	Pittsburgh	0.715	0.714	0.717	0.711	0.720	0.723	0.724	0.726	0.694	0.729	0.738	0.721	0.728	0.724	0.729	0.721	0.722	0.722	0.712	0.717	0.721	0.725
567	Philadelphia	0.722	0.721	0.725	0.717	0.729	0.732	0.733	0.735	0.693	0.740	0.751	0.730	0.739	0.734	0.740	0.729	0.730	0.731	0.719	0.725	0.732	0.734
568	Alabama	0.739	0.733	0.740	0.728	0.744	0.752	0.750	0.753	0.696	0.760	0.776	0.746	0.759	0.753	0.762	0.745	0.747	0.749	0.733	0.743	0.748	0.753
569	Utah	0.723	0.719	0.723	0.714	0.728	0.731	0.731	0.733	0.685	0.739	0.753	0.729	0.739	0.734	0.740	0.728	0.728	0.729	0.718	0.726	0.731	0.733
570	Iowa	0.716	0.707	0.714	0.701	0.721	0.728	0.727	0.730	0.657	0.741	0.761	0.722	0.739	0.731	0.739	0.722	0.721	0.722	0.710	0.720	0.725	0.728
571	Massachusetts	0.734	0.730	0.734	0.724	0.741	0.745	0.744	0.747	0.688	0.755	0.771	0.742	0.755	0.749	0.756	0.741	0.741	0.742	0.729	0.739	0.744	0.746
572	Oklahoma	0.762	0.761	0.768	0.756	0.770	0.776	0.776	0.780	0.735	0.784	0.796	0.770	0.783	0.778	0.784	0.773	0.773	0.774	0.758	0.765	0.772	0.777
573	Louisiana	0.692	0.685	0.692	0.679	0.697	0.702	0.703	0.706	0.641	0.714	0.733	0.698	0.712	0.705	0.714	0.697	0.698	0.701	0.685	0.696	0.701	0.704
574	New Mexico	0.778	0.774	0.783	0.768	0.787	0.795	0.795	0.799	0.737	0.807	0.823	0.787	0.805	0.798	0.807	0.791	0.792	0.792	0.772	0.781	0.789	0.797
575	Texas	0.756	0.752	0.760	0.747	0.763	0.770	0.769	0.773	0.717	0.778	0.793	0.765	0.779	0.773	0.780	0.766	0.766	0.767	0.750	0.760	0.766	0.771
576	Kentucky	0.697	0.696	0.699	0.693	0.703	0.706	0.707	0.709	0.673	0.714	0.724	0.702	0.711	0.708	0.712	0.704	0.704	0.705	0.695	0.700	0.705	0.707
577	Kansas	0.771	0.769	0.777	0.765	0.779	0.786	0.786	0.789	0.743	0.795	0.807	0.778	0.792	0.788	0.793	0.782	0.783	0.783	0.767	0.774	0.780	0.787
578	Wisconsin	0.722	0.716	0.723	0.710	0.727	0.733	0.734	0.736	0.675	0.745	0.763	0.727	0.743	0.737	0.743	0.729	0.729	0.730	0.718	0.727	0.731	0.734
579	Tennessee	0.664	0.659	0.665	0.655	0.669	0.673	0.674	0.677	0.627	0.684	0.698	0.668	0.681	0.676	0.682	0.670	0.670	0.671	0.661	0.668	0.672	0.674
580	Minnesota	0.744	0.738	0.745	0.732	0.750	0.756	0.756	0.760	0.696	0.767	0.784	0.751	0.766	0.760	0.767	0.752	0.752	0.753	0.738	0.747	0.753	0.757
581	Colorado	0.746	0.742	0.748	0.737	0.751	0.758	0.758	0.762	0.711	0.767	0.781	0.753	0.765	0.760	0.767	0.754	0.755	0.756	0.741	0.750	0.754	0.759
582	Indiana	0.679	0.673	0.678	0.668	0.683	0.687	0.688	0.691	0.634	0.699	0.715	0.685	0.697	0.691	0.697	0.684	0.683	0.685	0.674	0.683	0.687	0.689
583	Nebraska	0.736	0.736	0.740	0.732	0.744	0.747	0.749	0.750	0.710	0.756	0.768	0.743	0.753	0.749	0.754	0.745	0.745	0.746	0.734	0.739	0.746	0.749
584	Connecticut	0.743	0.738	0.745	0.732	0.750	0.756	0.755	0.758	0.696	0.766	0.783	0.751	0.766	0.760	0.767	0.752	0.752	0.753	0.737	0.748	0.754	0.757
585	Ohio	0.704	0.698	0.704	0.693	0.708	0.713	0.713	0.716	0.664	0.723	0.737	0.709	0.721	0.716	0.722	0.709	0.709	0.710	0.699	0.707	0.711	0.714
586	Michigan	0.773	0.771	0.782	0.765	0.784	0.793	0.794	0.799	0.735	0.806	0.823	0.783	0.803	0.796	0.805	0.789	0.790	0.791	0.769	0.777	0.786	0.795
587	Arizona	0.793	0.794	0.801	0.790	0.803	0.809	0.811	0.814	0.773	0.818	0.829	0.803	0.816	0.811	0.818	0.807	0.808	0.809	0.789	0.795	0.804	0.812
588	New Jersey	0.729	0.727	0.731	0.722	0.736	0.740	0.741	0.743	0.692	0.750	0.763	0.738	0.749	0.744	0.751	0.736	0.737	0.739	0.725	0.732	0.740	0.743
589	Syracuse	0.685	0.680	0.684	0.675	0.690	0.694	0.694	0.696	0.641	0.703	0.720	0.691	0.703	0.697	0.703	0.690	0.690	0.691	0.681	0.690	0.694	0.695
590	New York	0.657	0.650	0.654	0.645	0.659	0.664	0.662	0.665	0.615	0.671	0.685	0.661	0.670	0.664	0.671	0.658	0.658	0.661	0.651	0.660	0.663	0.663
591	Richmond	0.717	0.712	0.719	0.707	0.725	0.729	0.732	0.734	0.669	0.745	0.763	0.722	0.740	0.734	0.740	0.727	0.725	0.726	0.715	0.723	0.728	0.731
592	Atlanta	0.720	0.716	0.724	0.710	0.727	0.734	0.732	0.736	0.676	0.743	0.759	0.729	0.744	0.737	0.745	0.729	0.730	0.732	0.714	0.724	0.731	0.736
593	Washington, DC	0.680	0.676	0.679	0.672	0.684	0.687	0.687	0.689	0.648	0.695	0.707	0.684	0.693	0.688	0.693	0.683	0.683	0.685	0.677	0.683	0.686	0.689
594	Chicago	0.672	0.666	0.669	0.660	0.676	0.679	0.678	0.680	0.623	0.688	0.705	0.678	0.689	0.683	0.689	0.675	0.675	0.676	0.666	0.676	0.680	0.680
595	St. Louis	0.706	0.702	0.710	0.697	0.713	0.719	0.721	0.723	0.666	0.732	0.748	0.712	0.729	0.723	0.729	0.716	0.716	0.717	0.703	0.711	0.716	0.721
596	Sacramento	0.767	0.765	0.771	0.759	0.777	0.782	0.783	0.786	0.726	0.793	0.809	0.777	0.793	0.786	0.795	0.779	0.780	0.780	0.762	0.772	0.780	0.785
597	Northern California	0.765	0.761	0.769	0.754	0.775	0.781	0.780	0.784	0.716	0.791	0.809	0.776	0.793	0.785	0.795	0.776	0.777	0.778	0.759	0.771	0.778	0.783
598	San Diego	0.762	0.763	0.767	0.759	0.771	0.775	0.776	0.779	0.736	0.784	0.795	0.771	0.782	0.777	0.784	0.772	0.774	0.774	0.759	0.765	0.773	0.778
599	Southern California	0.752	0.750	0.754	0.745	0.759	0.764	0.765	0.767	0.718	0.772	0.785	0.761	0.772	0.767	0.774	0.759	0.761	0.762	0.748	0.756	0.763	0.767

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PG01	PG02	PG03	PG04	PG05	PG06	PG07	PG08	PG10	PG0A	PG0B	PG0D	PG0I	PG0L	PG0M	PG0N	PG0O	PG0P	PG0Q	PG0R	PG0S	PG0T
501	Miami	0.642	0.640	0.643	0.635	0.649	0.652	0.648	0.650	0.598	0.656	0.672	0.652	0.660	0.654	0.661	0.646	0.646	0.642	0.639	0.653	0.654	0.652
502	Broward County / Palm Beach	0.668	0.668	0.673	0.664	0.677	0.680	0.678	0.680	0.636	0.683	0.697	0.679	0.687	0.682	0.689	0.675	0.676	0.674	0.665	0.676	0.680	0.681
503	Tampa	0.716	0.717	0.722	0.712	0.726	0.731	0.728	0.730	0.683	0.735	0.750	0.727	0.738	0.733	0.739	0.725	0.726	0.722	0.714	0.726	0.730	0.731
504	Orlando	0.706	0.708	0.713	0.703	0.717	0.721	0.718	0.721	0.674	0.725	0.739	0.718	0.728	0.723	0.729	0.716	0.717	0.712	0.704	0.716	0.720	0.722
505	Jacksonville	0.720	0.720	0.725	0.714	0.730	0.734	0.730	0.733	0.682	0.737	0.753	0.732	0.742	0.736	0.743	0.728	0.729	0.726	0.716	0.729	0.733	0.735
506	Daytona / Gainesville	0.691	0.691	0.697	0.685	0.702	0.708	0.704	0.707	0.647	0.713	0.732	0.704	0.717	0.710	0.718	0.701	0.702	0.695	0.689	0.703	0.707	0.708
521	Diversified Dental - Las Vegas	0.865	0.869	0.880	0.865	0.878	0.890	0.889	0.892	0.856	0.893	0.903	0.879	0.893	0.888	0.899	0.883	0.889	0.887	0.861	0.869	0.879	0.893
522	Mastercare Dental - Reno	0.948	0.944	0.955	0.931	0.968	0.980	0.976	0.986	0.858	0.994	1.027	0.976	1.003	0.988	1.012	0.969	0.977	0.964	0.938	0.966	0.978	0.989
524	Premier - Minnesota	0.782	0.791	0.800	0.787	0.802	0.810	0.814	0.817	0.767	0.825	0.839	0.796	0.816	0.811	0.820	0.805	0.809	0.797	0.791	0.798	0.804	0.814
526	Dental Options Pricing - Oregon	0.802	0.803	0.813	0.795	0.819	0.829	0.826	0.830	0.753	0.839	0.860	0.821	0.840	0.831	0.845	0.819	0.823	0.815	0.798	0.817	0.824	0.831
527	Rental Network - Hawaii	0.701	0.706	0.711	0.702	0.716	0.720	0.722	0.726	0.673	0.734	0.748	0.711	0.728	0.723	0.729	0.717	0.717	0.704	0.710	0.718	0.720	0.722
528	Diversified Dental - Reno	0.981	0.991	1.003	0.987	1.000	1.013	1.019	1.028	0.988	1.024	1.033	0.999	1.016	1.011	1.028	1.008	1.019	1.016	0.979	0.986	1.000	1.023
549	Maine	0.763	0.760	0.767	0.750	0.778	0.783	0.774	0.779	0.687	0.788	0.814	0.784	0.799	0.788	0.801	0.772	0.773	0.769	0.754	0.777	0.785	0.784
550	North Dakota	0.797	0.799	0.808	0.789	0.819	0.827	0.825	0.829	0.723	0.844	0.876	0.817	0.844	0.832	0.846	0.817	0.818	0.801	0.801	0.823	0.827	0.829
551	Nevada	0.722	0.727	0.736	0.724	0.734	0.741	0.740	0.743	0.715	0.744	0.752	0.734	0.746	0.742	0.748	0.738	0.740	0.739	0.719	0.726	0.734	0.743
553	Idaho	0.760	0.766	0.773	0.761	0.777	0.784	0.784	0.786	0.731	0.795	0.812	0.773	0.791	0.785	0.792	0.778	0.779	0.768	0.766	0.776	0.780	0.784
554	Vermont	0.697	0.692	0.700	0.682	0.711	0.717	0.709	0.712	0.613	0.724	0.754	0.716	0.733	0.722	0.734	0.707	0.706	0.696	0.690	0.716	0.719	0.717
555	New Hampshire	0.673	0.674	0.678	0.666	0.690	0.692	0.688	0.691	0.608	0.701	0.726	0.690	0.706	0.697	0.706	0.684	0.684	0.674	0.673	0.692	0.696	0.693
556	Delaware	0.721	0.726	0.734	0.719	0.740	0.746	0.745	0.748	0.674	0.758	0.780	0.737	0.758	0.751	0.758	0.740	0.739	0.726	0.726	0.740	0.745	0.747
557	Washington																						
558	Oregon	0.773	0.771	0.781	0.763	0.788	0.796	0.790	0.795	0.711	0.804	0.827	0.793	0.810	0.801	0.812	0.787	0.788	0.780	0.767	0.788	0.794	0.797
559	North Carolina	0.662	0.661	0.667	0.652	0.678	0.682	0.676	0.679	0.593	0.689	0.715	0.680	0.696	0.687	0.696	0.673	0.672	0.663	0.660	0.681	0.684	0.682
560	West Virginia	0.710	0.713	0.720	0.707	0.726	0.731	0.729	0.732	0.667	0.741	0.761	0.724	0.741	0.734	0.741	0.725	0.725	0.715	0.714	0.727	0.730	0.732
561	Mississippi	0.721	0.723	0.730	0.715	0.738	0.744	0.742	0.745	0.665	0.756	0.781	0.737	0.757	0.748	0.758	0.736	0.737	0.725	0.724	0.741	0.744	0.745
562	Arkansas	0.783	0.784	0.791	0.777	0.798	0.804	0.803	0.806	0.732	0.815	0.838	0.798	0.815	0.807	0.820	0.796	0.800	0.791	0.783	0.799	0.803	0.808
563	South Carolina	0.686	0.687	0.694	0.679	0.705	0.709	0.705	0.708	0.618	0.720	0.747	0.704	0.724	0.714	0.723	0.701	0.699	0.687	0.688	0.708	0.711	0.709
564	Rhode Island	0.711	0.715	0.718	0.710	0.725	0.728	0.726	0.728	0.674	0.735	0.751	0.725	0.736	0.730	0.737	0.722	0.723	0.715	0.712	0.724	0.729	0.728
565	Hawaii	0.684	0.688	0.692	0.683	0.696	0.700	0.701	0.704	0.656	0.711	0.723	0.694	0.708	0.702	0.709	0.696	0.697	0.688	0.688	0.697	0.700	0.702
566	Pittsburgh	0.705	0.709	0.712	0.705	0.716	0.718	0.718	0.720	0.684	0.723	0.734	0.715	0.724	0.720	0.725	0.715	0.716	0.711	0.706	0.714	0.718	0.720
567	Philadelphia	0.711	0.715	0.718	0.710	0.723	0.726	0.724	0.727	0.679	0.732	0.746	0.724	0.734	0.728	0.735	0.721	0.722	0.716	0.711	0.722	0.727	0.727
568	Alabama	0.728	0.727	0.734	0.721	0.740	0.746	0.742	0.744	0.679	0.751	0.771	0.742	0.756	0.748	0.758	0.738	0.739	0.734	0.725	0.740	0.745	0.747
569	Utah	0.709	0.711	0.715	0.706	0.722	0.724	0.722	0.724	0.670	0.730	0.747	0.722	0.733	0.727	0.734	0.719	0.719	0.713	0.709	0.722	0.726	0.725
570	Iowa	0.693	0.695	0.701	0.687	0.711	0.715	0.712	0.715	0.632	0.726	0.751	0.710	0.729	0.720	0.729	0.708	0.707	0.695	0.695	0.714	0.717	0.715
571	Massachusetts	0.719	0.721	0.725	0.714	0.734	0.737	0.733	0.736	0.668	0.744	0.764	0.734	0.748	0.740	0.749	0.730	0.730	0.722	0.718	0.734	0.739	0.737
572	Oklahoma	0.751	0.755	0.762	0.750	0.765	0.770	0.768	0.771	0.721	0.776	0.791	0.765	0.778	0.773	0.779	0.765	0.766	0.760	0.751	0.762	0.768	0.771
573	Louisiana	0.675	0.674	0.680	0.667	0.688	0.694	0.690	0.693	0.619	0.702	0.726	0.689	0.705	0.697	0.707	0.686	0.687	0.678	0.674	0.691	0.694	0.695
574	New Mexico	0.763	0.766	0.775	0.759	0.781	0.787	0.784	0.788	0.717	0.797	0.816	0.780	0.799	0.791	0.801	0.780	0.781	0.772	0.762	0.779	0.785	0.789
575	Texas	0.745	0.746	0.753	0.739	0.758	0.764	0.760	0.763	0.700	0.769	0.788	0.760	0.774	0.767	0.775	0.757	0.758	0.752	0.742	0.758	0.763	0.765
576	Kentucky	0.685	0.689	0.692	0.685	0.697	0.699	0.699	0.701	0.660	0.706	0.719	0.695	0.706	0.701	0.707	0.696	0.696	0.690	0.687	0.695	0.700	0.700
577	Kansas	0.757	0.762	0.769	0.757	0.772	0.778	0.777	0.779	0.728	0.786	0.801	0.771	0.786	0.781	0.787	0.773	0.774	0.766	0.759	0.770	0.775	0.779
578	Wisconsin	0.702	0.705	0.711	0.698	0.718	0.723	0.720	0.723	0.654	0.732	0.754	0.716	0.734	0.726	0.734	0.716	0.716	0.706	0.705	0.720	0.723	0.723
579	Tennessee	0.647	0.650	0.655	0.644	0.661	0.664	0.663	0.665	0.609	0.673	0.690	0.659	0.673	0.667	0.674	0.659	0.659	0.650	0.650	0.661	0.665	0.665
580	Minnesota	0.727	0.729	0.735	0.722	0.743	0.747	0.744	0.747	0.675	0.755	0.777	0.743	0.759	0.751	0.760	0.741	0.740	0.732	0.727	0.744	0.748	0.748
581	Colorado	0.733	0.734	0.741	0.729	0.745	0.752	0.749	0.751	0.695	0.758	0.775	0.745	0.759	0.753	0.761	0.745	0.746	0.739	0.732	0.746	0.749	0.752
582	Indiana	0.660	0.663	0.668	0.656	0.675	0.678	0.676	0.679	0.614	0.687	0.707	0.674	0.689	0.682	0.689	0.672	0.672	0.663	0.663	0.677	0.679	0.679
583	Nebraska	0.722	0.728	0.732	0.723	0.737	0.739	0.739	0.741	0.696	0.747	0.761	0.735	0.747	0.742	0.747	0.735	0.736	0.728	0.725	0.734	0.740	0.740
584	Connecticut	0.728	0.729	0.736	0.722	0.743	0.748	0.744	0.747	0.676	0.755	0.776	0.744	0.760	0.752	0.760	0.741	0.741	0.733	0.727	0.744	0.748	0.748
585	Ohio	0.687	0.690	0.695	0.684	0.701	0.705	0.703	0.705	0.646	0.712	0.731	0.700	0.714	0.708	0.715	0.699	0.699	0.691	0.689	0.702	0.705	0.705
586	Michigan	0.760	0.762	0.773	0.755	0.777	0.786	0.783	0.787	0.715	0.796	0.816	0.778	0.798	0.789	0.799	0.779	0.780	0.770	0.759	0.775	0.782	0.787
587	Arizona	0.783	0.788	0.796	0.784	0.799	0.805	0.804	0.807	0.760	0.812	0.824	0.798	0.812	0.807	0.814	0.800	0.802	0.796	0.782	0.794	0.801	0.807
588	New Jersey	0.717	0.719	0.723	0.714	0.730	0.734	0.732	0.735	0.677	0.742	0.757	0.732	0.744	0.737	0.745	0.728	0.729	0.723	0.716	0.730	0.735	0.736
589	Syracuse	0.669	0.671	0.674	0.664	0.682	0.685	0.682	0.685	0.622	0.692	0.712	0.682	0.695	0.688	0.695	0.679	0.679	0.671	0.670	0.684	0.687	0.685
590	New York	0.643	0.642	0.645	0.636	0.652	0.656	0.653	0.656	0.600	0.663	0.678	0.654	0.665	0.659	0.667	0.650	0.651	0.644	0.642	0.656	0.657	0.657
591	Richmond	0.692	0.698	0.704	0.691	0.713	0.717	0.715	0.718	0.645	0.729	0.751	0.708	0.729	0.721	0.728	0.711	0.709	0.696	0.699	0.713	0.717	0.717
592	Atlanta	0.710	0.709	0.717	0.702	0.722	0.728	0.723	0.726	0.657	0.733	0.754	0.725	0.740	0.732	0.741	0.721	0.721	0.716	0.705	0.723	0.727	0.729
593	Washington, DC	0.666	0.668	0.671	0.664	0.677	0.679	0.678	0.680	0.633	0.686	0.700	0.676	0.687	0.682	0.687	0.675	0.675	0.668	0.668	0.678	0.680	0.680
594	Chicago	0.656	0.656	0.660	0.650	0.668	0.670	0.667	0.669	0.604	0.677	0.698	0.669	0.681	0.674	0.682	0.664	0.664	0.657	0.655	0.671	0.674	0.671
595	St. Louis	0.687	0.692	0.699	0.685	0.704	0.710	0.708	0.711	0.645	0.720	0.739	0.702	0.720	0.713	0.720	0.704	0.703	0.693	0.691	0.704	0.708	0.710
596	Sacramento	0.755	0.758	0.764	0.751	0.772	0.776	0.773	0.777	0.707	0.784	0.803	0.773	0.788	0.780	0.789	0.769	0.770	0.763	0.753	0.770	0.776	0.778
597	Northern California	0.754	0.754	0.761	0.746	0.770	0.775	0.770	0.774	0.696	0.782	0.804	0.772	0.788	0.779	0.790	0.767	0.767	0.760	0.749	0.769	0.775	0.776
598	San Diego	0.752	0.757	0.761	0.752	0.766	0.770	0.768	0.772	0.723	0.777	0.790	0.767	0.777	0.772	0.780	0.765	0.766	0.761	0.751	0.763	0.770	0.772
599	Southern California	0.741	0.743	0.748	0.738	0.754	0.758	0.756	0.759	0.703	0.765	0.780	0.756	0.767	0.760	0.769	0.752	0.753	0.747	0.740	0.753	0.759	0.759

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PH01	PH02	PH03	PH04	PH05	PH06	PH07	PH08	PH10	PH0A	PH0B	PH0D	PH0I	PH0L	PH0M	PH0N	PH0O	PH0P	PH0Q	PH0R	PH0S	PH0T
501	Miami	0.613	0.611	0.619	0.606	0.621	0.629	0.629	0.634	0.584	0.637	0.651	0.623	0.636	0.631	0.640	0.624	0.627	0.628	0.608	0.617	0.623	0.632
502	Broward County / Palm Beach	0.632	0.632	0.640	0.628	0.640	0.649	0.653	0.657	0.615	0.660	0.670	0.642	0.655	0.650	0.662	0.644	0.651	0.652	0.627	0.635	0.642	0.656
503	Tampa	0.678	0.677	0.685	0.672	0.686	0.696	0.700	0.705	0.660	0.709	0.720	0.687	0.702	0.696	0.709	0.691	0.699	0.699	0.673	0.680	0.688	0.703
504	Orlando	0.669	0.668	0.677	0.664	0.677	0.687	0.692	0.696	0.652	0.700	0.710	0.678	0.692	0.687	0.700	0.682	0.690	0.690	0.664	0.671	0.679	0.694
505	Jacksonville	0.680	0.679	0.687	0.674	0.688	0.698	0.702	0.708	0.660	0.711	0.722	0.690	0.704	0.699	0.712	0.693	0.701	0.701	0.675	0.684	0.690	0.705
506	Daytona / Gainesville	0.655	0.651	0.660	0.646	0.662	0.672	0.676	0.682	0.625	0.687	0.701	0.663	0.680	0.674	0.687	0.667	0.673	0.673	0.649	0.659	0.665	0.678
521	Diversified Dental - Las Vegas	0.780	0.788	0.803	0.784	0.797	0.812	0.822	0.834	0.796	0.829	0.835	0.796	0.815	0.810	0.829	0.808	0.822	0.822	0.776	0.782	0.796	0.825
522	Mastercare Dental - Reno	0.851	0.843	0.858	0.833	0.864	0.882	0.888	0.903	0.799	0.915	0.935	0.869	0.902	0.889	0.915	0.873	0.886	0.883	0.840	0.857	0.870	0.896
524	Premier - Minnesota	0.728	0.731	0.744	0.727	0.741	0.755	0.765	0.775	0.724	0.776	0.788	0.737	0.760	0.755	0.770	0.751	0.761	0.760	0.728	0.731	0.742	0.765
526	Dental Options Pricing - Oregon	0.730	0.729	0.743	0.722	0.743	0.759	0.766	0.779	0.705	0.783	0.796	0.744	0.770	0.762	0.781	0.754	0.765	0.762	0.724	0.734	0.746	0.770
527	Rental Network - Hawaii	0.660	0.663	0.674	0.658	0.674	0.684	0.693	0.700	0.648	0.704	0.717	0.669	0.690	0.685	0.698	0.681	0.688	0.688	0.659	0.663	0.674	0.692
528	Diversified Dental - Reno	0.877	0.888	0.904	0.885	0.896	0.914	0.927	0.939	0.903	0.934	0.939	0.895	0.915	0.911	0.932	0.909	0.926	0.925	0.875	0.879	0.896	0.929
549	Maine	0.696	0.690	0.702	0.682	0.707	0.721	0.726	0.737	0.653	0.744	0.760	0.712	0.736	0.726	0.746	0.715	0.725	0.722	0.687	0.700	0.713	0.732
550	North Dakota	0.745	0.738	0.751	0.729	0.756	0.771	0.778	0.790	0.691	0.802	0.823	0.756	0.787	0.776	0.795	0.766	0.772	0.770	0.740	0.751	0.761	0.780
551	Nevada	0.653	0.661	0.673	0.658	0.668	0.681	0.689	0.698	0.669	0.695	0.700	0.667	0.682	0.679	0.695	0.677	0.689	0.689	0.651	0.655	0.667	0.691
553	Idaho	0.725	0.724	0.734	0.720	0.735	0.745	0.752	0.760	0.705	0.764	0.777	0.733	0.752	0.747	0.760	0.741	0.748	0.748	0.724	0.729	0.736	0.753
554	Vermont	0.648	0.640	0.651	0.632	0.658	0.670	0.673	0.682	0.590	0.692	0.713	0.661	0.686	0.675	0.693	0.664	0.670	0.669	0.640	0.655	0.663	0.678
555	New Hampshire	0.633	0.628	0.638	0.621	0.643	0.654	0.659	0.666	0.588	0.675	0.692	0.644	0.667	0.658	0.674	0.648	0.655	0.654	0.627	0.638	0.647	0.662
556	Delaware	0.677	0.675	0.687	0.669	0.689	0.701	0.709	0.718	0.646	0.725	0.741	0.687	0.712	0.704	0.720	0.696	0.704	0.703	0.674	0.681	0.691	0.710
557	Washington																						
558	Oregon	0.705	0.703	0.716	0.696	0.719	0.733	0.740	0.750	0.672	0.756	0.772	0.720	0.746	0.737	0.756	0.728	0.738	0.736	0.699	0.711	0.722	0.744
559	North Carolina	0.620	0.614	0.624	0.606	0.629	0.641	0.644	0.652	0.572	0.662	0.679	0.631	0.654	0.645	0.661	0.635	0.642	0.640	0.613	0.625	0.633	0.648
560	West Virginia	0.678	0.675	0.684	0.669	0.686	0.696	0.702	0.709	0.647	0.715	0.730	0.686	0.705	0.699	0.712	0.692	0.698	0.698	0.674	0.682	0.689	0.703
561	Mississippi	0.689	0.682	0.692	0.676	0.697	0.707	0.712	0.720	0.643	0.728	0.747	0.696	0.719	0.710	0.724	0.702	0.707	0.706	0.684	0.695	0.701	0.713
562	Arkansas	0.742	0.736	0.745	0.729	0.749	0.760	0.764	0.773	0.703	0.778	0.795	0.751	0.770	0.762	0.777	0.754	0.761	0.760	0.735	0.746	0.753	0.767
563	South Carolina	0.646	0.640	0.650	0.632	0.656	0.668	0.673	0.682	0.597	0.692	0.711	0.656	0.682	0.672	0.689	0.663	0.669	0.667	0.640	0.651	0.660	0.676
564	Rhode Island	0.665	0.666	0.677	0.661	0.677	0.689	0.695	0.702	0.649	0.706	0.717	0.676	0.696	0.690	0.704	0.684	0.692	0.691	0.662	0.668	0.678	0.696
565	Hawaii	0.638	0.640	0.652	0.636	0.651	0.662	0.669	0.676	0.628	0.679	0.690	0.648	0.668	0.662	0.675	0.658	0.665	0.665	0.636	0.640	0.651	0.670
566	Pittsburgh	0.669	0.671	0.680	0.667	0.678	0.688	0.692	0.697	0.662	0.699	0.707	0.677	0.691	0.687	0.698	0.684	0.691	0.690	0.666	0.671	0.679	0.693
567	Philadelphia	0.663	0.665	0.676	0.661	0.675	0.687	0.693	0.700	0.653	0.702	0.712	0.674	0.693	0.687	0.701	0.682	0.690	0.690	0.660	0.666	0.676	0.694
568	Alabama	0.688	0.684	0.693	0.679	0.696	0.705	0.708	0.717	0.654	0.720	0.735	0.698	0.714	0.707	0.721	0.700	0.706	0.708	0.681	0.692	0.700	0.712
569	Utah	0.676	0.674	0.683	0.669	0.685	0.695	0.697	0.703	0.650	0.707	0.721	0.685	0.701	0.695	0.708	0.689	0.695	0.696	0.672	0.680	0.687	0.700
570	Iowa	0.651	0.647	0.658	0.640	0.662	0.674	0.680	0.688	0.610	0.697	0.715	0.662	0.686	0.678	0.694	0.669	0.676	0.674	0.647	0.656	0.666	0.682
571	Massachusetts	0.672	0.671	0.682	0.665	0.683	0.696	0.701	0.709	0.643	0.714	0.729	0.684	0.705	0.698	0.713	0.690	0.698	0.697	0.668	0.676	0.686	0.704
572	Oklahoma	0.697	0.699	0.710	0.695	0.709	0.722	0.729	0.737	0.688	0.739	0.750	0.708	0.728	0.722	0.738	0.717	0.728	0.726	0.693	0.699	0.710	0.731
573	Louisiana	0.641	0.635	0.644	0.629	0.648	0.658	0.661	0.668	0.598	0.675	0.692	0.650	0.669	0.661	0.674	0.653	0.658	0.658	0.635	0.647	0.652	0.664
574	New Mexico	0.700	0.700	0.713	0.694	0.714	0.729	0.737	0.746	0.679	0.752	0.765	0.714	0.738	0.731	0.749	0.724	0.734	0.732	0.696	0.703	0.716	0.739
575	Texas	0.691	0.691	0.702	0.685	0.703	0.715	0.721	0.729	0.669	0.733	0.746	0.703	0.724	0.717	0.733	0.710	0.720	0.719	0.686	0.694	0.705	0.724
576	Kentucky	0.652	0.653	0.662	0.649	0.661	0.671	0.675	0.680	0.640	0.684	0.693	0.660	0.676	0.671	0.682	0.667	0.672	0.673	0.650	0.655	0.662	0.676
577	Kansas	0.704	0.706	0.718	0.702	0.717	0.730	0.738	0.745	0.695	0.748	0.759	0.715	0.736	0.730	0.746	0.725	0.735	0.734	0.701	0.707	0.718	0.739
578	Wisconsin	0.672	0.667	0.676	0.661	0.680	0.690	0.695	0.701	0.635	0.708	0.725	0.680	0.700	0.693	0.706	0.684	0.690	0.691	0.667	0.676	0.683	0.697
579	Tennessee	0.618	0.616	0.624	0.611	0.626	0.635	0.641	0.645	0.591	0.652	0.665	0.626	0.643	0.637	0.649	0.631	0.636	0.637	0.615	0.622	0.629	0.642
580	Minnesota	0.679	0.677	0.688	0.670	0.690	0.703	0.709	0.717	0.649	0.723	0.738	0.690	0.712	0.705	0.721	0.697	0.706	0.704	0.674	0.682	0.693	0.711
581	Colorado	0.694	0.692	0.701	0.687	0.703	0.713	0.718	0.725	0.670	0.728	0.741	0.703	0.720	0.714	0.728	0.708	0.715	0.715	0.690	0.698	0.705	0.720
582	Indiana	0.632	0.628	0.637	0.622	0.640	0.649	0.653	0.659	0.598	0.666	0.681	0.640	0.658	0.651	0.664	0.645	0.650	0.649	0.628	0.636	0.643	0.655
583	Nebraska	0.676	0.678	0.690	0.674	0.688	0.700	0.707	0.714	0.668	0.716	0.726	0.686	0.705	0.700	0.713	0.696	0.704	0.703	0.674	0.678	0.688	0.708
584	Connecticut	0.679	0.677	0.688	0.671	0.691	0.703	0.709	0.717	0.649	0.723	0.738	0.691	0.713	0.705	0.722	0.698	0.707	0.705	0.674	0.683	0.694	0.712
585	Ohio	0.655	0.652	0.661	0.647	0.663	0.673	0.678	0.683	0.627	0.689	0.703	0.663	0.681	0.675	0.688	0.668	0.675	0.674	0.651	0.659	0.666	0.679
586	Michigan	0.694	0.694	0.707	0.688	0.708	0.723	0.731	0.742	0.673	0.747	0.760	0.707	0.733	0.725	0.743	0.718	0.728	0.726	0.691	0.699	0.710	0.733
587	Arizona	0.716	0.721	0.734	0.717	0.731	0.745	0.755	0.763	0.717	0.765	0.773	0.730	0.750	0.745	0.763	0.741	0.753	0.752	0.713	0.718	0.731	0.757
588	New Jersey	0.662	0.663	0.676	0.658	0.675	0.689	0.693	0.702	0.645	0.705	0.717	0.675	0.696	0.689	0.704	0.683	0.692	0.691	0.658	0.665	0.677	0.696
589	Syracuse	0.640	0.636	0.645	0.631	0.648	0.657	0.661	0.666	0.606	0.672	0.687	0.648	0.666	0.660	0.672	0.652	0.657	0.657	0.636	0.644	0.651	0.663
590	New York	0.603	0.603	0.612	0.597	0.614	0.623	0.627	0.633	0.577	0.637	0.650	0.614	0.631	0.625	0.638	0.618	0.625	0.625	0.597	0.606	0.616	0.629
591	Richmond	0.654	0.652	0.663	0.646	0.665	0.677	0.685	0.693	0.622	0.700	0.717	0.663	0.688	0.680	0.695	0.672	0.679	0.678	0.652	0.658	0.668	0.685
592	Atlanta	0.657	0.655	0.665	0.649	0.668	0.680	0.684	0.693	0.628	0.698	0.712	0.669	0.689	0.682	0.698	0.674	0.683	0.682	0.651	0.661	0.670	0.688
593	Washington, DC	0.627	0.628	0.638	0.624	0.638	0.648	0.653	0.659	0.612	0.662	0.673	0.636	0.654	0.649	0.660	0.644	0.650	0.650	0.624	0.630	0.639	0.654
594	Chicago	0.629	0.624	0.632	0.618	0.636	0.645	0.646	0.651	0.589	0.658	0.674	0.637	0.654	0.647	0.659	0.639	0.643	0.644	0.623	0.633	0.639	0.650
595	St. Louis	0.644	0.643	0.653	0.637	0.655	0.667	0.674	0.682	0.619	0.688	0.702	0.654	0.676	0.669	0.684	0.662	0.670	0.669	0.641	0.647	0.657	0.675
596	Sacramento	0.694	0.694	0.707	0.688	0.707	0.722	0.729	0.738	0.672	0.743	0.756	0.708	0.731	0.724	0.742	0.717	0.727	0.725	0.689	0.698	0.710	0.732
597	Northern California	0.692	0.690	0.703	0.683	0.705	0.719	0.725	0.734	0.661	0.740	0.755	0.706	0.731	0.722	0.741	0.713	0.723	0.721	0.686	0.696	0.708	0.729
598	San Diego	0.692	0.696	0.709	0.691	0.706	0.720	0.727	0.735	0.686	0.736	0.746	0.705	0.725	0.720	0.735	0.715	0.725	0.724	0.689	0.695	0.707	0.729
599	Southern California	0.684	0.685	0.698	0.680	0.697	0.711	0.716	0.725	0.669	0.727	0.738	0.697	0.718	0.711	0.727	0.706	0.714	0.714	0.679	0.687	0.699	0.719

CHILD DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	VY0Y	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VF0X	VG0X	VH0X	VE0Z	VF0Z	VG0Z	VH0Z
501	Miami	0.608	0.615	0.621	0.581	0.594	0.607	0.657	0.669	0.667	0.643	0.664	0.678	0.679	0.653	0.643	0.657	0.651	0.630	0.660	0.671	0.660	0.646
502	Broward County / Palm Beach	0.659	0.666	0.672	0.635	0.648	0.659	0.710	0.727	0.726	0.695	0.718	0.735	0.737	0.704	0.697	0.716	0.711	0.683	0.712	0.729	0.720	0.697
503	Tampa	0.674	0.683	0.691	0.644	0.660	0.675	0.728	0.747	0.744	0.711	0.738	0.758	0.759	0.724	0.712	0.734	0.726	0.697	0.732	0.751	0.739	0.715
504	Orlando	0.679	0.688	0.696	0.650	0.665	0.680	0.734	0.752	0.750	0.717	0.743	0.764	0.764	0.729	0.718	0.739	0.732	0.703	0.738	0.756	0.744	0.721
505	Jacksonville	0.678	0.688	0.696	0.647	0.664	0.679	0.731	0.749	0.748	0.713	0.742	0.761	0.764	0.726	0.714	0.735	0.729	0.698	0.734	0.753	0.743	0.717
506	Daytona / Gainesville	0.680	0.693	0.704	0.638	0.661	0.682	0.737	0.758	0.755	0.718	0.751	0.775	0.777	0.736	0.715	0.740	0.730	0.698	0.744	0.765	0.747	0.724
521	Diversified Dental - Las Vegas	0.786	0.790	0.794	0.770	0.778	0.785	0.866	0.900	0.903	0.832	0.870	0.905	0.910	0.837	0.857	0.893	0.892	0.824	0.866	0.900	0.900	0.832
522	Mastercare Dental - Reno	0.890	0.899	0.907	0.842	0.861	0.880	0.969	1.013	1.028	0.921	0.972	1.022	1.041	0.930	0.944	0.995	0.996	0.900	0.966	1.013	1.007	0.920
524	Premier - Minnesota	0.706	0.712	0.713	0.685	0.697	0.706	0.786	0.818	0.811	0.758	0.781	0.823	0.818	0.764	0.780	0.816	0.804	0.753	0.792	0.825	0.794	0.764
526	Dental Options Pricing - Oregon	0.739	0.747	0.752	0.705	0.721	0.735	0.819	0.854	0.856	0.783	0.822	0.862	0.868	0.792	0.803	0.842	0.836	0.769	0.821	0.857	0.841	0.786
527	Rental Network - Hawaii	0.630	0.640	0.643	0.603	0.619	0.632	0.717	0.738	0.729	0.696	0.717	0.748	0.742	0.707	0.709	0.732	0.718	0.688	0.726	0.747	0.714	0.705
528	Diversified Dental - Reno	0.889	0.891	0.893	0.876	0.881	0.886	0.979	1.029	1.033	0.935	0.980	1.031	1.036	0.938	0.973	1.024	1.025	0.930	0.979	1.029	1.027	0.935
549	Maine	0.710	0.722	0.733	0.665	0.687	0.707	0.780	0.806	0.813	0.749	0.792	0.820	0.832	0.764	0.755	0.786	0.783	0.728	0.781	0.809	0.802	0.752
550	North Dakota	0.743	0.757	0.762	0.697	0.721	0.741	0.827	0.862	0.857	0.795	0.826	0.875	0.875	0.808	0.810	0.850	0.834	0.779	0.836	0.872	0.830	0.803
551	Nevada	0.646	0.649	0.651	0.634	0.639	0.645	0.712	0.738	0.741	0.686	0.715	0.741	0.745	0.689	0.706	0.733	0.732	0.680	0.712	0.738	0.737	0.686
553	Idaho	0.711	0.719	0.720	0.686	0.700	0.711	0.779	0.803	0.796	0.760	0.777	0.810	0.806	0.767	0.771	0.798	0.786	0.752	0.785	0.810	0.780	0.766
554	Vermont	0.658	0.672	0.682	0.609	0.633	0.656	0.722	0.747	0.747	0.695	0.732	0.763	0.768	0.711	0.698	0.728	0.717	0.673	0.727	0.752	0.731	0.700
555	New Hampshire	0.632	0.642	0.649	0.594	0.613	0.630	0.698	0.719	0.716	0.676	0.702	0.731	0.731	0.687	0.681	0.706	0.695	0.660	0.703	0.724	0.699	0.680
556	Delaware	0.666	0.678	0.684	0.628	0.649	0.667	0.743	0.769	0.762	0.718	0.746	0.782	0.779	0.732	0.727	0.758	0.743	0.704	0.751	0.778	0.744	0.727
557	Washington																						
558	Oregon	0.715	0.725	0.732	0.677	0.695	0.712	0.792	0.822	0.824	0.758	0.798	0.832	0.839	0.769	0.772	0.807	0.801	0.742	0.794	0.825	0.811	0.761
559	North Carolina	0.626	0.641	0.652	0.578	0.603	0.627	0.690	0.713	0.710	0.666	0.702	0.730	0.733	0.684	0.666	0.694	0.681	0.645	0.697	0.720	0.697	0.673
560	West Virginia	0.663	0.679	0.689	0.619	0.645	0.668	0.727	0.750	0.743	0.709	0.740	0.768	0.766	0.729	0.706	0.733	0.718	0.690	0.737	0.760	0.731	0.719
561	Mississippi	0.674	0.691	0.703	0.622	0.652	0.678	0.740	0.765	0.758	0.719	0.752	0.785	0.784	0.740	0.716	0.746	0.730	0.697	0.751	0.776	0.744	0.729
562	Arkansas	0.714	0.728	0.739	0.670	0.694	0.716	0.776	0.802	0.799	0.754	0.788	0.818	0.820	0.772	0.754	0.784	0.773	0.734	0.783	0.809	0.787	0.761
563	South Carolina	0.636	0.656	0.670	0.577	0.610	0.641	0.709	0.734	0.727	0.684	0.725	0.758	0.757	0.709	0.681	0.711	0.693	0.659	0.720	0.746	0.712	0.696
564	Rhode Island	0.655	0.666	0.674	0.622	0.641	0.658	0.723	0.743	0.740	0.702	0.732	0.756	0.757	0.716	0.707	0.731	0.721	0.688	0.730	0.750	0.731	0.708
565	Hawaii	0.617	0.626	0.630	0.591	0.606	0.619	0.696	0.716	0.710	0.674	0.699	0.726	0.723	0.685	0.685	0.708	0.697	0.665	0.703	0.723	0.699	0.681
566	Pittsburgh	0.676	0.683	0.688	0.654	0.666	0.677	0.731	0.749	0.746	0.716	0.737	0.757	0.756	0.725	0.721	0.740	0.733	0.706	0.735	0.753	0.740	0.720
567	Philadelphia	0.663	0.670	0.675	0.639	0.652	0.663	0.729	0.749	0.746	0.708	0.733	0.757	0.757	0.716	0.718	0.740	0.733	0.698	0.733	0.752	0.737	0.712
568	Alabama	0.710	0.723	0.734	0.667	0.690	0.711	0.766	0.788	0.787	0.747	0.780	0.805	0.808	0.764	0.743	0.769	0.760	0.725	0.772	0.794	0.779	0.752
569	Utah	0.670	0.677	0.681	0.643	0.657	0.668	0.726	0.743	0.740	0.710	0.730	0.751	0.751	0.719	0.714	0.734	0.726	0.699	0.729	0.747	0.730	0.714
570	Iowa	0.643	0.658	0.669	0.594	0.621	0.645	0.716	0.741	0.733	0.691	0.726	0.759	0.757	0.710	0.693	0.723	0.706	0.671	0.725	0.750	0.718	0.701
571	Massachusetts	0.671	0.679	0.683	0.640	0.655	0.668	0.738	0.759	0.757	0.715	0.741	0.768	0.769	0.724	0.724	0.749	0.740	0.703	0.742	0.763	0.743	0.719
572	Oklahoma	0.692	0.703	0.711	0.659	0.677	0.694	0.760	0.784	0.782	0.736	0.771	0.798	0.799	0.750	0.744	0.771	0.762	0.722	0.766	0.790	0.775	0.742
573	Louisiana	0.660	0.678	0.692	0.607	0.637	0.664	0.720	0.744	0.739	0.699	0.738	0.765	0.766	0.722	0.693	0.722	0.708	0.674	0.729	0.753	0.729	0.708
574	New Mexico	0.697	0.709	0.717	0.659	0.679	0.698	0.778	0.809	0.806	0.748	0.787	0.822	0.824	0.762	0.760	0.795	0.784	0.732	0.784	0.815	0.794	0.754
575	Texas	0.692	0.703	0.712	0.657	0.676	0.693	0.759	0.783	0.781	0.734	0.769	0.796	0.798	0.747	0.741	0.768	0.760	0.718	0.763	0.787	0.773	0.738
576	Kentucky	0.658	0.668	0.674	0.630	0.646	0.661	0.716	0.733	0.729	0.701	0.723	0.745	0.744	0.713	0.703	0.723	0.714	0.689	0.722	0.740	0.722	0.707
577	Kansas	0.698	0.707	0.712	0.670	0.686	0.699	0.770	0.795	0.790	0.745	0.774	0.805	0.803	0.755	0.757	0.785	0.776	0.734	0.775	0.800	0.780	0.750
578	Wisconsin	0.661	0.673	0.680	0.625	0.645	0.662	0.724	0.744	0.739	0.706	0.729	0.757	0.756	0.720	0.707	0.732	0.720	0.691	0.731	0.752	0.725	0.713
579	Tennessee	0.640	0.653	0.662	0.601	0.623	0.643	0.701	0.720	0.715	0.685	0.710	0.736	0.735	0.702	0.682	0.706	0.693	0.668	0.709	0.729	0.704	0.693
580	Minnesota	0.679	0.687	0.692	0.647	0.663	0.676	0.748	0.772	0.769	0.723	0.750	0.781	0.780	0.732	0.734	0.761	0.751	0.711	0.752	0.776	0.753	0.727
581	Colorado	0.711	0.718	0.723	0.683	0.697	0.710	0.771	0.793	0.789	0.750	0.774	0.801	0.800	0.759	0.758	0.783	0.774	0.739	0.774	0.796	0.777	0.754
582	Indiana	0.638	0.651	0.659	0.599	0.621	0.640	0.699	0.719	0.712	0.682	0.707	0.734	0.731	0.698	0.681	0.704	0.691	0.665	0.706	0.726	0.700	0.690
583	Nebraska	0.662	0.671	0.678	0.634	0.650	0.664	0.732	0.753	0.748	0.711	0.739	0.765	0.763	0.723	0.720	0.744	0.734	0.700	0.739	0.760	0.740	0.718
584	Connecticut	0.681	0.689	0.694	0.649	0.664	0.678	0.748	0.771	0.769	0.724	0.751	0.780	0.781	0.734	0.734	0.760	0.751	0.711	0.751	0.775	0.755	0.728
585	Ohio	0.653	0.665	0.672	0.618	0.638	0.655	0.712	0.732	0.727	0.695	0.721	0.746	0.744	0.710	0.696	0.719	0.708	0.680	0.719	0.739	0.716	0.702
586	Michigan	0.693	0.702	0.707	0.660	0.676	0.691	0.772	0.804	0.803	0.740	0.774	0.813	0.817	0.749	0.758	0.793	0.785	0.727	0.776	0.809	0.789	0.744
587	Arizona	0.719	0.726	0.731	0.696	0.708	0.719	0.800	0.829	0.828	0.771	0.804	0.837	0.838	0.779	0.789	0.821	0.814	0.762	0.803	0.833	0.819	0.775
588	New Jersey	0.656	0.664	0.669	0.628	0.642	0.654	0.731	0.754	0.752	0.706	0.736	0.763	0.764	0.715	0.718	0.743	0.736	0.694	0.734	0.757	0.741	0.709
589	Syracuse	0.635	0.647	0.654	0.600	0.619	0.637	0.693	0.711	0.706	0.678	0.701	0.724	0.723	0.692	0.676	0.698	0.687	0.662	0.700	0.718	0.695	0.684
590	New York	0.590	0.598	0.603	0.563	0.577	0.589	0.661	0.676	0.673	0.640	0.666	0.685	0.685	0.650	0.647	0.665	0.657	0.628	0.664	0.679	0.662	0.644
591	Richmond	0.638	0.653	0.661	0.596	0.620	0.641	0.715	0.740	0.731	0.693	0.721	0.756	0.753	0.710	0.697	0.727	0.710	0.677	0.726	0.751	0.715	0.703
592	Atlanta	0.663	0.674	0.683	0.625	0.645	0.663	0.725	0.749	0.749	0.700	0.736	0.762	0.767	0.714	0.706	0.733	0.726	0.682	0.730	0.753	0.740	0.704
593	Washington, DC	0.627	0.635	0.639	0.602	0.616	0.627	0.693	0.710	0.706	0.675	0.697	0.719	0.717	0.685	0.682	0.701	0.693	0.665	0.698	0.715	0.696	0.680
594	Chicago	0.622	0.631	0.637	0.590	0.606	0.621	0.677	0.693	0.689	0.662	0.682	0.703	0.703	0.673	0.662	0.681	0.672	0.648	0.681	0.697	0.677	0.666
595	St. Louis	0.637	0.650	0.658	0.598	0.620	0.640	0.707	0.732	0.726	0.684	0.716	0.747	0.746	0.700	0.690	0.718	0.705	0.669	0.716	0.741	0.714	0.693
596	Sacramento	0.694	0.702	0.708	0.663	0.678	0.692	0.772	0.798	0.798	0.743	0.775	0.807	0.810	0.752	0.757	0.787	0.780	0.730	0.774	0.801	0.785	0.746
597	Northern California	0.699	0.705	0.709	0.669	0.682	0.693	0.774	0.801	0.802	0.745	0.776	0.807	0.812	0.752	0.760	0.790	0.784	0.732	0.775	0.802	0.787	0.746
598	San Diego	0.685	0.691	0.695	0.663	0.674	0.684	0.763	0.787	0.785	0.737	0.765	0.793	0.794	0.744	0.752	0.779	0.773	0.728	0.765	0.789	0.776	0.739
599	Southern California	0.679	0.684	0.687	0.657	0.667	0.676	0.756	0.778	0.777	0.730	0.757	0.784	0.784	0.736	0.746	0.771	0.765	0.721	0.757	0.780	0.765	0.732

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	Z1	Z2	Z3	Z4	Z5	Z6	Z7	Z8	Z9	Z0	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT
501	Miami	0.724	0.720	0.740	0.714	0.739	0.743	0.718	0.714	0.695	0.720	0.661	0.692	0.712	0.757	0.659	0.650	0.663	0.755	0.726	0.655	0.644	0.719	0.749	0.700	0.722	0.771	0.668	0.735	0.739	0.741
502	Broward County / Palm Beach	0.742	0.742	0.760	0.737	0.758	0.763	0.745	0.743	0.727	0.743	0.701	0.725	0.734	0.771	0.699	0.698	0.698	0.779	0.749	0.700	0.693	0.743	0.769	0.728	0.748	0.786	0.698	0.751	0.757	0.762
503	Tampa	0.738	0.739	0.756	0.734	0.754	0.760	0.743	0.741	0.725	0.740	0.701	0.725	0.730	0.766	0.700	0.698	0.696	0.776	0.746	0.699	0.693	0.741	0.766	0.726	0.745	0.782	0.696	0.747	0.753	0.759
504	Orlando	0.742	0.742	0.760	0.738	0.758	0.763	0.747	0.746	0.729	0.743	0.706	0.730	0.734	0.769	0.704	0.703	0.701	0.780	0.750	0.704	0.698	0.744	0.769	0.730	0.749	0.786	0.700	0.750	0.757	0.763
505	Jacksonville	0.739	0.739	0.757	0.734	0.755	0.761	0.744	0.742	0.725	0.741	0.700	0.725	0.731	0.767	0.699	0.697	0.696	0.777	0.747	0.698	0.692	0.741	0.767	0.726	0.745	0.784	0.695	0.748	0.754	0.760
506	Daytona / Gainesville	0.751	0.749	0.771	0.743	0.770	0.775	0.754	0.751	0.732	0.753	0.702	0.733	0.743	0.783	0.700	0.695	0.699	0.791	0.758	0.696	0.687	0.751	0.781	0.733	0.755	0.802	0.699	0.762	0.768	0.773
521	Diversified Dental - Las Vegas	0.772	0.782	0.802	0.779	0.795	0.808	0.808	0.813	0.797	0.790	0.787	0.796	0.770	0.797	0.784	0.803	0.767	0.844	0.799	0.794	0.801	0.796	0.820	0.789	0.809	0.827	0.751	0.776	0.791	0.817
522	Mastercare Dental - Reno	0.842	0.841	0.874	0.833	0.870	0.885	0.866	0.867	0.840	0.860	0.803	0.833	0.839	0.882	0.788	0.788	0.789	0.905	0.866	0.783	0.777	0.856	0.899	0.832	0.864	0.920	0.781	0.855	0.868	0.887
524	Premier - Minnesota	0.787	0.791	0.815	0.786	0.809	0.821	0.811	0.813	0.793	0.802	0.772	0.793	0.784	0.816	0.769	0.775	0.760	0.847	0.808	0.770	0.770	0.802	0.831	0.789	0.811	0.845	0.750	0.796	0.806	0.825
526	Dental Options Pricing - Oregon	0.789	0.791	0.818	0.784	0.814	0.827	0.809	0.810	0.786	0.801	0.755	0.778	0.783	0.826	0.743	0.747	0.743	0.849	0.811	0.743	0.738	0.803	0.839	0.783	0.811	0.856	0.737	0.800	0.812	0.829
527	Rental Network - Hawaii	0.756	0.756	0.778	0.750	0.775	0.785	0.768	0.769	0.738	0.754	0.719	0.739	0.740	0.789	0.707	0.703	0.701	0.797	0.771	0.704	0.697	0.764	0.797	0.747	0.771	0.811	0.708	0.765	0.774	0.787
528	Diversified Dental - Reno	0.830	0.845	0.868	0.842	0.857	0.875	0.883	0.892	0.893	0.873	0.868	0.875	0.845	0.855	0.869	0.897	0.856	0.927	0.866	0.886	0.902	0.862	0.890	0.858	0.883	0.897	0.814	0.833	0.852	0.889
549	Maine	0.772	0.769	0.797	0.762	0.795	0.806	0.782	0.782	0.753	0.776	0.718	0.745	0.761	0.812	0.702	0.698	0.708	0.819	0.789	0.699	0.688	0.779	0.818	0.756	0.785	0.837	0.710	0.784	0.794	0.806
550	North Dakota	0.824	0.819	0.850	0.809	0.849	0.859	0.831	0.828	0.796	0.830	0.756	0.796	0.814	0.866	0.745	0.734	0.749	0.872	0.837	0.734	0.720	0.827	0.870	0.799	0.830	0.896	0.752	0.840	0.848	0.857
551	Nevada	0.747	0.757	0.775	0.754	0.768	0.781	0.780	0.784	0.767	0.761	0.760	0.768	0.742	0.771	0.757	0.774	0.739	0.813	0.772	0.768	0.773	0.769	0.791	0.762	0.781	0.798	0.727	0.750	0.765	0.788
553	Idaho	0.785	0.785	0.806	0.779	0.804	0.810	0.793	0.790	0.772	0.789	0.745	0.774	0.778	0.814	0.744	0.742	0.740	0.829	0.795	0.741	0.735	0.788	0.816	0.771	0.792	0.836	0.738	0.795	0.802	0.809
554	Vermont	0.770	0.764	0.793	0.754	0.793	0.801	0.768	0.764	0.736	0.771	0.689	0.728	0.759	0.815	0.676	0.664	0.688	0.811	0.779	0.668	0.651	0.769	0.812	0.740	0.771	0.838	0.693	0.785	0.792	0.798
555	New Hampshire	0.751	0.746	0.773	0.738	0.772	0.780	0.751	0.748	0.721	0.751	0.681	0.715	0.739	0.791	0.670	0.660	0.678	0.789	0.760	0.664	0.650	0.751	0.789	0.726	0.754	0.812	0.683	0.764	0.771	0.777
556	Delaware	0.764	0.763	0.788	0.756	0.786	0.795	0.773	0.771	0.745	0.769	0.713	0.744	0.755	0.801	0.704	0.698	0.705	0.810	0.778	0.700	0.689	0.769	0.805	0.748	0.774	0.825	0.706	0.776	0.785	0.794
557	Washington														0.814																
558	Oregon	0.782	0.782	0.809	0.774	0.806	0.818	0.795	0.795	0.769	0.789	0.734	0.760	0.773	0.822	0.719	0.718	0.724	0.834	0.801	0.718	0.709	0.792	0.830	0.770	0.799	0.849	0.723	0.794	0.805	0.819
559	North Carolina	0.746	0.741	0.768	0.733	0.768	0.776	0.746	0.743	0.716	0.747	0.675	0.711	0.735	0.748	0.664	0.653	0.672	0.785	0.756	0.657	0.642	0.746	0.785	0.721	0.749	0.809	0.677	0.760	0.767	0.773
560	West Virginia	0.752	0.750	0.772	0.744	0.771	0.776	0.754	0.750	0.730	0.753	0.699	0.732	0.744	0.785	0.697	0.690	0.696	0.791	0.759	0.692	0.682	0.752	0.782	0.732	0.754	0.805	0.698	0.764	0.770	0.774
561	Mississippi	0.751	0.746	0.770	0.739	0.770	0.776	0.750	0.749	0.723	0.750	0.717	0.716	0.741	0.785	0.675	0.665	0.697	0.780	0.777	0.666	0.655	0.757	0.791	0.735	0.759	0.806	0.703	0.764	0.769	0.772
562	Arkansas	0.763	0.761	0.785	0.755	0.782	0.790	0.769	0.766	0.748	0.769	0.716	0.749	0.757	0.794	0.715	0.709	0.713	0.807	0.772	0.709	0.702	0.765	0.796	0.746	0.768	0.818	0.710	0.775	0.780	0.788
563	South Carolina	0.757	0.751	0.779	0.742	0.779	0.787	0.757	0.754	0.725	0.757	0.684	0.721	0.745	0.798	0.673	0.661	0.681	0.796	0.766	0.665	0.650	0.757	0.797	0.730	0.759	0.821	0.687	0.771	0.778	0.784
564	Rhode Island	0.734	0.733	0.755	0.728	0.752	0.760	0.743	0.743	0.718	0.735	0.697	0.720	0.722	0.763	0.691	0.688	0.686	0.774	0.747	0.690	0.682	0.740	0.768	0.724	0.745	0.784	0.689	0.742	0.750	0.760
565	Hawaii	0.732	0.733	0.754	0.728	0.751	0.761	0.744	0.746	0.718	0.732	0.698	0.716	0.718	0.764	0.687	0.686	0.683	0.774	0.748	0.687	0.681	0.741	0.772	0.725	0.748	0.785	0.687	0.740	0.750	0.763
566	Pittsburgh	0.722	0.724	0.739	0.720	0.736	0.742	0.731	0.730	0.713	0.723	0.699	0.718	0.713	0.744	0.699	0.699	0.690	0.758	0.731	0.700	0.696	0.727	0.747	0.716	0.731	0.760	0.691	0.729	0.735	0.742
567	Philadelphia	0.733	0.734	0.754	0.729	0.750	0.759	0.744	0.745	0.721	0.734	0.703	0.723	0.722	0.761	0.698	0.698	0.691	0.774	0.747	0.699	0.693	0.741	0.767	0.727	0.747	0.781	0.693	0.741	0.749	0.760
568	Alabama	0.764	0.762	0.783	0.756	0.782	0.788	0.769	0.769	0.746	0.765	0.748	0.739	0.756	0.794	0.706	0.702	0.725	0.795	0.794	0.701	0.694	0.774	0.803	0.757	0.778	0.814	0.728	0.774	0.780	0.787
569	Utah	0.765	0.763	0.783	0.757	0.781	0.787	0.765	0.762	0.742	0.763	0.713	0.742	0.754	0.796	0.711	0.705	0.710	0.801	0.771	0.708	0.699	0.764	0.793	0.746	0.767	0.813	0.714	0.776	0.781	0.785
570	Iowa	0.753	0.748	0.775	0.740	0.774	0.783	0.755	0.753	0.725	0.754	0.688	0.722	0.742	0.792	0.678	0.668	0.683	0.793	0.763	0.672	0.658	0.754	0.792	0.730	0.758	0.815	0.688	0.766	0.773	0.780
571	Massachusetts	0.753	0.752	0.776	0.745	0.773	0.782	0.760	0.759	0.733	0.755	0.704	0.732	0.742	0.788	0.696	0.690	0.696	0.795	0.766	0.693	0.683	0.758	0.791	0.738	0.763	0.810	0.699	0.764	0.772	0.781
572	Oklahoma	0.743	0.746	0.766	0.741	0.763	0.772	0.759	0.760	0.738	0.750	0.720	0.740	0.736	0.772	0.715	0.718	0.708	0.791	0.759	0.717	0.712	0.754	0.781	0.740	0.761	0.794	0.705	0.751	0.761	0.774
573	Louisiana	0.753	0.748	0.772	0.740	0.772	0.777	0.750	0.749	0.724	0.752	0.715	0.714	0.743	0.789	0.673	0.664	0.698	0.781	0.779	0.666	0.654	0.758	0.792	0.736	0.761	0.808	0.703	0.766	0.770	0.774
574	New Mexico	0.775	0.776	0.801	0.769	0.798	0.810	0.790	0.791	0.766	0.782	0.737	0.759	0.765	0.811	0.724	0.725	0.724	0.827	0.794	0.725	0.717	0.786	0.821	0.767	0.793	0.838	0.722	0.785	0.796	0.811
575	Texas	0.765	0.766	0.789	0.760	0.786	0.795	0.777	0.776	0.753	0.771	0.725	0.750	0.757	0.800	0.718	0.717	0.717	0.813	0.780	0.718	0.710	0.773	0.805	0.755	0.779	0.822	0.715	0.775	0.785	0.796
576	Kentucky	0.723	0.722	0.739	0.718	0.737	0.742	0.728	0.727	0.708	0.722	0.690	0.713	0.713	0.746	0.690	0.688	0.683	0.757	0.730	0.689	0.683	0.725	0.747	0.712	0.729	0.763	0.685	0.731	0.735	0.742
577	Kansas	0.751	0.755	0.775	0.750	0.772	0.781	0.768	0.769	0.746	0.758	0.727	0.748	0.744	0.781	0.722	0.725	0.715	0.800	0.768	0.724	0.719	0.762	0.790	0.748	0.769	0.804	0.712	0.760	0.770	0.783
578	Wisconsin	0.761	0.758	0.781	0.751	0.780	0.785	0.760	0.756	0.735	0.761	0.699	0.736	0.752	0.796	0.697	0.688	0.698	0.799	0.766	0.691	0.679	0.759	0.791	0.737	0.761	0.816	0.701	0.774	0.779	0.782
579	Tennessee	0.736	0.734	0.755	0.728	0.753	0.759	0.737	0.733	0.714	0.736	0.683	0.715	0.727	0.768	0.681	0.674	0.681	0.773	0.742	0.677	0.667	0.735	0.764	0.716	0.737	0.786	0.683	0.748	0.753	0.756
580	Minnesota	0.755	0.753	0.778	0.747	0.775	0.784	0.763	0.761	0.736	0.758	0.706	0.735	0.745	0.790	0.699	0.694	0.699	0.798	0.768	0.696	0.685	0.760	0.793	0.740	0.765	0.813	0.700	0.766	0.774	0.784
581	Colorado	0.783	0.783	0.804	0.777	0.802	0.808	0.789	0.786	0.769	0.787	0.740	0.769	0.776	0.814	0.738	0.736	0.736	0.826	0.792	0.735	0.729	0.786	0.815	0.768	0.790	0.835	0.734	0.794	0.800	0.807
582	Indiana	0.743	0.739	0.761	0.733	0.761	0.766	0.741	0.737	0.716	0.742	0.683	0.718	0.733	0.776	0.681	0.672	0.681	0.779	0.747	0.675	0.663	0.740	0.771	0.719	0.742	0.795	0.685	0.756	0.760	0.762
583	Nebraska	0.736	0.738	0.758	0.733	0.754	0.763	0.749	0.750	0.726	0.739	0.709	0.729	0.726	0.764	0.704	0.704	0.696	0.779	0.751	0.705	0.699	0.745	0.771	0.731	0.751	0.785	0.697	0.744	0.752	0.764
584	Connecticut	0.768	0.766	0.791	0.759	0.789	0.798	0.775	0.773	0.748	0.771	0.716	0.745	0.758	0.804	0.708	0.703	0.709	0.812	0.780	0.705	0.694	0.772	0.807	0.752	0.777	0.827	0.711	0.779	0.787	0.797
585	Ohio	0.748	0.746	0.767	0.740	0.765	0.771	0.750	0.746	0.727	0.748	0.697	0.728	0.739	0.779	0.695	0.689	0.694	0.785	0.754	0.691	0.682	0.747	0.776	0.729	0.750	0.798	0.696	0.759	0.765	0.768
586	Michigan	0.766	0.768	0.793	0.761	0.790	0.802	0.785	0.786	0.761	0.776	0.734	0.757	0.758	0.801	0.722	0.725	0.720	0.821	0.786	0.722	0.716	0.779	0.814	0.760	0.787	0.830	0.717	0.776	0.788	0.804
587	Arizona	0.762	0.768	0.789	0.763	0.784	0.796	0.786	0.789	0.766	0.771	0.750	0.765	0.754	0.792	0.743	0.751	0.732	0.819	0.784	0.750	0.747	0.779	0.806	0.766	0.788	0.817	0.727	0.769	0.781	0.800
588	New Jersey	0.752	0.752	0.775	0.746	0.772	0.782	0.764	0.765	0.738	0.754	0.713	0.733	0.739	0.786	0.702	0.701	0.701	0.797	0.768	0.702	0.695	0.761	0.794	0.743	0.768	0.809	0.703	0.761	0.771	0.784
589	Syracuse	0.745	0.741	0.763	0.734	0.762	0.767	0.742	0.738	0.717	0.743	0.683	0.717	0.734	0.779	0.680	0.671	0.682	0.780	0.749	0.675	0.663	0.741	0.773	0.721	0.743	0.796	0.687	0.758	0.761	0.764
590	New York	0.744	0.742	0.765	0.735	0.763	0.772	0.748	0.747	0.720	0.740	0.688	0.710	0.728	0.782	0.674	0.667	0.679	0.782	0.756	0.670	0.661	0.748	0.785	0.727	0.755	0.802	0.686	0.754	0.762	0.773
591	Richmond	0.750	0.747	0.773	0.740	0.771	0.780	0.756	0.754	0.726	0.752	0.694	0.726	0.739	0.786	0.685	0.678	0.687	0.791	0.762	0.681	0.668	0.753	0.789	0.732	0.757	0.810	0.691	0.762	0.770	0.778
592	Atlanta	0.759	0.759	0.783	0.752	0.781	0.789	0.769	0.767	0.744	0.764	0.713	0.741	0.751	0.795	0.705	0.702	0.706	0.806	0.773	0.703	0.694	0.765	0.799	0.746	0.771	0.818	0.705	0.770	0.779	0.790
593	Washington, DC	0.731	0.730	0.750	0.725	0.748	0.755	0.737	0.737	0.712	0.730	0.690	0.712	0.718	0.761	0.684	0.680	0.681	0.768	0.742	0.682	0.674	0.736	0.764	0.719	0.741	0.780	0.685	0.739	0.747	0.756
594	Chicago	0.752	0.746	0.769	0.739	0.768	0.773	0.744	0.739	0.719	0.747	0.679	0.716	0.739	0.788	0.676	0.665	0.682	0.785	0.753	0.670	0.657	0.745	0.779	0.722	0.747	0.804	0.687	0.765	0.768	0.769
595	St. Louis	0.751	0.750	0.774	0.744	0.772	0.781	0.760	0.759	0.734	0.756	0.704	0.733	0.742	0.786	0.696	0.692	0.697	0.796	0.765	0.694	0.684	0.757	0.791	0.737	0.762	0.810	0.697	0.762	0.771	0.781
596	Sacramento	0.766	0.766	0.791	0.760	0.788	0.799	0.780	0.781	0.754	0.771	0.727	0.749	0.755	0.802	0.714	0.714	0.714	0.815	0.784	0.715	0.707	0.776	0.811	0.757	0.783	0.826	0.714	0.776	0.786	0.801
597	Northern California	0.794	0.793	0.820	0.785	0.817	0.829	0.804	0.805	0.778	0.799	0.743	0.768	0.783	0.834	0.727	0.726	0.733	0.844	0.811	0.727	0.717	0.803	0.841	0.780	0.809	0.859	0.734	0.805	0.816	0.829
598	San Diego	0.749	0.751	0.772	0.746	0.768	0.779	0.766	0.769	0.743	0.752	0.726	0.742	0.736	0.778	0.718	0.721	0.709	0.797	0.767	0.721	0.717	0.761	0.789	0.747	0.769	0.801	0.710	0.756	0.766	0.782
599	Southern California	0.760	0.761	0.784	0.755	0.781	0.791	0.774	0.776	0.749	0.762	0.726	0.745	0.747	0.794	0.715	0.716	0.712	0.807	0.777	0.717	0.710	0.771	0.802	0.754	0.778	0.816	0.714	0.769	0.779	0.793

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y0	YA	YB	YC	YD	YE	YF	YG	YH	YI	YJ	YK	YL	YM	YN	YO	YP	YQ	YR	YS	YT
501	Miami	0.705	0.705	0.723	0.699	0.723	0.726	0.701	0.698	0.663	0.695	0.642	0.673	0.687	0.736	0.645	0.629	0.636	0.729	0.705	0.640	0.631	0.698	0.726	0.679	0.700	0.753	0.652	0.716	0.718	0.720
502	Broward County / Palm Beach	0.725	0.728	0.745	0.723	0.743	0.747	0.730	0.729	0.701	0.721	0.684	0.709	0.713	0.751	0.687	0.680	0.676	0.757	0.730	0.687	0.681	0.725	0.749	0.710	0.728	0.770	0.684	0.734	0.739	0.744
503	Tampa	0.716	0.719	0.736	0.715	0.734	0.739	0.724	0.723	0.694	0.713	0.681	0.705	0.705	0.741	0.684	0.677	0.670	0.749	0.722	0.684	0.678	0.717	0.740	0.703	0.720	0.761	0.678	0.724	0.730	0.736
504	Orlando	0.720	0.723	0.740	0.719	0.738	0.743	0.728	0.727	0.698	0.717	0.686	0.710	0.708	0.744	0.689	0.682	0.675	0.753	0.727	0.689	0.683	0.722	0.744	0.708	0.725	0.764	0.683	0.728	0.734	0.740
505	Jacksonville	0.716	0.720	0.737	0.715	0.735	0.739	0.724	0.722	0.693	0.714	0.679	0.704	0.705	0.742	0.683	0.675	0.669	0.749	0.722	0.682	0.676	0.717	0.740	0.703	0.720	0.762	0.677	0.725	0.730	0.736
506	Daytona / Gainesville	0.719	0.721	0.741	0.716	0.740	0.744	0.726	0.724	0.690	0.716	0.673	0.704	0.707	0.747	0.677	0.666	0.663	0.752	0.725	0.673	0.666	0.718	0.745	0.701	0.720	0.770	0.673	0.730	0.735	0.740
521	Diversified Dental - Las Vegas	0.762	0.775	0.794	0.772	0.787	0.800	0.800	0.805	0.781	0.778	0.777	0.787	0.758	0.786	0.777	0.793	0.754	0.832	0.789	0.788	0.795	0.785	0.809	0.779	0.798	0.819	0.743	0.767	0.781	0.807
522	Mastercare Dental - Reno	0.817	0.822	0.854	0.814	0.850	0.863	0.845	0.848	0.798	0.828	0.777	0.810	0.808	0.855	0.771	0.760	0.754	0.873	0.838	0.766	0.761	0.828	0.869	0.805	0.835	0.898	0.761	0.831	0.842	0.861
524	Premier - Minnesota	0.772	0.778	0.802	0.774	0.796	0.807	0.798	0.800	0.767	0.782	0.756	0.778	0.764	0.798	0.758	0.758	0.738	0.826	0.790	0.759	0.759	0.785	0.812	0.772	0.792	0.830	0.737	0.780	0.789	0.808
526	Dental Options Pricing - Oregon	0.769	0.775	0.801	0.768	0.797	0.808	0.791	0.793	0.751	0.774	0.733	0.758	0.757	0.804	0.729	0.724	0.714	0.821	0.788	0.728	0.724	0.780	0.814	0.761	0.787	0.837	0.720	0.780	0.790	0.808
527	Rental Network - Hawaii	0.735	0.739	0.760	0.733	0.757	0.766	0.750	0.751	0.704	0.727	0.697	0.719	0.714	0.765	0.693	0.680	0.673	0.770	0.748	0.689	0.682	0.741	0.771	0.724	0.747	0.792	0.691	0.744	0.752	0.765
528	Diversified Dental - Reno	0.824	0.840	0.863	0.837	0.852	0.870	0.878	0.887	0.882	0.865	0.861	0.869	0.838	0.848	0.865	0.890	0.847	0.919	0.859	0.882	0.898	0.856	0.883	0.851	0.875	0.891	0.809	0.827	0.845	0.882
549	Maine	0.745	0.747	0.774	0.740	0.772	0.782	0.758	0.759	0.709	0.741	0.690	0.719	0.727	0.781	0.683	0.669	0.671	0.783	0.758	0.680	0.669	0.750	0.785	0.727	0.753	0.812	0.688	0.757	0.765	0.777
550	North Dakota	0.793	0.794	0.824	0.785	0.823	0.831	0.805	0.803	0.746	0.790	0.724	0.767	0.776	0.832	0.724	0.701	0.707	0.832	0.803	0.713	0.700	0.793	0.833	0.766	0.794	0.867	0.727	0.809	0.815	0.824
551	Nevada	0.739	0.751	0.769	0.748	0.762	0.774	0.773	0.778	0.753	0.751	0.751	0.761	0.733	0.762	0.752	0.765	0.728	0.802	0.764	0.763	0.768	0.760	0.782	0.754	0.772	0.791	0.721	0.743	0.757	0.780
553	Idaho	0.766	0.770	0.790	0.764	0.788	0.793	0.777	0.775	0.742	0.766	0.727	0.757	0.755	0.794	0.731	0.722	0.715	0.804	0.774	0.728	0.723	0.768	0.794	0.752	0.771	0.819	0.723	0.777	0.782	0.790
554	Vermont	0.738	0.737	0.766	0.729	0.766	0.772	0.741	0.737	0.685	0.731	0.656	0.698	0.719	0.779	0.654	0.630	0.645	0.769	0.743	0.645	0.629	0.734	0.773	0.706	0.734	0.808	0.667	0.753	0.758	0.764
555	New Hampshire	0.726	0.726	0.752	0.718	0.751	0.757	0.730	0.727	0.678	0.718	0.655	0.691	0.707	0.763	0.653	0.632	0.643	0.756	0.732	0.646	0.632	0.723	0.759	0.699	0.724	0.790	0.663	0.739	0.744	0.751
556	Delaware	0.736	0.739	0.763	0.732	0.761	0.768	0.748	0.747	0.702	0.733	0.685	0.717	0.721	0.769	0.684	0.670	0.669	0.773	0.746	0.679	0.669	0.739	0.771	0.718	0.742	0.798	0.683	0.748	0.755	0.764
557	Washington														0.795																
558	Oregon	0.759	0.764	0.790	0.756	0.787	0.797	0.775	0.776	0.730	0.759	0.709	0.737	0.744	0.797	0.703	0.692	0.691	0.803	0.774	0.701	0.693	0.766	0.802	0.744	0.771	0.828	0.704	0.771	0.780	0.794
559	North Carolina	0.712	0.712	0.738	0.705	0.738	0.744	0.717	0.714	0.665	0.705	0.642	0.679	0.694	0.749	0.641	0.619	0.630	0.743	0.719	0.633	0.619	0.710	0.746	0.685	0.711	0.777	0.650	0.726	0.731	0.737
560	West Virginia	0.719	0.720	0.741	0.715	0.740	0.744	0.725	0.722	0.686	0.714	0.669	0.702	0.705	0.747	0.674	0.660	0.658	0.751	0.723	0.668	0.659	0.717	0.744	0.698	0.718	0.771	0.671	0.730	0.734	0.739
561	Mississippi	0.712	0.711	0.734	0.705	0.734	0.738	0.716	0.715	0.671	0.705	0.679	0.682	0.697	0.741	0.648	0.630	0.651	0.733	0.734	0.639	0.629	0.716	0.745	0.695	0.716	0.767	0.670	0.725	0.728	0.731
562	Arkansas	0.730	0.732	0.755	0.726	0.752	0.758	0.741	0.739	0.704	0.731	0.687	0.720	0.720	0.757	0.692	0.680	0.676	0.767	0.737	0.686	0.680	0.731	0.758	0.713	0.733	0.785	0.684	0.741	0.746	0.753
563	South Carolina	0.710	0.710	0.736	0.702	0.736	0.742	0.716	0.714	0.663	0.703	0.642	0.680	0.692	0.746	0.641	0.619	0.628	0.740	0.717	0.632	0.618	0.708	0.743	0.684	0.709	0.775	0.649	0.724	0.729	0.735
564	Rhode Island	0.708	0.712	0.732	0.707	0.729	0.736	0.721	0.721	0.682	0.704	0.673	0.697	0.693	0.735	0.673	0.664	0.656	0.743	0.719	0.672	0.665	0.714	0.739	0.698	0.717	0.759	0.669	0.717	0.724	0.734
565	Hawaii	0.713	0.717	0.737	0.712	0.734	0.743	0.727	0.729	0.687	0.707	0.678	0.697	0.693	0.743	0.674	0.665	0.657	0.749	0.726	0.673	0.667	0.720	0.748	0.704	0.725	0.767	0.671	0.721	0.729	0.742
566	Pittsburgh	0.706	0.709	0.724	0.706	0.721	0.726	0.716	0.716	0.689	0.703	0.684	0.702	0.694	0.725	0.687	0.683	0.670	0.737	0.713	0.688	0.684	0.709	0.728	0.699	0.713	0.743	0.678	0.712	0.717	0.725
567	Philadelphia	0.716	0.720	0.740	0.716	0.736	0.744	0.730	0.731	0.694	0.713	0.686	0.707	0.701	0.742	0.687	0.680	0.669	0.753	0.728	0.687	0.681	0.723	0.747	0.709	0.727	0.765	0.680	0.724	0.731	0.743
568	Alabama	0.732	0.734	0.754	0.728	0.753	0.758	0.741	0.742	0.704	0.729	0.718	0.711	0.719	0.758	0.684	0.673	0.688	0.757	0.758	0.679	0.673	0.741	0.767	0.725	0.743	0.782	0.701	0.742	0.747	0.754
569	Utah	0.748	0.749	0.768	0.743	0.766	0.771	0.750	0.747	0.713	0.740	0.694	0.725	0.732	0.776	0.698	0.685	0.685	0.777	0.751	0.695	0.686	0.744	0.771	0.726	0.746	0.797	0.699	0.758	0.762	0.766
570	Iowa	0.716	0.716	0.742	0.709	0.741	0.747	0.723	0.721	0.673	0.710	0.653	0.689	0.698	0.750	0.652	0.633	0.639	0.748	0.723	0.645	0.632	0.715	0.749	0.692	0.716	0.778	0.658	0.729	0.734	0.741
571	Massachusetts	0.733	0.736	0.759	0.729	0.756	0.764	0.743	0.742	0.699	0.729	0.683	0.712	0.717	0.765	0.682	0.668	0.668	0.768	0.743	0.679	0.669	0.736	0.766	0.716	0.739	0.791	0.683	0.744	0.751	0.760
572	Oklahoma	0.718	0.724	0.743	0.720	0.739	0.748	0.737	0.738	0.705	0.720	0.697	0.717	0.707	0.744	0.698	0.695	0.679	0.761	0.733	0.700	0.695	0.727	0.752	0.715	0.733	0.769	0.684	0.725	0.734	0.748
573	Louisiana	0.713	0.713	0.735	0.706	0.735	0.740	0.716	0.715	0.672	0.706	0.677	0.679	0.698	0.744	0.646	0.628	0.652	0.734	0.735	0.638	0.628	0.717	0.747	0.696	0.717	0.768	0.670	0.726	0.729	0.733
574	New Mexico	0.748	0.753	0.777	0.747	0.774	0.784	0.767	0.768	0.725	0.749	0.710	0.734	0.733	0.781	0.705	0.698	0.690	0.793	0.764	0.705	0.699	0.757	0.789	0.738	0.762	0.812	0.700	0.758	0.768	0.783
575	Texas	0.741	0.746	0.767	0.740	0.764	0.773	0.755	0.755	0.717	0.741	0.701	0.727	0.728	0.772	0.701	0.692	0.686	0.782	0.753	0.700	0.693	0.747	0.776	0.729	0.751	0.799	0.696	0.751	0.759	0.770
576	Kentucky	0.700	0.702	0.718	0.698	0.715	0.720	0.708	0.707	0.678	0.695	0.670	0.692	0.686	0.720	0.674	0.667	0.657	0.729	0.706	0.673	0.667	0.701	0.721	0.689	0.704	0.740	0.667	0.707	0.711	0.718
577	Kansas	0.732	0.738	0.758	0.734	0.754	0.763	0.751	0.752	0.717	0.734	0.708	0.730	0.721	0.759	0.709	0.705	0.691	0.776	0.747	0.710	0.706	0.741	0.767	0.728	0.747	0.785	0.696	0.740	0.749	0.763
578	Wisconsin	0.734	0.735	0.757	0.728	0.756	0.760	0.736	0.733	0.694	0.727	0.673	0.710	0.718	0.765	0.678	0.661	0.664	0.764	0.736	0.671	0.661	0.729	0.759	0.708	0.730	0.789	0.679	0.747	0.750	0.753
579	Tennessee	0.704	0.705	0.725	0.700	0.723	0.727	0.708	0.706	0.670	0.698	0.654	0.686	0.690	0.731	0.658	0.645	0.644	0.733	0.707	0.654	0.645	0.701	0.727	0.683	0.702	0.753	0.657	0.715	0.718	0.722
580	Minnesota	0.734	0.737	0.761	0.731	0.758	0.766	0.746	0.745	0.702	0.731	0.685	0.715	0.719	0.767	0.684	0.671	0.670	0.771	0.745	0.681	0.671	0.737	0.769	0.718	0.741	0.794	0.684	0.746	0.753	0.762
581	Colorado	0.764	0.767	0.788	0.762	0.785	0.791	0.773	0.771	0.738	0.763	0.721	0.751	0.752	0.793	0.725	0.715	0.710	0.801	0.771	0.722	0.716	0.765	0.792	0.748	0.768	0.817	0.719	0.774	0.780	0.787
582	Indiana	0.712	0.713	0.734	0.707	0.733	0.737	0.715	0.711	0.673	0.705	0.655	0.690	0.697	0.742	0.659	0.642	0.645	0.741	0.715	0.653	0.642	0.708	0.736	0.688	0.708	0.764	0.661	0.725	0.727	0.730
583	Nebraska	0.714	0.719	0.738	0.714	0.734	0.742	0.730	0.731	0.695	0.712	0.688	0.709	0.700	0.739	0.688	0.683	0.670	0.752	0.727	0.690	0.684	0.722	0.745	0.709	0.726	0.763	0.680	0.722	0.729	0.741
584	Connecticut	0.747	0.749	0.773	0.743	0.771	0.779	0.757	0.756	0.712	0.743	0.694	0.725	0.731	0.780	0.693	0.679	0.680	0.784	0.757	0.690	0.680	0.749	0.781	0.729	0.752	0.807	0.694	0.758	0.765	0.775
585	Ohio	0.720	0.722	0.742	0.717	0.740	0.745	0.726	0.723	0.688	0.715	0.672	0.703	0.707	0.748	0.676	0.663	0.661	0.751	0.725	0.672	0.663	0.718	0.745	0.701	0.720	0.770	0.674	0.731	0.735	0.740
586	Michigan	0.744	0.750	0.774	0.743	0.771	0.782	0.766	0.768	0.725	0.747	0.711	0.736	0.731	0.777	0.707	0.701	0.690	0.793	0.762	0.706	0.701	0.755	0.787	0.736	0.761	0.809	0.699	0.754	0.764	0.781
587	Arizona	0.747	0.755	0.776	0.751	0.770	0.782	0.773	0.776	0.741	0.751	0.734	0.750	0.735	0.775	0.732	0.735	0.712	0.800	0.767	0.739	0.736	0.762	0.788	0.750	0.770	0.803	0.715	0.754	0.765	0.784
588	New Jersey	0.733	0.737	0.759	0.731	0.756	0.765	0.747	0.749	0.706	0.729	0.693	0.715	0.715	0.765	0.688	0.680	0.674	0.772	0.747	0.689	0.682	0.740	0.771	0.722	0.745	0.791	0.687	0.742	0.751	0.764
589	Syracuse	0.719	0.718	0.739	0.712	0.738	0.742	0.719	0.715	0.678	0.710	0.657	0.692	0.702	0.749	0.662	0.644	0.649	0.746	0.720	0.656	0.645	0.713	0.742	0.693	0.713	0.770	0.666	0.731	0.733	0.736
590	New York	0.725	0.726	0.749	0.720	0.747	0.755	0.731	0.730	0.685	0.714	0.667	0.691	0.702	0.760	0.660	0.644	0.650	0.755	0.734	0.656	0.647	0.726	0.761	0.705	0.731	0.784	0.670	0.735	0.742	0.753
591	Richmond	0.716	0.718	0.742	0.711	0.740	0.748	0.726	0.725	0.678	0.711	0.663	0.695	0.700	0.748	0.662	0.645	0.646	0.750	0.725	0.657	0.645	0.718	0.749	0.697	0.720	0.776	0.664	0.728	0.734	0.743
592	Atlanta	0.732	0.736	0.759	0.730	0.757	0.764	0.746	0.745	0.704	0.732	0.687	0.716	0.719	0.765	0.686	0.675	0.672	0.772	0.744	0.684	0.676	0.737	0.768	0.718	0.741	0.792	0.683	0.743	0.751	0.762
593	Washington, DC	0.712	0.715	0.734	0.710	0.732	0.738	0.721	0.721	0.681	0.705	0.671	0.694	0.694	0.740	0.671	0.659	0.655	0.744	0.721	0.669	0.661	0.715	0.741	0.699	0.719	0.762	0.669	0.720	0.727	0.736
594	Chicago	0.730	0.728	0.750	0.722	0.750	0.753	0.725	0.721	0.682	0.719	0.656	0.694	0.711	0.763	0.660	0.640	0.651	0.755	0.729	0.654	0.642	0.721	0.752	0.699	0.721	0.784	0.670	0.743	0.744	0.746
595	St. Louis	0.720	0.724	0.747	0.718	0.744	0.752	0.733	0.732	0.691	0.719	0.675	0.705	0.706	0.752	0.675	0.663	0.660	0.758	0.731	0.672	0.663	0.724	0.755	0.705	0.728	0.779	0.672	0.731	0.739	0.749
596	Sacramento	0.746	0.750	0.775	0.744	0.771	0.781	0.762	0.764	0.720	0.744	0.705	0.729	0.729	0.779	0.700	0.692	0.685	0.789	0.761	0.701	0.693	0.754	0.786	0.735	0.759	0.808	0.698	0.756	0.765	0.779
597	Northern California	0.777	0.781	0.807	0.773	0.804	0.814	0.790	0.791	0.744	0.774	0.722	0.750	0.759	0.815	0.716	0.704	0.705	0.819	0.791	0.715	0.705	0.783	0.819	0.760	0.787	0.845	0.720	0.788	0.798	0.811
598	San Diego	0.734	0.739	0.760	0.735	0.756	0.765	0.753	0.756	0.717	0.732	0.710	0.728	0.717	0.761	0.707	0.704	0.688	0.777	0.750	0.711	0.707	0.745	0.771	0.731	0.751	0.788	0.698	0.741	0.750	0.766
599	Southern California	0.747	0.752	0.774	0.746	0.771	0.780	0.763	0.765	0.722	0.744	0.710	0.731	0.729	0.779	0.706	0.699	0.690	0.788	0.762	0.707	0.701	0.755	0.785	0.738	0.761	0.805	0.703	0.756	0.765	0.779

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	X1	X2	X3	X4	X5	X6	X7	X8	X9	X0	XA	XB	XC	XD	XE	XF	XG	XH	XI	XJ	XK	XL	XM	XN	XO	XP	XQ	XR	XS	XT
501	Miami	0.691	0.694	0.712	0.688	0.711	0.713	0.690	0.687	0.640	0.676	0.627	0.659	0.669	0.720	0.634	0.613	0.617	0.710	0.689	0.630	0.620	0.683	0.710	0.664	0.684	0.740	0.641	0.702	0.704	0.706
502	Broward County / Palm Beach	0.712	0.717	0.734	0.713	0.731	0.735	0.719	0.718	0.680	0.705	0.671	0.696	0.696	0.737	0.678	0.666	0.658	0.740	0.716	0.677	0.672	0.711	0.733	0.697	0.713	0.758	0.673	0.720	0.725	0.731
503	Tampa	0.697	0.703	0.719	0.698	0.716	0.721	0.707	0.707	0.670	0.692	0.664	0.688	0.683	0.720	0.670	0.660	0.649	0.726	0.703	0.670	0.665	0.698	0.719	0.685	0.700	0.742	0.662	0.705	0.710	0.717
504	Orlando	0.701	0.707	0.723	0.703	0.721	0.725	0.712	0.711	0.674	0.696	0.669	0.693	0.687	0.724	0.676	0.665	0.654	0.731	0.707	0.675	0.670	0.702	0.723	0.689	0.705	0.746	0.667	0.709	0.714	0.721
505	Jacksonville	0.696	0.702	0.719	0.698	0.716	0.721	0.707	0.706	0.668	0.691	0.662	0.687	0.682	0.720	0.669	0.657	0.647	0.726	0.702	0.667	0.662	0.697	0.718	0.684	0.699	0.742	0.661	0.705	0.710	0.716
506	Daytona / Gainesville	0.690	0.695	0.714	0.690	0.713	0.716	0.701	0.699	0.655	0.684	0.649	0.679	0.675	0.715	0.657	0.641	0.633	0.719	0.695	0.652	0.646	0.689	0.713	0.673	0.690	0.740	0.650	0.701	0.705	0.710
521	Diversified Dental - Las Vegas	0.755	0.769	0.788	0.765	0.780	0.793	0.794	0.799	0.770	0.769	0.769	0.780	0.749	0.778	0.772	0.785	0.744	0.823	0.781	0.782	0.790	0.777	0.800	0.771	0.790	0.812	0.737	0.759	0.773	0.799
522	Mastercare Dental - Reno	0.799	0.808	0.838	0.800	0.835	0.846	0.830	0.832	0.765	0.803	0.756	0.791	0.783	0.834	0.758	0.738	0.727	0.847	0.816	0.752	0.747	0.807	0.846	0.784	0.812	0.881	0.745	0.813	0.822	0.842
524	Premier - Minnesota	0.759	0.768	0.790	0.763	0.784	0.795	0.786	0.789	0.747	0.765	0.743	0.765	0.748	0.784	0.748	0.744	0.721	0.809	0.776	0.749	0.750	0.771	0.796	0.758	0.777	0.818	0.726	0.767	0.776	0.794
526	Dental Options Pricing - Oregon	0.754	0.762	0.788	0.756	0.784	0.795	0.778	0.781	0.725	0.754	0.716	0.743	0.737	0.787	0.717	0.706	0.692	0.801	0.770	0.716	0.713	0.763	0.796	0.744	0.768	0.824	0.708	0.765	0.774	0.792
527	Rental Network - Hawaii	0.719	0.725	0.746	0.720	0.743	0.751	0.735	0.737	0.678	0.706	0.680	0.703	0.694	0.747	0.681	0.663	0.651	0.749	0.729	0.676	0.670	0.723	0.752	0.706	0.728	0.776	0.677	0.728	0.735	0.748
528	Diversified Dental - Reno	0.819	0.837	0.859	0.834	0.848	0.865	0.874	0.883	0.874	0.859	0.856	0.865	0.831	0.843	0.861	0.885	0.840	0.912	0.854	0.879	0.895	0.850	0.877	0.846	0.870	0.887	0.805	0.822	0.840	0.877
549	Maine	0.724	0.730	0.755	0.722	0.753	0.762	0.739	0.740	0.675	0.714	0.668	0.698	0.701	0.758	0.668	0.646	0.642	0.756	0.734	0.664	0.653	0.726	0.760	0.704	0.728	0.792	0.670	0.736	0.743	0.755
550	North Dakota	0.769	0.773	0.803	0.765	0.801	0.808	0.783	0.782	0.707	0.758	0.699	0.743	0.745	0.804	0.706	0.675	0.674	0.800	0.775	0.694	0.682	0.766	0.803	0.740	0.766	0.844	0.706	0.784	0.789	0.798
551	Nevada	0.733	0.747	0.764	0.744	0.757	0.769	0.769	0.773	0.744	0.743	0.745	0.755	0.725	0.756	0.748	0.759	0.720	0.795	0.757	0.758	0.763	0.754	0.775	0.748	0.765	0.786	0.716	0.737	0.751	0.774
553	Idaho	0.751	0.757	0.778	0.752	0.775	0.780	0.764	0.763	0.720	0.747	0.713	0.742	0.737	0.777	0.721	0.707	0.696	0.785	0.758	0.717	0.712	0.752	0.777	0.736	0.754	0.805	0.711	0.762	0.767	0.775
554	Vermont	0.713	0.716	0.744	0.708	0.744	0.748	0.719	0.716	0.646	0.699	0.631	0.673	0.688	0.751	0.635	0.603	0.612	0.736	0.715	0.626	0.611	0.706	0.743	0.679	0.705	0.784	0.647	0.728	0.732	0.737
555	New Hampshire	0.708	0.711	0.737	0.704	0.735	0.741	0.714	0.712	0.647	0.694	0.635	0.672	0.683	0.742	0.639	0.611	0.616	0.731	0.711	0.632	0.618	0.703	0.736	0.679	0.703	0.773	0.648	0.721	0.725	0.731
556	Delaware	0.712	0.718	0.741	0.712	0.739	0.746	0.727	0.726	0.668	0.704	0.662	0.694	0.692	0.742	0.667	0.646	0.640	0.744	0.720	0.661	0.652	0.713	0.743	0.693	0.715	0.774	0.664	0.724	0.730	0.739
557	Washington														0.781																
558	Oregon	0.743	0.750	0.775	0.743	0.773	0.782	0.761	0.762	0.701	0.736	0.691	0.720	0.722	0.778	0.690	0.672	0.666	0.780	0.755	0.688	0.680	0.747	0.781	0.725	0.751	0.812	0.690	0.754	0.763	0.776
559	North Carolina	0.685	0.688	0.713	0.681	0.712	0.718	0.692	0.690	0.626	0.672	0.616	0.653	0.661	0.718	0.620	0.592	0.596	0.708	0.688	0.612	0.599	0.680	0.713	0.657	0.680	0.749	0.627	0.698	0.702	0.708
560	West Virginia	0.688	0.693	0.712	0.687	0.711	0.714	0.698	0.696	0.649	0.680	0.643	0.676	0.671	0.713	0.652	0.633	0.626	0.715	0.692	0.646	0.638	0.686	0.710	0.669	0.686	0.739	0.646	0.699	0.703	0.708
561	Mississippi	0.690	0.693	0.715	0.686	0.714	0.718	0.698	0.698	0.640	0.678	0.661	0.651	0.670	0.716	0.623	0.600	0.626	0.692	0.710	0.614	0.605	0.693	0.719	0.673	0.692	0.745	0.653	0.702	0.704	0.709
562	Arkansas	0.700	0.705	0.726	0.699	0.723	0.729	0.714	0.713	0.668	0.697	0.662	0.694	0.686	0.724	0.671	0.654	0.644	0.732	0.706	0.664	0.660	0.700	0.725	0.684	0.702	0.754	0.660	0.711	0.715	0.723
563	South Carolina	0.669	0.672	0.697	0.665	0.696	0.702	0.679	0.677	0.612	0.656	0.606	0.643	0.646	0.699	0.611	0.583	0.583	0.692	0.673	0.602	0.589	0.665	0.697	0.643	0.665	0.732	0.615	0.682	0.686	0.692
564	Rhode Island	0.687	0.692	0.712	0.688	0.709	0.715	0.702	0.702	0.654	0.679	0.654	0.677	0.668	0.711	0.658	0.644	0.632	0.717	0.696	0.656	0.649	0.691	0.714	0.676	0.694	0.737	0.651	0.695	0.701	0.712
565	Hawaii	0.698	0.705	0.724	0.699	0.721	0.729	0.714	0.716	0.663	0.688	0.662	0.682	0.675	0.726	0.662	0.648	0.637	0.730	0.709	0.661	0.656	0.703	0.730	0.687	0.708	0.753	0.658	0.706	0.714	0.726
566	Pittsburgh	0.691	0.696	0.711	0.693	0.707	0.712	0.704	0.704	0.671	0.686	0.671	0.689	0.677	0.709	0.677	0.670	0.654	0.720	0.698	0.678	0.674	0.695	0.712	0.685	0.698	0.729	0.666	0.698	0.702	0.710
567	Philadelphia	0.703	0.709	0.728	0.705	0.725	0.732	0.719	0.720	0.674	0.697	0.673	0.695	0.685	0.727	0.677	0.666	0.652	0.736	0.714	0.677	0.671	0.709	0.732	0.695	0.712	0.753	0.669	0.711	0.717	0.729
568	Alabama	0.717	0.722	0.741	0.717	0.740	0.745	0.730	0.731	0.682	0.710	0.706	0.686	0.701	0.741	0.664	0.649	0.670	0.724	0.742	0.659	0.653	0.725	0.749	0.710	0.727	0.768	0.690	0.727	0.731	0.739
569	Utah	0.735	0.738	0.757	0.733	0.755	0.759	0.739	0.737	0.691	0.723	0.681	0.711	0.715	0.762	0.688	0.670	0.667	0.760	0.736	0.685	0.677	0.730	0.755	0.712	0.731	0.785	0.689	0.746	0.748	0.752
570	Iowa	0.684	0.688	0.712	0.681	0.711	0.717	0.695	0.693	0.630	0.673	0.624	0.660	0.662	0.714	0.629	0.604	0.602	0.709	0.689	0.622	0.610	0.682	0.712	0.660	0.682	0.746	0.631	0.697	0.701	0.708
571	Massachusetts	0.719	0.724	0.747	0.718	0.744	0.750	0.730	0.730	0.673	0.709	0.667	0.697	0.697	0.749	0.671	0.651	0.646	0.748	0.726	0.668	0.657	0.719	0.748	0.700	0.721	0.778	0.671	0.730	0.735	0.744
572	Oklahoma	0.695	0.704	0.722	0.700	0.718	0.726	0.717	0.718	0.677	0.695	0.677	0.697	0.682	0.718	0.681	0.675	0.655	0.735	0.709	0.683	0.679	0.704	0.726	0.693	0.709	0.746	0.666	0.703	0.711	0.724
573	Louisiana	0.691	0.694	0.716	0.688	0.715	0.719	0.698	0.697	0.641	0.680	0.658	0.648	0.672	0.718	0.621	0.598	0.626	0.693	0.711	0.612	0.604	0.693	0.721	0.674	0.693	0.746	0.653	0.703	0.705	0.710
574	New Mexico	0.726	0.734	0.757	0.728	0.754	0.763	0.747	0.749	0.693	0.722	0.689	0.714	0.707	0.756	0.689	0.676	0.662	0.766	0.740	0.689	0.683	0.733	0.763	0.715	0.738	0.790	0.682	0.736	0.745	0.759
575	Texas	0.721	0.728	0.749	0.723	0.746	0.754	0.738	0.738	0.688	0.717	0.682	0.709	0.704	0.750	0.686	0.673	0.662	0.757	0.731	0.685	0.679	0.725	0.753	0.709	0.729	0.779	0.679	0.731	0.738	0.749
576	Kentucky	0.679	0.683	0.698	0.679	0.696	0.700	0.690	0.690	0.652	0.672	0.653	0.674	0.663	0.697	0.659	0.649	0.635	0.705	0.684	0.658	0.653	0.680	0.698	0.669	0.682	0.718	0.650	0.686	0.690	0.697
577	Kansas	0.716	0.724	0.744	0.720	0.740	0.748	0.737	0.738	0.694	0.715	0.693	0.715	0.702	0.741	0.697	0.689	0.671	0.756	0.729	0.698	0.694	0.724	0.748	0.711	0.729	0.769	0.683	0.724	0.732	0.746
578	Wisconsin	0.711	0.715	0.736	0.709	0.735	0.738	0.716	0.713	0.662	0.699	0.652	0.688	0.691	0.740	0.661	0.638	0.636	0.736	0.712	0.654	0.644	0.705	0.732	0.685	0.705	0.766	0.660	0.723	0.726	0.729
579	Tennessee	0.674	0.678	0.697	0.673	0.695	0.699	0.682	0.680	0.635	0.665	0.629	0.660	0.657	0.698	0.638	0.620	0.613	0.699	0.677	0.632	0.624	0.671	0.695	0.655	0.672	0.723	0.633	0.685	0.688	0.692
580	Minnesota	0.720	0.725	0.748	0.719	0.746	0.753	0.733	0.732	0.676	0.711	0.669	0.700	0.700	0.750	0.673	0.654	0.648	0.751	0.728	0.670	0.660	0.721	0.750	0.701	0.723	0.780	0.671	0.731	0.737	0.746
581	Colorado	0.749	0.754	0.775	0.749	0.772	0.777	0.760	0.758	0.715	0.744	0.706	0.736	0.734	0.776	0.714	0.699	0.690	0.782	0.754	0.710	0.705	0.749	0.774	0.732	0.751	0.802	0.706	0.759	0.764	0.771
582	Indiana	0.686	0.689	0.709	0.684	0.708	0.711	0.691	0.689	0.639	0.674	0.632	0.666	0.666	0.712	0.640	0.618	0.615	0.709	0.687	0.634	0.624	0.680	0.706	0.662	0.680	0.738	0.639	0.698	0.700	0.703
583	Nebraska	0.696	0.702	0.721	0.698	0.717	0.724	0.713	0.714	0.670	0.690	0.671	0.692	0.678	0.718	0.675	0.665	0.649	0.729	0.707	0.676	0.670	0.702	0.724	0.690	0.706	0.744	0.664	0.703	0.710	0.722
584	Connecticut	0.731	0.737	0.760	0.731	0.758	0.765	0.744	0.743	0.686	0.723	0.677	0.709	0.711	0.763	0.681	0.661	0.657	0.763	0.739	0.678	0.668	0.732	0.762	0.712	0.734	0.793	0.681	0.743	0.749	0.758
585	Ohio	0.697	0.701	0.720	0.696	0.718	0.722	0.705	0.703	0.657	0.688	0.651	0.682	0.680	0.722	0.659	0.641	0.635	0.723	0.700	0.654	0.647	0.694	0.718	0.677	0.695	0.746	0.655	0.707	0.711	0.715
586	Michigan	0.727	0.735	0.759	0.729	0.756	0.765	0.751	0.753	0.697	0.725	0.693	0.719	0.709	0.757	0.694	0.682	0.667	0.770	0.742	0.693	0.689	0.735	0.766	0.718	0.741	0.793	0.684	0.737	0.746	0.762
587	Arizona	0.735	0.745	0.765	0.741	0.760	0.771	0.762	0.765	0.722	0.736	0.722	0.739	0.720	0.761	0.723	0.722	0.696	0.784	0.754	0.729	0.728	0.749	0.773	0.737	0.756	0.792	0.705	0.742	0.753	0.771
588	New Jersey	0.720	0.726	0.748	0.720	0.745	0.753	0.735	0.737	0.683	0.711	0.678	0.701	0.697	0.750	0.678	0.663	0.654	0.754	0.731	0.678	0.671	0.725	0.754	0.707	0.729	0.779	0.676	0.729	0.736	0.750
589	Syracuse	0.697	0.699	0.719	0.694	0.718	0.721	0.699	0.697	0.647	0.683	0.637	0.671	0.676	0.724	0.645	0.623	0.623	0.719	0.696	0.640	0.629	0.690	0.716	0.671	0.689	0.748	0.648	0.709	0.710	0.713
590	New York	0.711	0.716	0.738	0.710	0.736	0.743	0.720	0.719	0.660	0.696	0.651	0.677	0.684	0.746	0.649	0.627	0.629	0.736	0.718	0.645	0.637	0.711	0.744	0.690	0.715	0.773	0.659	0.722	0.728	0.738
591	Richmond	0.687	0.692	0.715	0.686	0.713	0.720	0.700	0.699	0.640	0.677	0.636	0.668	0.666	0.716	0.641	0.618	0.613	0.715	0.694	0.635	0.624	0.687	0.716	0.667	0.688	0.747	0.640	0.699	0.704	0.712
592	Atlanta	0.710	0.717	0.739	0.711	0.737	0.744	0.726	0.726	0.673	0.705	0.666	0.696	0.693	0.740	0.670	0.654	0.646	0.745	0.720	0.667	0.660	0.713	0.742	0.695	0.716	0.771	0.665	0.721	0.728	0.739
593	Washington, DC	0.697	0.703	0.721	0.698	0.719	0.724	0.708	0.709	0.659	0.687	0.656	0.680	0.676	0.724	0.660	0.644	0.636	0.725	0.704	0.657	0.650	0.699	0.724	0.683	0.702	0.748	0.657	0.706	0.711	0.721
594	Chicago	0.714	0.715	0.737	0.709	0.736	0.738	0.711	0.708	0.655	0.697	0.639	0.677	0.690	0.745	0.648	0.622	0.628	0.733	0.710	0.642	0.630	0.703	0.733	0.681	0.702	0.769	0.656	0.727	0.727	0.729
595	St. Louis	0.694	0.700	0.722	0.695	0.720	0.726	0.710	0.709	0.656	0.688	0.651	0.681	0.676	0.722	0.656	0.639	0.630	0.726	0.703	0.652	0.644	0.697	0.724	0.679	0.699	0.753	0.650	0.705	0.711	0.721
596	Sacramento	0.731	0.739	0.762	0.733	0.759	0.768	0.750	0.752	0.695	0.725	0.689	0.714	0.710	0.763	0.689	0.674	0.664	0.769	0.744	0.690	0.682	0.737	0.768	0.719	0.741	0.795	0.686	0.742	0.750	0.764
597	Northern California	0.767	0.774	0.800	0.767	0.797	0.806	0.782	0.783	0.720	0.758	0.708	0.738	0.744	0.804	0.707	0.688	0.685	0.803	0.778	0.707	0.697	0.770	0.805	0.748	0.774	0.837	0.711	0.779	0.787	0.800
598	San Diego	0.723	0.731	0.751	0.726	0.746	0.755	0.744	0.747	0.698	0.717	0.698	0.717	0.703	0.749	0.699	0.692	0.672	0.763	0.737	0.702	0.698	0.732	0.757	0.719	0.738	0.778	0.689	0.730	0.739	0.754
599	Southern California	0.740	0.747	0.768	0.741	0.765	0.773	0.756	0.759	0.704	0.731	0.699	0.722	0.717	0.770	0.700	0.686	0.675	0.776	0.752	0.700	0.694	0.746	0.775	0.728	0.751	0.799	0.697	0.749	0.757	0.771

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	W1	W2	W3	W4	W5	W6	W7	W8	W9	W0	WA	WB	WC	WD	WE	WF	WG	WH	WI	WJ	WK	WL	WM	WN	WO	WP	WQ	WR	WS	WT
501	Miami	0.761	0.744	0.765	0.738	0.765	0.771	0.748	0.743	0.778	0.773	0.711	0.732	0.763	0.798	0.684	0.705	0.732	0.809	0.770	0.680	0.670	0.762	0.797	0.749	0.775	0.799	0.699	0.771	0.779	0.781
502	Broward County / Palm Beach	0.772	0.762	0.781	0.756	0.779	0.786	0.769	0.767	0.794	0.786	0.741	0.758	0.775	0.804	0.719	0.742	0.753	0.823	0.784	0.720	0.713	0.778	0.807	0.768	0.790	0.809	0.723	0.779	0.790	0.795
503	Tampa	0.771	0.761	0.780	0.756	0.778	0.786	0.770	0.767	0.794	0.786	0.743	0.760	0.775	0.802	0.722	0.744	0.754	0.823	0.784	0.722	0.715	0.778	0.807	0.768	0.790	0.809	0.723	0.778	0.789	0.794
504	Orlando	0.774	0.764	0.783	0.759	0.781	0.789	0.773	0.771	0.797	0.789	0.747	0.764	0.778	0.805	0.726	0.749	0.757	0.826	0.787	0.726	0.720	0.781	0.810	0.771	0.793	0.812	0.727	0.781	0.792	0.798
505	Jacksonville	0.773	0.762	0.782	0.757	0.780	0.788	0.771	0.768	0.796	0.788	0.743	0.761	0.777	0.805	0.721	0.744	0.755	0.825	0.786	0.721	0.714	0.780	0.809	0.769	0.792	0.811	0.723	0.780	0.791	0.796
506	Daytona / Gainesville	0.795	0.780	0.803	0.774	0.802	0.810	0.790	0.786	0.822	0.814	0.756	0.779	0.802	0.832	0.729	0.755	0.774	0.853	0.809	0.726	0.717	0.801	0.836	0.788	0.814	0.838	0.735	0.805	0.816	0.820
521	Diversified Dental - Las Vegas	0.788	0.793	0.813	0.789	0.806	0.821	0.821	0.826	0.835	0.814	0.810	0.814	0.793	0.815	0.794	0.828	0.798	0.868	0.819	0.805	0.812	0.815	0.841	0.811	0.833	0.840	0.764	0.791	0.809	0.834
522	Mastercare Dental - Reno	0.887	0.869	0.903	0.860	0.900	0.918	0.902	0.903	0.953	0.930	0.870	0.884	0.905	0.934	0.816	0.860	0.882	0.974	0.922	0.812	0.806	0.911	0.960	0.897	0.934	0.952	0.819	0.899	0.919	0.938
524	Premier - Minnesota	0.815	0.809	0.834	0.803	0.828	0.842	0.833	0.835	0.858	0.843	0.811	0.824	0.824	0.847	0.786	0.818	0.814	0.888	0.842	0.788	0.788	0.835	0.867	0.827	0.852	0.866	0.773	0.822	0.837	0.855
526	Dental Options Pricing - Oregon	0.828	0.815	0.844	0.807	0.840	0.856	0.840	0.841	0.879	0.859	0.811	0.821	0.838	0.870	0.768	0.807	0.819	0.906	0.858	0.769	0.764	0.849	0.891	0.837	0.869	0.885	0.770	0.836	0.855	0.872
527	Rental Network - Hawaii	0.792	0.779	0.803	0.773	0.801	0.813	0.798	0.798	0.822	0.808	0.770	0.779	0.791	0.829	0.731	0.759	0.771	0.851	0.816	0.729	0.722	0.807	0.844	0.796	0.825	0.839	0.739	0.799	0.814	0.828
528	Diversified Dental - Reno	0.841	0.852	0.876	0.849	0.865	0.884	0.893	0.901	0.922	0.891	0.885	0.888	0.862	0.868	0.876	0.916	0.879	0.945	0.881	0.894	0.909	0.877	0.906	0.875	0.901	0.905	0.824	0.844	0.865	0.901
549	Maine	0.819	0.800	0.829	0.791	0.828	0.843	0.820	0.820	0.863	0.846	0.785	0.797	0.827	0.865	0.733	0.770	0.799	0.888	0.846	0.732	0.720	0.836	0.880	0.821	0.855	0.873	0.750	0.829	0.846	0.858
550	North Dakota	0.877	0.852	0.886	0.842	0.885	0.899	0.873	0.870	0.922	0.909	0.830	0.855	0.890	0.926	0.779	0.816	0.852	0.952	0.902	0.769	0.755	0.890	0.940	0.873	0.910	0.936	0.796	0.891	0.907	0.915
551	Nevada	0.761	0.767	0.785	0.763	0.778	0.792	0.792	0.796	0.802	0.783	0.781	0.785	0.763	0.787	0.767	0.797	0.768	0.834	0.790	0.778	0.783	0.786	0.810	0.783	0.803	0.809	0.739	0.764	0.781	0.804
553	Idaho	0.817	0.805	0.828	0.799	0.826	0.834	0.818	0.815	0.846	0.837	0.789	0.810	0.823	0.851	0.765	0.791	0.801	0.876	0.833	0.762	0.756	0.826	0.858	0.815	0.839	0.860	0.764	0.826	0.837	0.844
554	Vermont	0.826	0.800	0.831	0.790	0.832	0.844	0.813	0.809	0.865	0.854	0.766	0.790	0.837	0.877	0.713	0.749	0.794	0.893	0.847	0.706	0.689	0.835	0.885	0.816	0.853	0.880	0.740	0.839	0.854	0.859
555	New Hampshire	0.798	0.776	0.804	0.767	0.804	0.815	0.789	0.785	0.832	0.821	0.747	0.768	0.806	0.844	0.702	0.733	0.769	0.860	0.818	0.697	0.681	0.807	0.851	0.791	0.824	0.848	0.723	0.809	0.823	0.829
556	Delaware	0.810	0.793	0.820	0.785	0.818	0.830	0.810	0.807	0.847	0.835	0.774	0.793	0.818	0.852	0.734	0.766	0.789	0.876	0.832	0.730	0.719	0.822	0.864	0.809	0.840	0.860	0.745	0.820	0.835	0.844
557	Washington														0.855																
558	Oregon	0.826	0.809	0.838	0.801	0.836	0.851	0.830	0.830	0.873	0.854	0.797	0.808	0.835	0.871	0.748	0.786	0.809	0.899	0.854	0.747	0.738	0.844	0.888	0.830	0.864	0.881	0.760	0.835	0.853	0.867
559	North Carolina	0.800	0.777	0.806	0.767	0.806	0.818	0.790	0.786	0.835	0.825	0.747	0.769	0.809	0.847	0.700	0.733	0.771	0.863	0.820	0.694	0.678	0.809	0.855	0.792	0.826	0.851	0.723	0.811	0.826	0.831
560	West Virginia	0.799	0.783	0.806	0.775	0.806	0.813	0.792	0.787	0.826	0.818	0.757	0.781	0.806	0.837	0.728	0.754	0.775	0.856	0.812	0.723	0.713	0.804	0.840	0.790	0.817	0.842	0.736	0.809	0.821	0.823
561	Mississippi	0.797	0.776	0.802	0.768	0.802	0.811	0.786	0.784	0.825	0.816	0.780	0.843	0.805	0.837	0.710	0.791	0.783	0.854	0.834	0.702	0.690	0.811	0.850	0.796	0.826	0.841	0.741	0.808	0.819	0.821
562	Arkansas	0.808	0.792	0.818	0.785	0.816	0.826	0.806	0.802	0.841	0.832	0.772	0.797	0.818	0.845	0.744	0.771	0.790	0.870	0.824	0.739	0.732	0.816	0.852	0.803	0.830	0.854	0.747	0.819	0.830	0.836
563	South Carolina	0.820	0.796	0.826	0.786	0.826	0.838	0.810	0.806	0.857	0.846	0.765	0.788	0.830	0.869	0.715	0.749	0.790	0.885	0.841	0.709	0.692	0.829	0.877	0.812	0.847	0.873	0.740	0.832	0.847	0.853
564	Rhode Island	0.771	0.759	0.781	0.753	0.779	0.789	0.774	0.773	0.798	0.787	0.746	0.759	0.773	0.805	0.716	0.741	0.752	0.827	0.790	0.716	0.707	0.783	0.816	0.773	0.798	0.814	0.720	0.778	0.791	0.801
565	Hawaii	0.766	0.756	0.778	0.750	0.775	0.787	0.772	0.774	0.796	0.782	0.746	0.753	0.765	0.803	0.710	0.738	0.748	0.824	0.789	0.711	0.704	0.782	0.816	0.771	0.798	0.812	0.716	0.773	0.788	0.801
566	Pittsburgh	0.747	0.740	0.757	0.736	0.754	0.761	0.751	0.750	0.765	0.758	0.730	0.744	0.747	0.772	0.715	0.734	0.733	0.793	0.760	0.717	0.712	0.755	0.778	0.748	0.766	0.780	0.711	0.753	0.762	0.769
567	Philadelphia	0.762	0.753	0.774	0.747	0.771	0.781	0.768	0.768	0.787	0.777	0.743	0.755	0.762	0.793	0.717	0.742	0.746	0.817	0.782	0.719	0.712	0.775	0.805	0.766	0.789	0.803	0.717	0.768	0.781	0.792
568	Alabama	0.799	0.785	0.807	0.778	0.806	0.815	0.796	0.796	0.827	0.817	0.798	0.856	0.806	0.835	0.734	0.816	0.793	0.855	0.838	0.730	0.722	0.817	0.850	0.805	0.831	0.841	0.757	0.809	0.820	0.825
569	Utah	0.799	0.785	0.806	0.778	0.805	0.812	0.792	0.789	0.821	0.814	0.759	0.780	0.802	0.835	0.733	0.757	0.775	0.852	0.811	0.731	0.722	0.804	0.837	0.791	0.816	0.839	0.742	0.809	0.818	0.822
570	Iowa	0.807	0.785	0.814	0.777	0.814	0.826	0.800	0.797	0.842	0.832	0.759	0.780	0.816	0.853	0.714	0.746	0.780	0.871	0.828	0.709	0.694	0.817	0.861	0.801	0.834	0.858	0.733	0.818	0.833	0.839
571	Massachusetts	0.792	0.776	0.801	0.769	0.799	0.811	0.791	0.789	0.822	0.812	0.757	0.774	0.796	0.831	0.721	0.750	0.770	0.852	0.812	0.719	0.708	0.803	0.841	0.791	0.819	0.838	0.731	0.800	0.814	0.823
572	Oklahoma	0.778	0.771	0.792	0.765	0.789	0.800	0.788	0.788	0.810	0.798	0.764	0.776	0.782	0.811	0.738	0.765	0.767	0.840	0.800	0.741	0.736	0.793	0.824	0.785	0.809	0.823	0.734	0.784	0.799	0.812
573	Louisiana	0.800	0.778	0.804	0.770	0.804	0.813	0.787	0.785	0.827	0.819	0.779	0.842	0.808	0.842	0.709	0.791	0.785	0.857	0.836	0.702	0.690	0.813	0.853	0.798	0.828	0.844	0.742	0.811	0.822	0.824
574	New Mexico	0.817	0.804	0.831	0.797	0.828	0.843	0.825	0.826	0.862	0.844	0.795	0.805	0.824	0.859	0.752	0.789	0.803	0.889	0.845	0.754	0.746	0.836	0.877	0.824	0.855	0.871	0.759	0.825	0.843	0.858
575	Texas	0.804	0.792	0.816	0.786	0.814	0.826	0.808	0.807	0.839	0.827	0.777	0.792	0.810	0.843	0.744	0.774	0.788	0.869	0.826	0.745	0.736	0.818	0.855	0.807	0.835	0.852	0.748	0.812	0.827	0.838
576	Kentucky	0.754	0.744	0.762	0.739	0.760	0.768	0.754	0.752	0.773	0.766	0.730	0.746	0.755	0.782	0.711	0.731	0.737	0.801	0.766	0.711	0.704	0.761	0.787	0.752	0.772	0.789	0.711	0.761	0.770	0.776
577	Kansas	0.782	0.775	0.797	0.770	0.793	0.805	0.793	0.793	0.815	0.803	0.769	0.782	0.787	0.816	0.743	0.770	0.772	0.845	0.805	0.745	0.740	0.798	0.830	0.789	0.814	0.828	0.738	0.789	0.804	0.817
578	Wisconsin	0.805	0.787	0.812	0.779	0.811	0.819	0.795	0.790	0.832	0.824	0.757	0.783	0.812	0.846	0.726	0.752	0.778	0.863	0.818	0.720	0.708	0.809	0.847	0.794	0.823	0.850	0.738	0.817	0.828	0.829
579	Tennessee	0.781	0.765	0.788	0.758	0.787	0.795	0.773	0.769	0.805	0.798	0.739	0.762	0.787	0.818	0.711	0.736	0.757	0.836	0.794	0.707	0.697	0.785	0.820	0.772	0.798	0.822	0.720	0.791	0.802	0.804
580	Minnesota	0.793	0.777	0.803	0.770	0.801	0.813	0.794	0.792	0.827	0.815	0.760	0.778	0.800	0.833	0.724	0.754	0.773	0.856	0.814	0.722	0.711	0.805	0.844	0.793	0.822	0.841	0.732	0.802	0.817	0.826
581	Colorado	0.817	0.804	0.827	0.798	0.825	0.834	0.816	0.813	0.845	0.836	0.785	0.806	0.823	0.852	0.760	0.786	0.799	0.876	0.832	0.758	0.751	0.825	0.858	0.813	0.838	0.860	0.762	0.826	0.837	0.844
582	Indiana	0.788	0.770	0.794	0.763	0.793	0.801	0.778	0.773	0.812	0.805	0.741	0.766	0.794	0.827	0.711	0.736	0.761	0.843	0.800	0.705	0.693	0.791	0.828	0.777	0.805	0.831	0.723	0.799	0.809	0.811
583	Nebraska	0.769	0.760	0.781	0.755	0.778	0.789	0.776	0.776	0.795	0.785	0.751	0.763	0.770	0.800	0.725	0.750	0.754	0.825	0.789	0.728	0.721	0.783	0.812	0.774	0.797	0.811	0.725	0.775	0.788	0.800
584	Connecticut	0.807	0.791	0.818	0.784	0.816	0.828	0.807	0.805	0.842	0.830	0.772	0.789	0.814	0.849	0.734	0.765	0.786	0.871	0.829	0.732	0.721	0.820	0.859	0.807	0.837	0.856	0.744	0.817	0.831	0.841
585	Ohio	0.788	0.774	0.796	0.767	0.795	0.803	0.782	0.778	0.813	0.805	0.749	0.772	0.794	0.825	0.722	0.747	0.766	0.844	0.802	0.719	0.709	0.794	0.828	0.781	0.807	0.830	0.729	0.798	0.809	0.812
586	Michigan	0.804	0.792	0.819	0.784	0.816	0.831	0.816	0.817	0.851	0.832	0.788	0.798	0.812	0.844	0.747	0.784	0.794	0.877	0.833	0.747	0.741	0.824	0.864	0.813	0.843	0.858	0.749	0.812	0.830	0.846
587	Arizona	0.789	0.785	0.807	0.780	0.802	0.816	0.808	0.810	0.828	0.810	0.788	0.794	0.791	0.821	0.760	0.792	0.783	0.859	0.817	0.768	0.765	0.810	0.841	0.803	0.827	0.838	0.750	0.794	0.811	0.829
588	New Jersey	0.788	0.775	0.800	0.769	0.797	0.810	0.793	0.794	0.823	0.807	0.765	0.773	0.790	0.826	0.726	0.757	0.770	0.851	0.812	0.727	0.720	0.804	0.841	0.793	0.822	0.836	0.734	0.795	0.810	0.824
589	Syracuse	0.788	0.769	0.793	0.762	0.792	0.800	0.776	0.771	0.810	0.804	0.738	0.763	0.792	0.826	0.709	0.733	0.759	0.841	0.799	0.704	0.692	0.790	0.827	0.776	0.803	0.829	0.722	0.799	0.808	0.810
590	New York	0.784	0.768	0.792	0.760	0.791	0.803	0.781	0.780	0.815	0.801	0.747	0.756	0.785	0.827	0.701	0.731	0.757	0.842	0.806	0.699	0.690	0.797	0.838	0.784	0.815	0.832	0.721	0.792	0.807	0.818
591	Richmond	0.800	0.781	0.808	0.773	0.807	0.819	0.796	0.794	0.834	0.823	0.759	0.778	0.807	0.842	0.718	0.749	0.776	0.863	0.821	0.714	0.701	0.811	0.852	0.797	0.828	0.849	0.732	0.810	0.824	0.790
592	Atlanta	0.801	0.787	0.812	0.779	0.810	0.822	0.803	0.801	0.837	0.825	0.769	0.786	0.809	0.842	0.733	0.764	0.783	0.867	0.823	0.731	0.722	0.814	0.854	0.802	0.832	0.851	0.740	0.810	0.825	0.836
593	Washington, DC	0.764	0.752	0.773	0.746	0.772	0.781	0.765	0.764	0.787	0.778	0.736	0.749	0.764	0.799	0.706	0.730	0.743	0.817	0.782	0.706	0.697	0.775	0.807	0.764	0.789	0.805	0.713	0.771	0.784	0.793
594	Chicago	0.794	0.773	0.798	0.766	0.798	0.805	0.778	0.772	0.815	0.810	0.737	0.763	0.799	0.835	0.704	0.729	0.761	0.848	0.804	0.699	0.686	0.795	0.833	0.779	0.808	0.836	0.723	0.805	0.815	0.815
595	St. Louis	0.796	0.781	0.807	0.774	0.805	0.817	0.797	0.795	0.831	0.820	0.763	0.781	0.804	0.837	0.726	0.757	0.777	0.861	0.818	0.724	0.714	0.809	0.848	0.796	0.826	0.845	0.735	0.806	0.821	0.830
596	Sacramento	0.804	0.790	0.817	0.783	0.814	0.828	0.810	0.811	0.844	0.827	0.781	0.791	0.809	0.844	0.739	0.773	0.788	0.871	0.831	0.741	0.733	0.822	0.861	0.810	0.840	0.855	0.747	0.812	0.828	0.842
597	Northern California	0.833	0.817	0.845	0.809	0.843	0.858	0.836	0.837	0.877	0.860	0.802	0.813	0.841	0.879	0.754	0.791	0.814	0.904	0.861	0.755	0.744	0.851	0.894	0.837	0.870	0.888	0.768	0.842	0.860	0.873
598	San Diego	0.777	0.769	0.792	0.764	0.788	0.801	0.789	0.792	0.810	0.794	0.767	0.774	0.776	0.810	0.737	0.766	0.765	0.839	0.802	0.741	0.736	0.795	0.827	0.786	0.811	0.823	0.734	0.783	0.797	0.813
599	Southern California	0.791	0.780	0.804	0.774	0.801	0.814	0.798	0.800	0.825	0.809	0.772	0.780	0.792	0.828	0.736	0.766	0.774	0.854	0.816	0.738	0.731	0.808	0.843	0.797	0.825	0.838	0.740	0.798	0.813	0.827

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	V1	V2	V3	V4	V5	V6	V7	V8	V9	V0	VA	VB	VC	VD	VE	VF	VG	VH	VI	VJ	VK	VL	VM	VN	VO	VP	VQ	VR	VS	VT
501	Miami	0.750	0.733	0.753	0.727	0.753	0.759	0.738	0.734	0.769	0.761	0.705	0.723	0.751	0.786	0.676	0.700	0.724	0.797	0.759	0.672	0.662	0.751	0.784	0.741	0.766	0.786	0.691	0.759	0.768	0.769
502	Broward County / Palm Beach	0.762	0.752	0.770	0.747	0.768	0.775	0.760	0.758	0.786	0.776	0.735	0.750	0.765	0.793	0.712	0.737	0.746	0.812	0.775	0.713	0.707	0.768	0.796	0.761	0.782	0.798	0.715	0.769	0.780	0.785
503	Tampa	0.758	0.748	0.767	0.743	0.765	0.772	0.758	0.756	0.783	0.772	0.735	0.750	0.761	0.788	0.712	0.737	0.744	0.809	0.771	0.713	0.707	0.765	0.793	0.758	0.779	0.794	0.713	0.765	0.776	0.782
504	Orlando	0.761	0.752	0.770	0.747	0.768	0.776	0.762	0.760	0.786	0.776	0.739	0.754	0.764	0.791	0.717	0.741	0.748	0.812	0.775	0.718	0.712	0.769	0.796	0.762	0.783	0.797	0.717	0.768	0.779	0.785
505	Jacksonville	0.759	0.749	0.768	0.744	0.766	0.774	0.759	0.757	0.785	0.774	0.735	0.751	0.763	0.790	0.712	0.737	0.745	0.811	0.773	0.712	0.706	0.767	0.795	0.759	0.781	0.796	0.713	0.767	0.778	0.783
506	Daytona / Gainesville	0.777	0.763	0.785	0.756	0.784	0.791	0.774	0.770	0.807	0.795	0.745	0.764	0.783	0.812	0.716	0.744	0.760	0.833	0.791	0.713	0.705	0.784	0.816	0.774	0.799	0.817	0.722	0.786	0.798	0.802
521	Diversified Dental - Las Vegas	0.783	0.787	0.808	0.784	0.800	0.815	0.817	0.821	0.831	0.809	0.807	0.810	0.787	0.809	0.791	0.826	0.794	0.863	0.814	0.802	0.809	0.810	0.835	0.807	0.829	0.833	0.760	0.786	0.803	0.829
522	Mastercare Dental - Reno	0.875	0.857	0.890	0.848	0.887	0.905	0.891	0.893	0.945	0.917	0.864	0.875	0.892	0.920	0.808	0.856	0.875	0.961	0.910	0.804	0.799	0.899	0.947	0.889	0.925	0.937	0.810	0.885	0.907	0.925
524	Premier - Minnesota	0.807	0.800	0.824	0.795	0.819	0.832	0.825	0.827	0.852	0.834	0.806	0.817	0.815	0.838	0.780	0.814	0.808	0.878	0.833	0.783	0.782	0.827	0.858	0.821	0.845	0.855	0.767	0.813	0.828	0.846
526	Dental Options Pricing - Oregon	0.817	0.804	0.832	0.797	0.828	0.844	0.830	0.832	0.871	0.848	0.805	0.812	0.826	0.857	0.760	0.803	0.812	0.894	0.847	0.761	0.757	0.838	0.878	0.830	0.861	0.872	0.762	0.825	0.843	0.861
527	Rental Network - Hawaii	0.780	0.768	0.790	0.761	0.788	0.800	0.787	0.788	0.813	0.795	0.763	0.769	0.778	0.816	0.723	0.753	0.763	0.838	0.803	0.721	0.714	0.796	0.831	0.787	0.815	0.825	0.730	0.787	0.802	0.816
528	Diversified Dental - Reno	0.838	0.849	0.872	0.846	0.861	0.880	0.890	0.898	0.920	0.888	0.883	0.886	0.859	0.865	0.874	0.915	0.877	0.941	0.878	0.892	0.908	0.873	0.902	0.873	0.898	0.901	0.822	0.841	0.862	0.898
549	Maine	0.804	0.785	0.813	0.776	0.812	0.826	0.806	0.806	0.851	0.830	0.776	0.785	0.811	0.847	0.722	0.763	0.788	0.871	0.831	0.721	0.710	0.820	0.863	0.810	0.843	0.855	0.739	0.813	0.831	0.843
550	North Dakota	0.861	0.835	0.868	0.826	0.867	0.881	0.858	0.856	0.910	0.891	0.821	0.842	0.872	0.907	0.768	0.809	0.841	0.933	0.885	0.758	0.745	0.874	0.921	0.861	0.897	0.916	0.784	0.873	0.890	0.898
551	Nevada	0.757	0.762	0.780	0.759	0.773	0.787	0.788	0.792	0.798	0.778	0.779	0.781	0.759	0.782	0.764	0.795	0.765	0.830	0.786	0.775	0.780	0.782	0.806	0.780	0.800	0.804	0.736	0.760	0.777	0.800
553	Idaho	0.807	0.795	0.817	0.789	0.815	0.823	0.809	0.806	0.838	0.826	0.784	0.802	0.813	0.839	0.758	0.786	0.794	0.865	0.823	0.756	0.750	0.816	0.847	0.807	0.831	0.848	0.757	0.815	0.827	0.834
554	Vermont	0.808	0.782	0.812	0.772	0.813	0.824	0.797	0.793	0.851	0.835	0.756	0.775	0.818	0.857	0.701	0.740	0.782	0.873	0.828	0.693	0.677	0.817	0.865	0.803	0.839	0.859	0.727	0.820	0.836	0.841
555	New Hampshire	0.784	0.762	0.790	0.754	0.789	0.800	0.776	0.774	0.821	0.807	0.740	0.757	0.791	0.828	0.692	0.727	0.761	0.845	0.804	0.687	0.673	0.794	0.836	0.782	0.814	0.832	0.713	0.795	0.810	0.815
556	Delaware	0.794	0.777	0.803	0.769	0.801	0.813	0.795	0.793	0.833	0.818	0.764	0.780	0.801	0.834	0.722	0.757	0.778	0.858	0.816	0.719	0.709	0.807	0.846	0.796	0.826	0.842	0.732	0.803	0.819	0.828
557	Washington														0.845																
558	Oregon	0.813	0.797	0.825	0.789	0.823	0.837	0.819	0.819	0.863	0.841	0.790	0.798	0.821	0.857	0.739	0.781	0.801	0.885	0.841	0.739	0.731	0.831	0.874	0.821	0.854	0.866	0.751	0.822	0.841	0.854
559	North Carolina	0.781	0.758	0.786	0.749	0.786	0.797	0.773	0.769	0.820	0.804	0.736	0.753	0.789	0.825	0.686	0.722	0.757	0.842	0.800	0.681	0.666	0.790	0.833	0.778	0.810	0.829	0.708	0.791	0.806	0.812
560	West Virginia	0.780	0.764	0.787	0.757	0.786	0.793	0.775	0.771	0.809	0.798	0.745	0.766	0.786	0.816	0.715	0.743	0.761	0.836	0.794	0.710	0.701	0.786	0.819	0.775	0.801	0.821	0.722	0.790	0.801	0.804
561	Mississippi	0.783	0.762	0.787	0.754	0.787	0.796	0.774	0.772	0.814	0.802	0.772	0.754	0.790	0.821	0.695	0.725	0.773	0.830	0.819	0.687	0.676	0.797	0.834	0.786	0.814	0.825	0.731	0.794	0.805	0.808
562	Arkansas	0.790	0.774	0.799	0.768	0.796	0.806	0.789	0.786	0.826	0.813	0.761	0.782	0.799	0.825	0.732	0.761	0.777	0.850	0.806	0.727	0.720	0.798	0.832	0.789	0.814	0.833	0.733	0.800	0.811	0.818
563	South Carolina	0.794	0.770	0.799	0.761	0.799	0.811	0.786	0.783	0.834	0.819	0.749	0.767	0.803	0.840	0.697	0.734	0.770	0.857	0.815	0.691	0.675	0.804	0.848	0.791	0.825	0.843	0.720	0.805	0.821	0.826
564	Rhode Island	0.756	0.745	0.766	0.739	0.764	0.774	0.760	0.760	0.785	0.772	0.736	0.748	0.757	0.789	0.705	0.733	0.742	0.811	0.776	0.706	0.698	0.769	0.800	0.761	0.785	0.797	0.709	0.763	0.776	0.786
565	Hawaii	0.755	0.744	0.766	0.739	0.763	0.775	0.762	0.764	0.787	0.770	0.739	0.744	0.753	0.790	0.702	0.732	0.740	0.812	0.777	0.703	0.697	0.770	0.804	0.763	0.789	0.798	0.708	0.761	0.776	0.789
566	Pittsburgh	0.738	0.731	0.747	0.727	0.744	0.751	0.742	0.742	0.757	0.748	0.725	0.736	0.737	0.761	0.708	0.729	0.726	0.783	0.751	0.710	0.706	0.746	0.768	0.740	0.757	0.769	0.704	0.743	0.752	0.759
567	Philadelphia	0.752	0.743	0.764	0.738	0.760	0.771	0.759	0.760	0.780	0.767	0.738	0.748	0.752	0.782	0.711	0.737	0.740	0.807	0.772	0.713	0.706	0.766	0.794	0.759	0.781	0.792	0.710	0.758	0.771	0.782
568	Alabama	0.790	0.775	0.797	0.769	0.796	0.804	0.788	0.788	0.820	0.807	0.793	0.769	0.795	0.823	0.722	0.750	0.787	0.836	0.827	0.718	0.711	0.807	0.839	0.799	0.823	0.829	0.750	0.798	0.810	0.815
569	Utah	0.790	0.775	0.796	0.769	0.794	0.802	0.783	0.780	0.813	0.803	0.754	0.772	0.792	0.823	0.726	0.752	0.768	0.841	0.801	0.725	0.715	0.794	0.826	0.785	0.809	0.827	0.735	0.798	0.808	0.812
570	Iowa	0.786	0.765	0.792	0.756	0.792	0.803	0.781	0.778	0.824	0.809	0.746	0.763	0.794	0.829	0.699	0.735	0.765	0.848	0.806	0.694	0.680	0.796	0.838	0.785	0.816	0.834	0.717	0.796	0.811	0.818
571	Massachusetts	0.781	0.765	0.790	0.758	0.787	0.799	0.781	0.779	0.814	0.800	0.752	0.765	0.785	0.818	0.713	0.745	0.763	0.840	0.801	0.712	0.701	0.793	0.829	0.783	0.811	0.825	0.723	0.789	0.803	0.812
572	Oklahoma	0.763	0.757	0.777	0.752	0.774	0.785	0.775	0.776	0.797	0.783	0.755	0.764	0.767	0.795	0.728	0.757	0.757	0.824	0.786	0.731	0.727	0.779	0.809	0.773	0.796	0.807	0.723	0.769	0.784	0.797
573	Louisiana	0.785	0.764	0.789	0.756	0.789	0.798	0.775	0.773	0.816	0.804	0.771	0.753	0.793	0.825	0.694	0.724	0.775	0.833	0.821	0.687	0.676	0.799	0.837	0.788	0.817	0.827	0.731	0.796	0.807	0.810
574	New Mexico	0.802	0.789	0.815	0.782	0.812	0.826	0.811	0.813	0.849	0.827	0.786	0.793	0.808	0.842	0.741	0.780	0.792	0.872	0.830	0.743	0.736	0.821	0.860	0.812	0.842	0.853	0.747	0.809	0.828	0.843
575	Texas	0.790	0.778	0.802	0.772	0.799	0.811	0.795	0.795	0.827	0.812	0.769	0.781	0.796	0.827	0.734	0.766	0.778	0.853	0.812	0.735	0.727	0.804	0.840	0.796	0.823	0.836	0.737	0.798	0.813	0.824
576	Kentucky	0.741	0.732	0.749	0.727	0.747	0.754	0.742	0.741	0.761	0.752	0.722	0.735	0.741	0.767	0.702	0.723	0.727	0.787	0.754	0.702	0.696	0.748	0.773	0.741	0.760	0.774	0.701	0.748	0.757	0.763
577	Kansas	0.771	0.764	0.785	0.759	0.782	0.793	0.783	0.784	0.806	0.792	0.762	0.773	0.775	0.803	0.735	0.765	0.764	0.833	0.794	0.738	0.733	0.788	0.818	0.781	0.805	0.815	0.730	0.778	0.793	0.806
578	Wisconsin	0.790	0.771	0.795	0.764	0.795	0.802	0.781	0.777	0.819	0.808	0.748	0.771	0.796	0.828	0.715	0.744	0.767	0.846	0.802	0.710	0.698	0.794	0.830	0.783	0.810	0.831	0.726	0.800	0.812	0.814
579	Tennessee	0.763	0.747	0.769	0.741	0.768	0.775	0.757	0.753	0.789	0.779	0.727	0.747	0.768	0.797	0.698	0.725	0.743	0.815	0.775	0.695	0.685	0.768	0.800	0.758	0.783	0.801	0.706	0.772	0.783	0.786
580	Minnesota	0.782	0.766	0.791	0.759	0.790	0.801	0.784	0.782	0.819	0.804	0.755	0.769	0.788	0.820	0.716	0.749	0.766	0.844	0.803	0.714	0.704	0.795	0.832	0.785	0.814	0.828	0.724	0.790	0.806	0.815
581	Colorado	0.806	0.793	0.816	0.787	0.814	0.822	0.806	0.803	0.837	0.825	0.779	0.797	0.812	0.840	0.753	0.781	0.792	0.864	0.821	0.751	0.744	0.814	0.846	0.805	0.830	0.847	0.754	0.814	0.826	0.833
582	Indiana	0.771	0.753	0.776	0.746	0.775	0.783	0.762	0.758	0.798	0.787	0.730	0.752	0.776	0.807	0.698	0.726	0.748	0.824	0.783	0.693	0.682	0.774	0.809	0.764	0.790	0.810	0.709	0.781	0.792	0.793
583	Nebraska	0.756	0.748	0.768	0.743	0.765	0.775	0.764	0.765	0.784	0.771	0.743	0.753	0.756	0.786	0.717	0.743	0.745	0.811	0.776	0.719	0.713	0.770	0.799	0.764	0.786	0.796	0.715	0.762	0.775	0.787
584	Connecticut	0.796	0.780	0.805	0.773	0.803	0.815	0.796	0.795	0.833	0.818	0.766	0.780	0.802	0.836	0.726	0.760	0.779	0.858	0.817	0.725	0.714	0.808	0.847	0.799	0.828	0.843	0.736	0.805	0.820	0.829
585	Ohio	0.773	0.758	0.780	0.752	0.778	0.786	0.768	0.765	0.800	0.789	0.740	0.759	0.778	0.807	0.711	0.738	0.754	0.826	0.786	0.708	0.699	0.778	0.811	0.769	0.793	0.812	0.718	0.782	0.793	0.796
586	Michigan	0.792	0.780	0.806	0.773	0.803	0.817	0.805	0.806	0.841	0.819	0.782	0.789	0.799	0.830	0.738	0.778	0.786	0.864	0.821	0.739	0.734	0.812	0.850	0.804	0.834	0.844	0.740	0.799	0.818	0.834
587	Arizona	0.780	0.776	0.798	0.771	0.793	0.807	0.800	0.803	0.821	0.801	0.783	0.787	0.782	0.812	0.754	0.788	0.778	0.849	0.808	0.762	0.760	0.802	0.832	0.796	0.820	0.828	0.743	0.785	0.802	0.821
588	New Jersey	0.777	0.765	0.788	0.758	0.786	0.798	0.783	0.785	0.814	0.796	0.759	0.764	0.778	0.814	0.718	0.752	0.763	0.839	0.801	0.720	0.713	0.794	0.829	0.785	0.813	0.823	0.726	0.784	0.800	0.813
589	Syracuse	0.773	0.754	0.777	0.747	0.776	0.783	0.762	0.758	0.797	0.787	0.730	0.751	0.776	0.809	0.698	0.725	0.748	0.824	0.784	0.693	0.682	0.775	0.810	0.765	0.791	0.811	0.711	0.783	0.793	0.794
590	New York	0.774	0.757	0.781	0.750	0.779	0.791	0.771	0.770	0.807	0.789	0.741	0.747	0.773	0.815	0.693	0.726	0.750	0.830	0.795	0.691	0.683	0.786	0.826	0.776	0.807	0.819	0.713	0.781	0.796	0.807
591	Richmond	0.781	0.762	0.788	0.754	0.787	0.798	0.779	0.777	0.817	0.803	0.748	0.763	0.787	0.821	0.705	0.738	0.762	0.841	0.801	0.701	0.689	0.792	0.831	0.782	0.811	0.827	0.718	0.790	0.805	0.813
592	Atlanta	0.786	0.772	0.796	0.765	0.794	0.806	0.789	0.788	0.825	0.810	0.760	0.774	0.793	0.825	0.722	0.756	0.772	0.850	0.808	0.721	0.712	0.800	0.837	0.790	0.819	0.833	0.729	0.794	0.810	0.820
593	Washington, DC	0.753	0.741	0.762	0.736	0.760	0.769	0.755	0.754	0.778	0.767	0.729	0.740	0.752	0.786	0.698	0.724	0.735	0.805	0.771	0.698	0.690	0.764	0.795	0.756	0.780	0.792	0.705	0.760	0.772	0.781
594	Chicago	0.782	0.761	0.784	0.753	0.784	0.791	0.767	0.762	0.806	0.796	0.730	0.753	0.785	0.821	0.695	0.724	0.753	0.834	0.791	0.690	0.678	0.783	0.820	0.770	0.799	0.821	0.714	0.792	0.802	0.802
595	St. Louis	0.779	0.764	0.789	0.757	0.787	0.798	0.781	0.780	0.817	0.801	0.753	0.767	0.785	0.817	0.714	0.747	0.764	0.841	0.800	0.712	0.703	0.792	0.829	0.783	0.811	0.825	0.722	0.787	0.803	0.812
596	Sacramento	0.793	0.779	0.805	0.772	0.802	0.816	0.800	0.802	0.836	0.816	0.775	0.782	0.797	0.832	0.731	0.768	0.781	0.859	0.819	0.734	0.726	0.811	0.848	0.802	0.831	0.842	0.739	0.800	0.817	0.831
597	Northern California	0.824	0.807	0.835	0.800	0.833	0.847	0.828	0.829	0.871	0.850	0.798	0.806	0.831	0.868	0.747	0.788	0.809	0.894	0.851	0.748	0.739	0.842	0.884	0.831	0.864	0.876	0.761	0.833	0.851	0.864
598	San Diego	0.769	0.761	0.783	0.756	0.779	0.791	0.782	0.784	0.803	0.785	0.762	0.767	0.767	0.800	0.731	0.762	0.759	0.830	0.793	0.735	0.731	0.787	0.817	0.781	0.805	0.813	0.728	0.774	0.789	0.805
599	Southern California	0.784	0.773	0.796	0.767	0.793	0.805	0.792	0.794	0.820	0.802	0.768	0.774	0.784	0.820	0.730	0.763	0.770	0.846	0.808	0.733	0.727	0.801	0.835	0.793	0.820	0.830	0.735	0.790	0.806	0.820

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	U1	U2	U3	U4	U5	U6	U7	U8	U9	U0	UA	UB	UC	UD	UE	UF	UG	UH	UI	UJ	UK	UL	UM	UN	UO	UP	UQ	UR	US	UT
501	Miami	0.742	0.724	0.744	0.718	0.744	0.750	0.730	0.726	0.764	0.753	0.700	0.717	0.743	0.776	0.669	0.696	0.719	0.788	0.750	0.666	0.656	0.743	0.775	0.735	0.760	0.776	0.684	0.750	0.759	0.761
502	Broward County / Palm Beach	0.754	0.743	0.761	0.738	0.759	0.766	0.752	0.751	0.780	0.767	0.730	0.744	0.756	0.784	0.706	0.733	0.741	0.803	0.766	0.707	0.701	0.760	0.788	0.754	0.776	0.788	0.709	0.760	0.771	0.776
503	Tampa	0.747	0.737	0.755	0.732	0.753	0.760	0.748	0.746	0.774	0.761	0.728	0.741	0.750	0.775	0.704	0.731	0.736	0.797	0.760	0.705	0.699	0.754	0.781	0.749	0.769	0.781	0.704	0.753	0.765	0.770
504	Orlando	0.750	0.741	0.759	0.736	0.756	0.764	0.752	0.751	0.777	0.764	0.732	0.745	0.753	0.779	0.709	0.735	0.740	0.800	0.764	0.710	0.704	0.758	0.784	0.753	0.773	0.785	0.709	0.757	0.768	0.774
505	Jacksonville	0.748	0.738	0.756	0.733	0.754	0.761	0.749	0.747	0.776	0.763	0.728	0.741	0.751	0.777	0.703	0.730	0.737	0.798	0.762	0.703	0.698	0.756	0.783	0.750	0.771	0.783	0.704	0.755	0.766	0.772
506	Daytona / Gainesville	0.760	0.746	0.768	0.740	0.766	0.774	0.758	0.756	0.793	0.778	0.734	0.751	0.766	0.793	0.704	0.734	0.747	0.815	0.775	0.701	0.694	0.767	0.799	0.760	0.784	0.799	0.708	0.769	0.781	0.785
521	Diversified Dental - Las Vegas	0.778	0.783	0.803	0.779	0.795	0.810	0.812	0.817	0.827	0.804	0.804	0.806	0.783	0.804	0.787	0.823	0.791	0.858	0.809	0.798	0.806	0.805	0.830	0.804	0.825	0.828	0.757	0.781	0.799	0.825
522	Mastercare Dental - Reno	0.864	0.845	0.878	0.836	0.875	0.892	0.880	0.883	0.938	0.906	0.858	0.866	0.881	0.908	0.800	0.852	0.869	0.949	0.899	0.796	0.792	0.888	0.935	0.881	0.917	0.924	0.802	0.874	0.896	0.914
524	Premier - Minnesota	0.799	0.792	0.816	0.787	0.810	0.824	0.818	0.820	0.846	0.826	0.802	0.811	0.807	0.829	0.775	0.810	0.803	0.870	0.825	0.777	0.777	0.819	0.849	0.815	0.839	0.846	0.760	0.804	0.820	0.838
526	Dental Options Pricing - Oregon	0.808	0.794	0.822	0.787	0.818	0.833	0.821	0.823	0.865	0.838	0.800	0.805	0.817	0.847	0.753	0.799	0.807	0.884	0.838	0.754	0.751	0.829	0.868	0.823	0.854	0.861	0.755	0.815	0.834	0.852
527	Rental Network - Hawaii	0.770	0.757	0.779	0.751	0.777	0.789	0.777	0.779	0.805	0.785	0.757	0.761	0.768	0.805	0.716	0.747	0.756	0.827	0.793	0.713	0.707	0.785	0.820	0.780	0.807	0.813	0.722	0.776	0.792	0.805
528	Diversified Dental - Reno	0.835	0.846	0.869	0.843	0.858	0.877	0.887	0.896	0.918	0.885	0.882	0.884	0.856	0.862	0.872	0.914	0.876	0.938	0.875	0.890	0.906	0.871	0.899	0.871	0.896	0.898	0.820	0.838	0.859	0.896
549	Maine	0.790	0.771	0.799	0.763	0.797	0.811	0.793	0.794	0.841	0.816	0.768	0.774	0.797	0.833	0.713	0.756	0.779	0.857	0.817	0.711	0.701	0.807	0.849	0.800	0.832	0.839	0.728	0.799	0.817	0.829
550	North Dakota	0.845	0.819	0.852	0.810	0.851	0.864	0.844	0.842	0.899	0.876	0.813	0.830	0.857	0.890	0.756	0.801	0.831	0.917	0.870	0.747	0.734	0.859	0.905	0.849	0.884	0.898	0.772	0.857	0.874	0.883
551	Nevada	0.754	0.759	0.777	0.756	0.770	0.783	0.785	0.789	0.796	0.775	0.777	0.779	0.755	0.779	0.761	0.794	0.763	0.826	0.783	0.773	0.778	0.779	0.802	0.777	0.797	0.800	0.733	0.756	0.774	0.796
553	Idaho	0.797	0.785	0.807	0.780	0.805	0.813	0.800	0.798	0.832	0.817	0.778	0.794	0.803	0.829	0.751	0.781	0.788	0.855	0.814	0.749	0.743	0.807	0.837	0.801	0.824	0.837	0.750	0.805	0.818	0.825
554	Vermont	0.792	0.765	0.795	0.756	0.795	0.807	0.782	0.779	0.839	0.819	0.747	0.763	0.802	0.839	0.689	0.732	0.772	0.856	0.813	0.681	0.667	0.801	0.848	0.791	0.826	0.841	0.715	0.803	0.820	0.825
555	New Hampshire	0.773	0.750	0.778	0.742	0.777	0.788	0.766	0.763	0.814	0.796	0.734	0.748	0.780	0.816	0.684	0.722	0.754	0.833	0.793	0.679	0.665	0.783	0.824	0.774	0.805	0.818	0.705	0.783	0.798	0.804
556	Delaware	0.779	0.762	0.787	0.755	0.786	0.797	0.781	0.780	0.822	0.803	0.755	0.768	0.786	0.818	0.712	0.749	0.768	0.842	0.801	0.709	0.699	0.792	0.830	0.785	0.814	0.825	0.721	0.788	0.804	0.813
557	Washington														0.836																
558	Oregon	0.803	0.786	0.813	0.778	0.811	0.825	0.809	0.810	0.856	0.831	0.784	0.790	0.811	0.846	0.731	0.776	0.795	0.874	0.831	0.731	0.723	0.821	0.863	0.814	0.846	0.854	0.743	0.811	0.830	0.844
559	North Carolina	0.764	0.740	0.768	0.732	0.767	0.778	0.757	0.754	0.806	0.787	0.725	0.740	0.772	0.806	0.674	0.713	0.745	0.824	0.783	0.668	0.654	0.773	0.815	0.764	0.796	0.809	0.694	0.774	0.789	0.795
560	West Virginia	0.762	0.746	0.768	0.740	0.767	0.775	0.759	0.756	0.795	0.780	0.734	0.752	0.768	0.796	0.702	0.732	0.748	0.817	0.776	0.697	0.689	0.769	0.801	0.761	0.786	0.801	0.708	0.771	0.783	0.787
561	Mississippi	0.762	0.741	0.766	0.734	0.766	0.774	0.755	0.754	0.797	0.781	0.758	0.803	0.770	0.798	0.680	0.713	0.758	0.809	0.798	0.673	0.662	0.777	0.812	0.769	0.796	0.802	0.714	0.772	0.784	0.787
562	Arkansas	0.773	0.757	0.781	0.751	0.778	0.788	0.774	0.771	0.811	0.795	0.750	0.768	0.781	0.805	0.719	0.751	0.764	0.832	0.789	0.714	0.709	0.781	0.814	0.775	0.799	0.814	0.720	0.782	0.794	0.800
563	South Carolina	0.770	0.746	0.774	0.738	0.774	0.785	0.764	0.761	0.814	0.794	0.732	0.747	0.778	0.813	0.680	0.719	0.752	0.831	0.791	0.673	0.659	0.780	0.823	0.771	0.803	0.816	0.700	0.780	0.796	0.802
564	Rhode Island	0.743	0.732	0.753	0.726	0.750	0.760	0.748	0.749	0.775	0.759	0.728	0.737	0.744	0.774	0.696	0.726	0.732	0.798	0.763	0.696	0.689	0.756	0.786	0.751	0.774	0.782	0.699	0.750	0.763	0.773
565	Hawaii	0.745	0.735	0.756	0.729	0.753	0.764	0.753	0.755	0.780	0.761	0.733	0.737	0.744	0.779	0.695	0.727	0.734	0.802	0.768	0.695	0.690	0.761	0.794	0.755	0.781	0.787	0.700	0.751	0.767	0.780
566	Pittsburgh	0.729	0.722	0.738	0.719	0.735	0.742	0.734	0.734	0.750	0.739	0.719	0.729	0.728	0.751	0.702	0.724	0.720	0.773	0.742	0.704	0.700	0.737	0.759	0.733	0.750	0.759	0.697	0.734	0.743	0.751
567	Philadelphia	0.744	0.735	0.755	0.730	0.752	0.762	0.752	0.752	0.774	0.759	0.733	0.741	0.744	0.773	0.705	0.733	0.735	0.798	0.764	0.707	0.700	0.758	0.786	0.753	0.775	0.782	0.704	0.750	0.763	0.774
568	Alabama	0.773	0.758	0.780	0.752	0.778	0.787	0.773	0.774	0.806	0.790	0.782	0.823	0.779	0.804	0.710	0.740	0.774	0.819	0.810	0.707	0.700	0.790	0.821	0.785	0.808	0.810	0.737	0.781	0.793	0.799
569	Utah	0.782	0.766	0.787	0.760	0.785	0.793	0.776	0.773	0.808	0.795	0.750	0.766	0.784	0.814	0.720	0.749	0.764	0.832	0.794	0.719	0.710	0.786	0.817	0.779	0.803	0.818	0.729	0.790	0.800	0.804
570	Iowa	0.767	0.745	0.772	0.738	0.772	0.783	0.763	0.761	0.809	0.790	0.734	0.748	0.774	0.808	0.685	0.723	0.751	0.828	0.788	0.680	0.667	0.778	0.818	0.769	0.800	0.812	0.702	0.777	0.792	0.799
571	Massachusetts	0.772	0.755	0.780	0.749	0.777	0.788	0.772	0.771	0.808	0.791	0.747	0.758	0.776	0.808	0.706	0.741	0.758	0.830	0.792	0.705	0.695	0.784	0.819	0.777	0.804	0.814	0.716	0.779	0.794	0.803
572	Oklahoma	0.750	0.744	0.764	0.739	0.760	0.771	0.763	0.764	0.786	0.770	0.746	0.754	0.754	0.780	0.719	0.749	0.747	0.810	0.773	0.722	0.718	0.767	0.795	0.762	0.785	0.792	0.712	0.756	0.771	0.784
573	Louisiana	0.765	0.744	0.768	0.736	0.768	0.776	0.756	0.755	0.799	0.783	0.757	0.801	0.772	0.802	0.679	0.712	0.759	0.811	0.800	0.672	0.662	0.779	0.815	0.771	0.798	0.804	0.715	0.774	0.786	0.789
574	New Mexico	0.788	0.775	0.801	0.768	0.798	0.812	0.799	0.800	0.838	0.814	0.777	0.782	0.795	0.827	0.731	0.773	0.783	0.858	0.816	0.733	0.727	0.808	0.845	0.802	0.831	0.837	0.736	0.795	0.814	0.829
575	Texas	0.778	0.766	0.789	0.760	0.786	0.797	0.784	0.784	0.818	0.800	0.761	0.771	0.783	0.814	0.725	0.760	0.769	0.840	0.800	0.726	0.719	0.792	0.826	0.786	0.813	0.822	0.728	0.785	0.801	0.812
576	Kentucky	0.729	0.720	0.737	0.715	0.734	0.741	0.731	0.730	0.751	0.740	0.714	0.726	0.729	0.754	0.693	0.716	0.718	0.774	0.742	0.693	0.688	0.736	0.760	0.731	0.750	0.760	0.692	0.735	0.745	0.751
577	Kansas	0.762	0.754	0.775	0.749	0.771	0.783	0.774	0.775	0.799	0.782	0.756	0.765	0.765	0.792	0.728	0.759	0.758	0.823	0.784	0.730	0.726	0.778	0.807	0.773	0.796	0.804	0.722	0.767	0.783	0.796
578	Wisconsin	0.776	0.757	0.780	0.750	0.780	0.787	0.768	0.764	0.808	0.794	0.740	0.759	0.782	0.812	0.705	0.736	0.758	0.831	0.789	0.699	0.689	0.780	0.815	0.772	0.798	0.815	0.715	0.786	0.798	0.800
579	Tennessee	0.746	0.730	0.751	0.724	0.750	0.757	0.741	0.738	0.775	0.762	0.716	0.733	0.750	0.779	0.686	0.715	0.730	0.797	0.759	0.682	0.673	0.751	0.782	0.744	0.768	0.782	0.693	0.754	0.766	0.769
580	Minnesota	0.773	0.757	0.781	0.750	0.779	0.791	0.775	0.774	0.813	0.795	0.750	0.762	0.779	0.810	0.709	0.745	0.761	0.834	0.794	0.708	0.698	0.786	0.822	0.779	0.807	0.817	0.717	0.781	0.796	0.806
581	Colorado	0.796	0.784	0.805	0.778	0.803	0.811	0.797	0.795	0.830	0.815	0.774	0.790	0.802	0.829	0.746	0.776	0.786	0.854	0.812	0.744	0.738	0.805	0.836	0.798	0.822	0.836	0.746	0.804	0.817	0.823
582	Indiana	0.755	0.737	0.759	0.730	0.758	0.766	0.748	0.744	0.785	0.771	0.720	0.739	0.760	0.790	0.687	0.717	0.737	0.807	0.767	0.682	0.671	0.759	0.793	0.751	0.776	0.793	0.697	0.765	0.776	0.778
583	Nebraska	0.745	0.736	0.757	0.731	0.753	0.763	0.754	0.755	0.775	0.760	0.736	0.744	0.745	0.774	0.708	0.737	0.736	0.799	0.765	0.711	0.705	0.759	0.787	0.755	0.776	0.783	0.706	0.750	0.764	0.775
584	Connecticut	0.787	0.770	0.795	0.763	0.793	0.804	0.788	0.786	0.827	0.809	0.761	0.773	0.792	0.825	0.719	0.755	0.774	0.848	0.808	0.718	0.707	0.799	0.836	0.792	0.821	0.832	0.729	0.795	0.811	0.820
585	Ohio	0.759	0.744	0.765	0.738	0.763	0.771	0.755	0.752	0.788	0.775	0.731	0.748	0.763	0.791	0.701	0.730	0.744	0.811	0.772	0.698	0.689	0.765	0.796	0.758	0.781	0.796	0.707	0.767	0.779	0.782
586	Michigan	0.781	0.768	0.794	0.762	0.791	0.805	0.795	0.796	0.833	0.808	0.775	0.780	0.788	0.818	0.730	0.772	0.779	0.853	0.810	0.731	0.727	0.801	0.839	0.796	0.825	0.831	0.731	0.788	0.807	0.823
587	Arizona	0.773	0.769	0.790	0.764	0.785	0.799	0.793	0.796	0.815	0.793	0.778	0.781	0.775	0.803	0.749	0.784	0.773	0.841	0.800	0.756	0.754	0.794	0.824	0.791	0.814	0.819	0.737	0.777	0.794	0.813
588	New Jersey	0.769	0.756	0.779	0.750	0.776	0.789	0.775	0.777	0.809	0.787	0.754	0.758	0.770	0.805	0.712	0.748	0.758	0.830	0.793	0.713	0.707	0.785	0.820	0.779	0.807	0.813	0.719	0.775	0.791	0.805
589	Syracuse	0.759	0.741	0.763	0.734	0.762	0.769	0.750	0.746	0.787	0.774	0.721	0.740	0.763	0.794	0.688	0.717	0.739	0.810	0.770	0.684	0.673	0.762	0.796	0.754	0.780	0.796	0.700	0.769	0.779	0.781
590	New York	0.765	0.748	0.771	0.741	0.770	0.782	0.763	0.763	0.802	0.781	0.736	0.740	0.765	0.806	0.687	0.722	0.746	0.821	0.786	0.685	0.677	0.778	0.817	0.770	0.801	0.809	0.706	0.772	0.788	0.799
591	Richmond	0.763	0.744	0.770	0.737	0.769	0.780	0.763	0.761	0.803	0.785	0.736	0.749	0.769	0.761	0.692	0.728	0.749	0.823	0.784	0.688	0.677	0.775	0.812	0.767	0.796	0.807	0.704	0.772	0.787	0.795
592	Atlanta	0.773	0.758	0.782	0.751	0.780	0.791	0.777	0.776	0.815	0.796	0.752	0.763	0.779	0.810	0.712	0.749	0.763	0.836	0.795	0.711	0.703	0.786	0.823	0.780	0.808	0.818	0.718	0.780	0.796	0.807
593	Washington, DC	0.744	0.732	0.752	0.726	0.750	0.759	0.746	0.746	0.771	0.757	0.724	0.733	0.743	0.776	0.692	0.719	0.729	0.795	0.761	0.691	0.684	0.755	0.785	0.749	0.773	0.782	0.697	0.750	0.763	0.772
594	Chicago	0.772	0.750	0.774	0.743	0.773	0.780	0.757	0.753	0.800	0.787	0.725	0.745	0.775	0.810	0.688	0.719	0.748	0.823	0.782	0.683	0.671	0.773	0.809	0.764	0.791	0.810	0.706	0.782	0.792	0.793
595	St. Louis	0.763	0.748	0.772	0.741	0.770	0.781	0.767	0.766	0.804	0.785	0.742	0.754	0.769	0.800	0.703	0.738	0.753	0.825	0.785	0.701	0.692	0.776	0.812	0.770	0.797	0.807	0.709	0.771	0.787	0.796
596	Sacramento	0.784	0.770	0.795	0.763	0.792	0.806	0.792	0.794	0.830	0.807	0.770	0.775	0.788	0.822	0.725	0.764	0.775	0.850	0.810	0.727	0.719	0.802	0.839	0.796	0.824	0.831	0.732	0.791	0.808	0.822
597	Northern California	0.817	0.800	0.827	0.792	0.825	0.839	0.821	0.822	0.868	0.843	0.795	0.800	0.824	0.861	0.742	0.786	0.806	0.887	0.844	0.743	0.734	0.835	0.877	0.827	0.860	0.868	0.756	0.825	0.844	0.857
598	San Diego	0.762	0.754	0.776	0.749	0.771	0.784	0.775	0.778	0.799	0.778	0.759	0.762	0.761	0.793	0.726	0.759	0.755	0.823	0.787	0.730	0.726	0.780	0.810	0.776	0.800	0.805	0.723	0.767	0.782	0.798
599	Southern California	0.778	0.767	0.790	0.761	0.787	0.799	0.787	0.789	0.817	0.796	0.766	0.770	0.778	0.814	0.726	0.761	0.768	0.840	0.803	0.729	0.723	0.795	0.829	0.790	0.817	0.823	0.731	0.784	0.801	0.815

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ	SP	TA	TD	TW
501	Miami	0.663	0.662	0.644	0.681	0.691	0.664	0.723	0.732	0.709	0.763	0.772	0.745	0.680	0.738	0.673	0.696	0.726	0.686	0.736	0.766	0.729	0.778	0.810	0.768	0.786	0.803	0.574	0.907	0.972
502	Broward County / Palm Beach	0.696	0.693	0.680	0.712	0.718	0.698	0.765	0.771	0.753	0.805	0.811	0.790	0.710	0.754	0.703	0.724	0.747	0.716	0.775	0.797	0.769	0.817	0.841	0.808	0.798	0.817	0.611	0.924	0.981
503	Tampa	0.690	0.685	0.674	0.714	0.718	0.699	0.768	0.772	0.755	0.809	0.813	0.793	0.710	0.752	0.702	0.727	0.749	0.718	0.780	0.801	0.773	0.823	0.845	0.813	0.794	0.814	0.644	0.924	0.980
504	Orlando	0.695	0.690	0.679	0.718	0.723	0.704	0.773	0.777	0.761	0.814	0.818	0.798	0.715	0.756	0.707	0.732	0.753	0.723	0.785	0.805	0.778	0.828	0.849	0.818	0.797	0.817	0.636	0.927	0.983
505	Jacksonville	0.690	0.685	0.673	0.714	0.719	0.699	0.768	0.772	0.755	0.809	0.813	0.793	0.710	0.753	0.702	0.728	0.750	0.719	0.780	0.801	0.773	0.823	0.846	0.813	0.796	0.816	0.645	0.927	0.985
506	Daytona / Gainesville	0.691	0.682	0.669	0.726	0.730	0.706	0.778	0.781	0.761	0.823	0.826	0.802	0.720	0.771	0.710	0.744	0.770	0.732	0.794	0.819	0.784	0.842	0.868	0.828	0.817	0.838	0.598	0.960	1.030
521	Diversified Dental - Las Vegas	0.753	0.751	0.744	0.761	0.764	0.754	0.861	0.863	0.854	0.930	0.932	0.921	0.760	0.782	0.757	0.767	0.780	0.763	0.865	0.877	0.862	0.936	0.949	0.931	0.833	0.872	0.818	1.028	1.069
522	Mastercare Dental - Reno	0.809	0.796	0.778	0.826	0.829	0.800	0.909	0.909	0.885	1.007	1.005	0.974	0.824	0.889	0.812	0.839	0.873	0.824	0.918	0.948	0.905	1.019	1.050	0.999	0.937	0.987	0.799	1.181	1.284
524	Premier - Minnesota	0.761	0.754	0.743	0.775	0.777	0.759	0.852	0.852	0.837	0.917	0.918	0.899	0.772	0.811	0.765	0.784	0.803	0.774	0.859	0.876	0.850	0.926	0.945	0.915	0.855	0.890	0.709	1.030	1.076
526	Dental Options Pricing - Oregon	0.744	0.739	0.723	0.761	0.768	0.743	0.839	0.845	0.823	0.919	0.925	0.898	0.759	0.815	0.752	0.774	0.806	0.765	0.849	0.879	0.843	0.933	0.964	0.920	0.872	0.915	0.703	1.088	1.174
527	Rental Network - Hawaii	0.705	0.702	0.687	0.724	0.733	0.709	0.800	0.807	0.787	0.864	0.872	0.846	0.721	0.772	0.716	0.738	0.768	0.731	0.811	0.839	0.806	0.878	0.909	0.869	0.825	0.856	0.628	1.019	1.098
528	Diversified Dental - Reno	0.824	0.820	0.816	0.828	0.829	0.821	0.942	0.942	0.936	1.030	1.029	1.022	0.828	0.844	0.824	0.831	0.840	0.827	0.944	0.951	0.941	1.033	1.041	1.028	0.901	0.954	0.929	1.130	1.166
549	Maine	0.712	0.706	0.687	0.736	0.745	0.715	0.804	0.812	0.786	0.880	0.888	0.856	0.732	0.797	0.724	0.753	0.791	0.742	0.818	0.853	0.810	0.898	0.936	0.884	0.855	0.895	0.650	1.071	1.171
550	North Dakota	0.773	0.759	0.738	0.798	0.803	0.769	0.860	0.860	0.831	0.936	0.936	0.901	0.794	0.868	0.779	0.816	0.854	0.798	0.874	0.906	0.856	0.952	0.989	0.931	0.916	0.953	0.652	1.117	1.225
551	Nevada	0.730	0.728	0.722	0.736	0.739	0.729	0.833	0.835	0.827	0.897	0.899	0.889	0.736	0.757	0.733	0.741	0.753	0.738	0.837	0.848	0.834	0.902	0.914	0.898	0.804	0.839	0.689	0.988	1.044
553	Idaho	0.750	0.742	0.729	0.766	0.768	0.747	0.824	0.826	0.807	0.872	0.873	0.851	0.763	0.810	0.753	0.777	0.799	0.765	0.833	0.854	0.823	0.882	0.904	0.869	0.848	0.870	0.682	0.986	1.049
554	Vermont	0.697	0.689	0.666	0.726	0.736	0.699	0.775	0.782	0.750	0.843	0.851	0.813	0.721	0.801	0.710	0.746	0.790	0.731	0.792	0.831	0.778	0.864	0.907	0.846	0.859	0.892	0.567	1.048	1.159
555	New Hampshire	0.690	0.685	0.663	0.711	0.720	0.688	0.764	0.770	0.742	0.825	0.832	0.799	0.710	0.780	0.699	0.728	0.766	0.715	0.778	0.812	0.766	0.842	0.880	0.827	0.832	0.862	0.567	1.007	1.099
556	Delaware	0.709	0.700	0.684	0.736	0.742	0.715	0.797	0.801	0.777	0.861	0.864	0.836	0.732	0.791	0.721	0.753	0.785	0.741	0.811	0.840	0.800	0.878	0.909	0.863	0.842	0.873	0.617	1.022	1.109
557	Washington																													
558	Oregon	0.726	0.722	0.703	0.745	0.755	0.726	0.816	0.825	0.800	0.895	0.902	0.872	0.744	0.807	0.737	0.761	0.798	0.751	0.829	0.863	0.822	0.910	0.947	0.898	0.866	0.907	0.668	1.082	1.192
559	North Carolina	0.675	0.667	0.647	0.708	0.717	0.684	0.760	0.765	0.736	0.823	0.829	0.795	0.703	0.773	0.692	0.728	0.768	0.715	0.777	0.812	0.764	0.843	0.882	0.827	0.829	0.860	0.547	1.012	1.132
560	West Virginia	0.692	0.682	0.668	0.729	0.732	0.707	0.780	0.783	0.761	0.826	0.828	0.803	0.722	0.776	0.711	0.748	0.775	0.734	0.797	0.822	0.786	0.845	0.872	0.830	0.821	0.842	0.608	0.965	1.040
561	Mississippi	0.708	0.688	0.674	0.737	0.733	0.706	0.764	0.766	0.742	0.813	0.814	0.785	0.730	0.784	0.710	0.759	0.783	0.737	0.783	0.811	0.770	0.834	0.864	0.816	0.815	0.837	0.695	0.965	1.090
562	Arkansas	0.709	0.697	0.685	0.744	0.746	0.722	0.799	0.800	0.779	0.849	0.849	0.825	0.738	0.789	0.726	0.762	0.788	0.748	0.814	0.838	0.803	0.867	0.892	0.851	0.833	0.857	0.670	0.983	1.090
563	South Carolina	0.670	0.659	0.641	0.720	0.728	0.695	0.773	0.778	0.748	0.837	0.843	0.808	0.712	0.783	0.700	0.747	0.787	0.733	0.796	0.832	0.782	0.864	0.905	0.847	0.843	0.875	0.557	1.038	1.143
564	Rhode Island	0.682	0.677	0.664	0.708	0.714	0.693	0.773	0.777	0.758	0.826	0.830	0.808	0.704	0.749	0.697	0.723	0.749	0.715	0.786	0.809	0.778	0.841	0.867	0.831	0.797	0.823	0.629	0.960	1.028
565	Hawaii	0.680	0.678	0.664	0.698	0.707	0.685	0.771	0.780	0.761	0.834	0.843	0.819	0.696	0.744	0.691	0.711	0.741	0.706	0.782	0.810	0.779	0.848	0.879	0.841	0.798	0.829	0.619	0.986	1.060
566	Pittsburgh	0.690	0.685	0.677	0.707	0.710	0.695	0.765	0.768	0.755	0.801	0.803	0.789	0.704	0.735	0.698	0.717	0.733	0.710	0.774	0.789	0.768	0.811	0.827	0.803	0.769	0.787	0.646	0.888	0.932
567	Philadelphia	0.694	0.691	0.678	0.709	0.715	0.696	0.777	0.780	0.764	0.828	0.832	0.812	0.707	0.748	0.701	0.720	0.743	0.713	0.785	0.806	0.778	0.839	0.862	0.830	0.792	0.818	0.647	0.947	1.007
568	Alabama	0.733	0.716	0.704	0.754	0.749	0.727	0.786	0.788	0.768	0.833	0.834	0.811	0.748	0.791	0.731	0.772	0.790	0.753	0.801	0.825	0.791	0.850	0.875	0.836	0.820	0.841	0.729	0.963	1.047
569	Utah	0.719	0.714	0.698	0.734	0.740	0.716	0.786	0.792	0.771	0.828	0.833	0.809	0.733	0.786	0.724	0.747	0.773	0.736	0.797	0.822	0.789	0.841	0.867	0.829	0.827	0.847	0.638	0.957	1.018
570	Iowa	0.681	0.672	0.654	0.719	0.727	0.696	0.775	0.779	0.752	0.837	0.842	0.810	0.713	0.778	0.702	0.740	0.777	0.727	0.793	0.825	0.780	0.859	0.896	0.843	0.834	0.865	0.576	1.019	1.116
571	Massachusetts	0.706	0.701	0.684	0.722	0.729	0.703	0.783	0.788	0.765	0.841	0.847	0.820	0.721	0.777	0.713	0.736	0.766	0.725	0.794	0.821	0.784	0.855	0.885	0.842	0.825	0.854	0.632	0.992	1.086
572	Oklahoma	0.695	0.690	0.680	0.723	0.727	0.709	0.792	0.795	0.779	0.848	0.852	0.833	0.718	0.757	0.712	0.737	0.759	0.730	0.805	0.825	0.798	0.863	0.885	0.854	0.807	0.835	0.669	0.973	1.032
573	Louisiana	0.701	0.684	0.668	0.731	0.730	0.701	0.756	0.761	0.735	0.805	0.809	0.779	0.724	0.781	0.706	0.755	0.781	0.734	0.776	0.807	0.765	0.828	0.860	0.812	0.818	0.840	0.652	0.968	1.103
574	New Mexico	0.718	0.712	0.697	0.744	0.752	0.726	0.819	0.826	0.805	0.894	0.901	0.873	0.739	0.794	0.733	0.760	0.793	0.751	0.833	0.863	0.827	0.911	0.944	0.900	0.853	0.892	0.667	1.067	1.153
575	Texas	0.711	0.706	0.691	0.735	0.742	0.718	0.800	0.805	0.784	0.860	0.865	0.841	0.731	0.782	0.724	0.750	0.779	0.741	0.813	0.838	0.804	0.875	0.904	0.864	0.836	0.867	0.658	1.010	1.084
576	Kentucky	0.680	0.674	0.664	0.705	0.708	0.691	0.761	0.763	0.748	0.798	0.800	0.782	0.701	0.737	0.693	0.718	0.737	0.709	0.772	0.790	0.765	0.811	0.830	0.801	0.774	0.792	0.612	0.899	0.950
577	Kansas	0.713	0.708	0.696	0.732	0.736	0.717	0.802	0.805	0.788	0.859	0.862	0.843	0.729	0.769	0.722	0.743	0.765	0.735	0.812	0.831	0.804	0.871	0.893	0.861	0.815	0.844	0.682	0.980	1.040
578	Wisconsin	0.706	0.697	0.680	0.733	0.737	0.710	0.782	0.786	0.762	0.829	0.832	0.804	0.728	0.787	0.716	0.749	0.778	0.735	0.796	0.824	0.785	0.845	0.874	0.829	0.831	0.852	0.605	0.974	1.053
579	Tennessee	0.675	0.666	0.653	0.710	0.715	0.690	0.760	0.764	0.743	0.803	0.807	0.782	0.704	0.756	0.694	0.729	0.756	0.717	0.777	0.802	0.767	0.823	0.849	0.809	0.801	0.821	0.558	0.941	1.023
580	Minnesota	0.710	0.704	0.687	0.726	0.733	0.707	0.788	0.792	0.769	0.848	0.852	0.826	0.725	0.781	0.716	0.739	0.769	0.728	0.799	0.825	0.788	0.861	0.891	0.848	0.828	0.858	0.635	0.998	1.078
581	Colorado	0.742	0.735	0.721	0.759	0.763	0.740	0.815	0.819	0.799	0.863	0.865	0.843	0.756	0.805	0.747	0.771	0.795	0.759	0.825	0.848	0.816	0.875	0.898	0.862	0.847	0.870	0.656	0.986	1.060
582	Indiana	0.684	0.675	0.660	0.716	0.720	0.694	0.765	0.768	0.745	0.809	0.812	0.785	0.710	0.767	0.699	0.734	0.762	0.720	0.780	0.807	0.769	0.827	0.855	0.811	0.810	0.830	0.566	0.951	1.036
583	Nebraska	0.691	0.687	0.676	0.714	0.719	0.701	0.782	0.786	0.769	0.834	0.838	0.819	0.710	0.750	0.704	0.727	0.750	0.720	0.794	0.814	0.787	0.848	0.870	0.839	0.796	0.822	0.649	0.956	1.015
584	Connecticut	0.717	0.712	0.694	0.735	0.742	0.715	0.796	0.801	0.777	0.857	0.863	0.834	0.733	0.792	0.725	0.749	0.781	0.738	0.807	0.836	0.797	0.871	0.903	0.858	0.843	0.873	0.637	1.015	1.098
585	Ohio	0.694	0.686	0.673	0.723	0.727	0.703	0.775	0.778	0.757	0.818	0.821	0.797	0.718	0.769	0.708	0.739	0.765	0.727	0.789	0.813	0.779	0.835	0.860	0.821	0.812	0.832	0.600	0.950	1.025
586	Michigan	0.723	0.717	0.702	0.742	0.749	0.724	0.820	0.825	0.805	0.896	0.900	0.875	0.739	0.792	0.732	0.755	0.785	0.746	0.830	0.858	0.823	0.909	0.939	0.897	0.844	0.884	0.665	1.054	1.162
587	Arizona	0.728	0.725	0.714	0.741	0.747	0.730	0.828	0.833	0.819	0.896	0.900	0.882	0.739	0.776	0.735	0.751	0.773	0.745	0.836	0.856	0.832	0.906	0.928	0.898	0.828	0.863	0.721	1.023	1.083
588	New Jersey	0.700	0.698	0.682	0.716	0.726	0.702	0.789	0.798	0.777	0.856	0.865	0.839	0.715	0.768	0.710	0.729	0.761	0.723	0.800	0.830	0.796	0.870	0.903	0.862	0.823	0.858	0.644	1.019	1.098
589	Syracuse	0.618	0.612	0.597	0.642	0.647	0.623	0.684	0.689	0.668	0.723	0.727	0.703	0.638	0.690	0.628	0.656	0.683	0.645	0.697	0.723	0.689	0.738	0.765	0.725	0.811	0.831	0.580	0.948	1.024
590	New York	0.608	0.610	0.592	0.623	0.636	0.610	0.680	0.692	0.669	0.737	0.750	0.722	0.623	0.680	0.620	0.637	0.672	0.632	0.692	0.726	0.690	0.752	0.789	0.746	0.819	0.851	0.575	1.010	1.101
591	Richmond	0.618	0.610	0.595	0.649	0.654	0.629	0.702	0.705	0.683	0.756	0.760	0.734	0.643	0.697	0.634	0.666	0.696	0.655	0.716	0.743	0.706	0.774	0.804	0.761	0.827	0.857	0.586	1.008	1.097
592	Atlanta	0.703	0.697	0.681	0.729	0.736	0.710	0.791	0.795	0.772	0.852	0.858	0.831	0.724	0.780	0.716	0.745	0.776	0.734	0.804	0.831	0.794	0.869	0.899	0.856	0.833	0.864	0.616	1.010	1.090
593	Washington, DC	0.613	0.611	0.598	0.629	0.636	0.616	0.685	0.690	0.672	0.731	0.737	0.716	0.626	0.669	0.621	0.640	0.665	0.634	0.694	0.680	0.688	0.743	0.730	0.735	0.792	0.817	0.602	0.947	1.016
594	Chicago	0.622	0.618	0.600	0.640	0.647	0.620	0.680	0.687	0.663	0.718	0.725	0.698	0.638	0.697	0.629	0.654	0.684	0.642	0.692	0.721	0.683	0.733	0.763	0.720	0.821	0.841	0.569	0.955	1.038
595	St. Louis	0.691	0.684	0.669	0.723	0.729	0.703	0.784	0.788	0.766	0.845	0.849	0.823	0.717	0.772	0.708	0.741	0.772	0.730	0.800	0.827	0.789	0.863	0.894	0.850	0.825	0.856	0.592	1.003	1.091
596	Sacramento	0.645	0.642	0.627	0.660	0.668	0.645	0.727	0.734	0.715	0.792	0.798	0.774	0.659	0.709	0.653	0.672	0.701	0.665	0.737	0.764	0.732	0.804	0.833	0.795	0.842	0.879	0.669	1.046	1.139
597	Northern California	0.667	0.666	0.647	0.677	0.687	0.660	0.741	0.750	0.727	0.810	0.818	0.790	0.677	0.736	0.671	0.689	0.723	0.681	0.750	0.782	0.745	0.822	0.856	0.812	0.876	0.917	0.663	1.087	1.182
598	San Diego	0.639	0.637	0.626	0.651	0.657	0.640	0.724	0.730	0.715	0.781	0.787	0.768	0.650	0.687	0.646	0.660	0.682	0.655	0.732	0.752	0.728	0.791	0.813	0.784	0.813	0.846	0.692	1.002	1.067
599	Southern California	0.646	0.645	0.631	0.654	0.662	0.641	0.723	0.730	0.712	0.782	0.790	0.768	0.654	0.699	0.650	0.663	0.690	0.658	0.730	0.755	0.727	0.792	0.819	0.785	0.830	0.864	0.678	1.021	1.105

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	A1	A2	A3	A4	A5	A6	A7	A8	AA	AB	AD	AI	AL	AM	AN	AO	AP	AQ	AR	AS	AT	B1	B2	B3	B4	B5	B6	B7	B8	BA
501	Miami	0.694	0.686	0.705	0.681	0.701	0.710	0.701	0.706	0.690	0.721	0.722	0.710	0.704	0.733	0.697	0.720	0.733	0.654	0.691	0.709	0.722	0.791	0.767	0.785	0.761	0.784	0.792	0.776	0.777	0.755
502	Broward County / Palm Beach	0.720	0.720	0.737	0.716	0.733	0.742	0.739	0.745	0.730	0.755	0.748	0.742	0.737	0.763	0.732	0.753	0.763	0.689	0.739	0.739	0.754	0.814	0.801	0.819	0.797	0.815	0.826	0.814	0.816	0.797
503	Tampa	0.722	0.722	0.740	0.718	0.736	0.746	0.743	0.749	0.735	0.760	0.749	0.745	0.740	0.766	0.735	0.756	0.766	0.692	0.743	0.741	0.758	0.815	0.804	0.822	0.800	0.819	0.829	0.818	0.820	0.803
504	Orlando	0.727	0.727	0.745	0.723	0.741	0.750	0.748	0.754	0.741	0.765	0.754	0.750	0.745	0.770	0.740	0.761	0.770	0.697	0.747	0.746	0.762	0.819	0.809	0.826	0.804	0.823	0.834	0.823	0.825	0.808
505	Jacksonville	0.722	0.722	0.741	0.718	0.736	0.746	0.743	0.749	0.735	0.761	0.750	0.745	0.741	0.766	0.735	0.757	0.766	0.692	0.744	0.742	0.758	0.816	0.805	0.823	0.800	0.820	0.830	0.819	0.821	0.803
506	Daytona / Gainesville	0.735	0.731	0.753	0.726	0.748	0.759	0.754	0.759	0.745	0.777	0.765	0.759	0.753	0.782	0.747	0.770	0.782	0.698	0.762	0.755	0.771	0.834	0.820	0.842	0.815	0.839	0.851	0.836	0.838	0.818
521	Diversified Dental - Las Vegas	0.760	0.773	0.797	0.770	0.784	0.803	0.813	0.825	0.812	0.828	0.787	0.801	0.798	0.824	0.796	0.820	0.824	0.745	0.772	0.783	0.821	0.880	0.888	0.910	0.885	0.901	0.919	0.924	0.933	0.921
522	Mastercare Dental - Reno	0.812	0.805	0.836	0.798	0.828	0.847	0.850	0.861	0.849	0.899	0.845	0.848	0.840	0.881	0.834	0.867	0.878	0.770	0.849	0.838	0.868	0.947	0.945	0.980	0.937	0.973	0.998	0.994	1.007	0.990
524	Premier - Minnesota	0.771	0.773	0.797	0.769	0.788	0.805	0.808	0.818	0.805	0.832	0.797	0.803	0.798	0.827	0.794	0.819	0.827	0.745	0.793	0.792	0.820	0.880	0.880	0.905	0.875	0.897	0.914	0.913	0.921	0.905
526	Dental Options Pricing - Oregon	0.756	0.754	0.783	0.749	0.774	0.791	0.791	0.801	0.786	0.826	0.789	0.792	0.785	0.819	0.779	0.807	0.817	0.719	0.784	0.781	0.808	0.888	0.881	0.909	0.874	0.903	0.924	0.917	0.927	0.909
527	Rental Network - Hawaii	0.731	0.729	0.754	0.724	0.746	0.762	0.762	0.771	0.757	0.792	0.761	0.762	0.756	0.788	0.751	0.777	0.787	0.697	0.755	0.752	0.778	0.852	0.840	0.863	0.835	0.859	0.875	0.867	0.876	0.858
528	Diversified Dental - Reno	0.825	0.837	0.862	0.835	0.847	0.870	0.888	0.903	0.888	0.901	0.847	0.865	0.862	0.894	0.863	0.892	0.895	0.814	0.835	0.846	0.892	0.949	0.967	0.993	0.964	0.979	1.002	1.016	1.029	1.015
549	Maine	0.734	0.729	0.755	0.723	0.749	0.764	0.760	0.770	0.754	0.801	0.770	0.765	0.757	0.794	0.750	0.780	0.792	0.691	0.768	0.759	0.781	0.866	0.851	0.880	0.844	0.876	0.896	0.883	0.893	0.872
550	North Dakota	0.792	0.780	0.810	0.773	0.804	0.819	0.813	0.822	0.807	0.859	0.827	0.821	0.813	0.851	0.804	0.834	0.849	0.741	0.832	0.817	0.836	0.916	0.901	0.933	0.892	0.930	0.948	0.935	0.943	0.921
551	Nevada	0.737	0.750	0.771	0.747	0.761	0.778	0.788	0.800	0.786	0.801	0.763	0.774	0.771	0.797	0.770	0.794	0.798	0.723	0.747	0.760	0.795	0.851	0.860	0.879	0.857	0.870	0.887	0.891	0.900	0.888
553	Idaho	0.767	0.766	0.789	0.761	0.782	0.794	0.792	0.798	0.786	0.815	0.795	0.795	0.789	0.816	0.784	0.805	0.816	0.735	0.792	0.788	0.807	0.864	0.856	0.877	0.851	0.874	0.886	0.875	0.878	0.860
554	Vermont	0.727	0.713	0.741	0.707	0.737	0.749	0.739	0.746	0.728	0.779	0.764	0.751	0.743	0.781	0.733	0.763	0.779	0.672	0.768	0.750	0.765	0.853	0.827	0.857	0.819	0.855	0.870	0.852	0.859	0.833
555	New Hampshire	0.712	0.702	0.727	0.696	0.723	0.735	0.728	0.735	0.719	0.764	0.746	0.737	0.729	0.765	0.721	0.749	0.763	0.664	0.749	0.734	0.751	0.831	0.809	0.836	0.802	0.833	0.848	0.831	0.838	0.815
556	Delaware	0.737	0.731	0.756	0.725	0.751	0.764	0.760	0.768	0.753	0.793	0.769	0.765	0.758	0.792	0.751	0.778	0.790	0.696	0.770	0.760	0.780	0.853	0.840	0.865	0.833	0.862	0.877	0.866	0.872	0.852
557	Washington											0.778																			
558	Oregon	0.743	0.739	0.765	0.733	0.759	0.774	0.771	0.781	0.765	0.809	0.778	0.775	0.768	0.804	0.761	0.790	0.802	0.701	0.773	0.768	0.792	0.877	0.864	0.892	0.857	0.887	0.907	0.896	0.906	0.886
559	North Carolina	0.711	0.701	0.726	0.694	0.722	0.734	0.726	0.733	0.717	0.763	0.746	0.736	0.728	0.764	0.719	0.748	0.762	0.662	0.749	0.734	0.750	0.831	0.809	0.836	0.801	0.834	0.849	0.832	0.839	0.815
560	West Virginia	0.737	0.733	0.754	0.727	0.750	0.761	0.755	0.761	0.747	0.781	0.768	0.761	0.755	0.785	0.748	0.772	0.784	0.699	0.767	0.758	0.774	0.837	0.823	0.845	0.817	0.842	0.854	0.839	0.841	0.820
561	Mississippi	0.724	0.715	0.741	0.710	0.735	0.747	0.739	0.744	0.730	0.769	0.755	0.748	0.741	0.772	0.734	0.757	0.772	0.680	0.758	0.745	0.760	0.848	0.809	0.834	0.802	0.832	0.845	0.827	0.828	0.806
562	Arkansas	0.749	0.744	0.768	0.739	0.762	0.776	0.772	0.777	0.764	0.798	0.778	0.775	0.769	0.799	0.763	0.787	0.799	0.712	0.778	0.769	0.789	0.849	0.837	0.862	0.832	0.858	0.872	0.859	0.861	0.841
563	South Carolina	0.728	0.717	0.743	0.710	0.739	0.752	0.743	0.751	0.734	0.783	0.764	0.753	0.745	0.783	0.736	0.766	0.781	0.677	0.768	0.752	0.768	0.851	0.828	0.857	0.820	0.854	0.870	0.852	0.859	0.835
564	Rhode Island	0.714	0.712	0.734	0.708	0.727	0.741	0.741	0.748	0.734	0.765	0.742	0.740	0.735	0.765	0.730	0.755	0.765	0.682	0.738	0.733	0.756	0.822	0.810	0.832	0.805	0.827	0.840	0.832	0.838	0.820
565	Hawaii	0.706	0.705	0.728	0.700	0.720	0.736	0.735	0.744	0.730	0.762	0.735	0.735	0.729	0.761	0.725	0.751	0.760	0.673	0.728	0.726	0.752	0.825	0.813	0.835	0.808	0.830	0.846	0.838	0.847	0.828
566	Pittsburgh	0.715	0.717	0.733	0.714	0.728	0.738	0.739	0.746	0.734	0.753	0.737	0.737	0.733	0.756	0.730	0.749	0.756	0.693	0.732	0.732	0.750	0.798	0.791	0.807	0.788	0.803	0.813	0.806	0.809	0.795
567	Philadelphia	0.712	0.712	0.734	0.709	0.726	0.740	0.742	0.750	0.736	0.763	0.739	0.739	0.734	0.763	0.730	0.754	0.763	0.684	0.733	0.731	0.756	0.817	0.808	0.829	0.804	0.824	0.837	0.830	0.836	0.820
568	Alabama	0.739	0.736	0.759	0.731	0.753	0.765	0.760	0.766	0.753	0.784	0.768	0.765	0.760	0.787	0.753	0.775	0.787	0.704	0.767	0.760	0.777	0.860	0.825	0.848	0.820	0.845	0.857	0.844	0.846	0.826
569	Utah	0.741	0.737	0.757	0.733	0.752	0.763	0.758	0.764	0.749	0.779	0.770	0.762	0.757	0.785	0.751	0.774	0.785	0.705	0.766	0.760	0.775	0.840	0.823	0.843	0.817	0.840	0.851	0.836	0.838	0.817
570	Iowa	0.724	0.715	0.740	0.708	0.735	0.748	0.741	0.749	0.733	0.778	0.758	0.749	0.742	0.778	0.734	0.762	0.776	0.677	0.760	0.746	0.764	0.842	0.823	0.850	0.816	0.847	0.862	0.847	0.854	0.831
571	Massachusetts	0.723	0.718	0.742	0.713	0.736	0.749	0.746	0.754	0.739	0.776	0.754	0.749	0.743	0.776	0.737	0.763	0.775	0.685	0.752	0.744	0.765	0.836	0.822	0.846	0.815	0.842	0.856	0.844	0.851	0.831
572	Oklahoma	0.728	0.729	0.751	0.725	0.744	0.758	0.759	0.768	0.754	0.780	0.755	0.756	0.751	0.780	0.747	0.772	0.780	0.700	0.748	0.748	0.773	0.835	0.830	0.851	0.825	0.845	0.859	0.854	0.860	0.844
573	Louisiana	0.720	0.712	0.737	0.706	0.731	0.743	0.734	0.739	0.723	0.762	0.753	0.744	0.737	0.769	0.729	0.753	0.768	0.675	0.753	0.741	0.756	0.849	0.806	0.831	0.799	0.828	0.841	0.822	0.824	0.799
574	New Mexico	0.745	0.744	0.769	0.738	0.762	0.777	0.777	0.787	0.771	0.811	0.779	0.777	0.771	0.806	0.765	0.794	0.804	0.707	0.772	0.770	0.795	0.875	0.865	0.892	0.859	0.886	0.906	0.897	0.907	0.888
575	Texas	0.738	0.736	0.759	0.731	0.753	0.766	0.764	0.773	0.757	0.790	0.769	0.766	0.760	0.792	0.754	0.781	0.791	0.702	0.764	0.760	0.782	0.854	0.842	0.865	0.836	0.861	0.875	0.866	0.872	0.853
576	Kentucky	0.715	0.714	0.732	0.711	0.726	0.737	0.736	0.742	0.730	0.753	0.738	0.736	0.732	0.756	0.728	0.748	0.756	0.688	0.735	0.732	0.749	0.801	0.791	0.809	0.787	0.805	0.815	0.806	0.808	0.792
577	Kansas	0.733	0.735	0.757	0.731	0.749	0.763	0.765	0.774	0.760	0.788	0.761	0.762	0.757	0.786	0.753	0.778	0.786	0.705	0.755	0.754	0.779	0.841	0.836	0.857	0.831	0.852	0.866	0.861	0.867	0.852
578	Wisconsin	0.738	0.732	0.754	0.727	0.751	0.761	0.754	0.759	0.744	0.781	0.770	0.761	0.755	0.786	0.747	0.772	0.785	0.697	0.770	0.760	0.774	0.840	0.824	0.846	0.817	0.844	0.856	0.839	0.841	0.818
579	Tennessee	0.721	0.717	0.736	0.712	0.733	0.742	0.737	0.743	0.728	0.761	0.751	0.743	0.737	0.766	0.730	0.753	0.766	0.683	0.749	0.741	0.755	0.818	0.803	0.824	0.797	0.821	0.832	0.817	0.819	0.798
580	Minnesota	0.726	0.721	0.745	0.716	0.739	0.752	0.750	0.758	0.743	0.780	0.756	0.752	0.746	0.779	0.740	0.766	0.778	0.687	0.756	0.747	0.768	0.838	0.825	0.850	0.819	0.846	0.861	0.850	0.857	0.837
581	Colorado	0.762	0.760	0.783	0.755	0.776	0.788	0.785	0.791	0.777	0.806	0.791	0.788	0.783	0.810	0.777	0.799	0.810	0.728	0.787	0.782	0.801	0.861	0.850	0.872	0.845	0.869	0.880	0.868	0.871	0.852
582	Indiana	0.724	0.718	0.739	0.713	0.735	0.745	0.739	0.744	0.730	0.765	0.755	0.746	0.739	0.770	0.732	0.756	0.769	0.684	0.755	0.745	0.758	0.823	0.806	0.828	0.800	0.826	0.838	0.821	0.822	0.800
583	Nebraska	0.719	0.720	0.741	0.716	0.734	0.748	0.749	0.758	0.744	0.770	0.746	0.746	0.741	0.771	0.737	0.762	0.770	0.691	0.740	0.739	0.763	0.825	0.817	0.837	0.812	0.832	0.845	0.839	0.845	0.829
584	Connecticut	0.735	0.730	0.754	0.725	0.748	0.762	0.758	0.766	0.750	0.788	0.767	0.762	0.755	0.789	0.749	0.776	0.788	0.695	0.765	0.757	0.777	0.852	0.837	0.862	0.830	0.858	0.873	0.861	0.867	0.847
585	Ohio	0.731	0.727	0.747	0.722	0.744	0.753	0.749	0.754	0.740	0.772	0.760	0.753	0.748	0.776	0.741	0.764	0.776	0.694	0.758	0.751	0.766	0.828	0.814	0.835	0.808	0.832	0.843	0.829	0.831	0.810
586	Michigan	0.739	0.738	0.764	0.733	0.757	0.772	0.773	0.784	0.770	0.808	0.771	0.773	0.767	0.800	0.761	0.789	0.798	0.704	0.767	0.763	0.790	0.865	0.859	0.886	0.853	0.881	0.900	0.894	0.904	0.887
587	Arizona	0.743	0.750	0.772	0.746	0.763	0.779	0.784	0.796	0.781	0.807	0.773	0.777	0.772	0.803	0.769	0.796	0.803	0.718	0.761	0.767	0.797	0.864	0.863	0.885	0.858	0.878	0.896	0.893	0.902	0.888
588	New Jersey	0.721	0.718	0.742	0.714	0.735	0.750	0.750	0.759	0.744	0.779	0.751	0.750	0.744	0.778	0.738	0.767	0.776	0.685	0.745	0.741	0.768	0.845	0.832	0.856	0.827	0.851	0.868	0.859	0.868	0.849
589	Syracuse	0.722	0.715	0.735	0.710	0.732	0.742	0.735	0.740	0.725	0.759	0.752	0.742	0.736	0.766	0.729	0.753	0.766	0.681	0.751	0.741	0.755	0.822	0.802	0.824	0.796	0.822	0.833	0.815	0.817	0.794
590	New York	0.701	0.696	0.721	0.691	0.714	0.728	0.722	0.730	0.713	0.753	0.735	0.729	0.722	0.756	0.715	0.743	0.754	0.659	0.727	0.722	0.744	0.830	0.807	0.830	0.801	0.827	0.843	0.829	0.836	0.816
591	Richmond	0.725	0.718	0.742	0.712	0.737	0.750	0.746	0.754	0.738	0.780	0.757	0.751	0.744	0.778	0.737	0.764	0.777	0.682	0.758	0.747	0.766	0.840	0.824	0.850	0.817	0.847	0.862	0.848	0.855	0.834
592	Atlanta	0.731	0.727	0.751	0.721	0.745	0.758	0.755	0.763	0.747	0.784	0.762	0.758	0.752	0.785	0.745	0.772	0.784	0.692	0.760	0.753	0.774	0.847	0.833	0.858	0.827	0.854	0.869	0.858	0.865	0.845
593	Washington, DC	0.705	0.703	0.725	0.699	0.718	0.731	0.730	0.737	0.722	0.752	0.733	0.730	0.725	0.755	0.720	0.745	0.755	0.672	0.727	0.724	0.746	0.813	0.799	0.818	0.793	0.815	0.827	0.817	0.823	0.805
594	Chicago	0.719	0.710	0.731	0.705	0.728	0.738	0.729	0.733	0.717	0.754	0.751	0.738	0.732	0.763	0.724	0.749	0.763	0.675	0.750	0.738	0.751	0.824	0.799	0.822	0.793	0.820	0.831	0.811	0.812	0.787
595	St. Louis	0.727	0.722	0.746	0.717	0.740	0.753	0.750	0.758	0.743	0.780	0.758	0.754	0.747	0.780	0.741	0.767	0.779	0.688	0.756	0.748	0.769	0.841	0.828	0.852	0.822	0.849	0.863	0.853	0.859	0.839
596	Sacramento	0.734	0.732	0.756	0.727	0.749	0.765	0.765	0.775	0.759	0.797	0.766	0.765	0.758	0.793	0.753	0.781	0.791	0.697	0.760	0.757	0.782	0.861	0.850	0.876	0.844	0.871	0.890	0.880	0.890	0.871
597	Northern California	0.749	0.746	0.771	0.740	0.765	0.780	0.777	0.787	0.770	0.813	0.785	0.780	0.773	0.810	0.766	0.796	0.808	0.707	0.779	0.774	0.798	0.885	0.870	0.897	0.863	0.892	0.912	0.900	0.910	0.889
598	San Diego	0.727	0.729	0.752	0.725	0.743	0.759	0.763	0.773	0.759	0.788	0.755	0.758	0.753	0.784	0.749	0.776	0.784	0.699	0.746	0.747	0.777	0.846	0.839	0.862	0.835	0.856	0.872	0.867	0.876	0.860
599	Southern California	0.729	0.728	0.752	0.724	0.744	0.760	0.761	0.770	0.756	0.789	0.759	0.759	0.753	0.787	0.749	0.777	0.786	0.696	0.752	0.750	0.778	0.853	0.842	0.865	0.836	0.860	0.877	0.868	0.878	0.859

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	BB	BD	BI	BL	BM	BN	BO	BP	BQ	BR	BS	BT	C1	C2	C3	C4	C5	C6	C7	C8	CA	CB	CD	CI	CL	CM	CN	CO	CP	CQ
501	Miami	0.773	0.825	0.793	0.787	0.817	0.776	0.800	0.830	0.731	0.785	0.795	0.803	0.789	0.777	0.792	0.772	0.792	0.798	0.781	0.780	0.760	0.778	0.818	0.799	0.793	0.820	0.784	0.803	0.818	0.745
502	Broward County / Palm Beach	0.813	0.845	0.824	0.819	0.845	0.811	0.832	0.855	0.768	0.811	0.824	0.834	0.827	0.821	0.837	0.817	0.835	0.843	0.828	0.829	0.811	0.829	0.853	0.841	0.836	0.858	0.828	0.845	0.859	0.790
503	Tampa	0.819	0.845	0.828	0.822	0.848	0.815	0.835	0.856	0.772	0.814	0.827	0.837	0.832	0.826	0.842	0.822	0.840	0.848	0.834	0.835	0.818	0.836	0.857	0.846	0.841	0.862	0.834	0.850	0.864	0.796
504	Orlando	0.823	0.849	0.832	0.827	0.852	0.819	0.840	0.860	0.777	0.818	0.831	0.841	0.836	0.831	0.847	0.826	0.844	0.853	0.839	0.840	0.823	0.841	0.861	0.850	0.845	0.867	0.838	0.855	0.868	0.801
505	Jacksonville	0.819	0.847	0.829	0.823	0.850	0.816	0.836	0.858	0.771	0.815	0.828	0.838	0.833	0.826	0.843	0.822	0.841	0.849	0.835	0.835	0.818	0.837	0.858	0.847	0.842	0.864	0.834	0.851	0.865	0.795
506	Daytona / Gainesville	0.838	0.870	0.849	0.842	0.873	0.833	0.857	0.881	0.783	0.836	0.849	0.859	0.852	0.843	0.863	0.838	0.860	0.871	0.853	0.854	0.834	0.858	0.881	0.868	0.861	0.888	0.853	0.873	0.890	0.807
521	Diversified Dental - Las Vegas	0.926	0.908	0.917	0.913	0.940	0.911	0.934	0.939	0.861	0.881	0.901	0.934	0.933	0.938	0.957	0.936	0.949	0.965	0.963	0.967	0.959	0.965	0.954	0.963	0.959	0.978	0.957	0.972	0.975	0.917
522	Mastercare Dental - Reno	1.006	0.991	1.002	0.992	1.038	0.983	1.020	1.021	0.905	0.961	0.986	1.018	1.006	0.999	1.030	0.992	1.025	1.047	1.041	1.054	1.034	1.056	1.043	1.048	1.039	1.080	1.031	1.063	1.072	0.961
524	Premier - Minnesota	0.917	0.912	0.915	0.909	0.939	0.904	0.928	0.936	0.850	0.886	0.903	0.929	0.925	0.921	0.942	0.917	0.937	0.950	0.946	0.950	0.938	0.952	0.949	0.950	0.944	0.971	0.940	0.960	0.968	0.896
526	Dental Options Pricing - Oregon	0.921	0.928	0.926	0.918	0.957	0.910	0.941	0.953	0.843	0.891	0.913	0.940	0.929	0.923	0.949	0.917	0.943	0.963	0.951	0.958	0.941	0.958	0.961	0.962	0.954	0.988	0.948	0.973	0.982	0.888
527	Rental Network - Hawaii	0.869	0.887	0.877	0.870	0.904	0.863	0.890	0.905	0.807	0.851	0.869	0.889	0.877	0.868	0.887	0.863	0.885	0.897	0.884	0.891	0.873	0.888	0.904	0.898	0.892	0.920	0.885	0.906	0.915	0.839
528	Diversified Dental - Reno	1.020	0.978	0.998	0.994	1.025	0.994	1.022	1.022	0.939	0.953	0.977	1.022	1.029	1.040	1.059	1.037	1.051	1.067	1.075	1.085	1.073	1.079	1.051	1.064	1.061	1.083	1.060	1.080	1.083	1.017
549	Maine	0.886	0.909	0.899	0.890	0.930	0.880	0.912	0.927	0.811	0.868	0.889	0.910	0.895	0.886	0.911	0.879	0.909	0.925	0.908	0.916	0.895	0.914	0.932	0.926	0.918	0.953	0.909	0.935	0.946	0.846
550	North Dakota	0.943	0.961	0.952	0.942	0.986	0.930	0.964	0.979	0.857	0.928	0.946	0.965	0.951	0.935	0.965	0.927	0.962	0.979	0.964	0.970	0.948	0.975	0.988	0.981	0.971	1.012	0.961	0.991	1.006	0.896
551	Nevada	0.893	0.878	0.885	0.881	0.906	0.880	0.901	0.905	0.833	0.852	0.872	0.900	0.900	0.905	0.923	0.903	0.915	0.928	0.926	0.930	0.922	0.928	0.920	0.928	0.925	0.940	0.923	0.934	0.937	0.885
553	Idaho	0.879	0.896	0.884	0.878	0.907	0.870	0.893	0.911	0.821	0.868	0.882	0.895	0.890	0.882	0.902	0.878	0.899	0.910	0.896	0.897	0.880	0.902	0.916	0.907	0.901	0.926	0.893	0.912	0.927	0.851
554	Vermont	0.855	0.901	0.874	0.864	0.909	0.852	0.885	0.911	0.780	0.855	0.872	0.887	0.868	0.852	0.880	0.844	0.878	0.893	0.871	0.877	0.850	0.876	0.909	0.895	0.885	0.925	0.874	0.903	0.919	0.808
555	New Hampshire	0.834	0.874	0.851	0.842	0.881	0.831	0.861	0.885	0.767	0.833	0.848	0.862	0.847	0.834	0.857	0.827	0.857	0.867	0.849	0.854	0.830	0.852	0.884	0.869	0.861	0.896	0.851	0.877	0.891	0.794
556	Delaware	0.869	0.893	0.879	0.871	0.908	0.862	0.891	0.908	0.800	0.858	0.874	0.892	0.879	0.869	0.893	0.863	0.890	0.903	0.888	0.893	0.873	0.894	0.912	0.905	0.898	0.928	0.888	0.911	0.924	0.834
557	Washington		0.914																					0.946							
558	Oregon	0.899	0.920	0.910	0.901	0.942	0.892	0.924	0.939	0.823	0.878	0.900	0.923	0.908	0.899	0.926	0.893	0.922	0.940	0.924	0.931	0.911	0.929	0.944	0.941	0.933	0.966	0.924	0.949	0.959	0.861
559	North Carolina	0.835	0.875	0.852	0.843	0.883	0.832	0.862	0.886	0.766	0.834	0.849	0.864	0.847	0.833	0.858	0.826	0.857	0.869	0.851	0.856	0.831	0.855	0.885	0.872	0.863	0.899	0.852	0.879	0.894	0.793
560	West Virginia	0.842	0.873	0.853	0.846	0.878	0.836	0.860	0.884	0.784	0.840	0.854	0.863	0.855	0.845	0.866	0.840	0.864	0.875	0.856	0.857	0.836	0.862	0.885	0.871	0.865	0.892	0.855	0.876	0.894	0.808
561	Mississippi	0.831	0.890	0.844	0.835	0.871	0.824	0.851	0.876	0.767	0.831	0.845	0.854	0.845	0.832	0.855	0.826	0.853	0.865	0.845	0.845	0.823	0.853	0.877	0.861	0.853	0.886	0.843	0.867	0.888	0.792
562	Arkansas	0.863	0.884	0.871	0.863	0.895	0.854	0.879	0.899	0.800	0.854	0.868	0.881	0.875	0.865	0.887	0.860	0.884	0.896	0.881	0.882	0.863	0.889	0.904	0.892	0.885	0.916	0.877	0.900	0.917	0.831
563	South Carolina	0.856	0.896	0.874	0.864	0.906	0.852	0.884	0.908	0.784	0.854	0.870	0.885	0.868	0.853	0.879	0.846	0.878	0.891	0.871	0.876	0.852	0.876	0.907	0.893	0.884	0.921	0.873	0.901	0.916	0.811
564	Rhode Island	0.833	0.854	0.842	0.836	0.865	0.829	0.852	0.868	0.778	0.823	0.836	0.853	0.844	0.838	0.854	0.833	0.853	0.861	0.850	0.854	0.837	0.852	0.872	0.863	0.857	0.881	0.850	0.869	0.878	0.808
565	Hawaii	0.837	0.860	0.847	0.841	0.873	0.834	0.860	0.876	0.780	0.822	0.839	0.859	0.849	0.841	0.858	0.837	0.857	0.868	0.855	0.861	0.844	0.857	0.876	0.868	0.863	0.889	0.856	0.876	0.884	0.812
566	Pittsburgh	0.807	0.821	0.811	0.807	0.828	0.802	0.818	0.833	0.767	0.798	0.809	0.820	0.817	0.815	0.827	0.811	0.826	0.832	0.822	0.823	0.810	0.824	0.838	0.829	0.826	0.843	0.820	0.834	0.844	0.790
567	Philadelphia	0.831	0.847	0.838	0.832	0.859	0.826	0.847	0.862	0.779	0.818	0.831	0.848	0.841	0.837	0.852	0.833	0.851	0.858	0.848	0.852	0.837	0.850	0.867	0.859	0.854	0.876	0.848	0.865	0.873	0.810
568	Alabama	0.847	0.897	0.855	0.849	0.879	0.840	0.863	0.885	0.789	0.840	0.854	0.866	0.859	0.850	0.871	0.845	0.868	0.879	0.863	0.863	0.845	0.868	0.887	0.875	0.869	0.896	0.861	0.881	0.898	0.816
569	Utah	0.836	0.873	0.850	0.843	0.872	0.834	0.857	0.882	0.787	0.838	0.850	0.859	0.852	0.843	0.860	0.838	0.860	0.867	0.850	0.850	0.830	0.852	0.881	0.864	0.859	0.884	0.850	0.869	0.886	0.808
570	Iowa	0.850	0.885	0.865	0.856	0.896	0.846	0.876	0.897	0.781	0.846	0.862	0.877	0.862	0.849	0.874	0.842	0.872	0.884	0.867	0.872	0.849	0.872	0.898	0.886	0.878	0.912	0.868	0.893	0.908	0.810
571	Massachusetts	0.846	0.873	0.858	0.851	0.884	0.842	0.868	0.887	0.785	0.838	0.853	0.869	0.858	0.849	0.869	0.843	0.868	0.877	0.863	0.868	0.848	0.866	0.889	0.879	0.872	0.901	0.864	0.885	0.897	0.815
572	Oklahoma	0.855	0.867	0.860	0.854	0.883	0.848	0.871	0.884	0.798	0.837	0.852	0.872	0.865	0.861	0.879	0.857	0.876	0.886	0.876	0.880	0.866	0.879	0.890	0.887	0.882	0.904	0.876	0.892	0.901	0.834
573	Louisiana	0.825	0.892	0.840	0.832	0.868	0.821	0.848	0.877	0.763	0.828	0.842	0.850	0.841	0.827	0.850	0.821	0.848	0.860	0.839	0.839	0.815	0.844	0.874	0.856	0.848	0.881	0.838	0.862	0.884	0.786
574	New Mexico	0.900	0.915	0.908	0.900	0.938	0.892	0.922	0.935	0.827	0.876	0.897	0.921	0.908	0.902	0.927	0.896	0.923	0.939	0.925	0.932	0.914	0.930	0.942	0.940	0.933	0.963	0.925	0.948	0.957	0.867
575	Texas	0.867	0.891	0.876	0.869	0.903	0.862	0.888	0.906	0.805	0.854	0.871	0.889	0.878	0.871	0.892	0.866	0.889	0.900	0.887	0.891	0.873	0.889	0.909	0.902	0.896	0.922	0.888	0.908	0.919	0.839
576	Kentucky	0.807	0.827	0.814	0.809	0.832	0.802	0.821	0.838	0.764	0.802	0.812	0.822	0.819	0.814	0.828	0.810	0.826	0.833	0.821	0.822	0.807	0.824	0.841	0.831	0.826	0.846	0.820	0.835	0.848	0.786
577	Kansas	0.863	0.873	0.867	0.861	0.890	0.855	0.878	0.891	0.804	0.843	0.859	0.879	0.872	0.868	0.887	0.864	0.883	0.894	0.885	0.888	0.874	0.888	0.898	0.895	0.890	0.912	0.884	0.901	0.909	0.841
578	Wisconsin	0.842	0.879	0.855	0.847	0.881	0.837	0.862	0.889	0.783	0.843	0.857	0.865	0.857	0.845	0.867	0.839	0.865	0.876	0.855	0.856	0.833	0.861	0.888	0.872	0.865	0.894	0.855	0.877	0.897	0.806
579	Tennessee	0.819	0.853	0.831	0.824	0.855	0.815	0.838	0.863	0.765	0.819	0.832	0.841	0.833	0.824	0.843	0.818	0.841	0.851	0.832	0.833	0.812	0.837	0.863	0.847	0.841	0.868	0.832	0.852	0.870	0.787
580	Minnesota	0.853	0.876	0.863	0.855	0.890	0.847	0.874	0.891	0.789	0.842	0.857	0.874	0.863	0.854	0.876	0.849	0.874	0.885	0.871	0.876	0.857	0.876	0.895	0.887	0.880	0.909	0.872	0.893	0.905	0.821
581	Colorado	0.871	0.895	0.879	0.873	0.902	0.864	0.887	0.909	0.814	0.863	0.877	0.889	0.883	0.876	0.895	0.871	0.892	0.904	0.888	0.888	0.870	0.892	0.911	0.900	0.894	0.919	0.886	0.905	0.921	0.842
582	Indiana	0.823	0.859	0.836	0.829	0.861	0.819	0.843	0.869	0.767	0.825	0.838	0.846	0.838	0.827	0.847	0.821	0.846	0.855	0.835	0.836	0.814	0.841	0.869	0.852	0.845	0.874	0.835	0.857	0.876	0.788
583	Nebraska	0.840	0.855	0.846	0.841	0.868	0.835	0.856	0.871	0.787	0.826	0.839	0.857	0.850	0.846	0.861	0.842	0.860	0.868	0.858	0.861	0.846	0.859	0.876	0.868	0.864	0.885	0.857	0.874	0.883	0.819
584	Connecticut	0.863	0.891	0.874	0.867	0.902	0.858	0.885	0.905	0.798	0.853	0.869	0.886	0.874	0.865	0.887	0.859	0.885	0.896	0.881	0.886	0.865	0.884	0.907	0.898	0.891	0.920	0.882	0.904	0.916	0.830
585	Ohio	0.831	0.862	0.842	0.835	0.865	0.826	0.849	0.873	0.777	0.829	0.843	0.851	0.845	0.836	0.855	0.830	0.853	0.862	0.845	0.845	0.826	0.849	0.873	0.859	0.853	0.879	0.844	0.864	0.881	0.800
586	Michigan	0.899	0.903	0.902	0.894	0.932	0.887	0.917	0.926	0.823	0.869	0.890	0.916	0.905	0.900	0.925	0.894	0.920	0.938	0.926	0.933	0.917	0.933	0.936	0.938	0.931	0.961	0.924	0.947	0.955	0.866
587	Arizona	0.895	0.896	0.896	0.890	0.920	0.886	0.910	0.919	0.832	0.864	0.884	0.909	0.903	0.904	0.922	0.900	0.918	0.931	0.923	0.929	0.916	0.926	0.930	0.931	0.926	0.948	0.921	0.938	0.944	0.876
588	New Jersey	0.859	0.882	0.870	0.863	0.897	0.856	0.883	0.899	0.797	0.843	0.861	0.882	0.870	0.864	0.883	0.859	0.881	0.893	0.879	0.886	0.868	0.881	0.902	0.894	0.888	0.916	0.880	0.902	0.910	0.831
589	Syracuse	0.816	0.858	0.832	0.824	0.856	0.814	0.838	0.866	0.763	0.822	0.834	0.841	0.832	0.822	0.841	0.816	0.840	0.849	0.828	0.828	0.806	0.832	0.864	0.845	0.838	0.867	0.829	0.850	0.869	0.783
590	New York	0.826	0.871	0.846	0.838	0.876	0.829	0.859	0.883	0.768	0.822	0.839	0.858	0.839	0.828	0.848	0.822	0.846	0.859	0.840	0.847	0.825	0.839	0.873	0.860	0.853	0.885	0.844	0.869	0.879	0.792
591	Richmond	0.852	0.880	0.864	0.856	0.893	0.846	0.874	0.893	0.785	0.844	0.859	0.875	0.863	0.851	0.874	0.845	0.873	0.884	0.869	0.873	0.852	0.873	0.896	0.886	0.879	0.910	0.869	0.893	0.906	0.815
592	Atlanta	0.860	0.885	0.871	0.863	0.899	0.854	0.882	0.901	0.795	0.848	0.865	0.883	0.872	0.863	0.886	0.857	0.882	0.895	0.881	0.885	0.866	0.884	0.903	0.896	0.889	0.918	0.881	0.903	0.914	0.829
593	Washington, DC	0.817	0.846	0.828	0.822	0.852	0.815	0.838	0.857	0.766	0.811	0.824	0.839	0.830	0.822	0.837	0.817	0.836	0.844	0.831	0.835	0.817	0.832	0.856	0.845	0.840	0.864	0.832	0.851	0.861	0.793
594	Chicago	0.811	0.862	0.830	0.822	0.856	0.811	0.837	0.869	0.758	0.822	0.833	0.839	0.829	0.817	0.836	0.811	0.836	0.845	0.821	0.821	0.797	0.824	0.863	0.841	0.834	0.865	0.823	0.846	0.867	0.775
595	St. Louis	0.855	0.880	0.865	0.858	0.893	0.849	0.876	0.894	0.790	0.844	0.860	0.877	0.866	0.857	0.879	0.851	0.876	0.888	0.874	0.879	0.859	0.878	0.898	0.890	0.883	0.912	0.875	0.896	0.908	0.823
596	Sacramento	0.882	0.900	0.892	0.884	0.920	0.877	0.904	0.919	0.814	0.861	0.881	0.903	0.891	0.886	0.907	0.880	0.906	0.919	0.905	0.912	0.894	0.910	0.924	0.920	0.913	0.943	0.905	0.928	0.937	0.851
597	Northern California	0.901	0.928	0.915	0.906	0.946	0.897	0.928	0.946	0.829	0.884	0.905	0.927	0.912	0.904	0.928	0.897	0.926	0.941	0.924	0.932	0.911	0.929	0.949	0.942	0.935	0.968	0.926	0.951	0.961	0.864
598	San Diego	0.868	0.878	0.873	0.867	0.897	0.862	0.886	0.897	0.810	0.845	0.862	0.885	0.878	0.876	0.892	0.872	0.890	0.900	0.891	0.897	0.882	0.893	0.905	0.901	0.896	0.919	0.890	0.908	0.915	0.847
599	Southern California	0.869	0.888	0.878	0.872	0.904	0.865	0.891	0.906	0.808	0.851	0.868	0.890	0.879	0.875	0.892	0.870	0.891	0.902	0.890	0.896	0.879	0.892	0.910	0.903	0.897	0.924	0.890	0.911	0.919	0.843

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	CR	CS	CT	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	QA	QB	QD	QI	QL	QM	QN	QO	QP	QQ	QR	QS	QT	R1	R2	R3	R4	R5	R6
501	Miami	0.795	0.803	0.807	0.818	0.812	0.831	0.806	0.831	0.835	0.811	0.806	0.776	0.797	0.864	0.834	0.827	0.857	0.814	0.837	0.869	0.770	0.838	0.845	0.842	0.740	0.732	0.752	0.727	0.748	0.758
502	Broward County / Palm Beach	0.833	0.843	0.846	0.848	0.845	0.862	0.840	0.861	0.867	0.848	0.844	0.821	0.839	0.885	0.864	0.859	0.884	0.849	0.868	0.893	0.808	0.862	0.871	0.872	0.767	0.764	0.783	0.759	0.778	0.790
503	Tampa	0.838	0.847	0.851	0.852	0.847	0.865	0.842	0.864	0.870	0.853	0.849	0.826	0.845	0.886	0.868	0.862	0.887	0.853	0.871	0.895	0.812	0.865	0.873	0.875	0.769	0.766	0.786	0.762	0.781	0.793
504	Orlando	0.842	0.852	0.856	0.856	0.852	0.869	0.847	0.868	0.874	0.857	0.853	0.831	0.849	0.890	0.872	0.866	0.891	0.857	0.875	0.899	0.817	0.869	0.877	0.879	0.774	0.771	0.791	0.767	0.785	0.797
505	Jacksonville	0.839	0.848	0.852	0.853	0.848	0.867	0.843	0.865	0.872	0.854	0.850	0.827	0.846	0.889	0.870	0.864	0.889	0.854	0.873	0.897	0.813	0.867	0.875	0.877	0.770	0.766	0.787	0.762	0.781	0.793
506	Daytona / Gainesville	0.860	0.870	0.874	0.877	0.869	0.891	0.862	0.889	0.897	0.875	0.870	0.843	0.867	0.917	0.894	0.887	0.918	0.875	0.898	0.927	0.827	0.893	0.902	0.903	0.786	0.779	0.801	0.774	0.797	0.809
521	Diversified Dental - Las Vegas	0.936	0.951	0.971	0.951	0.955	0.975	0.952	0.967	0.982	0.977	0.978	0.965	0.971	0.977	0.980	0.976	0.997	0.972	0.988	0.997	0.930	0.957	0.971	0.990	0.825	0.835	0.860	0.832	0.847	0.867
522	Mastercare Dental - Reno	1.014	1.038	1.060	1.061	1.043	1.077	1.034	1.074	1.093	1.077	1.078	1.044	1.065	1.105	1.094	1.083	1.131	1.070	1.106	1.125	0.995	1.072	1.092	1.109	0.886	0.877	0.910	0.870	0.903	0.924
524	Premier - Minnesota	0.931	0.943	0.960	0.951	0.945	0.967	0.940	0.963	0.975	0.965	0.963	0.943	0.958	0.981	0.974	0.968	0.997	0.960	0.982	0.998	0.913	0.960	0.972	0.985	0.829	0.830	0.856	0.826	0.847	0.865
526	Dental Options Pricing - Oregon	0.934	0.953	0.971	0.972	0.964	0.992	0.957	0.988	1.005	0.986	0.984	0.956	0.971	1.017	1.005	0.996	1.035	0.985	1.014	1.035	0.920	0.986	1.002	1.017	0.825	0.821	0.850	0.815	0.842	0.861
527	Rental Network - Hawaii	0.882	0.895	0.905	0.916	0.908	0.929	0.902	0.928	0.938	0.919	0.918	0.890	0.903	0.957	0.939	0.932	0.965	0.921	0.946	0.968	0.871	0.931	0.942	0.949	0.794	0.791	0.815	0.785	0.809	0.824
528	Diversified Dental - Reno	1.030	1.050	1.079	1.042	1.050	1.071	1.047	1.062	1.078	1.083	1.091	1.075	1.081	1.066	1.075	1.071	1.096	1.070	1.091	1.095	1.025	1.045	1.063	1.091	0.892	0.909	0.933	0.906	0.919	0.941
549	Maine	0.901	0.921	0.932	0.945	0.935	0.963	0.927	0.963	0.976	0.951	0.948	0.913	0.931	0.998	0.977	0.967	1.009	0.953	0.984	1.011	0.885	0.963	0.980	0.987	0.801	0.793	0.821	0.786	0.816	0.833
550	North Dakota	0.963	0.977	0.992	1.002	0.981	1.014	0.971	1.013	1.027	1.001	0.995	0.958	0.988	1.051	1.027	1.016	1.063	1.000	1.035	1.065	0.928	1.019	1.033	1.040	0.857	0.844	0.876	0.836	0.871	0.888
551	Nevada	0.902	0.917	0.933	0.916	0.921	0.940	0.918	0.932	0.944	0.939	0.940	0.928	0.933	0.941	0.944	0.941	0.957	0.937	0.950	0.958	0.897	0.922	0.936	0.951	0.798	0.809	0.832	0.806	0.820	0.839
553	Idaho	0.897	0.907	0.913	0.912	0.904	0.925	0.898	0.922	0.932	0.913	0.909	0.886	0.908	0.946	0.929	0.922	0.950	0.912	0.933	0.957	0.867	0.925	0.934	0.937	0.819	0.814	0.837	0.809	0.831	0.844
554	Vermont	0.880	0.894	0.904	0.919	0.904	0.935	0.894	0.935	0.947	0.915	0.908	0.867	0.896	0.978	0.947	0.936	0.982	0.919	0.953	0.989	0.846	0.942	0.955	0.958	0.789	0.774	0.804	0.766	0.800	0.815
555	New Hampshire	0.857	0.870	0.878	0.891	0.879	0.905	0.871	0.906	0.915	0.887	0.882	0.845	0.870	0.944	0.916	0.906	0.947	0.891	0.921	0.953	0.827	0.911	0.924	0.925	0.772	0.760	0.787	0.753	0.783	0.797
556	Delaware	0.888	0.902	0.912	0.919	0.908	0.934	0.900	0.933	0.944	0.921	0.916	0.884	0.907	0.964	0.944	0.935	0.972	0.922	0.949	0.976	0.862	0.935	0.948	0.953	0.797	0.789	0.816	0.783	0.811	0.826
557	Washington														0.999																
558	Oregon	0.914	0.933	0.947	0.956	0.947	0.977	0.939	0.974	0.989	0.965	0.962	0.929	0.946	1.007	0.990	0.981	1.021	0.967	0.997	1.022	0.899	0.974	0.990	1.000	0.811	0.804	0.833	0.798	0.827	0.844
559	North Carolina	0.858	0.871	0.880	0.894	0.880	0.908	0.871	0.908	0.919	0.890	0.884	0.847	0.873	0.947	0.919	0.909	0.951	0.893	0.924	0.957	0.827	0.914	0.927	0.929	0.771	0.759	0.786	0.752	0.783	0.797
560	West Virginia	0.864	0.874	0.877	0.882	0.871	0.895	0.865	0.893	0.901	0.878	0.873	0.845	0.870	0.922	0.898	0.891	0.922	0.878	0.902	0.932	0.828	0.898	0.907	0.907	0.789	0.780	0.804	0.775	0.800	0.812
561	Mississippi	0.855	0.866	0.869	0.876	0.861	0.887	0.854	0.886	0.894	0.869	0.863	0.831	0.861	0.919	0.891	0.882	0.919	0.868	0.895	0.929	0.814	0.893	0.902	0.902	0.777	0.765	0.790	0.759	0.787	0.799
562	Arkansas	0.884	0.894	0.901	0.902	0.890	0.913	0.883	0.911	0.920	0.901	0.896	0.870	0.895	0.939	0.917	0.909	0.944	0.897	0.923	0.951	0.848	0.916	0.925	0.929	0.803	0.795	0.818	0.789	0.814	0.827
563	South Carolina	0.879	0.893	0.902	0.916	0.902	0.931	0.893	0.931	0.942	0.912	0.906	0.867	0.894	0.972	0.943	0.932	0.976	0.915	0.948	0.982	0.847	0.937	0.951	0.953	0.790	0.777	0.805	0.769	0.802	0.816
564	Rhode Island	0.851	0.863	0.869	0.874	0.869	0.887	0.864	0.887	0.894	0.876	0.873	0.847	0.864	0.913	0.894	0.888	0.916	0.877	0.899	0.921	0.831	0.888	0.900	0.902	0.769	0.766	0.790	0.762	0.783	0.798
565	Hawaii	0.853	0.866	0.875	0.884	0.880	0.899	0.874	0.898	0.907	0.889	0.888	0.861	0.872	0.926	0.908	0.901	0.932	0.891	0.915	0.936	0.843	0.900	0.911	0.917	0.767	0.765	0.788	0.760	0.782	0.797
566	Pittsburgh	0.822	0.831	0.834	0.832	0.830	0.843	0.826	0.843	0.847	0.835	0.833	0.816	0.830	0.859	0.846	0.841	0.861	0.834	0.849	0.866	0.802	0.842	0.850	0.852	0.758	0.758	0.776	0.755	0.770	0.782
567	Philadelphia	0.847	0.859	0.865	0.868	0.865	0.881	0.860	0.881	0.887	0.872	0.869	0.846	0.861	0.903	0.887	0.881	0.907	0.872	0.892	0.911	0.830	0.880	0.891	0.894	0.767	0.766	0.788	0.762	0.781	0.796
568	Alabama	0.867	0.877	0.882	0.884	0.874	0.896	0.868	0.894	0.903	0.883	0.878	0.852	0.876	0.921	0.900	0.893	0.924	0.881	0.904	0.932	0.834	0.898	0.907	0.909	0.791	0.784	0.807	0.779	0.802	0.815
569	Utah	0.859	0.869	0.870	0.876	0.870	0.888	0.864	0.888	0.894	0.872	0.867	0.841	0.863	0.917	0.892	0.885	0.914	0.873	0.895	0.924	0.828	0.892	0.901	0.900	0.790	0.784	0.806	0.779	0.801	0.813
570	Iowa	0.872	0.886	0.894	0.906	0.893	0.921	0.885	0.921	0.931	0.904	0.898	0.863	0.888	0.957	0.931	0.922	0.962	0.906	0.936	0.968	0.843	0.925	0.938	0.941	0.784	0.773	0.800	0.766	0.796	0.811
571	Massachusetts	0.866	0.879	0.886	0.894	0.886	0.908	0.879	0.908	0.916	0.894	0.890	0.860	0.880	0.938	0.917	0.909	0.942	0.896	0.921	0.947	0.842	0.910	0.922	0.925	0.781	0.775	0.800	0.769	0.794	0.809
572	Oklahoma	0.871	0.883	0.893	0.891	0.888	0.908	0.883	0.905	0.914	0.899	0.897	0.874	0.889	0.926	0.914	0.908	0.934	0.899	0.919	0.937	0.854	0.903	0.915	0.921	0.784	0.784	0.807	0.780	0.800	0.815
573	Louisiana	0.850	0.861	0.864	0.872	0.859	0.884	0.852	0.883	0.892	0.865	0.859	0.826	0.855	0.919	0.889	0.880	0.917	0.865	0.893	0.929	0.810	0.891	0.900	0.900	0.774	0.762	0.787	0.756	0.784	0.796
574	New Mexico	0.914	0.933	0.946	0.951	0.945	0.972	0.938	0.969	0.982	0.962	0.960	0.930	0.945	0.998	0.984	0.975	1.011	0.963	0.990	1.013	0.901	0.967	0.983	0.993	0.811	0.808	0.835	0.802	0.828	0.846
575	Texas	0.886	0.898	0.909	0.912	0.906	0.929	0.900	0.927	0.937	0.917	0.913	0.885	0.903	0.955	0.937	0.930	0.961	0.918	0.942	0.966	0.865	0.927	0.940	0.945	0.797	0.794	0.818	0.788	0.812	0.827
576	Kentucky	0.824	0.834	0.836	0.836	0.832	0.847	0.828	0.847	0.852	0.837	0.833	0.813	0.830	0.867	0.850	0.845	0.867	0.836	0.853	0.874	0.800	0.848	0.856	0.857	0.759	0.757	0.776	0.753	0.770	0.782
577	Kansas	0.878	0.890	0.901	0.899	0.895	0.915	0.890	0.912	0.922	0.907	0.904	0.882	0.898	0.933	0.922	0.916	0.942	0.907	0.926	0.945	0.861	0.910	0.922	0.929	0.789	0.790	0.813	0.785	0.806	0.821
578	Wisconsin	0.865	0.876	0.878	0.885	0.874	0.898	0.867	0.897	0.904	0.879	0.873	0.843	0.870	0.929	0.902	0.894	0.927	0.880	0.905	0.937	0.827	0.902	0.911	0.911	0.791	0.781	0.805	0.775	0.801	0.813
579	Tennessee	0.841	0.852	0.853	0.859	0.850	0.871	0.844	0.870	0.877	0.854	0.849	0.822	0.846	0.899	0.875	0.867	0.898	0.855	0.878	0.908	0.807	0.875	0.884	0.883	0.770	0.763	0.785	0.757	0.781	0.793
580	Minnesota	0.872	0.885	0.894	0.900	0.891	0.915	0.884	0.914	0.923	0.902	0.897	0.868	0.889	0.943	0.924	0.915	0.949	0.903	0.928	0.954	0.847	0.915	0.928	0.932	0.784	0.778	0.803	0.772	0.798	0.812
581	Colorado	0.891	0.901	0.906	0.907	0.899	0.920	0.893	0.918	0.927	0.907	0.903	0.878	0.900	0.943	0.924	0.917	0.946	0.906	0.928	0.954	0.860	0.921	0.930	0.933	0.814	0.809	0.831	0.804	0.826	0.839
582	Indiana	0.846	0.857	0.858	0.865	0.855	0.877	0.848	0.877	0.883	0.859	0.853	0.824	0.850	0.908	0.881	0.873	0.906	0.860	0.884	0.916	0.810	0.882	0.891	0.890	0.774	0.765	0.788	0.759	0.784	0.797
583	Nebraska	0.856	0.868	0.875	0.876	0.874	0.890	0.869	0.890	0.897	0.881	0.878	0.856	0.870	0.912	0.896	0.891	0.916	0.882	0.901	0.920	0.839	0.888	0.900	0.904	0.774	0.774	0.796	0.769	0.789	0.804
584	Connecticut	0.883	0.896	0.905	0.912	0.903	0.928	0.896	0.927	0.937	0.914	0.909	0.878	0.899	0.958	0.937	0.928	0.963	0.916	0.942	0.969	0.858	0.929	0.941	0.946	0.794	0.788	0.814	0.782	0.808	0.823
585	Ohio	0.852	0.863	0.865	0.869	0.861	0.882	0.855	0.881	0.888	0.866	0.861	0.834	0.858	0.909	0.885	0.878	0.908	0.866	0.889	0.917	0.819	0.885	0.894	0.894	0.780	0.773	0.796	0.768	0.791	0.803
586	Michigan	0.910	0.929	0.944	0.946	0.938	0.966	0.931	0.962	0.977	0.958	0.957	0.929	0.945	0.988	0.978	0.969	1.004	0.958	0.985	1.004	0.896	0.959	0.975	0.987	0.805	0.801	0.829	0.796	0.822	0.840
587	Arizona	0.907	0.924	0.937	0.932	0.932	0.953	0.927	0.949	0.960	0.947	0.947	0.926	0.936	0.968	0.960	0.955	0.980	0.947	0.967	0.982	0.899	0.943	0.957	0.968	0.806	0.811	0.835	0.807	0.826	0.844
588	New Jersey	0.875	0.891	0.900	0.909	0.905	0.926	0.899	0.926	0.935	0.915	0.914	0.885	0.898	0.955	0.936	0.929	0.962	0.918	0.943	0.966	0.864	0.925	0.939	0.946	0.784	0.780	0.806	0.775	0.799	0.816
589	Syracuse	0.840	0.851	0.851	0.860	0.851	0.872	0.844	0.872	0.878	0.853	0.847	0.817	0.843	0.904	0.875	0.868	0.900	0.854	0.879	0.911	0.805	0.878	0.887	0.884	0.771	0.762	0.785	0.756	0.781	0.793
590	New York	0.844	0.858	0.867	0.884	0.879	0.901	0.872	0.901	0.911	0.885	0.883	0.848	0.862	0.937	0.912	0.903	0.942	0.890	0.919	0.948	0.833	0.905	0.917	0.922	0.764	0.758	0.781	0.752	0.777	0.791
591	Richmond	0.872	0.885	0.894	0.903	0.892	0.917	0.884	0.917	0.927	0.902	0.897	0.865	0.888	0.950	0.927	0.918	0.955	0.904	0.932	0.960	0.845	0.920	0.933	0.936	0.784	0.775	0.802	0.769	0.797	0.812
592	Atlanta	0.880	0.893	0.903	0.908	0.900	0.925	0.893	0.922	0.934	0.912	0.908	0.878	0.898	0.952	0.934	0.926	0.960	0.913	0.939	0.965	0.856	0.924	0.936	0.942	0.790	0.784	0.810	0.778	0.804	0.819
593	Washington, DC	0.836	0.846	0.852	0.859	0.854	0.872	0.849	0.872	0.879	0.859	0.856	0.830	0.846	0.899	0.879	0.872	0.901	0.862	0.883	0.907	0.818	0.875	0.884	0.886	0.760	0.757	0.779	0.752	0.773	0.787
594	Chicago	0.838	0.849	0.848	0.858	0.850	0.871	0.843	0.872	0.878	0.850	0.843	0.810	0.837	0.908	0.875	0.867	0.902	0.852	0.878	0.915	0.800	0.879	0.888	0.884	0.770	0.759	0.782	0.753	0.779	0.791
595	St. Louis	0.874	0.887	0.897	0.903	0.894	0.919	0.887	0.917	0.927	0.905	0.901	0.871	0.892	0.947	0.928	0.919	0.953	0.907	0.932	0.958	0.850	0.919	0.931	0.936	0.785	0.779	0.805	0.773	0.800	0.814
596	Sacramento	0.896	0.915	0.926	0.933	0.928	0.952	0.921	0.951	0.962	0.941	0.940	0.910	0.925	0.980	0.963	0.955	0.990	0.943	0.970	0.992	0.884	0.949	0.964	0.972	0.799	0.795	0.822	0.790	0.815	0.832
597	Northern California	0.917	0.937	0.949	0.960	0.953	0.980	0.945	0.979	0.991	0.967	0.965	0.931	0.947	1.013	0.993	0.984	1.024	0.970	1.000	1.027	0.904	0.978	0.995	1.003	0.817	0.811	0.839	0.805	0.833	0.850
598	San Diego	0.881	0.898	0.907	0.909	0.908	0.925	0.903	0.924	0.933	0.918	0.918	0.895	0.905	0.947	0.934	0.928	0.955	0.919	0.940	0.958	0.872	0.921	0.935	0.942	0.788	0.790	0.814	0.785	0.805	0.823
599	Southern California	0.884	0.900	0.909	0.916	0.913	0.933	0.907	0.932	0.942	0.924	0.922	0.895	0.907	0.960	0.943	0.936	0.967	0.925	0.949	0.971	0.874	0.931	0.945	0.952	0.792	0.790	0.815	0.785	0.808	0.825

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	R7	R8	RA	RB	RD	RI	RL	RM	RN	RO	RP	RQ	RR	RS	RT	D1	D2	D3	D4	D5	D6	D7	D8	DD	DI	DL	DM	DN	DO	DP
501	Miami	0.746	0.750	0.731	0.753	0.772	0.760	0.754	0.783	0.746	0.768	0.780	0.697	0.747	0.758	0.769	0.670	0.671	0.689	0.666	0.685	0.692	0.683	0.687	0.695	0.681	0.676	0.702	0.665	0.685	0.715
502	Broward County / Palm Beach	0.786	0.790	0.774	0.791	0.795	0.790	0.785	0.814	0.779	0.803	0.811	0.733	0.773	0.785	0.804	0.700	0.707	0.724	0.704	0.719	0.728	0.724	0.730	0.726	0.719	0.714	0.738	0.706	0.725	0.748
503	Tampa	0.790	0.795	0.779	0.797	0.797	0.793	0.788	0.816	0.783	0.806	0.814	0.737	0.776	0.787	0.807	0.701	0.708	0.725	0.704	0.721	0.729	0.726	0.732	0.725	0.720	0.716	0.739	0.708	0.726	0.749
504	Orlando	0.795	0.799	0.784	0.802	0.801	0.798	0.793	0.821	0.788	0.811	0.819	0.742	0.780	0.792	0.811	0.706	0.713	0.730	0.710	0.726	0.734	0.732	0.738	0.730	0.725	0.721	0.744	0.713	0.732	0.754
505	Jacksonville	0.790	0.795	0.779	0.797	0.798	0.794	0.789	0.817	0.783	0.807	0.815	0.737	0.776	0.788	0.807	0.700	0.708	0.725	0.704	0.721	0.729	0.726	0.732	0.725	0.720	0.716	0.739	0.707	0.726	0.749
506	Daytona / Gainesville	0.803	0.810	0.791	0.813	0.817	0.811	0.804	0.836	0.797	0.823	0.833	0.746	0.794	0.806	0.824	0.706	0.712	0.732	0.707	0.727	0.736	0.731	0.737	0.732	0.726	0.721	0.746	0.711	0.730	0.759
521	Diversified Dental - Las Vegas	0.877	0.891	0.877	0.885	0.851	0.865	0.861	0.890	0.860	0.885	0.888	0.809	0.828	0.847	0.885	0.750	0.767	0.791	0.764	0.778	0.796	0.806	0.818	0.776	0.789	0.786	0.811	0.783	0.805	0.817
522	Mastercare Dental - Reno	0.925	0.942	0.931	0.955	0.923	0.928	0.919	0.963	0.912	0.947	0.955	0.841	0.897	0.915	0.947	0.784	0.789	0.820	0.783	0.811	0.828	0.830	0.841	0.813	0.814	0.807	0.844	0.794	0.824	0.860
524	Premier - Minnesota	0.868	0.878	0.864	0.881	0.858	0.865	0.859	0.891	0.855	0.881	0.888	0.801	0.836	0.852	0.882	0.754	0.762	0.786	0.759	0.777	0.792	0.795	0.805	0.777	0.782	0.777	0.804	0.771	0.793	0.815
526	Dental Options Pricing - Oregon	0.860	0.875	0.860	0.879	0.860	0.864	0.856	0.894	0.850	0.881	0.888	0.785	0.833	0.851	0.880	0.732	0.740	0.768	0.735	0.758	0.774	0.773	0.783	0.762	0.763	0.757	0.788	0.746	0.771	0.800
527	Rental Network - Hawaii	0.821	0.831	0.819	0.837	0.827	0.826	0.820	0.853	0.814	0.841	0.848	0.757	0.801	0.817	0.841	0.708	0.715	0.740	0.711	0.731	0.746	0.744	0.754	0.736	0.735	0.729	0.759	0.720	0.744	0.770
528	Diversified Dental - Reno	0.958	0.974	0.959	0.965	0.920	0.938	0.934	0.965	0.934	0.963	0.965	0.881	0.895	0.919	0.963	0.818	0.833	0.858	0.831	0.843	0.866	0.883	0.898	0.839	0.857	0.853	0.884	0.853	0.881	0.890
549	Maine	0.828	0.841	0.827	0.850	0.840	0.837	0.829	0.869	0.821	0.853	0.861	0.754	0.811	0.828	0.852	0.705	0.711	0.736	0.705	0.730	0.742	0.738	0.747	0.737	0.730	0.723	0.756	0.710	0.736	0.771
550	North Dakota	0.881	0.890	0.875	0.906	0.897	0.893	0.883	0.926	0.874	0.907	0.919	0.803	0.870	0.885	0.908	0.759	0.760	0.789	0.754	0.783	0.795	0.788	0.797	0.789	0.781	0.773	0.808	0.758	0.784	0.826
551	Nevada	0.849	0.860	0.849	0.856	0.824	0.837	0.833	0.860	0.832	0.857	0.859	0.783	0.801	0.820	0.857	0.728	0.744	0.765	0.742	0.755	0.771	0.781	0.793	0.753	0.764	0.760	0.786	0.758	0.781	0.792
553	Idaho	0.842	0.849	0.831	0.852	0.847	0.846	0.839	0.870	0.834	0.858	0.867	0.784	0.826	0.839	0.859	0.747	0.753	0.775	0.749	0.769	0.779	0.777	0.783	0.772	0.770	0.765	0.789	0.756	0.775	0.801
554	Vermont	0.803	0.810	0.792	0.823	0.831	0.820	0.810	0.853	0.800	0.833	0.846	0.731	0.801	0.816	0.833	0.691	0.692	0.717	0.685	0.713	0.723	0.711	0.718	0.724	0.709	0.701	0.735	0.685	0.711	0.754
555	New Hampshire	0.787	0.794	0.778	0.805	0.810	0.801	0.793	0.832	0.784	0.814	0.825	0.720	0.782	0.796	0.814	0.682	0.684	0.708	0.679	0.703	0.714	0.705	0.712	0.712	0.700	0.694	0.726	0.680	0.705	0.742
556	Delaware	0.821	0.829	0.814	0.838	0.832	0.829	0.821	0.859	0.814	0.843	0.853	0.752	0.806	0.821	0.844	0.709	0.713	0.737	0.708	0.731	0.742	0.738	0.746	0.737	0.730	0.724	0.755	0.712	0.736	0.769
557	Washington					0.847																			0.753						
558	Oregon	0.840	0.854	0.839	0.860	0.849	0.848	0.840	0.880	0.832	0.864	0.873	0.766	0.820	0.837	0.864	0.716	0.723	0.748	0.717	0.742	0.755	0.751	0.760	0.748	0.742	0.736	0.769	0.724	0.750	0.783
559	North Carolina	0.787	0.794	0.778	0.806	0.810	0.801	0.792	0.833	0.783	0.814	0.826	0.718	0.782	0.796	0.815	0.677	0.679	0.703	0.673	0.699	0.709	0.700	0.707	0.707	0.695	0.688	0.720	0.674	0.699	0.737
560	West Virginia	0.806	0.812	0.793	0.817	0.820	0.814	0.807	0.840	0.800	0.826	0.837	0.747	0.797	0.809	0.827	0.707	0.712	0.733	0.708	0.729	0.737	0.732	0.737	0.734	0.726	0.721	0.747	0.710	0.730	0.760
561	Mississippi	0.791	0.797	0.777	0.805	0.810	0.802	0.795	0.830	0.786	0.813	0.826	0.730	0.787	0.799	0.815	0.690	0.692	0.716	0.687	0.711	0.720	0.712	0.718	0.716	0.709	0.703	0.729	0.690	0.710	0.745
562	Arkansas	0.822	0.829	0.810	0.834	0.833	0.829	0.822	0.855	0.815	0.841	0.851	0.763	0.812	0.823	0.842	0.720	0.724	0.748	0.720	0.741	0.753	0.749	0.754	0.745	0.741	0.736	0.763	0.726	0.746	0.776
563	South Carolina	0.806	0.813	0.796	0.826	0.830	0.821	0.812	0.853	0.802	0.834	0.846	0.735	0.801	0.816	0.834	0.688	0.689	0.714	0.683	0.710	0.720	0.711	0.718	0.718	0.706	0.699	0.732	0.684	0.709	0.749
564	Rhode Island	0.794	0.801	0.788	0.806	0.800	0.799	0.793	0.824	0.787	0.812	0.820	0.735	0.776	0.791	0.813	0.690	0.696	0.718	0.692	0.710	0.723	0.722	0.730	0.715	0.712	0.708	0.735	0.699	0.722	0.747
565	Hawaii	0.793	0.804	0.791	0.806	0.799	0.799	0.793	0.824	0.787	0.813	0.819	0.732	0.773	0.789	0.813	0.685	0.691	0.714	0.687	0.706	0.720	0.719	0.728	0.711	0.709	0.704	0.734	0.696	0.720	0.744
566	Pittsburgh	0.781	0.786	0.773	0.787	0.781	0.782	0.777	0.801	0.774	0.793	0.799	0.734	0.763	0.774	0.793	0.699	0.707	0.722	0.704	0.716	0.726	0.727	0.733	0.719	0.718	0.715	0.736	0.709	0.726	0.744
567	Philadelphia	0.794	0.801	0.788	0.804	0.795	0.796	0.791	0.820	0.786	0.810	0.817	0.736	0.773	0.787	0.810	0.694	0.701	0.722	0.697	0.714	0.727	0.728	0.736	0.718	0.717	0.713	0.739	0.705	0.727	0.750
568	Alabama	0.810	0.817	0.798	0.821	0.821	0.816	0.810	0.841	0.803	0.828	0.838	0.752	0.799	0.811	0.829	0.712	0.717	0.739	0.713	0.733	0.743	0.738	0.744	0.737	0.733	0.728	0.752	0.718	0.737	0.765
569	Utah	0.806	0.811	0.793	0.814	0.821	0.814	0.808	0.839	0.801	0.826	0.835	0.751	0.797	0.809	0.826	0.719	0.724	0.742	0.720	0.738	0.747	0.741	0.747	0.745	0.736	0.731	0.757	0.721	0.741	0.769
570	Iowa	0.802	0.809	0.794	0.821	0.822	0.815	0.806	0.846	0.797	0.828	0.839	0.733	0.794	0.809	0.828	0.689	0.692	0.716	0.686	0.711	0.722	0.714	0.722	0.719	0.709	0.702	0.734	0.688	0.713	0.749
571	Massachusetts	0.804	0.811	0.796	0.818	0.815	0.811	0.804	0.839	0.797	0.825	0.834	0.740	0.789	0.804	0.825	0.699	0.704	0.726	0.699	0.720	0.732	0.728	0.736	0.727	0.720	0.715	0.744	0.704	0.728	0.758
572	Oklahoma	0.816	0.823	0.810	0.826	0.813	0.815	0.810	0.841	0.805	0.831	0.838	0.753	0.790	0.805	0.831	0.706	0.714	0.735	0.711	0.728	0.740	0.742	0.751	0.730	0.731	0.726	0.753	0.719	0.741	0.763
573	Louisiana	0.786	0.792	0.770	0.798	0.809	0.799	0.791	0.827	0.782	0.810	0.823	0.725	0.784	0.796	0.811	0.685	0.688	0.712	0.683	0.706	0.716	0.706	0.711	0.713	0.704	0.698	0.725	0.685	0.705	0.740
574	New Mexico	0.844	0.857	0.844	0.862	0.848	0.848	0.841	0.879	0.835	0.866	0.873	0.771	0.820	0.837	0.865	0.718	0.727	0.751	0.722	0.744	0.757	0.756	0.766	0.749	0.746	0.740	0.772	0.729	0.755	0.784
575	Texas	0.824	0.831	0.817	0.836	0.831	0.829	0.822	0.857	0.816	0.844	0.853	0.758	0.805	0.820	0.844	0.714	0.720	0.742	0.716	0.736	0.748	0.745	0.754	0.741	0.737	0.731	0.760	0.722	0.745	0.773
576	Kentucky	0.779	0.784	0.770	0.787	0.784	0.783	0.778	0.803	0.773	0.793	0.801	0.730	0.765	0.776	0.794	0.695	0.700	0.717	0.697	0.712	0.721	0.720	0.726	0.715	0.712	0.709	0.730	0.702	0.719	0.740
577	Kansas	0.822	0.830	0.817	0.833	0.819	0.822	0.816	0.847	0.812	0.837	0.844	0.759	0.796	0.812	0.838	0.714	0.722	0.744	0.719	0.736	0.749	0.750	0.759	0.739	0.739	0.735	0.761	0.727	0.749	0.772
578	Wisconsin	0.805	0.811	0.791	0.817	0.823	0.816	0.808	0.843	0.800	0.828	0.839	0.745	0.800	0.812	0.829	0.710	0.714	0.735	0.709	0.732	0.739	0.732	0.738	0.738	0.728	0.722	0.749	0.710	0.731	0.764
579	Tennessee	0.786	0.791	0.773	0.796	0.801	0.794	0.788	0.820	0.781	0.806	0.817	0.730	0.778	0.790	0.807	0.692	0.697	0.716	0.692	0.712	0.720	0.714	0.720	0.718	0.709	0.704	0.729	0.693	0.713	0.742
580	Minnesota	0.808	0.815	0.802	0.824	0.818	0.815	0.808	0.843	0.801	0.829	0.838	0.742	0.792	0.807	0.830	0.702	0.707	0.729	0.702	0.723	0.735	0.731	0.740	0.729	0.723	0.718	0.747	0.707	0.730	0.761
581	Colorado	0.835	0.842	0.823	0.844	0.843	0.840	0.834	0.865	0.828	0.853	0.862	0.777	0.821	0.834	0.854	0.740	0.747	0.769	0.742	0.762	0.772	0.768	0.774	0.766	0.763	0.758	0.782	0.748	0.767	0.795
582	Indiana	0.789	0.793	0.775	0.800	0.807	0.799	0.792	0.825	0.784	0.810	0.821	0.731	0.783	0.795	0.811	0.695	0.699	0.719	0.694	0.715	0.723	0.716	0.722	0.722	0.712	0.706	0.733	0.694	0.715	0.747
583	Nebraska	0.802	0.810	0.797	0.813	0.803	0.804	0.799	0.828	0.794	0.818	0.825	0.744	0.780	0.795	0.818	0.699	0.706	0.727	0.703	0.719	0.732	0.733	0.741	0.722	0.722	0.718	0.744	0.711	0.733	0.754
584	Connecticut	0.818	0.825	0.810	0.833	0.830	0.826	0.818	0.855	0.811	0.840	0.850	0.751	0.803	0.818	0.841	0.710	0.715	0.738	0.710	0.732	0.743	0.739	0.747	0.739	0.731	0.726	0.756	0.714	0.738	0.770
585	Ohio	0.798	0.803	0.786	0.808	0.811	0.805	0.799	0.831	0.792	0.817	0.827	0.741	0.788	0.800	0.818	0.705	0.710	0.729	0.706	0.725	0.733	0.728	0.734	0.731	0.723	0.718	0.743	0.707	0.727	0.756
586	Michigan	0.840	0.854	0.841	0.860	0.839	0.842	0.835	0.872	0.829	0.859	0.866	0.767	0.813	0.830	0.859	0.715	0.724	0.749	0.719	0.741	0.756	0.756	0.766	0.744	0.744	0.739	0.769	0.729	0.754	0.782
587	Arizona	0.848	0.859	0.847	0.860	0.837	0.843	0.838	0.871	0.835	0.862	0.867	0.779	0.812	0.830	0.862	0.726	0.739	0.761	0.736	0.752	0.767	0.772	0.783	0.754	0.757	0.753	0.782	0.747	0.771	0.791
588	New Jersey	0.811	0.823	0.809	0.825	0.817	0.817	0.810	0.844	0.805	0.832	0.839	0.746	0.791	0.807	0.832	0.698	0.704	0.728	0.700	0.720	0.734	0.733	0.741	0.726	0.723	0.717	0.749	0.708	0.734	0.760
589	Syracuse	0.784	0.788	0.769	0.794	0.804	0.795	0.788	0.821	0.780	0.806	0.817	0.727	0.780	0.792	0.807	0.694	0.697	0.717	0.692	0.713	0.721	0.713	0.719	0.721	0.710	0.704	0.731	0.692	0.713	0.745
590	New York	0.781	0.792	0.776	0.795	0.802	0.794	0.787	0.822	0.779	0.807	0.816	0.719	0.772	0.788	0.807	0.676	0.680	0.704	0.676	0.697	0.710	0.702	0.710	0.707	0.698	0.692	0.723	0.680	0.705	0.736
591	Richmond	0.805	0.812	0.798	0.823	0.820	0.815	0.807	0.844	0.799	0.828	0.839	0.738	0.793	0.808	0.829	0.693	0.697	0.721	0.692	0.715	0.726	0.721	0.729	0.721	0.714	0.708	0.738	0.696	0.720	0.753
592	Atlanta	0.815	0.823	0.807	0.829	0.824	0.822	0.814	0.850	0.807	0.836	0.845	0.748	0.798	0.813	0.837	0.704	0.709	0.733	0.705	0.726	0.738	0.734	0.742	0.732	0.726	0.721	0.750	0.710	0.733	0.764
593	Washington, DC	0.781	0.788	0.774	0.791	0.791	0.788	0.783	0.812	0.777	0.800	0.808	0.725	0.767	0.780	0.801	0.684	0.689	0.711	0.686	0.703	0.716	0.713	0.720	0.709	0.705	0.700	0.728	0.692	0.714	0.739
594	Chicago	0.778	0.783	0.762	0.788	0.804	0.793	0.786	0.820	0.777	0.803	0.815	0.721	0.779	0.790	0.804	0.692	0.693	0.714	0.688	0.710	0.718	0.707	0.712	0.720	0.705	0.700	0.728	0.687	0.709	0.743
595	St. Louis	0.810	0.817	0.803	0.825	0.820	0.817	0.809	0.845	0.802	0.831	0.840	0.743	0.794	0.809	0.832	0.698	0.703	0.726	0.698	0.720	0.731	0.728	0.736	0.725	0.720	0.714	0.744	0.703	0.727	0.757
596	Sacramento	0.829	0.842	0.828	0.847	0.834	0.834	0.827	0.864	0.821	0.850	0.858	0.759	0.807	0.824	0.850	0.710	0.718	0.742	0.713	0.734	0.748	0.747	0.757	0.740	0.736	0.731	0.762	0.720	0.746	0.775
597	Northern California	0.845	0.858	0.844	0.864	0.856	0.854	0.845	0.886	0.838	0.870	0.879	0.772	0.826	0.844	0.870	0.725	0.732	0.756	0.727	0.750	0.763	0.758	0.768	0.758	0.750	0.744	0.778	0.732	0.759	0.792
598	San Diego	0.823	0.834	0.821	0.835	0.819	0.823	0.817	0.848	0.813	0.839	0.844	0.759	0.794	0.811	0.839	0.709	0.718	0.741	0.714	0.731	0.747	0.750	0.759	0.735	0.737	0.732	0.761	0.725	0.750	0.771
599	Southern California	0.822	0.833	0.820	0.836	0.825	0.826	0.820	0.853	0.815	0.841	0.848	0.757	0.799	0.815	0.841	0.710	0.717	0.741	0.713	0.732	0.747	0.747	0.756	0.737	0.736	0.731	0.762	0.722	0.747	0.773

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	DQ	DR	DS	DT	E1	E2	E3	E4	E5	E6	E7	E8	EA	EB	ED	EI	EL	EM	EN	EO	EP	EQ	ER	ES	ET	F1	F2	F3	F4	F5
501	Miami	0.634	0.669	0.683	0.696	0.748	0.747	0.765	0.742	0.763	0.770	0.752	0.753	0.713	0.739	0.777	0.757	0.752	0.778	0.736	0.756	0.792	0.706	0.757	0.762	0.771	0.761	0.759	0.773	0.754	0.773
502	Broward County / Palm Beach	0.673	0.721	0.718	0.733	0.782	0.785	0.802	0.781	0.799	0.807	0.794	0.796	0.764	0.786	0.808	0.795	0.790	0.814	0.779	0.797	0.826	0.748	0.789	0.797	0.807	0.805	0.807	0.822	0.803	0.820
503	Tampa	0.675	0.722	0.718	0.735	0.782	0.786	0.803	0.782	0.800	0.808	0.797	0.799	0.768	0.790	0.807	0.796	0.792	0.814	0.781	0.798	0.827	0.750	0.789	0.798	0.808	0.807	0.809	0.825	0.805	0.822
504	Orlando	0.680	0.727	0.723	0.740	0.787	0.791	0.808	0.787	0.804	0.813	0.802	0.804	0.773	0.795	0.812	0.801	0.797	0.819	0.786	0.803	0.831	0.755	0.794	0.803	0.813	0.812	0.814	0.829	0.810	0.827
505	Jacksonville	0.674	0.723	0.718	0.735	0.782	0.786	0.803	0.782	0.800	0.809	0.797	0.799	0.767	0.790	0.808	0.797	0.792	0.815	0.780	0.798	0.828	0.749	0.789	0.799	0.809	0.807	0.809	0.825	0.805	0.822
506	Daytona / Gainesville	0.675	0.735	0.724	0.741	0.793	0.796	0.816	0.791	0.813	0.822	0.807	0.809	0.772	0.800	0.821	0.808	0.802	0.828	0.788	0.808	0.844	0.753	0.802	0.811	0.821	0.819	0.820	0.839	0.815	0.836
521	Diversified Dental - Las Vegas	0.737	0.762	0.772	0.810	0.866	0.880	0.902	0.877	0.892	0.909	0.914	0.922	0.902	0.911	0.891	0.901	0.897	0.922	0.893	0.915	0.927	0.851	0.869	0.887	0.919	0.922	0.931	0.949	0.929	0.941
522	Mastercare Dental - Reno	0.748	0.822	0.807	0.838	0.917	0.925	0.958	0.917	0.951	0.973	0.966	0.979	0.933	0.963	0.953	0.956	0.947	0.989	0.931	0.963	1.002	0.875	0.927	0.946	0.978	0.974	0.981	1.011	0.974	1.005
524	Premier - Minnesota	0.731	0.777	0.773	0.801	0.858	0.867	0.891	0.862	0.883	0.898	0.895	0.903	0.873	0.892	0.885	0.888	0.882	0.909	0.873	0.894	0.919	0.831	0.866	0.879	0.904	0.905	0.909	0.929	0.905	0.923
526	Dental Options Pricing - Oregon	0.699	0.761	0.754	0.782	0.854	0.862	0.890	0.856	0.883	0.901	0.893	0.903	0.862	0.885	0.888	0.888	0.881	0.915	0.867	0.894	0.926	0.817	0.863	0.879	0.906	0.901	0.906	0.931	0.900	0.925
527	Rental Network - Hawaii	0.678	0.734	0.728	0.754	0.817	0.822	0.844	0.817	0.839	0.853	0.843	0.852	0.815	0.835	0.846	0.841	0.835	0.866	0.822	0.846	0.875	0.782	0.824	0.837	0.857	0.851	0.851	0.868	0.846	0.867
528	Diversified Dental - Reno	0.809	0.828	0.838	0.885	0.942	0.962	0.987	0.959	0.974	0.996	1.009	1.022	1.001	1.009	0.969	0.987	0.983	1.013	0.981	1.008	1.018	0.931	0.944	0.967	1.012	1.020	1.035	1.055	1.033	1.046
549	Maine	0.667	0.740	0.727	0.750	0.824	0.828	0.855	0.821	0.851	0.867	0.852	0.862	0.816	0.843	0.859	0.852	0.844	0.880	0.828	0.855	0.892	0.779	0.833	0.848	0.869	0.860	0.864	0.888	0.858	0.886
550	North Dakota	0.715	0.801	0.780	0.800	0.874	0.875	0.906	0.867	0.902	0.917	0.902	0.910	0.858	0.894	0.910	0.900	0.891	0.930	0.871	0.900	0.947	0.822	0.888	0.899	0.919	0.912	0.912	0.940	0.904	0.937
551	Nevada	0.716	0.739	0.750	0.785	0.838	0.852	0.871	0.850	0.863	0.878	0.882	0.890	0.871	0.879	0.862	0.871	0.867	0.890	0.863	0.883	0.895	0.824	0.841	0.859	0.887	0.890	0.899	0.916	0.896	0.908
553	Idaho	0.719	0.773	0.765	0.785	0.835	0.840	0.860	0.835	0.857	0.866	0.855	0.858	0.823	0.850	0.862	0.853	0.848	0.873	0.835	0.854	0.888	0.800	0.844	0.854	0.867	0.866	0.868	0.886	0.863	0.883
554	Vermont	0.643	0.735	0.711	0.727	0.800	0.799	0.827	0.792	0.825	0.837	0.816	0.823	0.768	0.803	0.839	0.820	0.811	0.850	0.790	0.819	0.868	0.743	0.813	0.823	0.838	0.827	0.826	0.853	0.819	0.850
555	New Hampshire	0.640	0.721	0.701	0.719	0.786	0.786	0.811	0.779	0.808	0.820	0.801	0.808	0.759	0.790	0.820	0.805	0.797	0.831	0.779	0.804	0.847	0.736	0.797	0.806	0.820	0.812	0.812	0.834	0.806	0.833
556	Delaware	0.673	0.742	0.728	0.749	0.813	0.816	0.841	0.810	0.837	0.849	0.837	0.843	0.801	0.828	0.845	0.836	0.828	0.861	0.813	0.837	0.875	0.770	0.823	0.835	0.852	0.846	0.847	0.870	0.842	0.867
557	Washington															0.876															
558	Oregon	0.679	0.748	0.738	0.762	0.836	0.843	0.869	0.836	0.864	0.881	0.868	0.878	0.833	0.858	0.873	0.867	0.859	0.895	0.843	0.871	0.906	0.794	0.846	0.862	0.884	0.876	0.880	0.905	0.874	0.901
559	North Carolina	0.634	0.716	0.696	0.713	0.781	0.781	0.807	0.774	0.804	0.816	0.798	0.804	0.754	0.786	0.816	0.801	0.792	0.827	0.774	0.799	0.843	0.730	0.793	0.802	0.816	0.808	0.807	0.831	0.801	0.830
560	West Virginia	0.675	0.738	0.726	0.741	0.794	0.797	0.818	0.792	0.815	0.824	0.809	0.810	0.771	0.802	0.823	0.809	0.803	0.830	0.788	0.808	0.847	0.753	0.804	0.813	0.822	0.821	0.821	0.841	0.816	0.838
561	Mississippi	0.653	0.725	0.708	0.723	0.800	0.780	0.803	0.774	0.801	0.811	0.792	0.794	0.751	0.786	0.809	0.794	0.787	0.816	0.770	0.791	0.835	0.732	0.790	0.798	0.807	0.823	0.805	0.827	0.799	0.824
562	Arkansas	0.688	0.750	0.738	0.758	0.810	0.813	0.836	0.807	0.831	0.843	0.830	0.832	0.794	0.824	0.838	0.828	0.822	0.849	0.808	0.828	0.866	0.771	0.819	0.829	0.842	0.842	0.842	0.862	0.837	0.859
563	South Carolina	0.644	0.729	0.708	0.724	0.793	0.793	0.820	0.786	0.817	0.829	0.811	0.817	0.767	0.800	0.828	0.813	0.805	0.840	0.786	0.812	0.857	0.742	0.806	0.815	0.829	0.821	0.820	0.845	0.814	0.843
564	Rhode Island	0.662	0.715	0.708	0.731	0.787	0.790	0.811	0.785	0.806	0.817	0.807	0.814	0.779	0.800	0.813	0.807	0.801	0.827	0.789	0.809	0.837	0.754	0.794	0.804	0.820	0.816	0.820	0.834	0.815	0.833
565	Hawaii	0.656	0.707	0.702	0.729	0.790	0.796	0.816	0.791	0.812	0.825	0.815	0.824	0.788	0.806	0.819	0.814	0.808	0.837	0.796	0.819	0.845	0.757	0.796	0.810	0.829	0.824	0.825	0.841	0.821	0.839
566	Pittsburgh	0.680	0.716	0.714	0.733	0.774	0.778	0.793	0.775	0.789	0.797	0.790	0.793	0.768	0.785	0.794	0.788	0.784	0.803	0.776	0.790	0.812	0.750	0.780	0.787	0.798	0.799	0.802	0.814	0.799	0.812
567	Philadelphia	0.669	0.716	0.711	0.736	0.789	0.794	0.813	0.789	0.808	0.819	0.811	0.817	0.786	0.804	0.814	0.810	0.805	0.829	0.794	0.813	0.838	0.760	0.796	0.806	0.823	0.820	0.824	0.837	0.820	0.836
568	Alabama	0.681	0.740	0.729	0.747	0.821	0.802	0.823	0.797	0.819	0.829	0.816	0.818	0.782	0.810	0.826	0.815	0.809	0.835	0.795	0.815	0.851	0.761	0.807	0.817	0.828	0.845	0.828	0.847	0.823	0.844
569	Utah	0.688	0.745	0.736	0.752	0.804	0.805	0.825	0.801	0.822	0.830	0.814	0.816	0.778	0.805	0.831	0.816	0.811	0.836	0.797	0.816	0.851	0.765	0.813	0.820	0.829	0.826	0.827	0.843	0.823	0.842
570	Iowa	0.649	0.727	0.709	0.727	0.793	0.794	0.820	0.787	0.816	0.828	0.812	0.818	0.771	0.802	0.827	0.814	0.806	0.840	0.788	0.813	0.855	0.745	0.805	0.814	0.829	0.822	0.822	0.845	0.816	0.844
571	Massachusetts	0.665	0.729	0.718	0.739	0.800	0.803	0.826	0.797	0.822	0.833	0.820	0.826	0.786	0.811	0.831	0.821	0.814	0.844	0.800	0.822	0.857	0.760	0.810	0.819	0.835	0.830	0.832	0.850	0.826	0.849
572	Oklahoma	0.682	0.727	0.724	0.749	0.803	0.810	0.830	0.806	0.825	0.837	0.831	0.837	0.807	0.825	0.830	0.827	0.822	0.847	0.812	0.832	0.856	0.775	0.810	0.822	0.841	0.839	0.843	0.860	0.839	0.857
573	Louisiana	0.647	0.719	0.703	0.718	0.797	0.776	0.799	0.770	0.796	0.806	0.787	0.788	0.743	0.778	0.807	0.789	0.782	0.813	0.765	0.787	0.832	0.727	0.786	0.794	0.803	0.817	0.799	0.821	0.794	0.818
574	New Mexico	0.686	0.747	0.740	0.766	0.836	0.843	0.869	0.838	0.863	0.880	0.869	0.878	0.838	0.861	0.870	0.866	0.859	0.893	0.846	0.871	0.903	0.799	0.844	0.860	0.883	0.877	0.882	0.905	0.877	0.901
575	Texas	0.682	0.740	0.733	0.755	0.816	0.821	0.844	0.816	0.839	0.851	0.841	0.847	0.809	0.832	0.847	0.839	0.833	0.862	0.820	0.843	0.874	0.779	0.825	0.837	0.855	0.850	0.852	0.872	0.847	0.869
576	Kentucky	0.672	0.715	0.709	0.727	0.771	0.774	0.790	0.770	0.786	0.795	0.785	0.788	0.759	0.780	0.792	0.784	0.780	0.800	0.770	0.785	0.811	0.743	0.777	0.785	0.795	0.795	0.797	0.810	0.794	0.809
577	Kansas	0.689	0.736	0.732	0.758	0.813	0.820	0.840	0.816	0.835	0.847	0.841	0.847	0.817	0.835	0.840	0.837	0.832	0.858	0.822	0.842	0.867	0.784	0.820	0.832	0.852	0.850	0.854	0.872	0.850	0.868
578	Wisconsin	0.674	0.743	0.729	0.743	0.799	0.801	0.822	0.795	0.820	0.829	0.811	0.812	0.770	0.803	0.830	0.813	0.806	0.835	0.790	0.811	0.853	0.754	0.809	0.818	0.826	0.824	0.824	0.844	0.818	0.842
579	Tennessee	0.660	0.721	0.710	0.724	0.776	0.778	0.797	0.773	0.795	0.803	0.788	0.789	0.751	0.780	0.803	0.789	0.783	0.809	0.768	0.788	0.825	0.736	0.785	0.793	0.801	0.800	0.800	0.818	0.795	0.816
580	Minnesota	0.668	0.733	0.721	0.742	0.803	0.807	0.830	0.801	0.826	0.838	0.826	0.832	0.792	0.818	0.834	0.825	0.819	0.849	0.804	0.827	0.862	0.763	0.813	0.824	0.841	0.835	0.837	0.858	0.832	0.856
581	Colorado	0.711	0.766	0.759	0.778	0.829	0.833	0.854	0.829	0.850	0.860	0.847	0.849	0.814	0.840	0.857	0.846	0.841	0.867	0.828	0.848	0.882	0.792	0.838	0.848	0.860	0.859	0.860	0.879	0.855	0.875
582	Indiana	0.660	0.727	0.713	0.727	0.781	0.782	0.802	0.776	0.800	0.809	0.791	0.793	0.752	0.783	0.810	0.793	0.787	0.815	0.771	0.792	0.832	0.737	0.791	0.798	0.806	0.804	0.804	0.823	0.799	0.822
583	Nebraska	0.674	0.720	0.716	0.741	0.794	0.799	0.819	0.795	0.814	0.825	0.817	0.823	0.793	0.811	0.819	0.815	0.811	0.834	0.800	0.819	0.844	0.765	0.801	0.811	0.828	0.826	0.830	0.844	0.826	0.843
584	Connecticut	0.674	0.741	0.729	0.750	0.814	0.817	0.841	0.811	0.837	0.849	0.835	0.842	0.800	0.826	0.846	0.836	0.829	0.860	0.814	0.837	0.873	0.772	0.824	0.834	0.851	0.845	0.847	0.867	0.841	0.865
585	Ohio	0.673	0.733	0.723	0.738	0.789	0.792	0.811	0.787	0.809	0.818	0.802	0.804	0.767	0.795	0.817	0.803	0.797	0.824	0.783	0.803	0.839	0.750	0.798	0.807	0.816	0.814	0.815	0.833	0.810	0.831
586	Michigan	0.685	0.745	0.737	0.764	0.833	0.841	0.867	0.835	0.861	0.878	0.870	0.879	0.841	0.864	0.865	0.865	0.858	0.891	0.845	0.870	0.901	0.798	0.841	0.857	0.882	0.878	0.883	0.907	0.877	0.901
587	Arizona	0.705	0.745	0.749	0.779	0.839	0.850	0.871	0.846	0.864	0.880	0.876	0.885	0.856	0.871	0.867	0.870	0.865	0.892	0.856	0.878	0.899	0.814	0.845	0.861	0.886	0.884	0.892	0.909	0.888	0.905
588	New Jersey	0.667	0.723	0.717	0.744	0.809	0.814	0.837	0.809	0.832	0.846	0.835	0.844	0.805	0.825	0.840	0.835	0.828	0.859	0.815	0.839	0.868	0.773	0.816	0.829	0.850	0.844	0.848	0.865	0.843	0.863
589	Syracuse	0.659	0.725	0.711	0.725	0.780	0.779	0.800	0.774	0.798	0.806	0.787	0.789	0.747	0.778	0.808	0.791	0.784	0.812	0.768	0.789	0.829	0.735	0.789	0.796	0.803	0.800	0.800	0.818	0.795	0.817
590	New York	0.638	0.703	0.694	0.716	0.784	0.787	0.809	0.781	0.805	0.819	0.802	0.809	0.766	0.788	0.818	0.805	0.799	0.832	0.783	0.809	0.842	0.741	0.792	0.803	0.821	0.809	0.809	0.827	0.803	0.826
591	Richmond	0.657	0.728	0.713	0.732	0.796	0.798	0.822	0.791	0.818	0.831	0.816	0.823	0.779	0.808	0.827	0.817	0.809	0.841	0.794	0.817	0.855	0.752	0.806	0.816	0.832	0.826	0.827	0.848	0.821	0.847
592	Atlanta	0.670	0.734	0.723	0.745	0.807	0.811	0.835	0.806	0.831	0.843	0.831	0.837	0.797	0.822	0.839	0.830	0.823	0.855	0.809	0.833	0.867	0.767	0.817	0.828	0.846	0.841	0.842	0.864	0.837	0.860
593	Washington, DC	0.655	0.707	0.701	0.723	0.778	0.781	0.800	0.777	0.797	0.807	0.796	0.802	0.766	0.786	0.806	0.796	0.791	0.817	0.779	0.799	0.827	0.744	0.786	0.795	0.810	0.805	0.806	0.820	0.801	0.819
594	Chicago	0.652	0.725	0.708	0.721	0.779	0.778	0.799	0.772	0.797	0.805	0.783	0.785	0.739	0.772	0.810	0.789	0.782	0.812	0.764	0.786	0.830	0.730	0.789	0.796	0.802	0.797	0.797	0.815	0.791	0.814
595	St. Louis	0.665	0.729	0.717	0.738	0.800	0.804	0.827	0.798	0.823	0.835	0.823	0.829	0.790	0.815	0.831	0.822	0.815	0.846	0.801	0.824	0.859	0.760	0.809	0.821	0.838	0.833	0.834	0.856	0.829	0.852
596	Sacramento	0.678	0.738	0.731	0.757	0.826	0.832	0.857	0.826	0.851	0.867	0.856	0.865	0.825	0.847	0.858	0.854	0.847	0.879	0.834	0.858	0.889	0.789	0.833	0.848	0.870	0.864	0.869	0.889	0.864	0.887
597	Northern California	0.687	0.756	0.747	0.771	0.846	0.851	0.878	0.845	0.873	0.890	0.875	0.884	0.838	0.863	0.882	0.875	0.867	0.903	0.851	0.878	0.914	0.802	0.855	0.870	0.892	0.883	0.887	0.910	0.881	0.907
598	San Diego	0.685	0.730	0.728	0.758	0.818	0.825	0.847	0.821	0.841	0.855	0.849	0.857	0.825	0.842	0.845	0.845	0.840	0.867	0.830	0.851	0.874	0.790	0.824	0.837	0.860	0.857	0.863	0.878	0.859	0.876
599	Southern California	0.681	0.734	0.729	0.757	0.821	0.827	0.850	0.822	0.844	0.859	0.849	0.858	0.821	0.839	0.851	0.847	0.842	0.871	0.829	0.852	0.880	0.788	0.828	0.842	0.863	0.857	0.862	0.878	0.857	0.876

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	F6	F7	F8	FA	FB	FD	FI	FL	FM	FN	FO	FP	FQ	FR	FS	FT	G1	G2	G3	G4	G5	G6	G7	G8	GA	GB	GD	GI	GL	GM
501	Miami	0.777	0.759	0.757	0.722	0.746	0.786	0.766	0.761	0.783	0.746	0.762	0.796	0.722	0.769	0.773	0.776	0.804	0.790	0.807	0.785	0.807	0.809	0.784	0.779	0.731	0.760	0.830	0.794	0.788	0.814
502	Broward County / Palm Beach	0.826	0.810	0.811	0.780	0.803	0.828	0.813	0.809	0.828	0.798	0.812	0.842	0.772	0.812	0.818	0.821	0.833	0.827	0.843	0.822	0.842	0.846	0.826	0.823	0.785	0.809	0.856	0.832	0.827	0.849
503	Tampa	0.829	0.814	0.815	0.786	0.809	0.829	0.817	0.812	0.831	0.802	0.815	0.844	0.775	0.814	0.820	0.824	0.831	0.827	0.844	0.822	0.842	0.846	0.828	0.825	0.789	0.813	0.854	0.833	0.828	0.849
504	Orlando	0.833	0.819	0.820	0.791	0.815	0.833	0.822	0.817	0.835	0.807	0.820	0.849	0.781	0.819	0.825	0.829	0.835	0.832	0.848	0.827	0.846	0.851	0.833	0.830	0.794	0.819	0.858	0.838	0.833	0.854
505	Jacksonville	0.829	0.814	0.815	0.785	0.809	0.829	0.817	0.812	0.831	0.801	0.815	0.845	0.775	0.814	0.821	0.825	0.832	0.827	0.845	0.823	0.843	0.847	0.829	0.826	0.788	0.813	0.856	0.834	0.829	0.850
506	Daytona / Gainesville	0.844	0.826	0.827	0.792	0.822	0.843	0.829	0.823	0.846	0.811	0.826	0.863	0.780	0.828	0.834	0.838	0.845	0.840	0.861	0.835	0.859	0.864	0.842	0.838	0.794	0.825	0.873	0.848	0.841	0.867
521	Diversified Dental - Las Vegas	0.956	0.953	0.958	0.941	0.952	0.941	0.948	0.944	0.961	0.940	0.953	0.966	0.907	0.925	0.938	0.958	0.939	0.945	0.965	0.942	0.957	0.971	0.965	0.966	0.943	0.954	0.960	0.961	0.957	0.976
522	Mastercare Dental - Reno	1.024	1.016	1.028	0.983	1.018	1.005	1.007	0.998	1.035	0.983	1.010	1.050	0.935	0.984	1.002	1.023	1.011	1.018	1.050	1.009	1.047	1.061	1.043	1.045	0.981	1.018	1.054	1.040	1.031	1.072
524	Premier - Minnesota	0.936	0.930	0.934	0.908	0.928	0.926	0.925	0.920	0.943	0.911	0.929	0.953	0.880	0.912	0.921	0.938	0.926	0.929	0.950	0.924	0.946	0.956	0.945	0.943	0.907	0.930	0.952	0.943	0.937	0.963
526	Dental Options Pricing - Oregon	0.942	0.929	0.935	0.898	0.925	0.929	0.927	0.920	0.949	0.907	0.929	0.961	0.865	0.908	0.922	0.939	0.942	0.941	0.968	0.934	0.964	0.977	0.957	0.955	0.903	0.931	0.977	0.960	0.952	0.986
527	Rental Network - Hawaii	0.877	0.862	0.869	0.833	0.856	0.874	0.864	0.859	0.883	0.847	0.865	0.894	0.817	0.857	0.865	0.874	0.893	0.886	0.905	0.880	0.904	0.911	0.891	0.890	0.841	0.865	0.920	0.897	0.890	0.919
528	Diversified Dental - Reno	1.061	1.069	1.079	1.060	1.070	1.041	1.054	1.051	1.072	1.048	1.067	1.077	1.011	1.023	1.041	1.070	1.029	1.044	1.064	1.041	1.055	1.070	1.075	1.083	1.059	1.069	1.053	1.062	1.058	1.081
549	Maine	0.898	0.880	0.887	0.843	0.874	0.892	0.883	0.876	0.906	0.860	0.881	0.920	0.817	0.869	0.883	0.893	0.911	0.906	0.933	0.899	0.932	0.941	0.914	0.912	0.851	0.883	0.949	0.923	0.914	0.950
550	North Dakota	0.950	0.934	0.939	0.891	0.930	0.943	0.933	0.924	0.959	0.906	0.931	0.977	0.864	0.926	0.934	0.948	0.953	0.950	0.981	0.941	0.980	0.990	0.962	0.957	0.890	0.935	0.994	0.967	0.957	0.998
551	Nevada	0.920	0.917	0.921	0.905	0.915	0.908	0.915	0.912	0.925	0.907	0.917	0.930	0.876	0.892	0.905	0.921	0.906	0.913	0.931	0.910	0.923	0.934	0.928	0.929	0.908	0.918	0.926	0.927	0.924	0.939
553	Idaho	0.892	0.877	0.878	0.846	0.875	0.888	0.877	0.872	0.894	0.861	0.876	0.910	0.832	0.874	0.881	0.887	0.887	0.885	0.905	0.880	0.903	0.910	0.891	0.887	0.847	0.876	0.914	0.893	0.887	0.912
554	Vermont	0.861	0.838	0.843	0.790	0.829	0.862	0.844	0.836	0.869	0.816	0.840	0.888	0.774	0.841	0.848	0.858	0.881	0.870	0.900	0.862	0.899	0.907	0.873	0.867	0.796	0.839	0.922	0.884	0.874	0.914
555	New Hampshire	0.841	0.821	0.825	0.778	0.812	0.844	0.826	0.819	0.849	0.802	0.823	0.865	0.765	0.824	0.831	0.838	0.860	0.851	0.876	0.843	0.876	0.882	0.852	0.847	0.784	0.822	0.897	0.862	0.853	0.888
556	Delaware	0.877	0.861	0.866	0.825	0.856	0.874	0.864	0.858	0.884	0.843	0.861	0.898	0.806	0.857	0.865	0.875	0.884	0.880	0.905	0.873	0.903	0.911	0.886	0.882	0.828	0.862	0.918	0.893	0.886	0.916
557	Washington						0.916																					0.962			
558	Oregon	0.915	0.898	0.905	0.862	0.892	0.907	0.901	0.894	0.923	0.879	0.900	0.936	0.834	0.884	0.898	0.911	0.926	0.921	0.949	0.914	0.946	0.957	0.931	0.929	0.871	0.901	0.963	0.939	0.931	0.965
559	North Carolina	0.839	0.818	0.823	0.775	0.810	0.840	0.823	0.816	0.846	0.798	0.820	0.863	0.760	0.820	0.827	0.836	0.856	0.847	0.873	0.839	0.873	0.880	0.849	0.844	0.780	0.819	0.893	0.859	0.850	0.886
560	West Virginia	0.846	0.828	0.828	0.792	0.824	0.846	0.830	0.825	0.848	0.811	0.827	0.866	0.780	0.830	0.836	0.839	0.847	0.842	0.863	0.836	0.861	0.867	0.844	0.839	0.793	0.826	0.875	0.849	0.843	0.869
561	Mississippi	0.834	0.813	0.814	0.772	0.810	0.832	0.815	0.808	0.835	0.792	0.811	0.856	0.760	0.817	0.822	0.826	0.833	0.827	0.851	0.821	0.850	0.856	0.830	0.825	0.772	0.811	0.865	0.835	0.828	0.859
562	Arkansas	0.869	0.854	0.855	0.820	0.852	0.865	0.852	0.846	0.872	0.833	0.852	0.890	0.803	0.851	0.857	0.864	0.864	0.861	0.883	0.855	0.881	0.887	0.868	0.864	0.819	0.853	0.892	0.869	0.863	0.892
563	South Carolina	0.853	0.832	0.837	0.788	0.825	0.853	0.837	0.829	0.860	0.811	0.833	0.878	0.773	0.834	0.841	0.849	0.868	0.860	0.887	0.852	0.887	0.894	0.863	0.858	0.792	0.833	0.906	0.873	0.864	0.900
564	Rhode Island	0.840	0.827	0.831	0.799	0.821	0.841	0.829	0.825	0.845	0.813	0.828	0.856	0.785	0.824	0.832	0.839	0.848	0.846	0.862	0.840	0.862	0.867	0.848	0.845	0.803	0.828	0.876	0.853	0.847	0.872
565	Hawaii	0.848	0.834	0.840	0.806	0.827	0.847	0.837	0.832	0.855	0.820	0.838	0.865	0.791	0.829	0.838	0.846	0.866	0.858	0.876	0.853	0.875	0.882	0.862	0.861	0.815	0.837	0.892	0.868	0.862	0.889
566	Pittsburgh	0.817	0.807	0.808	0.786	0.804	0.817	0.807	0.804	0.819	0.796	0.807	0.829	0.775	0.804	0.811	0.814	0.815	0.815	0.827	0.811	0.826	0.829	0.817	0.815	0.787	0.806	0.835	0.819	0.815	0.832
567	Philadelphia	0.842	0.831	0.834	0.806	0.825	0.843	0.833	0.829	0.847	0.818	0.832	0.857	0.792	0.827	0.835	0.841	0.849	0.847	0.863	0.843	0.862	0.867	0.850	0.848	0.809	0.832	0.874	0.854	0.849	0.871
568	Alabama	0.853	0.837	0.837	0.803	0.834	0.850	0.837	0.832	0.855	0.819	0.836	0.872	0.790	0.836	0.842	0.847	0.850	0.847	0.868	0.841	0.865	0.872	0.851	0.847	0.804	0.835	0.878	0.855	0.848	0.874
569	Utah	0.848	0.829	0.830	0.794	0.823	0.852	0.833	0.828	0.850	0.815	0.831	0.866	0.787	0.834	0.841	0.842	0.857	0.850	0.867	0.844	0.867	0.870	0.848	0.843	0.799	0.829	0.884	0.854	0.848	0.874
570	Iowa	0.852	0.834	0.839	0.793	0.827	0.852	0.838	0.831	0.860	0.814	0.835	0.876	0.777	0.834	0.841	0.850	0.865	0.859	0.884	0.851	0.884	0.891	0.863	0.858	0.797	0.835	0.902	0.871	0.863	0.897
571	Massachusetts	0.856	0.841	0.845	0.806	0.833	0.857	0.844	0.838	0.863	0.824	0.842	0.876	0.792	0.839	0.847	0.855	0.869	0.863	0.884	0.857	0.884	0.889	0.866	0.862	0.811	0.841	0.900	0.873	0.866	0.895
572	Oklahoma	0.865	0.855	0.859	0.831	0.851	0.861	0.856	0.852	0.870	0.842	0.856	0.880	0.813	0.846	0.854	0.865	0.866	0.865	0.884	0.861	0.881	0.888	0.872	0.870	0.834	0.856	0.891	0.876	0.871	0.893
573	Louisiana	0.828	0.806	0.806	0.764	0.800	0.828	0.809	0.802	0.830	0.786	0.806	0.850	0.753	0.811	0.817	0.820	0.833	0.825	0.848	0.818	0.847	0.852	0.825	0.820	0.766	0.805	0.865	0.832	0.824	0.856
574	New Mexico	0.914	0.899	0.906	0.868	0.894	0.906	0.901	0.895	0.921	0.881	0.900	0.933	0.841	0.884	0.898	0.911	0.920	0.918	0.943	0.912	0.940	0.951	0.928	0.927	0.875	0.902	0.954	0.935	0.927	0.958
575	Texas	0.878	0.864	0.868	0.832	0.857	0.876	0.867	0.861	0.884	0.849	0.865	0.896	0.815	0.858	0.867	0.877	0.886	0.882	0.904	0.876	0.901	0.909	0.887	0.884	0.837	0.865	0.916	0.894	0.888	0.914
576	Kentucky	0.814	0.801	0.802	0.776	0.798	0.814	0.803	0.799	0.816	0.789	0.802	0.828	0.767	0.801	0.808	0.810	0.814	0.812	0.826	0.808	0.825	0.828	0.813	0.810	0.778	0.801	0.836	0.816	0.812	0.831
577	Kansas	0.876	0.866	0.870	0.842	0.862	0.872	0.867	0.863	0.882	0.853	0.867	0.892	0.822	0.857	0.865	0.876	0.876	0.876	0.895	0.871	0.892	0.900	0.884	0.881	0.844	0.867	0.902	0.887	0.882	0.904
578	Wisconsin	0.850	0.829	0.829	0.789	0.824	0.851	0.833	0.827	0.852	0.811	0.829	0.871	0.779	0.834	0.840	0.842	0.854	0.847	0.870	0.841	0.868	0.873	0.847	0.842	0.791	0.828	0.885	0.854	0.847	0.876
579	Tennessee	0.823	0.805	0.805	0.769	0.800	0.824	0.808	0.803	0.825	0.789	0.805	0.842	0.760	0.808	0.815	0.817	0.827	0.821	0.841	0.815	0.840	0.844	0.821	0.817	0.771	0.804	0.854	0.827	0.821	0.847
580	Minnesota	0.864	0.849	0.853	0.815	0.843	0.863	0.852	0.846	0.871	0.832	0.850	0.884	0.798	0.845	0.853	0.862	0.872	0.868	0.891	0.862	0.890	0.896	0.873	0.869	0.818	0.850	0.904	0.880	0.873	0.902
581	Colorado	0.885	0.868	0.869	0.835	0.864	0.882	0.869	0.864	0.886	0.852	0.868	0.902	0.822	0.867	0.873	0.879	0.884	0.879	0.900	0.874	0.897	0.904	0.883	0.879	0.837	0.867	0.910	0.887	0.881	0.907
582	Indiana	0.829	0.808	0.809	0.770	0.804	0.830	0.812	0.806	0.830	0.791	0.808	0.849	0.761	0.814	0.820	0.821	0.833	0.827	0.847	0.820	0.847	0.851	0.826	0.821	0.772	0.807	0.863	0.832	0.826	0.853
583	Nebraska	0.848	0.838	0.841	0.813	0.833	0.849	0.839	0.835	0.854	0.825	0.839	0.863	0.799	0.833	0.841	0.848	0.854	0.853	0.868	0.848	0.868	0.872	0.856	0.854	0.817	0.839	0.879	0.860	0.855	0.877
584	Connecticut	0.874	0.858	0.862	0.822	0.850	0.874	0.861	0.855	0.881	0.841	0.859	0.895	0.805	0.855	0.863	0.872	0.886	0.880	0.903	0.873	0.902	0.909	0.884	0.880	0.827	0.859	0.918	0.892	0.884	0.914
585	Ohio	0.838	0.820	0.821	0.786	0.816	0.839	0.823	0.818	0.840	0.805	0.820	0.857	0.776	0.823	0.829	0.832	0.841	0.835	0.855	0.830	0.854	0.858	0.836	0.832	0.788	0.819	0.868	0.842	0.836	0.861
586	Michigan	0.917	0.904	0.910	0.875	0.901	0.905	0.903	0.897	0.923	0.885	0.903	0.935	0.844	0.884	0.898	0.913	0.915	0.915	0.942	0.909	0.937	0.949	0.929	0.928	0.879	0.906	0.948	0.933	0.926	0.956
587	Arizona	0.916	0.907	0.912	0.886	0.903	0.908	0.907	0.902	0.922	0.894	0.908	0.929	0.860	0.889	0.902	0.915	0.914	0.916	0.935	0.911	0.932	0.940	0.927	0.927	0.891	0.909	0.941	0.930	0.925	0.947
588	New Jersey	0.873	0.858	0.864	0.827	0.850	0.871	0.861	0.855	0.880	0.842	0.861	0.890	0.808	0.850	0.862	0.870	0.889	0.884	0.903	0.878	0.902	0.909	0.887	0.886	0.837	0.860	0.920	0.895	0.888	0.917
589	Syracuse	0.824	0.802	0.803	0.763	0.796	0.828	0.807	0.801	0.825	0.786	0.804	0.844	0.756	0.810	0.816	0.816	0.833	0.825	0.844	0.819	0.844	0.848	0.822	0.817	0.767	0.801	0.863	0.829	0.823	0.851
590	New York	0.836	0.815	0.821	0.778	0.803	0.838	0.822	0.816	0.844	0.801	0.822	0.856	0.767	0.816	0.825	0.832	0.869	0.854	0.874	0.847	0.874	0.881	0.853	0.851	0.793	0.819	0.899	0.864	0.857	0.890
591	Richmond	0.855	0.839	0.843	0.802	0.833	0.854	0.842	0.835	0.862	0.820	0.839	0.877	0.785	0.837	0.845	0.853	0.865	0.860	0.884	0.853	0.883	0.890	0.864	0.860	0.805	0.839	0.899	0.872	0.864	0.895
592	Atlanta	0.871	0.855	0.859	0.822	0.849	0.868	0.858	0.852	0.877	0.839	0.856	0.890	0.803	0.850	0.858	0.869	0.878	0.874	0.898	0.867	0.895	0.903	0.880	0.876	0.825	0.856	0.910	0.887	0.880	0.909
593	Washington, DC	0.825	0.811	0.814	0.781	0.803	0.828	0.815	0.810	0.831	0.798	0.814	0.842	0.772	0.813	0.818	0.824	0.842	0.834	0.850	0.829	0.850	0.855	0.834	0.831	0.788	0.812	0.867	0.841	0.835	0.860
594	Chicago	0.820	0.796	0.796	0.752	0.788	0.827	0.802	0.796	0.823	0.779	0.799	0.843	0.748	0.807	0.813	0.813	0.836	0.825	0.845	0.818	0.845	0.848	0.819	0.813	0.758	0.795	0.868	0.829	0.821	0.852
595	St. Louis	0.862	0.847	0.851	0.813	0.841	0.859	0.850	0.844	0.868	0.830	0.848	0.882	0.795	0.842	0.850	0.860	0.869	0.865	0.888	0.859	0.886	0.894	0.871	0.867	0.816	0.848	0.901	0.878	0.870	0.899
596	Sacramento	0.898	0.883	0.889	0.852	0.877	0.893	0.885	0.879	0.905	0.866	0.885	0.916	0.827	0.870	0.884	0.895	0.908	0.905	0.927	0.898	0.927	0.934	0.912	0.911	0.859	0.885	0.941	0.919	0.912	0.942
597	Northern California	0.920	0.901	0.908	0.865	0.893	0.916	0.905	0.898	0.928	0.883	0.904	0.941	0.840	0.891	0.905	0.916	0.937	0.930	0.956	0.923	0.955	0.964	0.937	0.935	0.875	0.904	0.974	0.946	0.938	0.973
598	San Diego	0.884	0.874	0.879	0.850	0.869	0.881	0.874	0.870	0.891	0.860	0.876	0.899	0.829	0.862	0.874	0.883	0.891	0.891	0.907	0.886	0.906	0.913	0.897	0.896	0.857	0.876	0.919	0.901	0.895	0.919
599	Southern California	0.886	0.872	0.877	0.843	0.865	0.884	0.874	0.869	0.893	0.857	0.875	0.903	0.824	0.863	0.875	0.884	0.900	0.896	0.914	0.890	0.913	0.920	0.900	0.899	0.852	0.874	0.930	0.906	0.900	0.928

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	GN	GO	GP	GQ	GR	GS	GT	H1	H2	H3	H4	H5	H6	H7	H8	HA	HB	HD	HI	HL	HM	HN	HO	HP	HQ	HR	HS	HT
501	Miami	0.769	0.788	0.847	0.742	0.805	0.807	0.806	0.713	0.714	0.734	0.709	0.730	0.738	0.724	0.728	0.692	0.720	0.741	0.727	0.722	0.747	0.709	0.728	0.760	0.674	0.721	0.728	0.740
502	Broward County / Palm Beach	0.813	0.829	0.874	0.786	0.836	0.840	0.842	0.745	0.749	0.768	0.745	0.763	0.773	0.768	0.772	0.742	0.765	0.770	0.764	0.759	0.785	0.750	0.770	0.795	0.715	0.752	0.761	0.779
503	Tampa	0.814	0.830	0.872	0.788	0.836	0.840	0.843	0.745	0.750	0.769	0.746	0.763	0.774	0.770	0.775	0.746	0.769	0.769	0.765	0.760	0.785	0.751	0.772	0.795	0.717	0.752	0.761	0.780
504	Orlando	0.819	0.834	0.876	0.793	0.840	0.845	0.848	0.750	0.755	0.774	0.751	0.768	0.779	0.776	0.780	0.752	0.774	0.774	0.770	0.765	0.791	0.756	0.777	0.800	0.723	0.757	0.766	0.786
505	Jacksonville	0.814	0.830	0.874	0.787	0.837	0.841	0.844	0.745	0.750	0.769	0.746	0.764	0.774	0.770	0.775	0.745	0.768	0.770	0.765	0.760	0.786	0.750	0.771	0.796	0.716	0.753	0.761	0.780
506	Daytona / Gainesville	0.824	0.843	0.894	0.794	0.854	0.857	0.860	0.754	0.756	0.778	0.752	0.773	0.783	0.777	0.783	0.748	0.777	0.780	0.773	0.767	0.795	0.756	0.778	0.807	0.719	0.763	0.770	0.789
521	Diversified Dental - Las Vegas	0.951	0.965	0.986	0.917	0.942	0.954	0.972	0.813	0.828	0.852	0.825	0.840	0.859	0.868	0.881	0.859	0.870	0.838	0.851	0.848	0.874	0.844	0.868	0.880	0.799	0.817	0.835	0.873
522	Mastercare Dental - Reno	1.008	1.039	1.092	0.959	1.032	1.044	1.061	0.854	0.859	0.891	0.852	0.883	0.901	0.901	0.917	0.879	0.914	0.886	0.888	0.880	0.919	0.865	0.896	0.933	0.814	0.866	0.879	0.911
524	Premier - Minnesota	0.924	0.944	0.978	0.892	0.936	0.943	0.957	0.809	0.818	0.843	0.814	0.834	0.850	0.852	0.862	0.834	0.856	0.835	0.840	0.835	0.864	0.827	0.851	0.873	0.785	0.817	0.830	0.860
526	Dental Options Pricing - Oregon	0.933	0.958	1.009	0.890	0.952	0.961	0.976	0.797	0.804	0.833	0.799	0.824	0.841	0.838	0.853	0.817	0.844	0.829	0.830	0.823	0.857	0.811	0.838	0.868	0.762	0.807	0.820	0.850
527	Rental Network - Hawaii	0.873	0.894	0.943	0.842	0.898	0.903	0.910	0.768	0.774	0.798	0.770	0.792	0.805	0.800	0.810	0.780	0.804	0.798	0.795	0.789	0.819	0.778	0.801	0.828	0.735	0.776	0.788	0.812
528	Diversified Dental - Reno	1.054	1.074	1.087	1.016	1.035	1.051	1.079	0.884	0.904	0.928	0.902	0.914	0.936	0.951	0.968	0.946	0.955	0.911	0.927	0.924	0.954	0.923	0.950	0.959	0.874	0.888	0.909	0.954
549	Maine	0.891	0.917	0.978	0.848	0.921	0.930	0.938	0.768	0.772	0.799	0.766	0.794	0.808	0.801	0.814	0.776	0.808	0.802	0.796	0.788	0.824	0.774	0.802	0.837	0.726	0.779	0.791	0.815
550	North Dakota	0.931	0.960	1.027	0.887	0.972	0.978	0.985	0.819	0.820	0.851	0.813	0.846	0.860	0.851	0.860	0.817	0.859	0.853	0.846	0.837	0.875	0.820	0.848	0.892	0.771	0.833	0.843	0.865
551	Nevada	0.917	0.929	0.948	0.886	0.909	0.920	0.935	0.788	0.803	0.825	0.800	0.814	0.831	0.841	0.852	0.833	0.843	0.812	0.824	0.820	0.847	0.817	0.841	0.852	0.774	0.791	0.809	0.845
553	Idaho	0.872	0.890	0.935	0.843	0.897	0.901	0.905	0.796	0.800	0.821	0.795	0.815	0.827	0.823	0.831	0.797	0.824	0.820	0.817	0.812	0.839	0.801	0.823	0.850	0.765	0.804	0.813	0.833
554	Vermont	0.848	0.876	0.951	0.803	0.892	0.898	0.901	0.749	0.749	0.777	0.742	0.773	0.785	0.771	0.778	0.732	0.774	0.785	0.771	0.762	0.800	0.744	0.772	0.816	0.697	0.763	0.771	0.789
555	New Hampshire	0.830	0.855	0.922	0.791	0.869	0.875	0.877	0.738	0.739	0.765	0.733	0.761	0.772	0.761	0.767	0.727	0.763	0.771	0.759	0.752	0.786	0.736	0.762	0.801	0.692	0.750	0.758	0.777
556	Delaware	0.865	0.887	0.943	0.827	0.895	0.901	0.906	0.764	0.768	0.794	0.762	0.788	0.801	0.795	0.803	0.767	0.799	0.795	0.789	0.782	0.815	0.769	0.795	0.829	0.725	0.775	0.785	0.808
557	Washington																		0.818										
558	Oregon	0.910	0.935	0.993	0.864	0.934	0.944	0.954	0.780	0.785	0.813	0.779	0.807	0.821	0.816	0.829	0.791	0.821	0.814	0.809	0.802	0.838	0.788	0.817	0.850	0.740	0.791	0.803	0.830
559	North Carolina	0.826	0.852	0.919	0.786	0.866	0.872	0.874	0.732	0.734	0.760	0.727	0.756	0.767	0.756	0.762	0.722	0.759	0.766	0.754	0.746	0.782	0.730	0.757	0.796	0.686	0.745	0.754	0.772
560	West Virginia	0.825	0.843	0.897	0.794	0.856	0.860	0.861	0.755	0.757	0.779	0.752	0.775	0.785	0.778	0.784	0.748	0.778	0.781	0.774	0.768	0.797	0.756	0.778	0.809	0.719	0.764	0.772	0.790
561	Mississippi	0.807	0.829	0.889	0.774	0.846	0.849	0.850	0.738	0.739	0.762	0.733	0.758	0.768	0.759	0.766	0.725	0.760	0.766	0.756	0.750	0.780	0.736	0.759	0.794	0.698	0.750	0.756	0.772
562	Arkansas	0.845	0.866	0.917	0.815	0.876	0.879	0.884	0.770	0.772	0.795	0.767	0.790	0.801	0.795	0.802	0.766	0.797	0.795	0.790	0.784	0.812	0.772	0.794	0.825	0.736	0.780	0.787	0.806
563	South Carolina	0.839	0.865	0.933	0.798	0.880	0.886	0.888	0.744	0.745	0.772	0.738	0.768	0.779	0.768	0.775	0.733	0.772	0.778	0.766	0.758	0.794	0.741	0.768	0.809	0.697	0.757	0.765	0.784
564	Rhode Island	0.832	0.850	0.894	0.802	0.854	0.861	0.864	0.742	0.748	0.771	0.744	0.764	0.777	0.773	0.779	0.750	0.774	0.769	0.767	0.761	0.789	0.752	0.773	0.799	0.712	0.750	0.761	0.783
565	Hawaii	0.846	0.867	0.913	0.816	0.869	0.875	0.881	0.742	0.749	0.772	0.744	0.765	0.778	0.774	0.784	0.754	0.776	0.771	0.769	0.764	0.792	0.753	0.776	0.801	0.711	0.750	0.762	0.786
566	Pittsburgh	0.805	0.817	0.849	0.784	0.820	0.825	0.828	0.740	0.746	0.763	0.743	0.757	0.768	0.766	0.771	0.749	0.766	0.760	0.760	0.756	0.777	0.750	0.767	0.785	0.719	0.745	0.754	0.774
567	Philadelphia	0.836	0.852	0.892	0.808	0.854	0.861	0.864	0.746	0.753	0.774	0.749	0.767	0.780	0.777	0.784	0.757	0.779	0.772	0.771	0.766	0.792	0.757	0.778	0.801	0.719	0.753	0.764	0.787
568	Alabama	0.832	0.850	0.899	0.802	0.860	0.864	0.867	0.759	0.762	0.784	0.757	0.779	0.790	0.784	0.791	0.756	0.785	0.785	0.779	0.774	0.801	0.762	0.784	0.813	0.727	0.768	0.776	0.795
569	Utah	0.831	0.850	0.902	0.803	0.862	0.866	0.866	0.765	0.768	0.789	0.764	0.784	0.795	0.786	0.791	0.756	0.784	0.792	0.784	0.778	0.806	0.767	0.788	0.817	0.730	0.774	0.782	0.799
570	Iowa	0.840	0.864	0.928	0.801	0.877	0.882	0.885	0.745	0.747	0.773	0.741	0.768	0.780	0.771	0.777	0.739	0.774	0.777	0.767	0.760	0.794	0.745	0.771	0.809	0.701	0.756	0.766	0.785
571	Massachusetts	0.847	0.868	0.922	0.813	0.876	0.883	0.886	0.754	0.758	0.782	0.753	0.776	0.789	0.782	0.789	0.755	0.784	0.784	0.778	0.771	0.802	0.759	0.783	0.814	0.717	0.763	0.774	0.795
572	Oklahoma	0.858	0.874	0.911	0.827	0.872	0.879	0.886	0.758	0.767	0.789	0.763	0.781	0.795	0.795	0.802	0.776	0.797	0.785	0.785	0.781	0.809	0.772	0.795	0.818	0.732	0.765	0.778	0.804
573	Louisiana	0.803	0.826	0.889	0.770	0.843	0.846	0.847	0.735	0.735	0.758	0.729	0.754	0.764	0.753	0.760	0.718	0.753	0.764	0.752	0.745	0.776	0.731	0.754	0.791	0.693	0.746	0.752	0.768
574	New Mexico	0.908	0.931	0.982	0.867	0.928	0.938	0.948	0.781	0.788	0.814	0.783	0.807	0.823	0.820	0.832	0.798	0.825	0.813	0.811	0.805	0.839	0.793	0.820	0.850	0.746	0.790	0.804	0.832
575	Texas	0.870	0.890	0.939	0.835	0.893	0.900	0.906	0.769	0.775	0.799	0.770	0.793	0.805	0.801	0.809	0.776	0.803	0.799	0.795	0.789	0.820	0.778	0.803	0.831	0.735	0.778	0.789	0.813
576	Kentucky	0.799	0.813	0.851	0.777	0.820	0.824	0.826	0.736	0.741	0.759	0.737	0.753	0.764	0.760	0.765	0.739	0.760	0.757	0.755	0.751	0.773	0.743	0.761	0.782	0.711	0.742	0.751	0.769
577	Kansas	0.869	0.884	0.923	0.837	0.883	0.890	0.897	0.767	0.775	0.798	0.771	0.791	0.804	0.804	0.812	0.785	0.807	0.794	0.795	0.790	0.818	0.781	0.804	0.827	0.741	0.774	0.787	0.813
578	Wisconsin	0.827	0.848	0.907	0.795	0.864	0.867	0.867	0.758	0.760	0.783	0.754	0.779	0.789	0.780	0.785	0.746	0.780	0.787	0.777	0.770	0.801	0.757	0.780	0.815	0.719	0.769	0.776	0.793
579	Tennessee	0.803	0.822	0.874	0.774	0.835	0.838	0.839	0.737	0.740	0.761	0.735	0.756	0.766	0.759	0.764	0.729	0.759	0.764	0.756	0.750	0.778	0.738	0.760	0.790	0.702	0.746	0.754	0.771
580	Minnesota	0.854	0.875	0.928	0.818	0.881	0.888	0.892	0.756	0.761	0.785	0.756	0.780	0.792	0.787	0.794	0.760	0.790	0.786	0.781	0.774	0.807	0.762	0.787	0.819	0.719	0.766	0.777	0.799
581	Colorado	0.865	0.883	0.932	0.835	0.891	0.896	0.899	0.790	0.793	0.815	0.789	0.809	0.820	0.815	0.823	0.788	0.815	0.815	0.810	0.805	0.832	0.794	0.816	0.844	0.757	0.798	0.807	0.827
582	Indiana	0.806	0.826	0.883	0.776	0.842	0.846	0.845	0.741	0.743	0.765	0.738	0.761	0.771	0.762	0.767	0.730	0.762	0.769	0.759	0.753	0.783	0.740	0.763	0.796	0.703	0.751	0.759	0.775
583	Nebraska	0.842	0.858	0.897	0.814	0.859	0.867	0.870	0.750	0.758	0.779	0.754	0.772	0.786	0.783	0.790	0.764	0.785	0.776	0.776	0.771	0.798	0.763	0.784	0.807	0.724	0.757	0.769	0.793
584	Connecticut	0.865	0.886	0.942	0.827	0.893	0.900	0.905	0.766	0.770	0.795	0.765	0.789	0.802	0.795	0.802	0.767	0.798	0.797	0.790	0.784	0.817	0.771	0.797	0.829	0.727	0.776	0.787	0.809
585	Ohio	0.819	0.837	0.888	0.789	0.849	0.853	0.854	0.751	0.753	0.775	0.749	0.770	0.780	0.774	0.779	0.745	0.774	0.777	0.770	0.764	0.792	0.752	0.775	0.804	0.716	0.760	0.768	0.786
586	Michigan	0.908	0.930	0.977	0.866	0.925	0.935	0.947	0.778	0.785	0.812	0.780	0.804	0.820	0.819	0.832	0.799	0.826	0.808	0.809	0.803	0.836	0.792	0.818	0.847	0.745	0.787	0.800	0.829
587	Arizona	0.912	0.929	0.963	0.877	0.919	0.929	0.940	0.787	0.799	0.822	0.795	0.813	0.829	0.833	0.844	0.818	0.836	0.816	0.820	0.815	0.845	0.808	0.833	0.853	0.764	0.794	0.809	0.841
588	New Jersey	0.870	0.892	0.942	0.835	0.893	0.901	0.908	0.758	0.764	0.789	0.759	0.781	0.796	0.791	0.802	0.769	0.793	0.788	0.786	0.780	0.810	0.769	0.793	0.820	0.724	0.766	0.778	0.803
589	Syracuse	0.803	0.823	0.882	0.773	0.840	0.844	0.842	0.740	0.742	0.763	0.736	0.759	0.769	0.759	0.763	0.725	0.757	0.768	0.758	0.751	0.780	0.738	0.760	0.793	0.701	0.750	0.757	0.773
590	New York	0.836	0.861	0.923	0.800	0.869	0.874	0.879	0.735	0.740	0.762	0.734	0.758	0.769	0.758	0.767	0.731	0.758	0.769	0.758	0.752	0.783	0.738	0.763	0.794	0.694	0.745	0.756	0.775
591	Richmond	0.843	0.866	0.923	0.806	0.876	0.882	0.885	0.748	0.752	0.776	0.746	0.771	0.784	0.776	0.783	0.747	0.780	0.779	0.772	0.765	0.798	0.751	0.776	0.811	0.708	0.759	0.769	0.790
592	Atlanta	0.861	0.882	0.935	0.823	0.886	0.893	0.899	0.759	0.764	0.789	0.759	0.783	0.796	0.790	0.798	0.763	0.792	0.790	0.785	0.778	0.810	0.766	0.791	0.822	0.723	0.769	0.780	0.803
593	Washington, DC	0.820	0.838	0.885	0.792	0.845	0.850	0.852	0.736	0.741	0.763	0.737	0.757	0.768	0.762	0.769	0.738	0.762	0.764	0.759	0.754	0.780	0.744	0.764	0.790	0.705	0.744	0.754	0.774
594	Chicago	0.800	0.822	0.888	0.768	0.842	0.845	0.842	0.739	0.739	0.762	0.734	0.758	0.767	0.754	0.758	0.716	0.750	0.769	0.755	0.749	0.779	0.734	0.757	0.793	0.696	0.749	0.756	0.770
595	St. Louis	0.852	0.872	0.925	0.815	0.878	0.885	0.890	0.753	0.757	0.782	0.752	0.776	0.789	0.783	0.791	0.757	0.786	0.783	0.777	0.771	0.803	0.759	0.784	0.815	0.716	0.762	0.773	0.796
596	Sacramento	0.893	0.915	0.967	0.854	0.915	0.924	0.932	0.772	0.779	0.804	0.773	0.797	0.812	0.808	0.820	0.787	0.813	0.803	0.801	0.795	0.828	0.783	0.809	0.838	0.737	0.781	0.794	0.820
597	Northern California	0.916	0.941	1.002	0.872	0.943	0.953	0.961	0.789	0.795	0.822	0.789	0.816	0.830	0.823	0.836	0.798	0.828	0.825	0.818	0.811	0.847	0.797	0.826	0.859	0.748	0.800	0.813	0.839
598	San Diego	0.881	0.899	0.939	0.850	0.895	0.905	0.912	0.768	0.777	0.801	0.773	0.792	0.808	0.807	0.818	0.790	0.810	0.796	0.798	0.793	0.821	0.785	0.808	0.830	0.742	0.775	0.788	0.816
599	Southern California	0.883	0.904	0.952	0.849	0.904	0.913	0.919	0.770	0.777	0.802	0.773	0.794	0.809	0.805	0.816	0.784	0.807	0.800	0.799	0.793	0.823	0.783	0.807	0.833	0.738	0.778	0.791	0.817

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	P1	P2	P3	P4	P5	P6	P7	P8	P9	P0	PA	PB	PC	PD	PE	PF	PG	PH	PI	PJ	PK	PL	PM	PN	PO	PP	PQ	PR	PS	PT
501	Miami	0.575	0.577	0.587	0.574	0.585	0.588	0.587	0.587	0.563	0.568	0.574	0.587	0.561	0.584	0.577	0.576	0.553	0.596	0.581	0.573	0.572	0.578	0.589	0.573	0.581	0.600	0.561	0.581	0.583	0.588
502	Broward County / Palm Beach	0.598	0.602	0.613	0.600	0.609	0.614	0.614	0.614	0.596	0.597	0.602	0.613	0.589	0.609	0.605	0.610	0.584	0.627	0.607	0.606	0.607	0.605	0.616	0.601	0.609	0.625	0.585	0.603	0.608	0.615
503	Tampa	0.639	0.644	0.656	0.642	0.652	0.657	0.657	0.658	0.639	0.640	0.646	0.657	0.631	0.651	0.649	0.654	0.626	0.672	0.650	0.650	0.650	0.648	0.659	0.643	0.652	0.669	0.626	0.644	0.650	0.658
504	Orlando	0.631	0.636	0.647	0.634	0.644	0.648	0.649	0.650	0.630	0.631	0.638	0.649	0.623	0.643	0.641	0.646	0.618	0.663	0.642	0.642	0.642	0.639	0.651	0.635	0.644	0.660	0.619	0.636	0.642	0.650
505	Jacksonville	0.643	0.647	0.659	0.645	0.656	0.660	0.660	0.660	0.641	0.643	0.647	0.659	0.634	0.655	0.650	0.655	0.628	0.675	0.653	0.651	0.651	0.650	0.663	0.646	0.655	0.673	0.628	0.647	0.654	0.662
506	Daytona / Gainesville	0.612	0.616	0.629	0.614	0.626	0.630	0.630	0.630	0.609	0.613	0.616	0.631	0.604	0.624	0.619	0.622	0.595	0.644	0.622	0.617	0.617	0.620	0.632	0.614	0.623	0.644	0.597	0.618	0.624	0.631
521	Diversified Dental - Las Vegas	0.736	0.749	0.766	0.747	0.758	0.770	0.777	0.782	0.765	0.752	0.768	0.774	0.732	0.755	0.770	0.793	0.742	0.807	0.763	0.782	0.792	0.761	0.779	0.759	0.775	0.786	0.727	0.739	0.753	0.779
522	Mastercare Dental - Reno	0.791	0.798	0.824	0.793	0.817	0.830	0.831	0.833	0.808	0.809	0.800	0.820	0.787	0.817	0.798	0.810	0.773	0.859	0.817	0.799	0.805	0.810	0.841	0.800	0.823	0.858	0.759	0.800	0.813	0.837
524	Premier - Minnesota	0.673	0.681	0.698	0.679	0.691	0.701	0.708	0.712	0.690	0.685	0.701	0.711	0.668	0.685	0.706	0.718	0.674	0.727	0.694	0.707	0.715	0.692	0.706	0.689	0.700	0.715	0.664	0.678	0.687	0.706
526	Dental Options Pricing - Oregon	0.677	0.684	0.704	0.681	0.697	0.706	0.709	0.711	0.684	0.682	0.691	0.705	0.665	0.695	0.692	0.704	0.660	0.731	0.696	0.693	0.698	0.692	0.712	0.685	0.701	0.726	0.656	0.684	0.694	0.710
527	Rental Network - Hawaii	0.600	0.606	0.619	0.604	0.614	0.621	0.627	0.630	0.593	0.591	0.621	0.629	0.579	0.609	0.623	0.624	0.580	0.632	0.615	0.617	0.619	0.612	0.625	0.609	0.619	0.634	0.592	0.605	0.612	0.625
528	Diversified Dental - Reno	0.820	0.837	0.859	0.835	0.847	0.865	0.878	0.886	0.889	0.864	0.870	0.875	0.836	0.842	0.874	0.906	0.855	0.919	0.857	0.894	0.913	0.854	0.879	0.853	0.876	0.885	0.812	0.822	0.841	0.879
549	Maine	0.649	0.653	0.672	0.649	0.667	0.675	0.671	0.671	0.638	0.643	0.647	0.663	0.630	0.667	0.647	0.650	0.615	0.687	0.662	0.645	0.643	0.658	0.678	0.649	0.663	0.694	0.623	0.657	0.665	0.675
550	North Dakota	0.679	0.682	0.703	0.678	0.698	0.705	0.706	0.706	0.671	0.678	0.685	0.708	0.665	0.694	0.689	0.691	0.651	0.721	0.693	0.680	0.680	0.688	0.707	0.679	0.692	0.727	0.655	0.688	0.695	0.705
551	Nevada	0.617	0.628	0.642	0.627	0.635	0.645	0.650	0.654	0.637	0.627	0.643	0.647	0.612	0.633	0.645	0.662	0.619	0.673	0.639	0.655	0.661	0.637	0.652	0.635	0.648	0.657	0.610	0.620	0.632	0.651
553	Idaho	0.672	0.678	0.692	0.676	0.688	0.693	0.697	0.698	0.677	0.677	0.688	0.701	0.666	0.683	0.692	0.698	0.663	0.711	0.687	0.690	0.693	0.684	0.696	0.680	0.689	0.706	0.662	0.678	0.685	0.696
554	Vermont	0.598	0.599	0.617	0.595	0.614	0.618	0.615	0.614	0.581	0.591	0.591	0.612	0.581	0.614	0.593	0.591	0.563	0.628	0.606	0.585	0.582	0.602	0.620	0.592	0.605	0.639	0.570	0.607	0.612	0.618
555	New Hampshire	0.583	0.584	0.600	0.581	0.597	0.601	0.600	0.599	0.567	0.575	0.582	0.599	0.565	0.595	0.584	0.582	0.552	0.610	0.592	0.578	0.574	0.588	0.602	0.580	0.591	0.618	0.562	0.591	0.594	0.601
556	Delaware	0.621	0.626	0.642	0.623	0.637	0.644	0.646	0.647	0.617	0.620	0.633	0.648	0.608	0.633	0.636	0.639	0.601	0.658	0.634	0.632	0.632	0.631	0.646	0.625	0.636	0.659	0.605	0.628	0.635	0.645
557	Washington							0.702				0.685			0.690																
558	Oregon	0.655	0.660	0.679	0.657	0.674	0.681	0.681	0.682	0.651	0.652	0.661	0.676	0.638	0.673	0.661	0.668	0.629	0.698	0.670	0.661	0.661	0.666	0.685	0.658	0.673	0.701	0.631	0.662	0.671	0.683
559	North Carolina	0.572	0.573	0.590	0.570	0.586	0.591	0.588	0.588	0.556	0.565	0.568	0.587	0.555	0.586	0.571	0.569	0.540	0.599	0.580	0.565	0.561	0.576	0.592	0.568	0.579	0.608	0.549	0.580	0.584	0.590
560	West Virginia	0.628	0.632	0.645	0.629	0.642	0.646	0.648	0.648	0.624	0.628	0.635	0.650	0.618	0.639	0.639	0.641	0.611	0.660	0.638	0.635	0.635	0.635	0.648	0.630	0.639	0.660	0.613	0.634	0.640	0.647
561	Mississippi	0.685	0.635	0.652	0.693	0.648	0.653	0.724	0.652	0.627	0.633	0.734	0.656	0.623	0.689	0.641	0.642	0.612	0.666	0.643	0.634	0.634	0.640	0.654	0.633	0.642	0.669	0.614	0.640	0.645	0.653
562	Arkansas	0.689	0.693	0.710	0.690	0.705	0.712	0.712	0.713	0.691	0.695	0.695	0.713	0.683	0.702	0.700	0.704	0.674	0.729	0.703	0.696	0.699	0.699	0.714	0.693	0.704	0.728	0.671	0.696	0.702	0.713
563	South Carolina	0.591	0.592	0.609	0.589	0.606	0.610	0.610	0.609	0.575	0.583	0.591	0.610	0.573	0.603	0.593	0.592	0.559	0.619	0.600	0.587	0.582	0.596	0.611	0.588	0.598	0.628	0.569	0.599	0.603	0.610
564	Rhode Island	0.621	0.625	0.639	0.623	0.634	0.641	0.642	0.644	0.615	0.617	0.631	0.642	0.606	0.632	0.634	0.637	0.602	0.654	0.634	0.633	0.632	0.631	0.643	0.627	0.636	0.654	0.608	0.627	0.632	0.643
565	Hawaii	0.586	0.592	0.605	0.590	0.600	0.607	0.611	0.615	0.581	0.580	0.604	0.611	0.567	0.597	0.605	0.608	0.569	0.619	0.600	0.603	0.605	0.598	0.610	0.595	0.605	0.619	0.577	0.591	0.598	0.610
566	Pittsburgh	0.633	0.638	0.648	0.636	0.644	0.649	0.651	0.653	0.633	0.632	0.643	0.652	0.624	0.642	0.646	0.652	0.623	0.663	0.644	0.648	0.649	0.642	0.651	0.639	0.647	0.658	0.625	0.637	0.642	0.651
567	Philadelphia	0.622	0.627	0.640	0.625	0.635	0.642	0.644	0.646	0.619	0.619	0.634	0.644	0.608	0.633	0.636	0.641	0.606	0.656	0.635	0.637	0.637	0.633	0.645	0.629	0.638	0.654	0.610	0.627	0.633	0.644
568	Alabama	0.697	0.649	0.663	0.708	0.659	0.665	0.736	0.664	0.643	0.647	0.747	0.663	0.637	0.703	0.651	0.655	0.628	0.680	0.656	0.649	0.649	0.653	0.667	0.647	0.657	0.679	0.627	0.651	0.657	0.666
569	Utah	0.634	0.636	0.649	0.634	0.645	0.649	0.650	0.650	0.626	0.630	0.637	0.650	0.621	0.644	0.641	0.642	0.615	0.661	0.642	0.639	0.638	0.640	0.651	0.635	0.643	0.662	0.620	0.640	0.643	0.650
570	Iowa	0.597	0.600	0.616	0.597	0.613	0.618	0.618	0.617	0.585	0.592	0.601	0.618	0.581	0.610	0.603	0.603	0.570	0.628	0.608	0.598	0.595	0.604	0.619	0.597	0.607	0.634	0.577	0.606	0.610	0.618
571	Massachusetts	0.625	0.629	0.644	0.626	0.640	0.646	0.646	0.646	0.616	0.620	0.631	0.645	0.609	0.638	0.633	0.635	0.601	0.658	0.637	0.631	0.629	0.634	0.648	0.628	0.638	0.661	0.608	0.632	0.637	0.647
572	Oklahoma	0.654	0.661	0.675	0.659	0.670	0.677	0.680	0.682	0.658	0.656	0.669	0.680	0.644	0.668	0.672	0.680	0.643	0.696	0.670	0.675	0.676	0.667	0.681	0.664	0.675	0.691	0.641	0.658	0.667	0.681
573	Louisiana	0.642	0.595	0.611	0.650	0.607	0.612	0.677	0.610	0.587	0.593	0.684	0.612	0.584	0.647	0.598	0.599	0.572	0.624	0.603	0.592	0.592	0.599	0.613	0.592	0.602	0.627	0.574	0.600	0.605	0.612
574	New Mexico	0.648	0.654	0.671	0.651	0.666	0.674	0.676	0.678	0.648	0.647	0.661	0.673	0.633	0.664	0.661	0.670	0.628	0.692	0.664	0.663	0.664	0.661	0.678	0.655	0.668	0.691	0.630	0.655	0.663	0.677
575	Texas	0.647	0.653	0.668	0.650	0.663	0.670	0.671	0.672	0.646	0.647	0.656	0.669	0.635	0.662	0.658	0.664	0.629	0.687	0.661	0.659	0.659	0.658	0.673	0.652	0.664	0.686	0.630	0.653	0.661	0.672
576	Kentucky	0.614	0.617	0.627	0.615	0.624	0.628	0.631	0.632	0.611	0.611	0.622	0.632	0.603	0.621	0.626	0.629	0.601	0.641	0.623	0.626	0.626	0.621	0.630	0.618	0.625	0.638	0.604	0.618	0.622	0.630
577	Kansas	0.658	0.665	0.680	0.663	0.674	0.682	0.686	0.687	0.662	0.661	0.675	0.686	0.648	0.672	0.678	0.686	0.647	0.701	0.675	0.680	0.682	0.672	0.686	0.668	0.679	0.696	0.646	0.663	0.672	0.685
578	Wisconsin	0.621	0.624	0.638	0.622	0.635	0.639	0.639	0.639	0.614	0.619	0.625	0.642	0.610	0.632	0.629	0.630	0.600	0.651	0.630	0.624	0.623	0.627	0.640	0.621	0.630	0.653	0.605	0.628	0.633	0.639
579	Tennessee	0.574	0.577	0.589	0.575	0.586	0.590	0.591	0.591	0.569	0.572	0.579	0.593	0.564	0.583	0.583	0.584	0.557	0.601	0.583	0.580	0.579	0.580	0.591	0.575	0.583	0.601	0.561	0.580	0.584	0.590
580	Minnesota	0.630	0.634	0.650	0.631	0.646	0.652	0.652	0.653	0.623	0.627	0.637	0.652	0.616	0.644	0.639	0.642	0.608	0.666	0.643	0.637	0.636	0.639	0.654	0.633	0.644	0.668	0.612	0.637	0.643	0.653
581	Colorado	0.650	0.655	0.668	0.652	0.665	0.669	0.671	0.671	0.651	0.653	0.658	0.671	0.643	0.662	0.661	0.667	0.637	0.686	0.662	0.660	0.662	0.659	0.672	0.654	0.664	0.683	0.636	0.655	0.662	0.671
582	Indiana	0.585	0.588	0.600	0.585	0.597	0.601	0.601	0.601	0.576	0.582	0.588	0.603	0.574	0.595	0.592	0.592	0.564	0.612	0.593	0.588	0.585	0.590	0.602	0.585	0.593	0.614	0.570	0.592	0.596	0.601
583	Nebraska	0.631	0.636	0.650	0.634	0.645	0.652	0.655	0.657	0.630	0.629	0.646	0.656	0.617	0.641	0.649	0.655	0.618	0.667	0.646	0.651	0.651	0.643	0.655	0.640	0.649	0.663	0.621	0.635	0.642	0.654
584	Connecticut	0.631	0.635	0.651	0.633	0.647	0.653	0.653	0.654	0.624	0.628	0.637	0.652	0.617	0.645	0.639	0.643	0.608	0.667	0.644	0.638	0.636	0.640	0.655	0.634	0.645	0.669	0.613	0.639	0.644	0.654
585	Ohio	0.611	0.614	0.626	0.612	0.623	0.627	0.628	0.628	0.605	0.609	0.615	0.629	0.601	0.621	0.619	0.621	0.593	0.640	0.620	0.616	0.616	0.617	0.629	0.612	0.620	0.640	0.596	0.616	0.621	0.628
586	Michigan	0.642	0.649	0.667	0.646	0.662	0.669	0.672	0.674	0.646	0.644	0.657	0.670	0.629	0.658	0.658	0.668	0.625	0.690	0.660	0.659	0.662	0.656	0.674	0.650	0.664	0.687	0.624	0.648	0.658	0.673
587	Arizona	0.669	0.678	0.694	0.676	0.687	0.696	0.700	0.704	0.678	0.672	0.691	0.699	0.657	0.684	0.692	0.705	0.660	0.720	0.689	0.699	0.702	0.686	0.702	0.683	0.696	0.710	0.657	0.674	0.684	0.701
588	New Jersey	0.614	0.619	0.634	0.617	0.629	0.636	0.638	0.640	0.609	0.608	0.625	0.635	0.595	0.627	0.626	0.631	0.592	0.650	0.628	0.626	0.627	0.625	0.640	0.620	0.632	0.651	0.599	0.620	0.626	0.639
589	Syracuse	0.595	0.596	0.609	0.594	0.606	0.610	0.609	0.609	0.584	0.590	0.596	0.611	0.582	0.604	0.600	0.599	0.572	0.620	0.602	0.596	0.593	0.599	0.610	0.594	0.601	0.623	0.580	0.601	0.604	0.610
590	New York	0.554	0.557	0.570	0.555	0.566	0.572	0.573	0.574	0.540	0.541	0.562	0.571	0.532	0.565	0.561	0.560	0.526	0.578	0.564	0.556	0.556	0.561	0.575	0.556	0.567	0.586	0.540	0.560	0.564	0.574
591	Richmond	0.598	0.601	0.617	0.598	0.612	0.619	0.621	0.621	0.589	0.594	0.608	0.623	0.583	0.608	0.610	0.612	0.576	0.630	0.610	0.607	0.604	0.606	0.620	0.601	0.610	0.633	0.582	0.605	0.610	0.619
592	Atlanta	0.614	0.620	0.635	0.617	0.631	0.636	0.636	0.637	0.611	0.614	0.619	0.634	0.603	0.630	0.622	0.626	0.594	0.652	0.627	0.620	0.620	0.624	0.640	0.617	0.630	0.653	0.595	0.621	0.628	0.638
593	Washington, DC	0.583	0.587	0.599	0.585	0.596	0.600	0.603	0.605	0.575	0.577	0.594	0.603	0.567	0.593	0.596	0.598	0.565	0.611	0.594	0.594	0.594	0.592	0.603	0.588	0.597	0.612	0.572	0.588	0.593	0.603
594	Chicago	0.584	0.584	0.597	0.582	0.594	0.597	0.596	0.596	0.570	0.577	0.581	0.597	0.570	0.593	0.585	0.583	0.558	0.606	0.589	0.580	0.577	0.586	0.598	0.580	0.588	0.611	0.567	0.591	0.593	0.597
595	St. Louis	0.594	0.599	0.614	0.596	0.609	0.615	0.618	0.618	0.591	0.593	0.605	0.619	0.582	0.606	0.607	0.612	0.576	0.630	0.607	0.606	0.605	0.604	0.618	0.599	0.609	0.630	0.579	0.601	0.607	0.617
596	Sacramento	0.644	0.649	0.667	0.646	0.661	0.669	0.670	0.671	0.640	0.640	0.654	0.666	0.626	0.659	0.655	0.661	0.621	0.685	0.659	0.657	0.656	0.656	0.672	0.650	0.662	0.685	0.626	0.651	0.658	0.671
597	Northern California	0.642	0.646	0.664	0.643	0.659	0.666	0.666	0.667	0.635	0.636	0.648	0.661	0.624	0.658	0.648	0.653	0.615	0.681	0.656	0.648	0.647	0.652	0.670	0.645	0.658	0.684	0.620	0.649	0.656	0.668
598	San Diego	0.646	0.652	0.667	0.650	0.661	0.669	0.672	0.675	0.646	0.642	0.662	0.670	0.628	0.659	0.663	0.671	0.629	0.687	0.662	0.667	0.668	0.660	0.674	0.656	0.667	0.683	0.633	0.651	0.658	0.673
599	Southern California	0.636	0.641	0.656	0.639	0.651	0.658	0.660	0.663	0.631	0.630	0.648	0.658	0.616	0.649	0.649	0.655	0.615	0.673	0.650	0.650	0.651	0.648	0.662	0.643	0.654	0.673	0.621	0.641	0.648	0.661

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	O1	O2	O3	O4	O5	O6	O7	O8	O9	O0	OA	OB	OC	OD	OE	OF	OG	OH	OI	OJ	OK	OL	OM	ON	OO	OP	OQ	OR	OS	OT
501	Miami	0.567	0.570	0.580	0.568	0.577	0.580	0.581	0.582	0.553	0.559	0.570	0.582	0.552	0.574	0.575	0.572	0.545	0.587	0.573	0.571	0.570	0.570	0.580	0.566	0.573	0.591	0.556	0.572	0.574	0.580
502	Broward County / Palm Beach	0.590	0.596	0.606	0.594	0.602	0.607	0.608	0.609	0.588	0.589	0.598	0.608	0.581	0.600	0.603	0.606	0.578	0.619	0.600	0.604	0.605	0.598	0.608	0.595	0.602	0.617	0.581	0.594	0.600	0.608
503	Tampa	0.629	0.635	0.646	0.633	0.642	0.647	0.649	0.651	0.628	0.629	0.640	0.651	0.620	0.638	0.645	0.649	0.617	0.660	0.640	0.646	0.647	0.638	0.648	0.635	0.642	0.657	0.620	0.633	0.639	0.648
504	Orlando	0.621	0.627	0.637	0.625	0.634	0.639	0.641	0.643	0.620	0.621	0.632	0.642	0.612	0.630	0.637	0.641	0.610	0.652	0.632	0.638	0.639	0.630	0.640	0.627	0.634	0.649	0.612	0.625	0.631	0.640
505	Jacksonville	0.631	0.638	0.649	0.636	0.645	0.650	0.652	0.653	0.629	0.631	0.641	0.652	0.622	0.642	0.646	0.649	0.618	0.663	0.642	0.646	0.647	0.640	0.651	0.636	0.644	0.661	0.621	0.636	0.642	0.651
506	Daytona / Gainesville	0.597	0.603	0.615	0.601	0.612	0.616	0.619	0.620	0.594	0.598	0.608	0.621	0.589	0.607	0.613	0.615	0.584	0.629	0.608	0.611	0.612	0.606	0.617	0.602	0.609	0.628	0.587	0.602	0.608	0.617
521	Diversified Dental - Las Vegas	0.731	0.745	0.762	0.743	0.753	0.766	0.774	0.778	0.758	0.747	0.765	0.771	0.727	0.749	0.769	0.790	0.737	0.802	0.758	0.780	0.791	0.756	0.774	0.754	0.770	0.781	0.723	0.734	0.748	0.774
522	Mastercare Dental - Reno	0.778	0.789	0.814	0.784	0.807	0.820	0.823	0.826	0.791	0.795	0.792	0.812	0.773	0.802	0.796	0.804	0.760	0.844	0.803	0.797	0.804	0.798	0.826	0.788	0.810	0.846	0.752	0.787	0.800	0.824
524	Premier - Minnesota	0.667	0.677	0.694	0.675	0.686	0.696	0.705	0.709	0.684	0.679	0.699	0.709	0.662	0.677	0.706	0.717	0.670	0.721	0.689	0.708	0.716	0.687	0.700	0.685	0.695	0.709	0.662	0.672	0.681	0.701
526	Dental Options Pricing - Oregon	0.667	0.676	0.696	0.673	0.689	0.698	0.702	0.705	0.672	0.671	0.686	0.700	0.655	0.683	0.690	0.701	0.652	0.720	0.686	0.692	0.698	0.683	0.701	0.677	0.692	0.717	0.651	0.673	0.683	0.701
527	Rental Network - Hawaii	0.591	0.598	0.611	0.597	0.606	0.613	0.622	0.625	0.584	0.582	0.617	0.626	0.570	0.598	0.621	0.621	0.574	0.623	0.606	0.616	0.618	0.604	0.615	0.602	0.611	0.624	0.587	0.596	0.602	0.617
528	Diversified Dental - Reno	0.817	0.835	0.856	0.833	0.844	0.862	0.876	0.885	0.884	0.861	0.868	0.873	0.832	0.838	0.874	0.905	0.851	0.915	0.854	0.893	0.913	0.851	0.875	0.850	0.872	0.882	0.810	0.819	0.838	0.876
549	Maine	0.634	0.641	0.659	0.638	0.654	0.662	0.661	0.662	0.621	0.628	0.639	0.655	0.615	0.650	0.642	0.643	0.602	0.671	0.648	0.641	0.639	0.644	0.662	0.636	0.649	0.680	0.614	0.642	0.649	0.661
550	North Dakota	0.665	0.671	0.692	0.668	0.687	0.693	0.698	0.699	0.655	0.665	0.680	0.701	0.650	0.677	0.688	0.687	0.640	0.706	0.680	0.679	0.680	0.676	0.692	0.668	0.680	0.713	0.648	0.674	0.680	0.693
551	Nevada	0.614	0.626	0.639	0.624	0.632	0.642	0.647	0.651	0.633	0.623	0.641	0.645	0.608	0.629	0.644	0.660	0.616	0.669	0.635	0.654	0.661	0.634	0.648	0.632	0.644	0.653	0.608	0.616	0.628	0.648
553	Idaho	0.665	0.673	0.686	0.671	0.682	0.687	0.693	0.695	0.669	0.669	0.686	0.698	0.658	0.674	0.691	0.696	0.658	0.703	0.680	0.690	0.693	0.678	0.688	0.675	0.682	0.699	0.659	0.671	0.677	0.689
554	Vermont	0.582	0.587	0.604	0.583	0.601	0.605	0.605	0.604	0.563	0.575	0.583	0.604	0.565	0.595	0.589	0.585	0.549	0.611	0.591	0.581	0.579	0.587	0.603	0.579	0.590	0.623	0.561	0.591	0.595	0.603
555	New Hampshire	0.571	0.575	0.591	0.572	0.587	0.592	0.593	0.593	0.554	0.563	0.576	0.593	0.553	0.581	0.582	0.578	0.542	0.597	0.581	0.576	0.573	0.577	0.590	0.571	0.580	0.607	0.556	0.579	0.582	0.590
556	Delaware	0.608	0.615	0.631	0.613	0.626	0.632	0.638	0.639	0.604	0.607	0.627	0.642	0.595	0.618	0.633	0.635	0.592	0.645	0.623	0.629	0.630	0.620	0.633	0.615	0.625	0.646	0.598	0.615	0.621	0.633
557	Washington							0.697				0.681			0.680																
558	Oregon	0.643	0.651	0.669	0.648	0.664	0.671	0.673	0.675	0.637	0.640	0.655	0.670	0.626	0.659	0.659	0.664	0.619	0.686	0.659	0.658	0.660	0.655	0.673	0.649	0.662	0.689	0.625	0.650	0.659	0.672
559	North Carolina	0.555	0.559	0.575	0.557	0.571	0.576	0.577	0.577	0.539	0.548	0.560	0.577	0.538	0.566	0.565	0.562	0.527	0.582	0.564	0.560	0.557	0.561	0.574	0.555	0.564	0.591	0.539	0.563	0.567	0.574
560	West Virginia	0.611	0.617	0.630	0.615	0.626	0.631	0.636	0.636	0.608	0.611	0.626	0.641	0.602	0.619	0.632	0.634	0.598	0.642	0.623	0.629	0.629	0.620	0.630	0.617	0.623	0.642	0.603	0.617	0.623	0.631
561	Mississippi	0.680	0.619	0.634	0.616	0.631	0.635	0.640	0.640	0.608	0.614	0.739	0.645	0.604	0.621	0.635	0.634	0.597	0.646	0.626	0.628	0.629	0.623	0.634	0.618	0.625	0.649	0.603	0.621	0.626	0.635
562	Arkansas	0.672	0.678	0.695	0.676	0.689	0.697	0.700	0.702	0.674	0.678	0.687	0.703	0.666	0.682	0.694	0.696	0.661	0.712	0.687	0.690	0.694	0.684	0.697	0.679	0.688	0.711	0.660	0.678	0.685	0.697
563	South Carolina	0.568	0.573	0.589	0.570	0.585	0.590	0.594	0.594	0.553	0.562	0.580	0.597	0.551	0.577	0.585	0.582	0.542	0.597	0.579	0.579	0.576	0.576	0.588	0.570	0.578	0.605	0.555	0.576	0.580	0.589
564	Rhode Island	0.609	0.615	0.628	0.613	0.623	0.629	0.634	0.636	0.603	0.605	0.625	0.636	0.594	0.617	0.629	0.632	0.593	0.641	0.622	0.629	0.629	0.620	0.630	0.617	0.625	0.641	0.601	0.614	0.619	0.631
565	Hawaii	0.577	0.584	0.596	0.583	0.592	0.598	0.605	0.609	0.572	0.571	0.599	0.607	0.558	0.586	0.603	0.605	0.562	0.610	0.592	0.601	0.603	0.590	0.601	0.587	0.596	0.610	0.571	0.581	0.588	0.602
566	Pittsburgh	0.626	0.631	0.641	0.630	0.637	0.642	0.646	0.648	0.625	0.625	0.639	0.647	0.616	0.633	0.644	0.648	0.617	0.655	0.637	0.646	0.647	0.635	0.643	0.633	0.639	0.650	0.620	0.629	0.634	0.644
567	Philadelphia	0.615	0.621	0.634	0.619	0.629	0.635	0.639	0.641	0.610	0.611	0.630	0.640	0.600	0.624	0.634	0.638	0.600	0.648	0.628	0.636	0.636	0.626	0.637	0.623	0.631	0.646	0.606	0.619	0.625	0.637
568	Alabama	0.697	0.635	0.649	0.633	0.645	0.651	0.653	0.653	0.627	0.631	0.753	0.654	0.621	0.640	0.645	0.647	0.615	0.664	0.642	0.642	0.644	0.639	0.651	0.634	0.643	0.663	0.617	0.635	0.641	0.651
569	Utah	0.626	0.630	0.642	0.628	0.638	0.643	0.645	0.646	0.617	0.622	0.634	0.646	0.613	0.634	0.639	0.639	0.608	0.653	0.635	0.637	0.637	0.633	0.642	0.629	0.636	0.654	0.616	0.631	0.635	0.643
570	Iowa	0.580	0.585	0.601	0.582	0.597	0.602	0.606	0.606	0.567	0.575	0.592	0.609	0.564	0.589	0.598	0.596	0.556	0.610	0.592	0.593	0.590	0.588	0.601	0.583	0.591	0.616	0.567	0.588	0.592	0.601
571	Massachusetts	0.616	0.622	0.637	0.619	0.632	0.638	0.640	0.642	0.606	0.611	0.627	0.640	0.600	0.627	0.631	0.632	0.594	0.648	0.629	0.630	0.628	0.626	0.638	0.621	0.630	0.652	0.603	0.623	0.628	0.638
572	Oklahoma	0.641	0.650	0.664	0.648	0.658	0.666	0.671	0.674	0.645	0.644	0.663	0.672	0.631	0.653	0.667	0.674	0.633	0.684	0.658	0.670	0.672	0.656	0.668	0.653	0.663	0.678	0.633	0.646	0.654	0.669
573	Louisiana	0.635	0.579	0.593	0.576	0.589	0.594	0.597	0.597	0.568	0.574	0.687	0.600	0.565	0.582	0.590	0.590	0.557	0.604	0.585	0.584	0.585	0.582	0.593	0.577	0.584	0.607	0.562	0.580	0.585	0.593
574	New Mexico	0.635	0.643	0.660	0.641	0.654	0.662	0.667	0.669	0.634	0.633	0.654	0.666	0.619	0.648	0.658	0.665	0.617	0.679	0.652	0.659	0.661	0.649	0.664	0.644	0.656	0.678	0.622	0.641	0.649	0.664
575	Texas	0.635	0.643	0.657	0.640	0.652	0.659	0.662	0.664	0.633	0.635	0.649	0.662	0.622	0.647	0.654	0.659	0.619	0.674	0.649	0.655	0.656	0.647	0.660	0.642	0.653	0.673	0.622	0.640	0.648	0.661
576	Kentucky	0.603	0.608	0.618	0.607	0.614	0.619	0.623	0.625	0.600	0.601	0.617	0.626	0.592	0.609	0.622	0.625	0.593	0.631	0.614	0.622	0.623	0.612	0.620	0.610	0.616	0.627	0.598	0.607	0.611	0.620
577	Kansas	0.649	0.658	0.671	0.656	0.666	0.674	0.679	0.682	0.653	0.651	0.671	0.681	0.638	0.660	0.675	0.682	0.640	0.692	0.666	0.678	0.680	0.663	0.676	0.661	0.670	0.686	0.640	0.653	0.662	0.677
578	Wisconsin	0.609	0.614	0.627	0.612	0.624	0.628	0.631	0.631	0.601	0.607	0.619	0.635	0.598	0.617	0.625	0.625	0.591	0.638	0.619	0.621	0.621	0.616	0.627	0.612	0.619	0.640	0.598	0.615	0.620	0.627
579	Tennessee	0.560	0.565	0.576	0.563	0.573	0.577	0.581	0.582	0.555	0.558	0.573	0.585	0.550	0.567	0.578	0.578	0.546	0.587	0.570	0.575	0.575	0.568	0.576	0.564	0.570	0.587	0.553	0.565	0.570	0.577
580	Minnesota	0.621	0.627	0.643	0.625	0.638	0.644	0.647	0.648	0.613	0.618	0.633	0.647	0.606	0.633	0.638	0.639	0.600	0.656	0.634	0.636	0.635	0.631	0.644	0.626	0.636	0.659	0.607	0.627	0.634	0.645
581	Colorado	0.642	0.648	0.661	0.646	0.657	0.662	0.665	0.666	0.642	0.644	0.654	0.667	0.634	0.652	0.659	0.663	0.630	0.677	0.654	0.658	0.661	0.652	0.663	0.648	0.656	0.675	0.631	0.647	0.653	0.664
582	Indiana	0.572	0.576	0.588	0.574	0.585	0.589	0.592	0.592	0.563	0.568	0.581	0.596	0.560	0.579	0.587	0.586	0.554	0.597	0.581	0.583	0.582	0.578	0.588	0.574	0.580	0.600	0.563	0.578	0.582	0.588
583	Nebraska	0.621	0.627	0.641	0.626	0.635	0.642	0.648	0.650	0.620	0.619	0.641	0.650	0.607	0.629	0.646	0.650	0.610	0.656	0.636	0.647	0.648	0.634	0.644	0.632	0.639	0.652	0.615	0.625	0.631	0.645
584	Connecticut	0.622	0.628	0.644	0.626	0.639	0.645	0.647	0.648	0.613	0.618	0.633	0.647	0.607	0.634	0.638	0.639	0.600	0.657	0.635	0.636	0.635	0.632	0.645	0.627	0.636	0.660	0.608	0.629	0.635	0.646
585	Ohio	0.598	0.604	0.615	0.602	0.612	0.616	0.619	0.620	0.593	0.597	0.609	0.622	0.588	0.606	0.615	0.616	0.583	0.627	0.608	0.612	0.612	0.606	0.616	0.602	0.609	0.627	0.589	0.604	0.609	0.616
586	Michigan	0.632	0.641	0.658	0.638	0.653	0.661	0.666	0.668	0.634	0.634	0.652	0.665	0.619	0.646	0.656	0.664	0.616	0.680	0.650	0.657	0.661	0.647	0.663	0.642	0.655	0.677	0.619	0.638	0.647	0.664
587	Arizona	0.662	0.672	0.687	0.670	0.680	0.690	0.695	0.699	0.670	0.664	0.687	0.695	0.649	0.675	0.690	0.702	0.653	0.712	0.682	0.698	0.701	0.679	0.694	0.677	0.688	0.703	0.653	0.666	0.676	0.694
588	New Jersey	0.606	0.612	0.627	0.610	0.622	0.628	0.632	0.635	0.599	0.599	0.621	0.631	0.586	0.617	0.624	0.628	0.585	0.641	0.620	0.625	0.626	0.617	0.630	0.613	0.623	0.642	0.595	0.611	0.617	0.631
589	Syracuse	0.583	0.586	0.598	0.584	0.595	0.599	0.601	0.602	0.571	0.577	0.590	0.604	0.569	0.589	0.596	0.594	0.563	0.607	0.591	0.592	0.591	0.588	0.598	0.584	0.590	0.610	0.573	0.589	0.592	0.598
590	New York	0.546	0.550	0.563	0.548	0.559	0.564	0.568	0.569	0.530	0.532	0.557	0.566	0.523	0.554	0.559	0.557	0.519	0.569	0.556	0.554	0.555	0.553	0.566	0.549	0.559	0.577	0.535	0.551	0.555	0.566
591	Richmond	0.582	0.588	0.603	0.586	0.599	0.605	0.610	0.612	0.574	0.579	0.601	0.615	0.568	0.590	0.606	0.606	0.564	0.614	0.596	0.602	0.601	0.593	0.604	0.589	0.596	0.617	0.573	0.589	0.594	0.605
592	Atlanta	0.601	0.609	0.623	0.606	0.619	0.625	0.627	0.628	0.597	0.601	0.613	0.626	0.589	0.614	0.617	0.620	0.583	0.638	0.615	0.616	0.617	0.612	0.626	0.607	0.617	0.640	0.587	0.607	0.615	0.626
593	Washington, DC	0.575	0.581	0.592	0.579	0.588	0.593	0.598	0.600	0.567	0.569	0.590	0.599	0.559	0.583	0.594	0.595	0.559	0.603	0.587	0.592	0.592	0.585	0.594	0.582	0.589	0.604	0.568	0.579	0.585	0.595
594	Chicago	0.574	0.577	0.589	0.574	0.586	0.589	0.590	0.590	0.559	0.567	0.577	0.592	0.559	0.581	0.583	0.579	0.550	0.595	0.580	0.578	0.576	0.578	0.588	0.572	0.579	0.601	0.562	0.581	0.582	0.588
595	St. Louis	0.580	0.587	0.601	0.584	0.596	0.603	0.608	0.609	0.577	0.579	0.598	0.611	0.568	0.589	0.603	0.606	0.565	0.615	0.594	0.601	0.602	0.591	0.603	0.588	0.596	0.615	0.570	0.586	0.592	0.604
596	Sacramento	0.635	0.642	0.659	0.640	0.653	0.661	0.664	0.666	0.629	0.630	0.650	0.661	0.617	0.648	0.653	0.658	0.613	0.675	0.651	0.655	0.655	0.647	0.662	0.643	0.654	0.676	0.621	0.641	0.648	0.662
597	Northern California	0.634	0.641	0.658	0.638	0.653	0.660	0.661	0.663	0.625	0.628	0.644	0.657	0.615	0.649	0.647	0.651	0.608	0.673	0.648	0.648	0.648	0.645	0.661	0.639	0.651	0.677	0.616	0.641	0.648	0.661
598	San Diego	0.639	0.647	0.661	0.645	0.655	0.663	0.668	0.672	0.638	0.635	0.659	0.667	0.621	0.650	0.662	0.669	0.623	0.680	0.656	0.666	0.668	0.653	0.666	0.650	0.661	0.676	0.630	0.644	0.651	0.667
599	Southern California	0.630	0.637	0.652	0.635	0.646	0.653	0.657	0.660	0.624	0.623	0.646	0.655	0.610	0.642	0.649	0.653	0.609	0.667	0.645	0.650	0.651	0.642	0.656	0.638	0.649	0.667	0.619	0.635	0.642	0.656

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	N1	N2	N3	N4	N5	N6	N7	N8	N9	N0	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT
501	Miami	0.557	0.561	0.571	0.559	0.568	0.571	0.574	0.575	0.542	0.549	0.563	0.575	0.542	0.563	0.569	0.566	0.537	0.576	0.563	0.565	0.564	0.561	0.570	0.558	0.564	0.581	0.549	0.562	0.565	0.571
502	Broward County / Palm Beach	0.582	0.588	0.598	0.587	0.595	0.599	0.602	0.603	0.579	0.581	0.593	0.602	0.573	0.590	0.598	0.600	0.570	0.610	0.592	0.599	0.600	0.590	0.599	0.587	0.594	0.608	0.575	0.586	0.591	0.600
503	Tampa	0.617	0.624	0.634	0.623	0.631	0.636	0.640	0.642	0.616	0.617	0.632	0.642	0.608	0.625	0.638	0.641	0.607	0.648	0.629	0.638	0.640	0.627	0.635	0.624	0.631	0.645	0.611	0.621	0.627	0.637
504	Orlando	0.609	0.617	0.627	0.615	0.623	0.628	0.632	0.634	0.608	0.610	0.625	0.634	0.601	0.617	0.630	0.633	0.600	0.640	0.621	0.631	0.633	0.619	0.628	0.617	0.623	0.637	0.604	0.613	0.619	0.629
505	Jacksonville	0.619	0.627	0.637	0.625	0.634	0.638	0.642	0.644	0.617	0.619	0.633	0.644	0.610	0.628	0.639	0.641	0.608	0.650	0.631	0.639	0.641	0.629	0.638	0.626	0.633	0.648	0.612	0.623	0.630	0.639
506	Daytona / Gainesville	0.581	0.588	0.600	0.586	0.597	0.601	0.606	0.607	0.578	0.582	0.597	0.610	0.572	0.588	0.604	0.605	0.570	0.611	0.593	0.601	0.603	0.591	0.600	0.588	0.594	0.611	0.575	0.586	0.592	0.601
521	Diversified Dental - Las Vegas	0.726	0.740	0.757	0.739	0.748	0.761	0.770	0.774	0.752	0.741	0.761	0.767	0.721	0.743	0.766	0.786	0.732	0.796	0.753	0.777	0.788	0.751	0.768	0.749	0.765	0.776	0.720	0.729	0.743	0.769
522	Mastercare Dental - Reno	0.766	0.779	0.804	0.774	0.796	0.808	0.813	0.816	0.773	0.780	0.781	0.802	0.758	0.787	0.789	0.793	0.745	0.829	0.790	0.790	0.797	0.785	0.812	0.776	0.796	0.834	0.742	0.775	0.787	0.812
524	Premier - Minnesota	0.659	0.669	0.686	0.667	0.678	0.688	0.698	0.703	0.675	0.671	0.694	0.703	0.654	0.667	0.701	0.712	0.662	0.712	0.681	0.703	0.711	0.679	0.691	0.677	0.687	0.700	0.656	0.663	0.672	0.693
526	Dental Options Pricing - Oregon	0.656	0.667	0.686	0.664	0.679	0.688	0.694	0.697	0.659	0.660	0.678	0.692	0.643	0.670	0.684	0.693	0.641	0.708	0.676	0.685	0.692	0.672	0.689	0.667	0.681	0.706	0.643	0.662	0.672	0.691
527	Rental Network - Hawaii	0.579	0.587	0.599	0.586	0.595	0.602	0.612	0.616	0.572	0.571	0.609	0.617	0.559	0.584	0.615	0.614	0.564	0.611	0.595	0.609	0.612	0.593	0.603	0.592	0.599	0.612	0.578	0.584	0.590	0.605
528	Diversified Dental - Reno	0.813	0.832	0.854	0.830	0.841	0.859	0.873	0.882	0.880	0.857	0.865	0.871	0.828	0.835	0.872	0.902	0.848	0.911	0.850	0.891	0.911	0.848	0.871	0.847	0.869	0.879	0.807	0.816	0.834	0.873
549	Maine	0.619	0.628	0.645	0.625	0.640	0.648	0.648	0.650	0.603	0.612	0.628	0.644	0.599	0.633	0.633	0.632	0.588	0.655	0.633	0.632	0.631	0.629	0.645	0.623	0.634	0.664	0.603	0.626	0.634	0.646
550	North Dakota	0.648	0.656	0.676	0.653	0.671	0.677	0.684	0.686	0.636	0.647	0.668	0.689	0.632	0.657	0.678	0.675	0.624	0.687	0.663	0.669	0.671	0.659	0.674	0.653	0.663	0.696	0.635	0.657	0.663	0.676
551	Nevada	0.610	0.623	0.635	0.621	0.628	0.638	0.645	0.649	0.628	0.620	0.638	0.642	0.604	0.624	0.642	0.657	0.612	0.665	0.632	0.652	0.659	0.630	0.644	0.629	0.641	0.650	0.605	0.612	0.624	0.644
553	Idaho	0.656	0.664	0.677	0.662	0.673	0.678	0.686	0.687	0.658	0.659	0.679	0.691	0.648	0.663	0.686	0.690	0.649	0.693	0.671	0.684	0.687	0.669	0.678	0.666	0.673	0.689	0.651	0.661	0.667	0.680
554	Vermont	0.565	0.571	0.588	0.568	0.584	0.588	0.591	0.591	0.544	0.557	0.571	0.591	0.546	0.575	0.579	0.573	0.533	0.592	0.574	0.571	0.569	0.570	0.584	0.563	0.573	0.605	0.548	0.573	0.577	0.586
555	New Hampshire	0.558	0.563	0.579	0.561	0.574	0.579	0.582	0.583	0.539	0.549	0.567	0.583	0.539	0.566	0.574	0.569	0.530	0.583	0.568	0.569	0.566	0.565	0.576	0.559	0.567	0.593	0.546	0.566	0.569	0.577
556	Delaware	0.593	0.601	0.616	0.599	0.611	0.618	0.626	0.627	0.588	0.592	0.617	0.631	0.579	0.600	0.624	0.625	0.578	0.629	0.608	0.620	0.621	0.605	0.616	0.602	0.610	0.630	0.586	0.599	0.606	0.618
557	Washington							0.690				0.674			0.669																
558	Oregon	0.631	0.640	0.658	0.637	0.652	0.659	0.663	0.666	0.623	0.627	0.646	0.660	0.613	0.645	0.651	0.655	0.606	0.672	0.646	0.651	0.653	0.643	0.659	0.637	0.649	0.677	0.616	0.637	0.646	0.660
559	North Carolina	0.537	0.543	0.558	0.540	0.554	0.559	0.562	0.563	0.520	0.530	0.548	0.564	0.520	0.544	0.555	0.550	0.511	0.563	0.547	0.549	0.547	0.544	0.555	0.538	0.546	0.572	0.525	0.544	0.548	0.557
560	West Virginia	0.592	0.599	0.611	0.597	0.607	0.612	0.620	0.621	0.589	0.592	0.614	0.627	0.583	0.596	0.621	0.622	0.582	0.622	0.604	0.617	0.619	0.602	0.610	0.600	0.605	0.622	0.589	0.597	0.603	0.612
561	Mississippi	0.668	0.599	0.613	0.596	0.609	0.614	0.622	0.623	0.587	0.593	0.737	0.630	0.582	0.666	0.622	0.620	0.579	0.624	0.605	0.614	0.616	0.602	0.611	0.599	0.604	0.626	0.587	0.598	0.603	0.614
562	Arkansas	0.654	0.661	0.678	0.659	0.672	0.680	0.685	0.687	0.656	0.660	0.675	0.690	0.647	0.661	0.683	0.684	0.645	0.692	0.669	0.679	0.684	0.667	0.678	0.663	0.671	0.691	0.647	0.660	0.666	0.679
563	South Carolina	0.544	0.550	0.565	0.547	0.561	0.567	0.573	0.575	0.530	0.538	0.563	0.580	0.527	0.548	0.571	0.567	0.522	0.571	0.556	0.564	0.562	0.553	0.563	0.549	0.555	0.579	0.537	0.551	0.555	0.565
564	Rhode Island	0.595	0.602	0.615	0.600	0.610	0.616	0.623	0.625	0.589	0.591	0.616	0.626	0.580	0.601	0.622	0.623	0.581	0.627	0.609	0.621	0.621	0.607	0.616	0.605	0.612	0.626	0.590	0.600	0.605	0.618
565	Hawaii	0.566	0.574	0.586	0.573	0.581	0.588	0.596	0.600	0.561	0.560	0.592	0.599	0.547	0.573	0.597	0.598	0.553	0.599	0.581	0.595	0.597	0.579	0.589	0.578	0.586	0.598	0.563	0.570	0.577	0.591
566	Pittsburgh	0.617	0.623	0.632	0.622	0.628	0.634	0.638	0.641	0.616	0.616	0.634	0.641	0.607	0.623	0.638	0.643	0.609	0.646	0.628	0.640	0.642	0.627	0.634	0.626	0.631	0.641	0.614	0.620	0.625	0.635
567	Philadelphia	0.606	0.613	0.625	0.611	0.620	0.627	0.632	0.634	0.601	0.602	0.624	0.633	0.591	0.613	0.629	0.632	0.592	0.638	0.620	0.630	0.631	0.618	0.627	0.615	0.623	0.637	0.600	0.610	0.616	0.629
568	Alabama	0.691	0.620	0.633	0.618	0.629	0.635	0.639	0.640	0.611	0.615	0.755	0.642	0.605	0.693	0.635	0.637	0.601	0.646	0.626	0.632	0.635	0.623	0.633	0.620	0.627	0.646	0.605	0.618	0.624	0.635
569	Utah	0.617	0.622	0.633	0.620	0.630	0.634	0.637	0.639	0.607	0.612	0.627	0.639	0.603	0.623	0.634	0.633	0.599	0.642	0.626	0.632	0.632	0.624	0.632	0.620	0.627	0.644	0.609	0.622	0.626	0.634
570	Iowa	0.560	0.567	0.582	0.564	0.578	0.583	0.590	0.591	0.548	0.555	0.579	0.595	0.544	0.566	0.586	0.583	0.539	0.589	0.573	0.581	0.579	0.570	0.580	0.566	0.573	0.596	0.553	0.567	0.572	0.582
571	Massachusetts	0.606	0.613	0.628	0.611	0.623	0.629	0.632	0.634	0.594	0.600	0.619	0.633	0.589	0.615	0.626	0.624	0.584	0.637	0.618	0.624	0.623	0.616	0.627	0.612	0.619	0.641	0.596	0.612	0.617	0.628
572	Oklahoma	0.628	0.638	0.651	0.636	0.645	0.653	0.660	0.663	0.632	0.631	0.654	0.663	0.618	0.637	0.659	0.666	0.622	0.670	0.645	0.662	0.665	0.643	0.654	0.642	0.650	0.664	0.623	0.632	0.640	0.656
573	Louisiana	0.623	0.559	0.572	0.556	0.568	0.573	0.579	0.580	0.548	0.553	0.685	0.585	0.544	0.623	0.578	0.576	0.540	0.582	0.564	0.571	0.573	0.562	0.571	0.558	0.564	0.584	0.546	0.558	0.563	0.573
574	New Mexico	0.620	0.630	0.646	0.627	0.640	0.648	0.655	0.658	0.619	0.619	0.644	0.656	0.604	0.631	0.649	0.655	0.604	0.663	0.638	0.651	0.653	0.635	0.648	0.631	0.642	0.662	0.611	0.626	0.634	0.650
575	Texas	0.621	0.630	0.644	0.628	0.639	0.646	0.651	0.653	0.619	0.621	0.640	0.652	0.609	0.632	0.646	0.650	0.607	0.660	0.636	0.647	0.648	0.634	0.646	0.631	0.640	0.659	0.612	0.626	0.634	0.648
576	Kentucky	0.591	0.597	0.606	0.596	0.603	0.608	0.614	0.616	0.589	0.590	0.610	0.618	0.581	0.595	0.615	0.618	0.583	0.618	0.602	0.615	0.616	0.601	0.607	0.600	0.604	0.615	0.590	0.595	0.599	0.609
577	Kansas	0.638	0.647	0.661	0.646	0.655	0.663	0.670	0.673	0.641	0.640	0.663	0.673	0.627	0.647	0.669	0.675	0.630	0.680	0.655	0.671	0.674	0.653	0.664	0.651	0.660	0.675	0.632	0.642	0.651	0.666
578	Wisconsin	0.594	0.601	0.613	0.599	0.610	0.614	0.619	0.620	0.586	0.592	0.609	0.624	0.583	0.600	0.617	0.615	0.578	0.622	0.605	0.612	0.612	0.602	0.611	0.599	0.605	0.625	0.587	0.600	0.605	0.613
579	Tennessee	0.544	0.550	0.561	0.549	0.558	0.562	0.568	0.569	0.540	0.543	0.562	0.574	0.535	0.548	0.569	0.569	0.534	0.570	0.555	0.566	0.566	0.553	0.560	0.551	0.556	0.570	0.541	0.549	0.554	0.562
580	Minnesota	0.610	0.618	0.633	0.616	0.628	0.634	0.638	0.640	0.600	0.606	0.625	0.639	0.595	0.620	0.632	0.631	0.590	0.644	0.623	0.630	0.629	0.620	0.633	0.616	0.625	0.648	0.599	0.617	0.623	0.634
581	Colorado	0.632	0.640	0.652	0.638	0.649	0.654	0.658	0.659	0.631	0.634	0.648	0.660	0.624	0.641	0.654	0.657	0.621	0.666	0.645	0.653	0.655	0.643	0.653	0.639	0.647	0.665	0.624	0.637	0.643	0.654
582	Indiana	0.557	0.562	0.573	0.560	0.570	0.574	0.579	0.580	0.547	0.553	0.571	0.585	0.545	0.561	0.578	0.576	0.541	0.581	0.566	0.574	0.573	0.564	0.572	0.561	0.566	0.584	0.551	0.562	0.566	0.573
583	Nebraska	0.609	0.616	0.629	0.615	0.623	0.631	0.638	0.641	0.608	0.607	0.634	0.642	0.595	0.615	0.639	0.643	0.600	0.644	0.625	0.640	0.642	0.623	0.631	0.621	0.628	0.640	0.606	0.612	0.619	0.633
584	Connecticut	0.611	0.619	0.634	0.616	0.629	0.635	0.639	0.640	0.601	0.607	0.625	0.639	0.596	0.621	0.632	0.632	0.590	0.645	0.624	0.630	0.630	0.621	0.634	0.617	0.626	0.649	0.600	0.618	0.624	0.635
585	Ohio	0.584	0.591	0.602	0.589	0.598	0.603	0.608	0.609	0.579	0.583	0.600	0.612	0.574	0.590	0.607	0.607	0.571	0.612	0.595	0.604	0.605	0.593	0.601	0.590	0.596	0.612	0.579	0.589	0.594	0.603
586	Michigan	0.620	0.631	0.648	0.628	0.642	0.650	0.656	0.659	0.621	0.622	0.644	0.656	0.607	0.632	0.649	0.656	0.606	0.667	0.638	0.650	0.654	0.635	0.651	0.631	0.643	0.665	0.610	0.626	0.635	0.652
587	Arizona	0.653	0.664	0.679	0.662	0.672	0.682	0.689	0.693	0.661	0.656	0.681	0.689	0.640	0.665	0.686	0.696	0.646	0.703	0.674	0.693	0.697	0.671	0.685	0.669	0.680	0.694	0.646	0.657	0.667	0.686
588	New Jersey	0.596	0.603	0.618	0.601	0.612	0.619	0.624	0.628	0.588	0.589	0.614	0.624	0.576	0.605	0.619	0.621	0.576	0.630	0.610	0.619	0.620	0.608	0.620	0.604	0.614	0.632	0.587	0.601	0.607	0.621
589	Syracuse	0.569	0.573	0.585	0.571	0.581	0.585	0.590	0.591	0.557	0.563	0.581	0.594	0.555	0.573	0.588	0.585	0.551	0.592	0.577	0.583	0.583	0.575	0.583	0.572	0.577	0.595	0.562	0.574	0.577	0.584
590	New York	0.536	0.541	0.553	0.539	0.549	0.555	0.560	0.561	0.519	0.522	0.550	0.559	0.512	0.543	0.554	0.550	0.510	0.559	0.546	0.548	0.549	0.544	0.555	0.540	0.549	0.567	0.527	0.541	0.545	0.556
591	Richmond	0.564	0.571	0.586	0.569	0.581	0.588	0.596	0.598	0.557	0.561	0.589	0.602	0.550	0.569	0.596	0.595	0.549	0.596	0.578	0.592	0.591	0.576	0.585	0.573	0.579	0.598	0.560	0.570	0.575	0.587
592	Atlanta	0.587	0.596	0.610	0.593	0.605	0.611	0.616	0.617	0.582	0.587	0.603	0.616	0.575	0.598	0.609	0.611	0.571	0.623	0.601	0.608	0.609	0.598	0.611	0.594	0.603	0.625	0.577	0.593	0.600	0.612
593	Washington, DC	0.565	0.572	0.583	0.570	0.579	0.584	0.590	0.592	0.557	0.559	0.583	0.592	0.549	0.572	0.589	0.588	0.550	0.592	0.577	0.586	0.587	0.575	0.584	0.573	0.580	0.594	0.561	0.569	0.575	0.586
594	Chicago	0.563	0.566	0.578	0.564	0.575	0.578	0.581	0.581	0.546	0.555	0.569	0.583	0.547	0.568	0.576	0.571	0.539	0.583	0.569	0.571	0.569	0.567	0.575	0.562	0.568	0.589	0.554	0.569	0.571	0.577
595	St. Louis	0.563	0.571	0.585	0.570	0.580	0.587	0.594	0.596	0.561	0.563	0.587	0.599	0.551	0.570	0.594	0.596	0.552	0.598	0.578	0.591	0.593	0.576	0.586	0.573	0.581	0.598	0.558	0.569	0.575	0.588
596	Sacramento	0.625	0.633	0.649	0.631	0.643	0.651	0.655	0.658	0.617	0.619	0.642	0.654	0.606	0.636	0.647	0.651	0.603	0.663	0.640	0.649	0.650	0.637	0.651	0.633	0.643	0.666	0.613	0.631	0.638	0.652
597	Northern California	0.626	0.634	0.651	0.631	0.645	0.653	0.655	0.657	0.614	0.619	0.637	0.651	0.605	0.639	0.642	0.644	0.598	0.663	0.640	0.643	0.643	0.636	0.652	0.631	0.642	0.669	0.610	0.633	0.639	0.653
598	San Diego	0.632	0.640	0.654	0.638	0.648	0.656	0.662	0.666	0.629	0.627	0.653	0.661	0.613	0.642	0.658	0.664	0.616	0.672	0.648	0.661	0.664	0.646	0.658	0.643	0.653	0.668	0.624	0.636	0.643	0.659
599	Southern California	0.623	0.631	0.646	0.629	0.640	0.647	0.652	0.655	0.615	0.616	0.641	0.650	0.603	0.634	0.645	0.648	0.602	0.659	0.638	0.646	0.648	0.636	0.648	0.632	0.642	0.661	0.614	0.629	0.635	0.650

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	M1	M2	M3	M4	M5	M6	M7	M8	M9	M0	MA	MB	MC	MD	ME	MF	MG	MH	MI	MJ	MK	ML	MM	MN	MO	MP	MQ	MR	MS	MT
501	Miami	0.589	0.585	0.596	0.582	0.594	0.597	0.596	0.595	0.589	0.586	0.588	0.598	0.578	0.600	0.583	0.591	0.573	0.614	0.595	0.579	0.577	0.592	0.605	0.589	0.598	0.610	0.570	0.594	0.598	0.601
502	Broward County / Palm Beach	0.609	0.609	0.620	0.607	0.617	0.622	0.621	0.622	0.618	0.612	0.614	0.623	0.604	0.622	0.610	0.622	0.602	0.643	0.620	0.612	0.611	0.617	0.630	0.614	0.624	0.634	0.593	0.614	0.620	0.627
503	Tampa	0.654	0.654	0.666	0.652	0.662	0.668	0.667	0.667	0.665	0.658	0.659	0.669	0.649	0.668	0.655	0.668	0.646	0.690	0.665	0.656	0.656	0.662	0.676	0.659	0.670	0.680	0.636	0.658	0.666	0.673
504	Orlando	0.645	0.645	0.657	0.643	0.653	0.659	0.658	0.659	0.655	0.649	0.651	0.660	0.640	0.658	0.647	0.660	0.638	0.681	0.656	0.648	0.648	0.653	0.667	0.651	0.661	0.671	0.628	0.649	0.656	0.663
505	Jacksonville	0.658	0.658	0.670	0.655	0.666	0.671	0.671	0.670	0.668	0.662	0.662	0.672	0.653	0.673	0.657	0.671	0.650	0.695	0.669	0.658	0.658	0.666	0.680	0.663	0.674	0.685	0.639	0.662	0.670	0.677
506	Daytona / Gainesville	0.631	0.629	0.643	0.626	0.640	0.645	0.644	0.643	0.643	0.636	0.634	0.646	0.627	0.646	0.628	0.642	0.622	0.669	0.642	0.626	0.625	0.639	0.654	0.635	0.647	0.660	0.610	0.636	0.644	0.650
521	Diversified Dental - Las Vegas	0.744	0.754	0.772	0.752	0.763	0.777	0.783	0.787	0.782	0.763	0.777	0.781	0.743	0.764	0.774	0.802	0.755	0.818	0.773	0.786	0.796	0.770	0.790	0.769	0.786	0.792	0.733	0.747	0.762	0.788
522	Mastercare Dental - Reno	0.816	0.813	0.840	0.807	0.833	0.847	0.848	0.850	0.866	0.845	0.830	0.843	0.822	0.847	0.808	0.842	0.818	0.894	0.846	0.810	0.814	0.839	0.874	0.833	0.860	0.875	0.778	0.824	0.841	0.863
524	Premier - Minnesota	0.682	0.686	0.704	0.684	0.696	0.707	0.714	0.717	0.710	0.697	0.711	0.719	0.681	0.696	0.708	0.728	0.690	0.739	0.704	0.710	0.717	0.702	0.717	0.700	0.713	0.721	0.670	0.687	0.697	0.715
526	Dental Options Pricing - Oregon	0.694	0.694	0.715	0.690	0.708	0.718	0.720	0.721	0.719	0.704	0.710	0.719	0.687	0.715	0.698	0.724	0.688	0.753	0.715	0.700	0.704	0.710	0.733	0.706	0.724	0.739	0.668	0.700	0.712	0.728
527	Rental Network - Hawaii	0.612	0.613	0.627	0.611	0.623	0.630	0.635	0.637	0.616	0.606	0.633	0.638	0.594	0.624	0.626	0.636	0.599	0.647	0.628	0.621	0.623	0.625	0.639	0.623	0.635	0.643	0.600	0.617	0.625	0.637
528	Diversified Dental - Reno	0.826	0.841	0.863	0.839	0.851	0.869	0.882	0.891	0.904	0.874	0.878	0.881	0.845	0.850	0.877	0.915	0.867	0.928	0.865	0.897	0.915	0.862	0.887	0.862	0.885	0.889	0.816	0.829	0.848	0.886
549	Maine	0.672	0.667	0.687	0.663	0.683	0.691	0.687	0.686	0.684	0.673	0.672	0.683	0.660	0.694	0.656	0.676	0.652	0.718	0.688	0.656	0.652	0.683	0.706	0.677	0.694	0.712	0.639	0.679	0.690	0.699
550	North Dakota	0.701	0.695	0.717	0.690	0.713	0.720	0.720	0.719	0.717	0.708	0.708	0.726	0.694	0.720	0.697	0.715	0.688	0.751	0.717	0.688	0.687	0.712	0.734	0.706	0.723	0.743	0.669	0.710	0.720	0.728
551	Nevada	0.624	0.632	0.646	0.631	0.639	0.649	0.654	0.658	0.650	0.636	0.650	0.653	0.620	0.640	0.647	0.669	0.630	0.681	0.646	0.658	0.664	0.644	0.660	0.643	0.657	0.661	0.614	0.626	0.639	0.658
553	Idaho	0.684	0.684	0.699	0.682	0.695	0.701	0.704	0.704	0.700	0.692	0.699	0.710	0.681	0.696	0.695	0.710	0.682	0.726	0.699	0.694	0.696	0.696	0.709	0.693	0.704	0.714	0.669	0.689	0.697	0.707
554	Vermont	0.623	0.614	0.634	0.610	0.631	0.636	0.631	0.629	0.629	0.623	0.616	0.633	0.613	0.643	0.603	0.618	0.601	0.661	0.633	0.595	0.591	0.627	0.649	0.621	0.637	0.658	0.587	0.631	0.639	0.642
555	New Hampshire	0.601	0.595	0.612	0.592	0.609	0.614	0.612	0.611	0.605	0.600	0.601	0.615	0.590	0.617	0.591	0.603	0.582	0.635	0.612	0.586	0.581	0.608	0.625	0.603	0.616	0.632	0.574	0.610	0.615	0.620
556	Delaware	0.639	0.637	0.654	0.633	0.650	0.656	0.658	0.658	0.651	0.643	0.650	0.663	0.631	0.655	0.642	0.658	0.629	0.681	0.654	0.639	0.637	0.650	0.667	0.646	0.659	0.673	0.617	0.646	0.654	0.663
557	Washington							0.712				0.702			0.709																
558	Oregon	0.674	0.672	0.691	0.668	0.686	0.694	0.694	0.694	0.691	0.678	0.682	0.692	0.663	0.696	0.668	0.690	0.660	0.724	0.691	0.668	0.668	0.687	0.709	0.682	0.699	0.715	0.645	0.681	0.692	0.703
559	North Carolina	0.595	0.588	0.606	0.584	0.603	0.608	0.604	0.602	0.600	0.594	0.592	0.606	0.584	0.613	0.580	0.593	0.575	0.630	0.605	0.575	0.570	0.600	0.619	0.595	0.609	0.626	0.565	0.602	0.609	0.613
560	West Virginia	0.648	0.646	0.660	0.643	0.657	0.662	0.662	0.661	0.659	0.653	0.653	0.667	0.643	0.663	0.648	0.661	0.639	0.686	0.660	0.644	0.643	0.656	0.671	0.652	0.664	0.677	0.627	0.654	0.662	0.667
561	Mississippi	0.688	0.652	0.669	0.648	0.666	0.671	0.670	0.668	0.669	0.663	0.729	0.676	0.653	0.672	0.652	0.666	0.645	0.697	0.669	0.645	0.643	0.664	0.682	0.659	0.714	0.688	0.631	0.664	0.671	0.676
562	Arkansas	0.710	0.707	0.726	0.704	0.721	0.729	0.727	0.727	0.731	0.722	0.716	0.731	0.710	0.727	0.710	0.726	0.706	0.757	0.726	0.706	0.708	0.722	0.740	0.717	0.731	0.746	0.686	0.717	0.725	0.735
563	South Carolina	0.618	0.611	0.629	0.607	0.626	0.632	0.629	0.627	0.623	0.617	0.617	0.632	0.607	0.636	0.605	0.619	0.598	0.654	0.629	0.599	0.593	0.624	0.644	0.619	0.633	0.651	0.588	0.627	0.633	0.637
564	Rhode Island	0.637	0.636	0.651	0.633	0.646	0.652	0.653	0.654	0.643	0.636	0.646	0.655	0.625	0.650	0.640	0.653	0.625	0.674	0.650	0.640	0.638	0.647	0.662	0.644	0.655	0.666	0.619	0.642	0.649	0.658
565	Hawaii	0.598	0.600	0.613	0.598	0.609	0.616	0.619	0.622	0.604	0.595	0.616	0.621	0.582	0.611	0.609	0.621	0.587	0.635	0.613	0.608	0.609	0.611	0.625	0.609	0.620	0.629	0.585	0.603	0.611	0.622
566	Pittsburgh	0.643	0.644	0.655	0.643	0.651	0.657	0.658	0.659	0.651	0.645	0.653	0.660	0.636	0.654	0.651	0.662	0.637	0.676	0.655	0.653	0.653	0.652	0.663	0.651	0.659	0.667	0.632	0.647	0.653	0.661
567	Philadelphia	0.634	0.634	0.648	0.632	0.643	0.650	0.652	0.653	0.641	0.634	0.645	0.653	0.623	0.647	0.641	0.653	0.624	0.671	0.648	0.642	0.641	0.645	0.659	0.643	0.653	0.663	0.618	0.638	0.645	0.656
568	Alabama	0.695	0.662	0.678	0.659	0.674	0.680	0.678	0.677	0.679	0.672	0.738	0.680	0.662	0.681	0.660	0.676	0.657	0.706	0.678	0.658	0.658	0.674	0.691	0.669	0.725	0.696	0.641	0.670	0.678	0.686
569	Utah	0.647	0.644	0.657	0.642	0.654	0.658	0.658	0.658	0.652	0.647	0.650	0.661	0.638	0.659	0.646	0.657	0.635	0.679	0.656	0.644	0.642	0.653	0.666	0.650	0.660	0.671	0.628	0.652	0.657	0.663
570	Iowa	0.620	0.615	0.632	0.611	0.629	0.635	0.634	0.632	0.627	0.620	0.623	0.637	0.610	0.637	0.613	0.626	0.603	0.657	0.632	0.608	0.603	0.628	0.646	0.623	0.636	0.653	0.593	0.628	0.635	0.641
571	Massachusetts	0.640	0.637	0.654	0.634	0.649	0.656	0.655	0.655	0.647	0.640	0.646	0.657	0.629	0.656	0.638	0.652	0.626	0.678	0.654	0.637	0.634	0.650	0.666	0.646	0.658	0.672	0.618	0.647	0.654	0.662
572	Oklahoma	0.670	0.672	0.687	0.669	0.681	0.689	0.691	0.692	0.685	0.675	0.684	0.692	0.663	0.686	0.679	0.695	0.664	0.716	0.686	0.682	0.683	0.683	0.700	0.681	0.694	0.704	0.652	0.674	0.684	0.696
573	Louisiana	0.646	0.612	0.629	0.609	0.625	0.630	0.628	0.626	0.629	0.623	0.682	0.631	0.614	0.633	0.609	0.622	0.606	0.655	0.628	0.603	0.602	0.624	0.641	0.619	0.671	0.647	0.591	0.624	0.630	0.635
574	New Mexico	0.666	0.666	0.684	0.663	0.679	0.687	0.689	0.690	0.683	0.670	0.680	0.688	0.656	0.686	0.669	0.689	0.656	0.716	0.684	0.671	0.671	0.680	0.700	0.677	0.692	0.706	0.643	0.673	0.683	0.695
575	Texas	0.664	0.664	0.680	0.661	0.675	0.683	0.683	0.683	0.678	0.669	0.673	0.683	0.657	0.682	0.665	0.682	0.655	0.709	0.680	0.666	0.666	0.676	0.694	0.672	0.686	0.699	0.642	0.670	0.679	0.689
576	Kentucky	0.626	0.626	0.637	0.624	0.633	0.638	0.639	0.640	0.633	0.627	0.634	0.643	0.618	0.636	0.631	0.642	0.618	0.658	0.636	0.632	0.631	0.634	0.645	0.632	0.640	0.649	0.613	0.630	0.635	0.643
577	Kansas	0.671	0.674	0.689	0.671	0.683	0.691	0.694	0.696	0.687	0.677	0.688	0.696	0.664	0.687	0.683	0.700	0.667	0.718	0.689	0.685	0.686	0.685	0.702	0.683	0.696	0.706	0.655	0.676	0.686	0.698
578	Wisconsin	0.638	0.635	0.649	0.632	0.647	0.651	0.651	0.649	0.647	0.641	0.642	0.656	0.633	0.653	0.636	0.648	0.627	0.674	0.649	0.631	0.629	0.645	0.660	0.641	0.652	0.666	0.616	0.645	0.652	0.656
579	Tennessee	0.591	0.589	0.601	0.586	0.598	0.603	0.603	0.602	0.599	0.593	0.595	0.607	0.585	0.603	0.590	0.601	0.581	0.623	0.601	0.588	0.586	0.598	0.611	0.594	0.604	0.616	0.573	0.597	0.602	0.607
580	Minnesota	0.646	0.643	0.660	0.640	0.656	0.663	0.662	0.662	0.656	0.648	0.653	0.665	0.637	0.662	0.645	0.660	0.633	0.687	0.660	0.643	0.641	0.656	0.673	0.652	0.665	0.679	0.622	0.652	0.660	0.669
581	Colorado	0.663	0.662	0.677	0.660	0.673	0.678	0.679	0.679	0.677	0.670	0.671	0.682	0.660	0.677	0.666	0.681	0.658	0.704	0.676	0.665	0.666	0.673	0.688	0.670	0.681	0.693	0.644	0.668	0.676	0.684
582	Indiana	0.603	0.599	0.613	0.596	0.610	0.614	0.613	0.612	0.609	0.604	0.605	0.618	0.596	0.616	0.599	0.610	0.590	0.635	0.612	0.595	0.592	0.609	0.623	0.605	0.615	0.628	0.582	0.609	0.615	0.619
583	Nebraska	0.644	0.645	0.659	0.643	0.654	0.661	0.664	0.665	0.653	0.645	0.659	0.666	0.633	0.656	0.654	0.667	0.636	0.683	0.659	0.656	0.656	0.657	0.670	0.654	0.665	0.674	0.630	0.648	0.656	0.667
584	Connecticut	0.647	0.645	0.661	0.641	0.657	0.664	0.663	0.663	0.657	0.649	0.654	0.665	0.638	0.664	0.645	0.660	0.634	0.688	0.661	0.644	0.641	0.657	0.675	0.653	0.666	0.681	0.623	0.654	0.662	0.670
585	Ohio	0.627	0.625	0.638	0.622	0.635	0.639	0.639	0.638	0.636	0.630	0.631	0.643	0.621	0.640	0.626	0.638	0.617	0.661	0.637	0.624	0.622	0.634	0.648	0.630	0.641	0.653	0.607	0.632	0.639	0.644
586	Michigan	0.659	0.659	0.677	0.655	0.672	0.681	0.683	0.684	0.679	0.665	0.675	0.683	0.650	0.678	0.664	0.686	0.651	0.712	0.678	0.665	0.667	0.674	0.694	0.670	0.686	0.700	0.635	0.664	0.676	0.689
587	Arizona	0.680	0.685	0.701	0.683	0.694	0.705	0.673	0.711	0.701	0.686	0.702	0.708	0.671	0.698	0.696	0.717	0.677	0.734	0.701	0.704	0.706	0.698	0.715	0.696	0.710	0.719	0.665	0.685	0.696	0.712
588	New Jersey	0.628	0.628	0.643	0.625	0.639	0.646	0.647	0.649	0.637	0.626	0.640	0.647	0.613	0.644	0.631	0.646	0.614	0.668	0.644	0.632	0.632	0.640	0.657	0.637	0.650	0.661	0.609	0.634	0.642	0.653
589	Syracuse	0.611	0.607	0.620	0.604	0.618	0.622	0.621	0.620	0.616	0.611	0.612	0.625	0.603	0.624	0.606	0.617	0.597	0.642	0.620	0.603	0.600	0.616	0.630	0.613	0.623	0.636	0.591	0.618	0.622	0.626
590	New York	0.568	0.566	0.579	0.563	0.576	0.581	0.583	0.583	0.568	0.559	0.576	0.582	0.549	0.581	0.566	0.575	0.548	0.596	0.579	0.561	0.561	0.576	0.592	0.573	0.585	0.596	0.549	0.573	0.579	0.588
591	Richmond	0.617	0.614	0.631	0.611	0.627	0.633	0.634	0.634	0.625	0.618	0.626	0.639	0.607	0.631	0.618	0.631	0.604	0.655	0.631	0.614	0.611	0.627	0.643	0.623	0.635	0.649	0.596	0.624	0.631	0.639
592	Atlanta	0.633	0.632	0.648	0.628	0.644	0.650	0.649	0.649	0.646	0.638	0.638	0.650	0.626	0.651	0.630	0.646	0.622	0.677	0.647	0.629	0.628	0.643	0.662	0.639	0.653	0.668	0.608	0.639	0.649	0.657
593	Washington, DC	0.595	0.595	0.607	0.592	0.604	0.609	0.611	0.612	0.598	0.592	0.605	0.613	0.582	0.606	0.600	0.610	0.583	0.626	0.607	0.598	0.598	0.604	0.617	0.601	0.612	0.621	0.580	0.599	0.606	0.614
594	Chicago	0.599	0.594	0.607	0.591	0.605	0.608	0.607	0.605	0.601	0.598	0.597	0.610	0.590	0.611	0.591	0.601	0.583	0.628	0.606	0.586	0.583	0.603	0.617	0.599	0.609	0.623	0.577	0.606	0.610	0.613
595	St. Louis	0.612	0.611	0.627	0.608	0.623	0.629	0.630	0.630	0.624	0.616	0.622	0.633	0.604	0.628	0.615	0.630	0.603	0.653	0.627	0.613	0.612	0.623	0.640	0.619	0.632	0.645	0.592	0.619	0.627	0.635
596	Sacramento	0.660	0.659	0.676	0.655	0.671	0.679	0.680	0.681	0.672	0.660	0.671	0.679	0.647	0.678	0.661	0.679	0.646	0.705	0.677	0.662	0.661	0.673	0.691	0.669	0.684	0.697	0.637	0.666	0.675	0.687
597	Northern California	0.657	0.655	0.673	0.651	0.668	0.677	0.676	0.676	0.670	0.658	0.666	0.674	0.645	0.677	0.653	0.672	0.642	0.702	0.674	0.654	0.652	0.669	0.689	0.665	0.680	0.695	0.631	0.665	0.673	0.684
598	San Diego	0.657	0.658	0.674	0.656	0.668	0.677	0.680	0.682	0.668	0.656	0.674	0.679	0.642	0.672	0.667	0.684	0.647	0.701	0.674	0.671	0.672	0.671	0.687	0.669	0.682	0.691	0.641	0.661	0.670	0.684
599	Southern California	0.647	0.647	0.663	0.645	0.658	0.665	0.668	0.670	0.656	0.645	0.661	0.667	0.631	0.662	0.653	0.668	0.634	0.689	0.663	0.654	0.654	0.660	0.676	0.657	0.670	0.681	0.629	0.652	0.660	0.673

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	L1	L2	L3	L4	L5	L6	L7	L8	L9	L0	LA	LB	LC	LD	LE	LF	LG	LH	LI	LJ	LK	LL	LM	LN	LO	LP	LQ	LR	LS	LT
501	Miami	0.584	0.580	0.591	0.578	0.589	0.592	0.593	0.593	0.585	0.581	0.587	0.596	0.573	0.594	0.582	0.591	0.571	0.609	0.591	0.579	0.577	0.588	0.600	0.586	0.595	0.604	0.568	0.588	0.593	0.597
502	Broward County / Palm Beach	0.605	0.605	0.616	0.603	0.613	0.618	0.618	0.619	0.615	0.608	0.613	0.620	0.600	0.617	0.609	0.622	0.600	0.638	0.616	0.611	0.611	0.613	0.625	0.612	0.621	0.628	0.591	0.609	0.615	0.622
503	Tampa	0.647	0.648	0.659	0.646	0.656	0.661	0.663	0.663	0.660	0.652	0.657	0.666	0.642	0.660	0.653	0.667	0.643	0.684	0.659	0.655	0.655	0.657	0.669	0.655	0.665	0.673	0.633	0.651	0.659	0.667
504	Orlando	0.638	0.639	0.651	0.638	0.647	0.652	0.654	0.655	0.651	0.643	0.649	0.657	0.634	0.651	0.645	0.659	0.634	0.674	0.651	0.647	0.647	0.648	0.660	0.647	0.656	0.664	0.625	0.642	0.650	0.658
505	Jacksonville	0.651	0.651	0.663	0.649	0.660	0.665	0.666	0.666	0.663	0.655	0.659	0.668	0.646	0.664	0.655	0.669	0.646	0.688	0.663	0.656	0.657	0.660	0.673	0.658	0.668	0.677	0.635	0.655	0.663	0.670
506	Daytona / Gainesville	0.622	0.621	0.634	0.619	0.632	0.636	0.637	0.637	0.636	0.628	0.631	0.642	0.619	0.636	0.625	0.640	0.617	0.660	0.634	0.624	0.624	0.631	0.645	0.629	0.640	0.650	0.605	0.627	0.635	0.642
521	Diversified Dental - Las Vegas	0.741	0.751	0.769	0.749	0.760	0.773	0.781	0.785	0.780	0.761	0.777	0.780	0.740	0.761	0.773	0.802	0.754	0.816	0.770	0.785	0.796	0.768	0.787	0.767	0.784	0.789	0.731	0.744	0.759	0.785
522	Mastercare Dental - Reno	0.809	0.807	0.833	0.802	0.826	0.841	0.844	0.847	0.863	0.840	0.831	0.841	0.816	0.838	0.810	0.845	0.818	0.889	0.841	0.812	0.818	0.834	0.867	0.830	0.857	0.867	0.776	0.817	0.835	0.858
524	Premier - Minnesota	0.680	0.684	0.702	0.682	0.694	0.705	0.713	0.717	0.709	0.696	0.712	0.719	0.679	0.692	0.710	0.731	0.690	0.737	0.703	0.712	0.719	0.700	0.715	0.700	0.712	0.718	0.670	0.684	0.695	0.714
526	Dental Options Pricing - Oregon	0.689	0.690	0.710	0.686	0.703	0.713	0.717	0.719	0.717	0.700	0.710	0.718	0.683	0.708	0.699	0.726	0.687	0.749	0.710	0.701	0.706	0.706	0.727	0.704	0.721	0.733	0.666	0.694	0.707	0.723
527	Rental Network - Hawaii	0.608	0.609	0.622	0.607	0.618	0.625	0.633	0.635	0.613	0.602	0.633	0.638	0.590	0.617	0.627	0.637	0.597	0.643	0.624	0.622	0.624	0.621	0.634	0.621	0.631	0.638	0.598	0.612	0.620	0.633
528	Diversified Dental - Reno	0.825	0.839	0.861	0.837	0.849	0.867	0.881	0.890	0.903	0.872	0.878	0.881	0.843	0.848	0.877	0.916	0.867	0.927	0.863	0.897	0.916	0.860	0.886	0.861	0.884	0.887	0.816	0.827	0.847	0.885
549	Maine	0.663	0.660	0.679	0.656	0.674	0.683	0.681	0.681	0.678	0.665	0.670	0.679	0.652	0.683	0.655	0.676	0.648	0.709	0.680	0.655	0.652	0.675	0.697	0.672	0.688	0.702	0.635	0.669	0.681	0.691
550	North Dakota	0.695	0.689	0.711	0.685	0.706	0.714	0.717	0.717	0.715	0.703	0.710	0.725	0.688	0.711	0.699	0.719	0.687	0.745	0.712	0.690	0.691	0.707	0.728	0.704	0.719	0.735	0.668	0.702	0.712	0.722
551	Nevada	0.621	0.630	0.644	0.629	0.637	0.647	0.653	0.657	0.649	0.634	0.650	0.652	0.618	0.638	0.647	0.669	0.629	0.680	0.644	0.658	0.664	0.642	0.657	0.642	0.655	0.659	0.613	0.623	0.637	0.656
553	Idaho	0.680	0.682	0.696	0.679	0.692	0.698	0.703	0.704	0.699	0.689	0.700	0.710	0.677	0.692	0.697	0.712	0.681	0.723	0.696	0.695	0.698	0.694	0.706	0.692	0.702	0.710	0.668	0.685	0.694	0.704
554	Vermont	0.614	0.606	0.625	0.602	0.622	0.627	0.626	0.624	0.624	0.615	0.615	0.629	0.604	0.632	0.602	0.619	0.597	0.652	0.625	0.595	0.592	0.620	0.640	0.616	0.631	0.647	0.583	0.621	0.629	0.634
555	New Hampshire	0.595	0.590	0.607	0.587	0.603	0.609	0.609	0.608	0.602	0.594	0.602	0.613	0.584	0.610	0.591	0.605	0.581	0.630	0.607	0.587	0.583	0.603	0.619	0.600	0.612	0.625	0.572	0.603	0.609	0.615
556	Delaware	0.632	0.631	0.647	0.628	0.643	0.650	0.654	0.654	0.647	0.637	0.650	0.660	0.624	0.646	0.642	0.659	0.626	0.675	0.648	0.639	0.639	0.644	0.660	0.642	0.655	0.665	0.614	0.638	0.647	0.657
557	Washington							0.711				0.703			0.703																
558	Oregon	0.668	0.667	0.685	0.663	0.680	0.688	0.690	0.691	0.687	0.672	0.682	0.690	0.658	0.688	0.669	0.691	0.658	0.718	0.686	0.669	0.670	0.681	0.702	0.678	0.695	0.708	0.642	0.674	0.686	0.697
559	North Carolina	0.585	0.580	0.596	0.576	0.593	0.598	0.598	0.597	0.593	0.585	0.590	0.602	0.575	0.601	0.579	0.593	0.571	0.620	0.596	0.574	0.570	0.592	0.609	0.589	0.602	0.615	0.560	0.592	0.599	0.604
560	West Virginia	0.638	0.637	0.651	0.634	0.648	0.653	0.655	0.655	0.652	0.644	0.650	0.662	0.634	0.651	0.645	0.659	0.633	0.676	0.651	0.642	0.642	0.648	0.661	0.646	0.656	0.666	0.622	0.644	0.652	0.658
561	Mississippi	0.685	0.642	0.658	0.639	0.655	0.661	0.662	0.662	0.661	0.653	0.656	0.670	0.642	0.659	0.649	0.665	0.640	0.686	0.659	0.643	0.643	0.655	0.671	0.652	0.664	0.676	0.625	0.652	0.660	0.667
562	Arkansas	0.701	0.699	0.717	0.696	0.711	0.720	0.721	0.721	0.724	0.713	0.714	0.727	0.701	0.715	0.707	0.725	0.701	0.748	0.717	0.704	0.707	0.713	0.730	0.711	0.724	0.735	0.681	0.706	0.715	0.726
563	South Carolina	0.605	0.599	0.617	0.596	0.613	0.619	0.620	0.619	0.614	0.605	0.613	0.626	0.595	0.620	0.602	0.617	0.591	0.641	0.617	0.596	0.592	0.613	0.630	0.610	0.623	0.636	0.581	0.613	0.620	0.625
564	Rhode Island	0.630	0.629	0.644	0.627	0.639	0.645	0.648	0.650	0.638	0.630	0.644	0.652	0.618	0.641	0.639	0.652	0.621	0.667	0.644	0.639	0.638	0.641	0.654	0.640	0.650	0.658	0.615	0.634	0.641	0.652
565	Hawaii	0.593	0.595	0.608	0.593	0.604	0.611	0.616	0.620	0.601	0.590	0.615	0.619	0.577	0.604	0.609	0.621	0.584	0.630	0.609	0.608	0.610	0.606	0.620	0.606	0.616	0.623	0.583	0.597	0.606	0.618
566	Pittsburgh	0.639	0.640	0.651	0.639	0.647	0.652	0.655	0.656	0.648	0.641	0.652	0.658	0.632	0.648	0.650	0.661	0.635	0.672	0.651	0.652	0.653	0.649	0.659	0.648	0.656	0.661	0.629	0.642	0.648	0.657
567	Philadelphia	0.629	0.630	0.644	0.628	0.639	0.646	0.649	0.651	0.639	0.630	0.645	0.652	0.619	0.641	0.640	0.654	0.622	0.667	0.644	0.642	0.642	0.642	0.654	0.640	0.650	0.658	0.616	0.633	0.641	0.652
568	Alabama	0.695	0.654	0.669	0.651	0.665	0.671	0.672	0.671	0.672	0.664	0.664	0.675	0.653	0.670	0.658	0.674	0.652	0.697	0.669	0.656	0.657	0.666	0.681	0.663	0.675	0.685	0.636	0.660	0.669	0.677
569	Utah	0.642	0.640	0.653	0.638	0.649	0.654	0.656	0.656	0.650	0.643	0.650	0.660	0.634	0.653	0.646	0.658	0.634	0.675	0.653	0.645	0.644	0.650	0.662	0.648	0.657	0.666	0.627	0.647	0.653	0.659
570	Iowa	0.610	0.606	0.623	0.603	0.619	0.625	0.627	0.627	0.620	0.611	0.621	0.633	0.600	0.624	0.611	0.626	0.598	0.648	0.623	0.606	0.603	0.619	0.636	0.617	0.629	0.641	0.588	0.617	0.625	0.632
571	Massachusetts	0.636	0.634	0.649	0.631	0.645	0.652	0.653	0.654	0.645	0.636	0.647	0.656	0.625	0.650	0.639	0.654	0.625	0.674	0.650	0.638	0.636	0.646	0.661	0.644	0.656	0.666	0.617	0.642	0.649	0.658
572	Oklahoma	0.662	0.665	0.680	0.663	0.674	0.682	0.686	0.688	0.679	0.668	0.682	0.689	0.655	0.677	0.677	0.694	0.660	0.709	0.680	0.680	0.682	0.677	0.692	0.676	0.688	0.696	0.648	0.666	0.676	0.689
573	Louisiana	0.643	0.602	0.617	0.598	0.614	0.619	0.620	0.619	0.620	0.612	0.612	0.625	0.602	0.619	0.605	0.620	0.599	0.643	0.617	0.600	0.600	0.614	0.629	0.611	0.622	0.634	0.585	0.611	0.619	0.625
574	New Mexico	0.659	0.659	0.677	0.656	0.671	0.680	0.684	0.685	0.678	0.663	0.678	0.685	0.649	0.676	0.668	0.689	0.652	0.709	0.678	0.670	0.671	0.674	0.692	0.672	0.687	0.697	0.639	0.664	0.675	0.689
575	Texas	0.657	0.658	0.673	0.655	0.668	0.675	0.678	0.679	0.673	0.662	0.671	0.680	0.650	0.673	0.664	0.682	0.651	0.702	0.673	0.665	0.665	0.670	0.686	0.668	0.681	0.691	0.638	0.662	0.672	0.683
576	Kentucky	0.620	0.620	0.631	0.618	0.627	0.632	0.635	0.637	0.628	0.621	0.632	0.640	0.612	0.629	0.630	0.641	0.615	0.651	0.631	0.630	0.631	0.629	0.639	0.628	0.636	0.642	0.610	0.624	0.629	0.637
577	Kansas	0.666	0.669	0.684	0.667	0.678	0.686	0.691	0.693	0.684	0.673	0.687	0.694	0.659	0.680	0.682	0.700	0.665	0.713	0.684	0.685	0.687	0.681	0.696	0.680	0.692	0.700	0.652	0.670	0.680	0.694
578	Wisconsin	0.632	0.629	0.643	0.626	0.640	0.645	0.647	0.646	0.643	0.635	0.641	0.653	0.626	0.644	0.635	0.649	0.624	0.667	0.643	0.631	0.630	0.640	0.654	0.638	0.648	0.658	0.614	0.638	0.645	0.650
579	Tennessee	0.583	0.582	0.593	0.579	0.591	0.595	0.597	0.597	0.593	0.586	0.593	0.603	0.577	0.593	0.588	0.600	0.577	0.615	0.594	0.586	0.585	0.591	0.603	0.589	0.598	0.607	0.569	0.588	0.594	0.600
580	Minnesota	0.641	0.639	0.656	0.637	0.651	0.658	0.660	0.660	0.654	0.644	0.654	0.664	0.632	0.656	0.646	0.662	0.632	0.683	0.656	0.645	0.643	0.652	0.669	0.650	0.663	0.674	0.621	0.647	0.655	0.665
581	Colorado	0.658	0.659	0.672	0.656	0.669	0.674	0.677	0.677	0.675	0.666	0.671	0.681	0.655	0.672	0.667	0.682	0.656	0.699	0.672	0.666	0.667	0.670	0.683	0.668	0.678	0.687	0.643	0.663	0.671	0.680
582	Indiana	0.595	0.592	0.605	0.590	0.602	0.607	0.608	0.608	0.604	0.597	0.603	0.615	0.589	0.606	0.598	0.609	0.587	0.627	0.605	0.594	0.592	0.602	0.615	0.600	0.609	0.619	0.579	0.601	0.607	0.612
583	Nebraska	0.638	0.640	0.654	0.638	0.648	0.656	0.660	0.662	0.649	0.640	0.657	0.663	0.628	0.649	0.653	0.667	0.633	0.677	0.654	0.655	0.655	0.652	0.664	0.651	0.660	0.667	0.627	0.642	0.650	0.662
584	Connecticut	0.642	0.641	0.657	0.638	0.652	0.659	0.661	0.661	0.655	0.645	0.654	0.664	0.633	0.658	0.646	0.662	0.633	0.684	0.657	0.645	0.643	0.653	0.670	0.651	0.664	0.675	0.622	0.648	0.657	0.666
585	Ohio	0.620	0.618	0.631	0.616	0.628	0.633	0.634	0.634	0.631	0.623	0.629	0.640	0.614	0.631	0.624	0.637	0.613	0.654	0.631	0.623	0.622	0.628	0.641	0.626	0.636	0.645	0.604	0.625	0.632	0.638
586	Michigan	0.653	0.654	0.672	0.651	0.667	0.675	0.680	0.682	0.676	0.661	0.675	0.682	0.645	0.671	0.664	0.687	0.650	0.707	0.673	0.666	0.669	0.669	0.689	0.667	0.683	0.693	0.633	0.658	0.670	0.685
587	Arizona	0.676	0.681	0.697	0.679	0.690	0.700	0.705	0.709	0.698	0.683	0.702	0.706	0.667	0.692	0.696	0.718	0.675	0.731	0.698	0.704	0.707	0.695	0.711	0.694	0.707	0.714	0.663	0.680	0.691	0.709
588	New Jersey	0.623	0.623	0.639	0.621	0.634	0.641	0.644	0.647	0.634	0.622	0.640	0.645	0.609	0.637	0.631	0.647	0.613	0.664	0.639	0.632	0.633	0.636	0.652	0.634	0.647	0.655	0.607	0.628	0.637	0.649
589	Syracuse	0.604	0.601	0.614	0.598	0.611	0.615	0.616	0.616	0.611	0.605	0.611	0.622	0.596	0.615	0.605	0.616	0.594	0.635	0.614	0.602	0.600	0.611	0.623	0.608	0.618	0.628	0.588	0.610	0.615	0.620
590	New York	0.563	0.561	0.575	0.559	0.571	0.577	0.580	0.580	0.565	0.555	0.576	0.580	0.545	0.575	0.566	0.576	0.546	0.592	0.575	0.561	0.562	0.572	0.587	0.570	0.582	0.591	0.547	0.568	0.574	0.584
591	Richmond	0.609	0.606	0.622	0.603	0.618	0.625	0.629	0.629	0.620	0.610	0.625	0.635	0.599	0.621	0.617	0.631	0.600	0.647	0.623	0.614	0.611	0.620	0.634	0.618	0.629	0.639	0.592	0.615	0.622	0.631
592	Atlanta	0.625	0.625	0.640	0.622	0.636	0.643	0.644	0.644	0.641	0.631	0.636	0.646	0.619	0.642	0.628	0.645	0.619	0.669	0.640	0.627	0.627	0.637	0.654	0.634	0.648	0.659	0.604	0.630	0.640	0.650
593	Washington, DC	0.590	0.591	0.602	0.589	0.599	0.604	0.608	0.610	0.595	0.588	0.605	0.611	0.578	0.601	0.600	0.610	0.581	0.622	0.603	0.598	0.598	0.600	0.612	0.599	0.609	0.616	0.578	0.594	0.601	0.610
594	Chicago	0.594	0.589	0.602	0.587	0.600	0.603	0.604	0.603	0.598	0.593	0.597	0.609	0.585	0.605	0.591	0.602	0.581	0.622	0.602	0.587	0.584	0.599	0.612	0.596	0.606	0.617	0.576	0.600	0.604	0.608
595	St. Louis	0.604	0.604	0.619	0.601	0.614	0.621	0.625	0.625	0.618	0.608	0.620	0.630	0.597	0.617	0.614	0.629	0.599	0.645	0.619	0.612	0.612	0.616	0.631	0.614	0.626	0.635	0.587	0.610	0.618	0.628
596	Sacramento	0.655	0.654	0.672	0.651	0.666	0.675	0.677	0.679	0.670	0.656	0.671	0.678	0.642	0.671	0.661	0.680	0.645	0.701	0.673	0.663	0.663	0.669	0.686	0.667	0.681	0.691	0.635	0.661	0.670	0.682
597	Northern California	0.653	0.652	0.670	0.648	0.664	0.673	0.674	0.675	0.669	0.655	0.667	0.674	0.641	0.672	0.655	0.675	0.642	0.699	0.670	0.656	0.655	0.666	0.685	0.664	0.679	0.690	0.630	0.660	0.669	0.681
598	San Diego	0.653	0.655	0.671	0.653	0.665	0.673	0.678	0.681	0.666	0.653	0.674	0.678	0.639	0.667	0.668	0.685	0.646	0.698	0.671	0.672	0.673	0.669	0.683	0.667	0.680	0.687	0.640	0.657	0.666	0.681
599	Southern California	0.644	0.645	0.660	0.642	0.655	0.663	0.666	0.669	0.655	0.643	0.662	0.667	0.629	0.658	0.654	0.670	0.634	0.686	0.661	0.655	0.657	0.658	0.673	0.656	0.669	0.677	0.628	0.649	0.657	0.671

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	K1	K2	K3	K4	K5	K6	K7	K8	K9	K0	KA	KB	KC	KD	KE	KF	KG	KH	KI	KJ	KK	KL	KM	KN	KO	KP	KQ	KR	KS	KT
501	Miami	0.577	0.574	0.585	0.572	0.582	0.586	0.587	0.588	0.580	0.575	0.584	0.592	0.567	0.586	0.578	0.588	0.567	0.603	0.585	0.575	0.574	0.582	0.593	0.581	0.590	0.597	0.563	0.581	0.586	0.591
502	Broward County / Palm Beach	0.599	0.600	0.610	0.598	0.607	0.612	0.614	0.614	0.611	0.603	0.610	0.617	0.594	0.610	0.606	0.619	0.596	0.632	0.610	0.608	0.608	0.608	0.619	0.607	0.616	0.622	0.587	0.603	0.610	0.617
503	Tampa	0.639	0.640	0.652	0.639	0.648	0.653	0.656	0.657	0.653	0.644	0.653	0.660	0.635	0.651	0.649	0.663	0.637	0.676	0.652	0.650	0.651	0.650	0.661	0.649	0.658	0.664	0.627	0.643	0.651	0.659
504	Orlando	0.631	0.632	0.643	0.630	0.640	0.645	0.648	0.649	0.644	0.636	0.645	0.652	0.626	0.642	0.641	0.655	0.629	0.667	0.644	0.642	0.643	0.641	0.652	0.641	0.649	0.655	0.619	0.634	0.642	0.650
505	Jacksonville	0.643	0.644	0.655	0.642	0.652	0.657	0.659	0.660	0.657	0.648	0.655	0.663	0.638	0.655	0.650	0.665	0.640	0.680	0.655	0.651	0.652	0.653	0.665	0.652	0.661	0.668	0.629	0.646	0.655	0.663
506	Daytona / Gainesville	0.611	0.611	0.624	0.609	0.621	0.626	0.628	0.629	0.627	0.618	0.625	0.634	0.608	0.623	0.619	0.634	0.610	0.649	0.624	0.617	0.618	0.622	0.634	0.621	0.630	0.638	0.597	0.616	0.624	0.632
521	Diversified Dental - Las Vegas	0.738	0.748	0.765	0.746	0.757	0.770	0.778	0.783	0.777	0.757	0.775	0.778	0.737	0.757	0.772	0.801	0.752	0.812	0.767	0.783	0.794	0.764	0.783	0.765	0.781	0.785	0.729	0.740	0.756	0.782
522	Mastercare Dental - Reno	0.801	0.799	0.825	0.794	0.818	0.833	0.838	0.840	0.858	0.832	0.827	0.836	0.809	0.829	0.805	0.842	0.813	0.881	0.833	0.808	0.814	0.827	0.859	0.825	0.850	0.858	0.770	0.809	0.827	0.850
524	Premier - Minnesota	0.674	0.679	0.696	0.677	0.688	0.699	0.709	0.712	0.705	0.690	0.709	0.716	0.673	0.686	0.707	0.728	0.686	0.732	0.697	0.709	0.717	0.695	0.709	0.695	0.707	0.712	0.666	0.678	0.689	0.708
526	Dental Options Pricing - Oregon	0.682	0.683	0.703	0.679	0.696	0.706	0.711	0.714	0.712	0.693	0.706	0.713	0.676	0.700	0.695	0.723	0.683	0.742	0.704	0.697	0.703	0.700	0.720	0.699	0.715	0.725	0.661	0.687	0.700	0.717
527	Rental Network - Hawaii	0.600	0.601	0.614	0.599	0.610	0.617	0.626	0.629	0.606	0.595	0.628	0.632	0.582	0.608	0.623	0.633	0.591	0.635	0.616	0.618	0.620	0.613	0.626	0.614	0.624	0.629	0.592	0.604	0.612	0.625
528	Diversified Dental - Reno	0.823	0.837	0.859	0.835	0.847	0.865	0.880	0.888	0.902	0.870	0.877	0.879	0.841	0.845	0.876	0.915	0.865	0.925	0.861	0.896	0.915	0.859	0.884	0.860	0.883	0.885	0.815	0.825	0.845	0.883
549	Maine	0.653	0.650	0.669	0.646	0.664	0.673	0.672	0.673	0.671	0.656	0.665	0.673	0.642	0.672	0.649	0.671	0.642	0.699	0.671	0.649	0.647	0.666	0.687	0.664	0.679	0.690	0.628	0.659	0.670	0.681
550	North Dakota	0.683	0.678	0.699	0.674	0.694	0.702	0.708	0.708	0.706	0.692	0.704	0.718	0.677	0.698	0.692	0.714	0.679	0.734	0.701	0.684	0.685	0.696	0.716	0.695	0.709	0.722	0.660	0.691	0.701	0.712
551	Nevada	0.619	0.628	0.641	0.627	0.634	0.645	0.651	0.655	0.648	0.632	0.648	0.651	0.616	0.635	0.646	0.668	0.627	0.677	0.642	0.656	0.663	0.640	0.655	0.640	0.653	0.656	0.612	0.621	0.634	0.654
553	Idaho	0.674	0.675	0.689	0.673	0.685	0.691	0.698	0.699	0.694	0.683	0.697	0.706	0.671	0.684	0.693	0.709	0.677	0.717	0.690	0.692	0.695	0.688	0.700	0.687	0.697	0.703	0.664	0.678	0.687	0.698
554	Vermont	0.602	0.595	0.613	0.591	0.610	0.615	0.616	0.615	0.615	0.604	0.609	0.622	0.593	0.618	0.596	0.614	0.590	0.640	0.614	0.589	0.586	0.609	0.628	0.607	0.621	0.634	0.575	0.609	0.617	0.623
555	New Hampshire	0.587	0.582	0.598	0.578	0.594	0.600	0.602	0.601	0.595	0.586	0.597	0.607	0.576	0.599	0.587	0.601	0.575	0.621	0.599	0.582	0.578	0.595	0.610	0.594	0.605	0.615	0.566	0.593	0.600	0.606
556	Delaware	0.621	0.621	0.637	0.618	0.632	0.640	0.646	0.646	0.639	0.627	0.644	0.654	0.614	0.634	0.636	0.653	0.619	0.665	0.638	0.633	0.633	0.635	0.650	0.634	0.646	0.654	0.607	0.627	0.636	0.647
557	Washington							0.706				0.701			0.696																
558	Oregon	0.660	0.658	0.677	0.655	0.671	0.680	0.683	0.684	0.681	0.665	0.678	0.685	0.650	0.679	0.664	0.688	0.653	0.710	0.678	0.665	0.666	0.674	0.694	0.672	0.688	0.698	0.637	0.665	0.677	0.689
559	North Carolina	0.573	0.568	0.584	0.564	0.581	0.586	0.588	0.587	0.583	0.574	0.583	0.594	0.564	0.587	0.572	0.587	0.562	0.608	0.585	0.567	0.563	0.581	0.597	0.579	0.591	0.602	0.551	0.579	0.587	0.593
560	West Virginia	0.626	0.625	0.638	0.623	0.635	0.640	0.645	0.645	0.641	0.631	0.643	0.653	0.621	0.636	0.638	0.652	0.624	0.663	0.639	0.634	0.635	0.636	0.648	0.635	0.645	0.652	0.613	0.631	0.639	0.646
561	Mississippi	0.678	0.628	0.644	0.625	0.641	0.646	0.651	0.650	0.649	0.639	0.648	0.661	0.628	0.643	0.641	0.657	0.630	0.672	0.646	0.634	0.635	0.642	0.656	0.641	0.651	0.660	0.615	0.637	0.645	0.653
562	Arkansas	0.689	0.687	0.705	0.684	0.699	0.708	0.711	0.712	0.714	0.702	0.707	0.718	0.689	0.702	0.700	0.718	0.692	0.736	0.706	0.697	0.701	0.702	0.718	0.702	0.713	0.722	0.672	0.694	0.703	0.715
563	South Carolina	0.589	0.584	0.601	0.581	0.597	0.603	0.607	0.606	0.600	0.590	0.603	0.615	0.579	0.601	0.593	0.608	0.579	0.625	0.602	0.587	0.583	0.598	0.614	0.597	0.608	0.618	0.569	0.596	0.603	0.610
564	Rhode Island	0.620	0.620	0.634	0.618	0.630	0.636	0.641	0.643	0.630	0.621	0.639	0.646	0.610	0.631	0.633	0.647	0.614	0.658	0.635	0.633	0.633	0.633	0.645	0.632	0.642	0.648	0.608	0.625	0.632	0.643
565	Hawaii	0.586	0.588	0.600	0.586	0.596	0.603	0.610	0.614	0.595	0.583	0.610	0.614	0.570	0.596	0.605	0.617	0.579	0.622	0.602	0.603	0.606	0.599	0.612	0.599	0.610	0.614	0.577	0.589	0.598	0.611
566	Pittsburgh	0.633	0.635	0.645	0.633	0.641	0.646	0.650	0.652	0.643	0.636	0.648	0.654	0.626	0.642	0.646	0.658	0.631	0.666	0.645	0.649	0.650	0.643	0.653	0.643	0.651	0.655	0.625	0.636	0.642	0.651
567	Philadelphia	0.623	0.624	0.638	0.623	0.633	0.640	0.644	0.646	0.634	0.625	0.642	0.648	0.613	0.634	0.637	0.651	0.618	0.661	0.639	0.639	0.639	0.636	0.648	0.636	0.645	0.651	0.612	0.627	0.635	0.646
568	Alabama	0.692	0.644	0.658	0.641	0.654	0.661	0.663	0.663	0.663	0.654	0.658	0.668	0.643	0.658	0.651	0.668	0.644	0.686	0.659	0.649	0.651	0.656	0.670	0.655	0.666	0.674	0.629	0.649	0.658	0.667
569	Utah	0.636	0.634	0.646	0.632	0.643	0.648	0.650	0.651	0.645	0.637	0.647	0.656	0.628	0.646	0.642	0.655	0.630	0.668	0.647	0.641	0.640	0.644	0.656	0.643	0.652	0.659	0.623	0.641	0.647	0.653
570	Iowa	0.597	0.593	0.610	0.590	0.606	0.612	0.616	0.616	0.609	0.599	0.613	0.624	0.588	0.609	0.603	0.619	0.589	0.635	0.611	0.599	0.596	0.607	0.622	0.606	0.617	0.627	0.579	0.604	0.611	0.619
571	Massachusetts	0.629	0.627	0.642	0.624	0.638	0.645	0.647	0.648	0.640	0.630	0.643	0.652	0.618	0.642	0.635	0.650	0.620	0.667	0.643	0.634	0.632	0.640	0.654	0.639	0.650	0.658	0.612	0.634	0.642	0.651
572	Oklahoma	0.653	0.657	0.671	0.655	0.665	0.673	0.679	0.681	0.672	0.660	0.676	0.682	0.647	0.667	0.672	0.689	0.654	0.700	0.671	0.675	0.677	0.669	0.683	0.669	0.680	0.686	0.641	0.656	0.667	0.681
573	Louisiana	0.635	0.588	0.603	0.585	0.600	0.605	0.608	0.608	0.608	0.599	0.604	0.616	0.589	0.603	0.597	0.612	0.589	0.629	0.604	0.592	0.592	0.601	0.614	0.600	0.610	0.619	0.574	0.597	0.604	0.611
574	New Mexico	0.649	0.650	0.667	0.647	0.661	0.670	0.675	0.678	0.670	0.654	0.673	0.679	0.639	0.665	0.662	0.684	0.645	0.699	0.668	0.665	0.666	0.665	0.682	0.664	0.678	0.686	0.632	0.654	0.665	0.679
575	Texas	0.648	0.649	0.664	0.646	0.659	0.667	0.670	0.671	0.665	0.654	0.666	0.674	0.641	0.663	0.659	0.677	0.645	0.693	0.665	0.660	0.661	0.661	0.677	0.661	0.673	0.681	0.631	0.652	0.663	0.674
576	Kentucky	0.612	0.613	0.623	0.611	0.619	0.625	0.629	0.630	0.621	0.614	0.628	0.634	0.605	0.620	0.625	0.636	0.609	0.644	0.624	0.626	0.626	0.622	0.631	0.621	0.629	0.633	0.604	0.616	0.621	0.630
577	Kansas	0.658	0.662	0.676	0.660	0.671	0.679	0.685	0.687	0.678	0.666	0.683	0.690	0.652	0.672	0.678	0.696	0.660	0.706	0.677	0.681	0.683	0.674	0.689	0.674	0.686	0.692	0.647	0.662	0.673	0.687
578	Wisconsin	0.622	0.620	0.633	0.617	0.630	0.635	0.639	0.638	0.635	0.626	0.636	0.647	0.617	0.633	0.630	0.644	0.617	0.658	0.634	0.626	0.625	0.631	0.644	0.630	0.639	0.648	0.607	0.628	0.635	0.641
579	Tennessee	0.572	0.571	0.583	0.569	0.580	0.585	0.589	0.589	0.584	0.576	0.587	0.596	0.567	0.581	0.582	0.594	0.569	0.605	0.584	0.580	0.579	0.581	0.592	0.581	0.589	0.595	0.561	0.577	0.583	0.590
580	Minnesota	0.634	0.633	0.648	0.630	0.644	0.651	0.654	0.655	0.648	0.637	0.650	0.659	0.625	0.648	0.642	0.659	0.628	0.676	0.649	0.641	0.639	0.646	0.661	0.645	0.657	0.666	0.616	0.639	0.648	0.658
581	Colorado	0.652	0.652	0.666	0.650	0.662	0.668	0.671	0.672	0.670	0.660	0.668	0.677	0.649	0.664	0.663	0.679	0.652	0.693	0.666	0.662	0.664	0.664	0.677	0.663	0.673	0.680	0.638	0.656	0.665	0.674
582	Indiana	0.585	0.582	0.595	0.580	0.592	0.597	0.600	0.600	0.595	0.588	0.597	0.607	0.579	0.594	0.592	0.604	0.579	0.617	0.596	0.588	0.586	0.593	0.604	0.592	0.600	0.608	0.571	0.590	0.596	0.602
583	Nebraska	0.630	0.632	0.646	0.630	0.640	0.648	0.653	0.656	0.642	0.632	0.652	0.658	0.620	0.640	0.649	0.663	0.627	0.669	0.647	0.651	0.651	0.644	0.655	0.644	0.653	0.658	0.621	0.633	0.641	0.654
584	Connecticut	0.635	0.634	0.649	0.631	0.645	0.652	0.655	0.656	0.649	0.638	0.651	0.660	0.626	0.649	0.642	0.659	0.629	0.677	0.650	0.641	0.640	0.647	0.663	0.646	0.658	0.667	0.617	0.641	0.649	0.659
585	Ohio	0.610	0.609	0.621	0.607	0.618	0.623	0.627	0.627	0.623	0.614	0.624	0.633	0.605	0.621	0.619	0.632	0.607	0.645	0.622	0.617	0.617	0.619	0.631	0.619	0.627	0.635	0.597	0.615	0.622	0.629
586	Michigan	0.645	0.647	0.664	0.643	0.659	0.668	0.673	0.675	0.670	0.654	0.670	0.677	0.638	0.662	0.660	0.684	0.645	0.699	0.666	0.661	0.665	0.662	0.681	0.661	0.676	0.684	0.628	0.650	0.662	0.677
587	Arizona	0.670	0.676	0.691	0.674	0.684	0.695	0.701	0.704	0.693	0.677	0.699	0.703	0.662	0.686	0.693	0.715	0.672	0.725	0.692	0.701	0.704	0.689	0.705	0.690	0.703	0.708	0.659	0.674	0.686	0.703
588	New Jersey	0.617	0.617	0.632	0.615	0.627	0.634	0.639	0.642	0.629	0.616	0.636	0.641	0.602	0.630	0.628	0.644	0.608	0.657	0.633	0.628	0.629	0.630	0.645	0.629	0.641	0.648	0.602	0.621	0.630	0.642
589	Syracuse	0.595	0.592	0.604	0.589	0.601	0.606	0.608	0.609	0.603	0.596	0.605	0.615	0.587	0.604	0.600	0.612	0.588	0.625	0.605	0.596	0.595	0.602	0.613	0.601	0.609	0.617	0.581	0.600	0.605	0.611
590	New York	0.556	0.555	0.568	0.553	0.564	0.570	0.574	0.575	0.559	0.548	0.572	0.576	0.538	0.567	0.562	0.573	0.541	0.585	0.569	0.558	0.558	0.566	0.580	0.565	0.576	0.583	0.542	0.561	0.567	0.577
591	Richmond	0.596	0.595	0.610	0.592	0.606	0.613	0.619	0.619	0.609	0.599	0.618	0.627	0.587	0.607	0.610	0.625	0.592	0.635	0.612	0.607	0.605	0.609	0.622	0.608	0.618	0.626	0.583	0.602	0.610	0.619
592	Atlanta	0.616	0.616	0.631	0.613	0.627	0.633	0.636	0.637	0.633	0.622	0.631	0.640	0.610	0.631	0.623	0.641	0.612	0.660	0.631	0.622	0.622	0.628	0.645	0.627	0.640	0.649	0.597	0.620	0.631	0.641
593	Washington, DC	0.583	0.584	0.596	0.582	0.592	0.598	0.602	0.604	0.589	0.582	0.601	0.607	0.571	0.593	0.597	0.607	0.576	0.615	0.597	0.595	0.595	0.594	0.605	0.594	0.603	0.608	0.573	0.587	0.594	0.604
594	Chicago	0.587	0.582	0.594	0.579	0.592	0.596	0.597	0.597	0.592	0.586	0.593	0.604	0.577	0.596	0.587	0.598	0.576	0.615	0.595	0.582	0.580	0.592	0.604	0.590	0.599	0.608	0.570	0.592	0.596	0.601
595	St. Louis	0.593	0.593	0.608	0.591	0.603	0.610	0.616	0.617	0.609	0.598	0.614	0.622	0.586	0.605	0.607	0.623	0.591	0.634	0.609	0.606	0.606	0.606	0.620	0.605	0.616	0.623	0.579	0.598	0.607	0.617
596	Sacramento	0.648	0.648	0.665	0.645	0.659	0.668	0.671	0.674	0.665	0.650	0.668	0.673	0.636	0.663	0.657	0.677	0.641	0.694	0.666	0.660	0.660	0.663	0.679	0.662	0.675	0.683	0.630	0.653	0.663	0.676
597	Northern California	0.647	0.646	0.664	0.643	0.658	0.667	0.669	0.671	0.665	0.649	0.664	0.670	0.635	0.665	0.651	0.672	0.638	0.694	0.665	0.653	0.652	0.661	0.679	0.660	0.674	0.683	0.626	0.654	0.663	0.675
598	San Diego	0.648	0.650	0.665	0.648	0.659	0.668	0.673	0.677	0.662	0.649	0.671	0.675	0.634	0.661	0.665	0.682	0.643	0.693	0.666	0.669	0.671	0.664	0.678	0.663	0.675	0.681	0.636	0.652	0.661	0.676
599	Southern California	0.639	0.640	0.655	0.638	0.650	0.658	0.662	0.665	0.652	0.638	0.660	0.664	0.625	0.653	0.652	0.668	0.631	0.682	0.657	0.653	0.654	0.654	0.669	0.653	0.665	0.672	0.625	0.644	0.653	0.666

THE GUARDIAN Life Insurance Company of America

DENTAL VALUEPLAN, IN-NETWORK ONLY, NAP FACTORS, & Guardian Choice

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	NAP #	PPO Name	VZ	PX	IN	J1	J2	J3	J4	J5	J6
501	201	Miami	0.629	0.856	0.597	0.814	0.814	0.856	0.856	0.842	0.805
502	202	Broward County / Palm Beach	0.679	0.890	0.645	0.846	0.846	0.890	0.890	0.875	0.837
503	203	Tampa	0.699	0.916	0.664	0.870	0.870	0.916	0.916	0.901	0.861
504	204	Orlando	0.703	0.894	0.668	0.849	0.849	0.894	0.894	0.879	0.840
505	205	Jacksonville	0.703	0.893	0.668	0.849	0.849	0.893	0.893	0.879	0.839
506	206	Daytona / Gainesville	0.712	0.928	0.676	0.881	0.881	0.928	0.928	0.912	0.872
521	221	Diversified Dental - Las Vegas	0.804	0.872	0.764	0.828	0.828	0.872	0.872	0.857	0.819
522	222	Mastercare Dental - Reno	0.916	1.038	0.870	0.985	0.985	1.038	1.038	1.020	0.976
524	224	Premier - Minnesota	0.724	0.877	0.688	0.833	0.833	0.877	0.877	0.862	0.824
526	226	Dental Options Pricing - Oregon	0.764	0.964	0.726	0.916	0.916	0.964	0.964	0.947	0.907
527	227	Rental Network - Hawaii	0.658	0.914	0.625	0.868	0.868	0.914	0.914	0.899	0.860
528	228	Diversified Dental - Reno	0.900	0.926	0.855	0.880	0.880	0.926	0.926	0.910	0.871
549	249	Maine	0.744	0.968	0.707	0.919	0.919	0.968	0.968	0.951	0.910
550	250	North Dakota	0.776	1.038	0.737	0.986	0.986	1.038	1.038	1.020	0.976
551	251	Nevada	0.660	0.870	0.627	0.827	0.827	0.870	0.870	0.855	0.818
552	252	Alaska		0.945							
553	253	Idaho	0.731	0.980	0.694	0.932	0.932	0.980	0.980	0.964	0.922
554	254	Vermont	0.693	0.983	0.658	0.934	0.934	0.983	0.983	0.966	0.923
555	255	New Hampshire	0.660	0.960	0.627	0.912	0.912	0.960	0.960	0.944	0.902
556	256	Delaware	0.697	0.947	0.662	0.899	0.899	0.947	0.947	0.931	0.890
557	257	Washington	0.757	0.959		0.911	0.911	0.959			
558	258	Oregon	0.744	0.965	0.707	0.916	0.916	0.965	0.965	0.948	0.907
559	259	North Carolina	0.662	0.984	0.629	0.935	0.935	0.984	0.984	0.967	0.925
560	260	West Virginia	0.699	0.938	0.664	0.892	0.892	0.938	0.938	0.923	0.882
561	261	Mississippi	0.712	1.004	0.677	0.954	0.954	1.004	1.004	0.986	0.943
562	262	Arkansas	0.747	0.970	0.709	0.921	0.921	0.970	0.970	0.953	0.912
563	263	South Carolina	0.682	0.981	0.648	0.932	0.932	0.981	0.981	0.964	0.923
564	264	Rhode Island	0.685	0.882	0.651	0.839	0.839	0.882	0.882	0.867	0.830
565	265	Hawaii	0.644	0.884	0.611	0.840	0.840	0.884	0.884	0.869	0.831
566	266	Pittsburgh	0.696	0.870	0.661	0.826	0.826	0.870	0.870	0.855	0.818
567	267	Philadelphia	0.685	0.872	0.651	0.829	0.829	0.872	0.872	0.857	0.820
568	268	Alabama	0.742	0.974	0.705	0.925	0.925	0.974	0.974	0.957	0.915
569	269	Utah	0.690	0.915	0.655	0.869	0.869	0.915	0.915	0.899	0.859
570	270	Iowa	0.681	0.956	0.647	0.909	0.909	0.956	0.956	0.941	0.899
571	271	Massachusetts	0.695	0.960	0.660	0.912	0.912	0.960	0.960	0.944	0.902
572	272	Oklahoma	0.721	0.923	0.685	0.877	0.877	0.923	0.923	0.907	0.867
573	273	Louisiana	0.700	0.996	0.665	0.946	0.946	0.996	0.996	0.979	0.936
574	274	New Mexico	0.730	0.952	0.693	0.904	0.904	0.952	0.952	0.936	0.895
575	275	Texas	0.722	0.928	0.686	0.881	0.881	0.928	0.928	0.912	0.872
576	276	Kentucky	0.683	0.884	0.649	0.840	0.840	0.884	0.884	0.869	0.831
577	277	Kansas	0.723	0.911	0.687	0.865	0.865	0.911	0.911	0.895	0.856
578	278	Wisconsin	0.689	0.936	0.655	0.890	0.890	0.936	0.936	0.921	0.880
579	279	Tennessee	0.672	0.976	0.638	0.927	0.927	0.976	0.976	0.959	0.917
580	280	Minnesota	0.703	0.938	0.668	0.891	0.891	0.938	0.938	0.923	0.883
581	281	Colorado	0.732	0.915	0.695	0.868	0.868	0.915	0.915	0.899	0.859
582	282	Indiana	0.668	0.931	0.635	0.885	0.885	0.931	0.931	0.915	0.875
583	283	Nebraska	0.689	0.881	0.654	0.837	0.837	0.881	0.881	0.867	0.828
584	284	Connecticut	0.705	0.951	0.670	0.903	0.903	0.951	0.951	0.935	0.894
585	285	Ohio	0.681	0.926	0.647	0.880	0.880	0.926	0.926	0.910	0.870
586	286	Michigan	0.719	0.953	0.683	0.905	0.905	0.953	0.953	0.937	0.895
587	287	Arizona	0.743	0.943	0.705	0.851	0.896	0.943	0.943	0.927	0.887
588	288	New Jersey	0.681	0.914	0.647	0.868	0.868	0.914	0.914	0.898	0.859
589	289	Syracuse	0.663	0.917	0.630	0.871	0.871	0.917	0.917	0.901	0.862
590	290	New York	0.616	0.927	0.585	0.880	0.880	0.927	0.927	0.911	0.871
591	291	Richmond	0.674	0.958	0.640	0.910	0.910	0.958	0.958	0.942	0.901
592	292	Atlanta	0.693	0.936	0.658	0.889	0.889	0.936	0.936	0.921	0.880
593	293	Washington, DC	0.650	0.884	0.618	0.840	0.840	0.884	0.884	0.869	0.831
594	294	Chicago	0.646	0.931	0.613	0.885	0.885	0.931	0.931	0.915	0.875
595	295	St. Louis	0.670	0.957	0.636	0.909	0.909	0.957	0.957	0.941	0.900
596	296	Sacramento	0.720	0.972	0.684	0.924	0.924	0.972	0.972	0.956	0.914
597	297	Northern California	0.722	0.981	0.686	0.931	0.931	0.981	0.981	0.964	0.922
598	298	San Diego	0.707	0.883	0.672	0.839	0.839	0.883	0.883	0.868	0.830
599	299	Southern California	0.699	0.918	0.664	0.873	0.873	0.918	0.918	0.903	0.864

THE GUARDIAN Life Insurance Company of America

DENTAL ENHANCED NAP FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and $1,000 Maximum

PPO #	PPO Name	AU	BU	CU	QU	RU	AV	BV	CV	QV	RV	AW	BW	CW	QW	RW	DX	EX	FX	GX	HX	DY	EY	FY	GY	HY	DZ	EZ	FZ	GZ	HZ
501	Miami	0.753	0.838	0.840	0.889	0.802	0.760	0.847	0.848	0.900	0.810	0.772	0.883	0.863	0.917	0.824	0.706	0.780	0.784	0.821	0.749	0.717	0.793	0.797	0.836	0.761	0.734	0.815	0.817	0.895	0.781
502	Broward County / Palm Beach	0.780	0.864	0.878	0.911	0.830	0.787	0.873	0.886	0.921	0.838	0.797	0.901	0.899	0.936	0.850	0.742	0.817	0.833	0.856	0.787	0.753	0.829	0.845	0.870	0.799	0.767	0.848	0.862	0.915	0.816
503	Tampa	0.777	0.860	0.876	0.906	0.826	0.786	0.872	0.887	0.920	0.837	0.799	0.901	0.902	0.938	0.851	0.735	0.807	0.826	0.844	0.778	0.749	0.825	0.843	0.865	0.795	0.768	0.848	0.864	0.910	0.816
504	Orlando	0.781	0.864	0.880	0.910	0.831	0.791	0.876	0.891	0.923	0.841	0.803	0.904	0.906	0.941	0.855	0.740	0.812	0.830	0.849	0.783	0.754	0.830	0.847	0.869	0.800	0.772	0.853	0.869	0.913	0.820
505	Jacksonville	0.778	0.862	0.878	0.909	0.828	0.788	0.875	0.889	0.923	0.839	0.800	0.904	0.905	0.941	0.853	0.734	0.807	0.826	0.845	0.778	0.749	0.826	0.843	0.866	0.795	0.768	0.850	0.866	0.913	0.817
506	Daytona / Gainesville	0.791	0.884	0.901	0.936	0.844	0.805	0.901	0.917	0.956	0.860	0.822	0.936	0.937	0.981	0.879	0.734	0.811	0.832	0.852	0.778	0.756	0.838	0.858	0.883	0.803	0.782	0.871	0.888	0.939	0.833
521	Diversified Dental - Las Vegas	0.833	0.947	0.984	1.008	0.898	0.836	0.951	0.989	1.014	0.902	0.841	0.962	0.994	1.021	0.907	0.814	0.923	0.962	0.978	0.877	0.820	0.930	0.969	0.987	0.883	0.827	0.939	0.977	1.006	0.891
522	Mastercare Dental - Reno	0.907	1.059	1.102	1.168	0.987	0.916	1.070	1.113	1.182	0.997	0.925	1.085	1.124	1.199	1.008	0.861	0.997	1.047	1.090	0.932	0.874	1.015	1.063	1.111	0.948	0.891	1.037	1.083	1.142	0.968
524	Premier - Minnesota	0.831	0.941	0.972	1.006	0.893	0.838	0.949	0.980	1.015	0.900	0.845	0.964	0.989	1.027	0.909	0.801	0.901	0.935	0.957	0.857	0.810	0.914	0.947	0.972	0.868	0.822	0.929	0.961	0.998	0.882
526	Dental Options Pricing - Oregon	0.841	0.976	1.008	1.067	0.915	0.849	0.985	1.017	1.078	0.923	0.859	1.009	1.029	1.095	0.935	0.799	0.920	0.956	0.997	0.865	0.810	0.934	0.969	1.014	0.878	0.825	0.954	0.988	1.058	0.896
527	Rental Network - Hawaii	0.806	0.918	0.936	0.990	0.869	0.814	0.929	0.946	1.003	0.878	0.825	0.957	0.960	1.022	0.891	0.764	0.863	0.883	0.922	0.820	0.776	0.879	0.898	0.940	0.834	0.793	0.900	0.918	0.992	0.853
528	Diversified Dental - Reno	0.902	1.032	1.090	1.106	0.973	0.904	1.035	1.093	1.110	0.975	0.906	1.038	1.096	1.114	0.978	0.891	1.017	1.076	1.087	0.959	0.894	1.022	1.081	1.092	0.963	0.898	1.027	1.085	1.099	0.968
549	Maine	0.816	0.948	0.972	1.041	0.889	0.827	0.962	0.985	1.058	0.901	0.841	0.994	1.003	1.081	0.917	0.763	0.878	0.906	0.954	0.827	0.779	0.898	0.925	0.978	0.845	0.800	0.926	0.951	1.038	0.869
550	North Dakota	0.878	1.012	1.037	1.103	0.951	0.890	1.028	1.052	1.122	0.965	0.905	1.057	1.070	1.146	0.982	0.819	0.935	0.966	1.010	0.882	0.838	0.958	0.988	1.037	0.903	0.861	0.989	1.016	1.089	0.930
551	Nevada	0.821	0.929	0.964	0.987	0.885	0.824	0.933	0.967	0.991	0.888	0.828	0.943	0.972	0.998	0.892	0.805	0.908	0.944	0.960	0.865	0.809	0.913	0.949	0.966	0.870	0.815	0.921	0.956	0.984	0.877
553	Idaho	0.834	0.928	0.947	0.979	0.887	0.841	0.937	0.956	0.990	0.896	0.851	0.959	0.968	1.005	0.907	0.796	0.879	0.902	0.923	0.843	0.808	0.893	0.915	0.939	0.856	0.822	0.912	0.933	0.975	0.873
554	Vermont	0.810	0.937	0.953	1.025	0.880	0.823	0.953	0.969	1.045	0.895	0.840	0.995	0.990	1.072	0.914	0.744	0.852	0.874	0.923	0.804	0.763	0.876	0.896	0.952	0.826	0.789	0.909	0.927	1.023	0.856
555	New Hampshire	0.790	0.907	0.922	0.986	0.856	0.800	0.918	0.933	1.000	0.866	0.813	0.953	0.949	1.021	0.881	0.736	0.836	0.854	0.900	0.792	0.749	0.853	0.871	0.920	0.808	0.770	0.879	0.895	0.981	0.831
556	Delaware	0.809	0.925	0.945	0.999	0.874	0.822	0.940	0.959	1.016	0.888	0.836	0.971	0.977	1.040	0.905	0.755	0.855	0.880	0.915	0.812	0.774	0.878	0.901	0.941	0.833	0.796	0.907	0.928	0.996	0.859
557	Washington	0.831	0.963	0.993	1.050	0.904	0.838	0.970	1.000	1.060	0.911	0.845	0.992	1.011	1.074	0.920											0.815	0.940	0.972	1.040	0.884
558	Oregon	0.839	0.975	1.002	1.070	0.914	0.848	0.986	1.012	1.083	0.924	0.860	1.016	1.027	1.103	0.938	0.790	0.910	0.941	0.989	0.856	0.803	0.926	0.956	1.008	0.871	0.821	0.950	0.978	1.064	0.893
559	North Carolina	0.799	0.919	0.935	1.001	0.866	0.813	0.937	0.952	1.022	0.882	0.831	0.978	0.974	1.050	0.903	0.733	0.834	0.855	0.898	0.790	0.755	0.861	0.881	0.930	0.815	0.782	0.896	0.914	1.001	0.846
560	West Virginia	0.794	0.888	0.905	0.942	0.848	0.809	0.907	0.923	0.963	0.865	0.827	0.942	0.944	0.989	0.885	0.734	0.812	0.833	0.853	0.778	0.758	0.841	0.861	0.886	0.805	0.785	0.875	0.893	0.944	0.836
561	Mississippi	0.813	0.916	0.935	0.977	0.870	0.831	0.938	0.956	1.002	0.890	0.851	1.005	0.980	1.032	0.914	0.801	0.827	0.851	0.873	0.788	0.771	0.861	0.883	0.913	0.821	0.803	0.902	0.921	0.977	0.857
562	Arkansas	0.835	0.935	0.958	0.994	0.890	0.850	0.954	0.976	1.015	0.907	0.867	0.987	0.996	1.040	0.927	0.775	0.859	0.887	0.905	0.821	0.799	0.889	0.915	0.939	0.848	0.826	0.923	0.947	0.992	0.879
563	South Carolina	0.794	0.913	0.930	0.995	0.860	0.814	0.938	0.954	1.024	0.883	0.838	0.986	0.983	1.060	0.910	0.713	0.810	0.833	0.870	0.767	0.745	0.849	0.870	0.917	0.803	0.782	0.896	0.914	0.998	0.845
564	Rhode Island	0.777	0.875	0.891	0.933	0.833	0.787	0.888	0.904	0.949	0.845	0.801	0.917	0.921	0.970	0.861	0.730	0.815	0.835	0.862	0.780	0.747	0.836	0.855	0.886	0.799	0.767	0.862	0.879	0.936	0.822
565	Hawaii	0.778	0.887	0.904	0.956	0.839	0.786	0.897	0.913	0.968	0.848	0.796	0.926	0.927	0.986	0.861	0.737	0.834	0.854	0.891	0.792	0.749	0.848	0.867	0.908	0.806	0.765	0.869	0.887	0.960	0.824
566	Pittsburgh	0.764	0.837	0.853	0.875	0.808	0.771	0.846	0.862	0.885	0.816	0.780	0.866	0.873	0.899	0.827	0.733	0.798	0.815	0.829	0.772	0.744	0.811	0.828	0.844	0.785	0.758	0.829	0.845	0.877	0.800
567	Philadelphia	0.779	0.874	0.891	0.929	0.834	0.785	0.883	0.899	0.939	0.842	0.794	0.905	0.911	0.954	0.852	0.744	0.830	0.849	0.876	0.794	0.754	0.842	0.861	0.890	0.806	0.768	0.860	0.877	0.930	0.821
568	Alabama	0.808	0.902	0.921	0.955	0.861	0.822	0.919	0.937	0.975	0.877	0.838	0.977	0.957	0.999	0.895	0.811	0.831	0.854	0.872	0.796	0.774	0.858	0.880	0.903	0.821	0.799	0.890	0.910	0.956	0.850
569	Utah	0.803	0.893	0.905	0.944	0.855	0.810	0.901	0.913	0.953	0.863	0.820	0.930	0.926	0.969	0.875	0.762	0.840	0.855	0.882	0.808	0.772	0.853	0.867	0.897	0.819	0.787	0.872	0.886	0.944	0.837
570	Iowa	0.793	0.909	0.927	0.986	0.858	0.809	0.928	0.945	1.009	0.876	0.828	0.969	0.969	1.039	0.898	0.726	0.823	0.846	0.883	0.780	0.751	0.853	0.874	0.919	0.808	0.780	0.891	0.909	0.988	0.842
571	Massachusetts	0.810	0.920	0.937	0.990	0.873	0.818	0.930	0.946	1.002	0.882	0.828	0.958	0.960	1.019	0.894	0.765	0.862	0.882	0.920	0.821	0.777	0.877	0.896	0.937	0.834	0.793	0.898	0.916	0.986	0.853
572	Oklahoma	0.787	0.887	0.909	0.944	0.846	0.798	0.901	0.921	0.960	0.858	0.811	0.927	0.937	0.980	0.873	0.743	0.831	0.856	0.876	0.794	0.760	0.852	0.876	0.901	0.814	0.780	0.877	0.899	0.947	0.837
573	Louisiana	0.817	0.922	0.939	0.985	0.875	0.835	0.944	0.960	1.010	0.896	0.857	1.016	0.986	1.042	0.921	0.802	0.829	0.851	0.876	0.790	0.772	0.864	0.884	0.917	0.823	0.805	0.906	0.923	0.989	0.861
574	New Mexico	0.821	0.948	0.975	1.033	0.892	0.832	0.962	0.988	1.050	0.905	0.846	0.993	1.005	1.073	0.921	0.771	0.883	0.914	0.952	0.834	0.788	0.904	0.934	0.978	0.853	0.809	0.931	0.959	1.033	0.878
575	Texas	0.808	0.917	0.937	0.985	0.871	0.818	0.930	0.949	1.000	0.883	0.831	0.961	0.965	1.020	0.898	0.760	0.857	0.880	0.912	0.816	0.776	0.876	0.898	0.934	0.834	0.796	0.901	0.922	0.987	0.856
576	Kentucky	0.763	0.840	0.855	0.881	0.808	0.773	0.852	0.867	0.895	0.820	0.786	0.878	0.882	0.913	0.834	0.722	0.787	0.806	0.820	0.761	0.738	0.807	0.824	0.842	0.779	0.757	0.831	0.846	0.883	0.800
577	Kansas	0.799	0.901	0.924	0.960	0.858	0.807	0.912	0.933	0.972	0.868	0.817	0.934	0.946	0.988	0.879	0.762	0.854	0.879	0.903	0.816	0.775	0.869	0.893	0.921	0.830	0.790	0.889	0.912	0.959	0.848
578	Wisconsin	0.804	0.903	0.918	0.960	0.860	0.816	0.917	0.932	0.976	0.874	0.831	0.951	0.950	0.999	0.891	0.750	0.834	0.853	0.879	0.798	0.768	0.856	0.874	0.904	0.818	0.791	0.884	0.901	0.960	0.844
579	Tennessee	0.783	0.874	0.890	0.926	0.836	0.798	0.892	0.907	0.947	0.852	0.815	0.929	0.928	0.972	0.872	0.724	0.799	0.819	0.839	0.768	0.747	0.828	0.845	0.871	0.794	0.774	0.861	0.877	0.930	0.824
580	Minnesota	0.802	0.914	0.933	0.984	0.866	0.810	0.923	0.942	0.996	0.875	0.820	0.949	0.955	1.013	0.887	0.759	0.857	0.879	0.915	0.815	0.770	0.871	0.893	0.932	0.828	0.786	0.892	0.912	0.978	0.847
581	Colorado	0.836	0.932	0.950	0.985	0.891	0.844	0.942	0.960	0.997	0.900	0.855	0.968	0.973	1.013	0.912	0.796	0.880	0.902	0.925	0.844	0.808	0.895	0.915	0.942	0.857	0.824	0.915	0.935	0.984	0.876
582	Indiana	0.790	0.884	0.899	0.939	0.844	0.803	0.901	0.915	0.958	0.859	0.820	0.937	0.935	0.982	0.878	0.732	0.811	0.830	0.854	0.778	0.753	0.837	0.854	0.883	0.801	0.778	0.868	0.884	0.941	0.830
583	Nebraska	0.781	0.876	0.894	0.931	0.836	0.790	0.888	0.905	0.944	0.847	0.802	0.914	0.920	0.963	0.860	0.740	0.824	0.845	0.869	0.790	0.755	0.842	0.862	0.890	0.806	0.772	0.865	0.883	0.934	0.826
584	Connecticut	0.814	0.927	0.945	1.000	0.879	0.821	0.937	0.955	1.012	0.887	0.832	0.966	0.969	1.030	0.900	0.767	0.867	0.889	0.928	0.825	0.779	0.882	0.903	0.945	0.838	0.796	0.904	0.923	0.996	0.858
585	Ohio	0.793	0.885	0.901	0.937	0.846	0.805	0.900	0.915	0.953	0.860	0.820	0.932	0.933	0.976	0.877	0.742	0.819	0.839	0.860	0.787	0.760	0.842	0.860	0.886	0.808	0.783	0.871	0.887	0.939	0.834
586	Michigan	0.836	0.966	0.998	1.053	0.908	0.845	0.978	1.009	1.067	0.918	0.856	1.001	1.022	1.085	0.931	0.793	0.910	0.945	0.983	0.858	0.807	0.927	0.961	1.003	0.873	0.823	0.949	0.982	1.046	0.893
587	Arizona	0.816	0.930	0.959	0.999	0.882	0.823	0.938	0.967	1.008	0.890	0.830	0.957	0.976	1.021	0.899	0.786	0.891	0.922	0.949	0.847	0.795	0.902	0.933	0.963	0.858	0.807	0.918	0.947	0.997	0.871
588	New Jersey	0.799	0.915	0.935	0.992	0.864	0.806	0.924	0.944	1.003	0.872	0.816	0.953	0.957	1.020	0.884	0.757	0.861	0.883	0.925	0.816	0.767	0.874	0.896	0.940	0.827	0.783	0.894	0.915	0.993	0.845
589	Syracuse	0.785	0.878	0.890	0.932	0.838	0.796	0.892	0.904	0.948	0.851	0.811	0.928	0.922	0.970	0.868	0.731	0.810	0.826	0.853	0.776	0.748	0.831	0.846	0.877	0.796	0.771	0.859	0.872	0.935	0.821
590	New York	0.783	0.901	0.911	0.981	0.848	0.790	0.909	0.920	0.992	0.856	0.801	0.947	0.935	1.011	0.870	0.735	0.838	0.851	0.903	0.792	0.745	0.850	0.863	0.918	0.804	0.762	0.872	0.884	0.986	0.823
591	Richmond	0.792	0.904	0.923	0.977	0.856	0.807	0.922	0.940	0.998	0.872	0.824	0.958	0.961	1.025	0.892	0.732	0.826	0.849	0.883	0.785	0.754	0.854	0.876	0.916	0.811	0.781	0.888	0.907	0.978	0.841
592	Atlanta	0.801	0.914	0.934	0.985	0.865	0.813	0.928	0.947	1.001	0.878	0.827	0.960	0.965	1.023	0.894	0.750	0.849	0.873	0.906	0.806	0.767	0.870	0.892	0.931	0.825	0.789	0.897	0.918	0.985	0.850
593	Washington, DC	0.774	0.870	0.883	0.928	0.830	0.782	0.880	0.892	0.939	0.838	0.792	0.909	0.906	0.956	0.851	0.734	0.818	0.833	0.866	0.783	0.745	0.832	0.847	0.882	0.796	0.761	0.853	0.866	0.932	0.814
594	Chicago	0.791	0.889	0.899	0.947	0.847	0.800	0.899	0.908	0.959	0.856	0.813	0.936	0.925	0.978	0.871	0.739	0.822	0.835	0.870	0.787	0.752	0.838	0.850	0.887	0.801	0.771	0.863	0.873	0.948	0.823
595	St. Louis	0.798	0.909	0.929	0.979	0.861	0.811	0.926	0.945	0.999	0.876	0.827	0.959	0.964	1.024	0.895	0.742	0.837	0.862	0.893	0.796	0.762	0.863	0.886	0.923	0.820	0.787	0.894	0.915	0.981	0.848
596	Sacramento	0.821	0.946	0.970	1.030	0.891	0.829	0.955	0.979	1.041	0.900	0.839	0.982	0.992	1.058	0.912	0.778	0.889	0.917	0.959	0.841	0.789	0.903	0.930	0.976	0.854	0.805	0.924	0.950	1.026	0.872
597	Northern California	0.841	0.975	0.998	1.068	0.916	0.847	0.982	1.005	1.077	0.922	0.856	1.011	1.017	1.093	0.933	0.798	0.918	0.945	0.998	0.866	0.806	0.928	0.954	1.009	0.874	0.819	0.946	0.971	1.063	0.891
598	San Diego	0.801	0.911	0.934	0.979	0.864	0.807	0.918	0.941	0.987	0.870	0.815	0.940	0.951	1.001	0.879	0.769	0.869	0.894	0.926	0.826	0.777	0.879	0.904	0.939	0.836	0.789	0.895	0.919	0.977	0.850
599	Southern California	0.817	0.934	0.955	1.010	0.883	0.822	0.940	0.960	1.017	0.888	0.829	0.964	0.970	1.030	0.897	0.784	0.890	0.912	0.954	0.844	0.789	0.897	0.919	0.963	0.850	0.800	0.912	0.933	1.008	0.863

THE GUARDIAN Life Insurance Company of America

DENTAL ENHANCED NAP FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance, Deductible and Maximum

PPO #	PPO Name	UY	VY	XY	YY	ZY	WY	0Y	1Y
501	Miami	0.826	0.837	0.764	0.781	0.808	0.855	0.792	0.811
502	Broward County / Palm Beach	0.832	0.843	0.780	0.796	0.820	0.858	0.806	0.827
503	Tampa	0.824	0.838	0.761	0.784	0.814	0.856	0.798	0.832
504	Orlando	0.826	0.840	0.765	0.788	0.817	0.859	0.802	0.835
505	Jacksonville	0.826	0.841	0.762	0.786	0.817	0.860	0.800	0.834
506	Daytona / Gainesville	0.851	0.872	0.763	0.799	0.841	0.898	0.819	0.862
521	Diversified Dental - Las Vegas	0.852	0.857	0.823	0.832	0.844	0.865	0.838	0.855
522	Mastercare Dental - Reno	0.995	1.009	0.913	0.936	0.968	1.027	0.952	0.972
524	Premier - Minnesota	0.876	0.886	0.827	0.842	0.863	0.899	0.852	0.873
526	Dental Options Pricing - Oregon	0.919	0.931	0.851	0.870	0.898	0.948	0.883	0.901
527	Rental Network - Hawaii	0.866	0.878	0.801	0.821	0.850	0.897	0.834	0.860
528	Diversified Dental - Reno	0.916	0.920	0.895	0.901	0.909	0.924	0.905	0.913
549	Maine	0.908	0.924	0.824	0.850	0.887	0.948	0.867	0.894
550	North Dakota	0.977	0.997	0.881	0.911	0.952	1.022	0.931	0.960
551	Nevada	0.836	0.840	0.810	0.817	0.828	0.847	0.822	0.835
553	Idaho	0.886	0.897	0.828	0.846	0.871	0.913	0.858	0.880
554	Vermont	0.923	0.943	0.823	0.854	0.898	0.970	0.874	0.903
555	New Hampshire	0.887	0.901	0.804	0.827	0.861	0.922	0.842	0.864
556	Delaware	0.887	0.906	0.803	0.832	0.871	0.929	0.850	0.882
557	Washington	0.906	0.916			0.884			
558	Oregon	0.931	0.944	0.854	0.875	0.907	0.964	0.890	0.910
559	North Carolina	0.898	0.919	0.797	0.832	0.878	0.948	0.853	0.888
560	West Virginia	0.856	0.878	0.763	0.801	0.845	0.905	0.823	0.868
561	Mississippi	0.899	0.925	0.803	0.833	0.886	0.947	0.858	0.906
562	Arkansas	0.897	0.919	0.802	0.841	0.885	0.946	0.863	0.907
563	South Carolina	0.891	0.921	0.764	0.815	0.876	0.958	0.844	0.895
564	Rhode Island	0.830	0.846	0.759	0.785	0.819	0.867	0.801	0.837
565	Hawaii	0.836	0.848	0.776	0.795	0.822	0.866	0.807	0.831
566	Pittsburgh	0.791	0.802	0.744	0.761	0.784	0.816	0.772	0.804
567	Philadelphia	0.825	0.835	0.773	0.789	0.812	0.850	0.800	0.822
568	Alabama	0.875	0.896	0.802	0.822	0.864	0.911	0.842	0.886
569	Utah	0.865	0.875	0.806	0.822	0.847	0.891	0.833	0.851
570	Iowa	0.881	0.905	0.777	0.816	0.865	0.936	0.840	0.881
571	Massachusetts	0.884	0.896	0.817	0.835	0.864	0.914	0.848	0.867
572	Oklahoma	0.832	0.849	0.763	0.791	0.824	0.869	0.807	0.848
573	Louisiana	0.910	0.937	0.812	0.842	0.897	0.960	0.868	0.917
574	New Mexico	0.895	0.912	0.816	0.843	0.879	0.934	0.860	0.891
575	Texas	0.875	0.890	0.804	0.828	0.861	0.911	0.844	0.873
576	Kentucky	0.798	0.813	0.735	0.760	0.791	0.832	0.775	0.815
577	Kansas	0.846	0.859	0.789	0.809	0.835	0.875	0.821	0.849
578	Wisconsin	0.877	0.894	0.795	0.824	0.861	0.918	0.841	0.872
579	Tennessee	0.845	0.866	0.754	0.791	0.834	0.893	0.811	0.855
580	Minnesota	0.876	0.888	0.809	0.827	0.855	0.905	0.840	0.859
581	Colorado	0.894	0.907	0.834	0.853	0.879	0.923	0.865	0.887
582	Indiana	0.858	0.877	0.770	0.803	0.844	0.903	0.823	0.861
583	Nebraska	0.825	0.839	0.763	0.786	0.815	0.857	0.800	0.835
584	Connecticut	0.893	0.905	0.823	0.842	0.871	0.923	0.855	0.874
585	Ohio	0.853	0.871	0.774	0.804	0.841	0.894	0.822	0.858
586	Michigan	0.906	0.920	0.836	0.858	0.888	0.939	0.872	0.897
587	Arizona	0.857	0.867	0.810	0.825	0.845	0.880	0.834	0.856
588	New Jersey	0.867	0.877	0.805	0.822	0.848	0.894	0.833	0.852
589	Syracuse	0.855	0.872	0.777	0.804	0.840	0.895	0.821	0.851
590	New York	0.871	0.882	0.804	0.820	0.849	0.900	0.832	0.848
591	Richmond	0.870	0.892	0.775	0.811	0.856	0.920	0.832	0.872
592	Atlanta	0.876	0.892	0.797	0.825	0.860	0.915	0.841	0.872
593	Washington, DC	0.831	0.843	0.773	0.791	0.817	0.860	0.802	0.826
594	Chicago	0.875	0.888	0.802	0.822	0.853	0.908	0.835	0.855
595	St. Louis	0.870	0.890	0.783	0.816	0.857	0.915	0.835	0.874
596	Sacramento	0.895	0.906	0.829	0.847	0.875	0.924	0.859	0.878
597	Northern California	0.934	0.943	0.871	0.883	0.908	0.959	0.893	0.904
598	San Diego	0.847	0.856	0.798	0.812	0.832	0.869	0.821	0.838
599	Southern California	0.881	0.888	0.832	0.841	0.860	0.900	0.849	0.858

THE GUARDIAN Life Insurance Company of America

DENTAL INCENTIVE PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	I1	I2	I3	I4	I5	I6	I7	I8	I9	IA	IB
501	Miami	0.828	0.786	0.726	0.679	0.691	0.472	0.886	0.836	0.663	0.698	0.558
502	Broward County / Palm Beach	0.804	0.763	0.704	0.659	0.671	0.458	0.860	0.812	0.644	0.678	0.541
503	Tampa	0.834	0.796	0.736	0.688	0.700	0.478	0.892	0.842	0.672	0.708	0.555
504	Orlando	0.832	0.795	0.734	0.687	0.698	0.477	0.890	0.840	0.670	0.706	0.553
505	Jacksonville	0.833	0.794	0.733	0.686	0.698	0.477	0.890	0.839	0.671	0.706	0.553
506	Daytona / Gainesville	0.832	0.795	0.734	0.687	0.699	0.477	0.890	0.840	0.670	0.707	0.554
521	Diversified Dental - Las Vegas	0.803	0.771	0.715	0.665	0.675	0.462	0.856	0.809	0.650	0.685	0.537
522	Mastercare Dental - Reno	0.962	0.929	0.863	0.803	0.813	0.558	1.025	0.968	0.785	0.826	0.634
524	Premier - Minnesota	0.889	0.862	0.804	0.746	0.753	0.518	0.944	0.893	0.729	0.768	0.584
526	Dental Options Pricing - Oregon	0.925	0.882	0.824	0.769	0.788	0.526	0.988	0.933	0.747	0.790	0.625
527	Rental Network - Hawaii	0.924	0.881	0.823	0.769	0.786	0.525	0.986	0.931	0.747	0.789	0.626
528	Diversified Dental - Reno	0.882	0.856	0.807	0.746	0.758	0.510	0.932	0.882	0.726	0.768	0.597
549	Maine	0.896	0.854	0.785	0.739	0.753	0.514	0.961	0.907	0.722	0.759	0.585
550	North Dakota	0.900	0.843	0.782	0.734	0.756	0.502	0.966	0.913	0.712	0.753	0.627
551	Nevada	0.828	0.795	0.738	0.687	0.697	0.477	0.883	0.834	0.671	0.707	0.554
553	Idaho											
554	Vermont	0.848	0.796	0.740	0.693	0.713	0.474	0.908	0.858	0.673	0.712	0.593
555	New Hampshire	0.842	0.788	0.731	0.687	0.706	0.469	0.903	0.854	0.666	0.703	0.586
556	Delaware	0.834	0.782	0.727	0.681	0.701	0.465	0.895	0.845	0.660	0.698	0.583
557	Washington											
558	Oregon	0.923	0.876	0.806	0.758	0.774	0.527	0.990	0.933	0.740	0.779	0.607
559	North Carolina	0.863	0.820	0.753	0.710	0.725	0.493	0.926	0.874	0.692	0.730	0.567
560	West Virginia	0.850	0.805	0.740	0.696	0.711	0.484	0.913	0.860	0.680	0.716	0.565
561	Mississippi	0.871	0.824	0.755	0.711	0.727	0.495	0.935	0.882	0.694	0.731	0.583
562	Arkansas	0.898	0.856	0.787	0.741	0.755	0.515	0.963	0.909	0.723	0.761	0.586
563	South Carolina	0.867	0.822	0.754	0.711	0.726	0.494	0.931	0.878	0.693	0.730	0.576
564	Rhode Island	0.764	0.723	0.663	0.624	0.638	0.434	0.819	0.773	0.608	0.641	0.509
565	Hawaii	0.840	0.799	0.734	0.693	0.706	0.481	0.901	0.850	0.675	0.712	0.551
566	Pittsburgh	0.803	0.765	0.707	0.661	0.672	0.459	0.858	0.810	0.646	0.680	0.535
567	Philadelphia	0.820	0.781	0.721	0.675	0.687	0.469	0.877	0.828	0.659	0.694	0.547
568	Alabama	0.886	0.844	0.777	0.730	0.744	0.508	0.949	0.895	0.713	0.751	0.584
569	Utah	0.875	0.833	0.768	0.720	0.733	0.500	0.936	0.884	0.702	0.740	0.581
570	Iowa	0.838	0.796	0.734	0.688	0.701	0.478	0.898	0.847	0.672	0.707	0.560
571	Massachusetts	0.825	0.788	0.729	0.681	0.692	0.473	0.881	0.832	0.664	0.700	0.551
572	Oklahoma	0.831	0.790	0.726	0.683	0.696	0.474	0.892	0.841	0.665	0.701	0.553
573	Louisiana	0.851	0.800	0.745	0.697	0.716	0.477	0.912	0.861	0.677	0.715	0.591
574	New Mexico	0.870	0.829	0.763	0.717	0.731	0.498	0.932	0.879	0.700	0.737	0.573
575	Texas	0.885	0.843	0.778	0.729	0.742	0.506	0.947	0.895	0.711	0.750	0.588
576	Kentucky	0.841	0.800	0.738	0.693	0.705	0.481	0.900	0.849	0.675	0.712	0.559
577	Kansas	0.824	0.781	0.717	0.674	0.688	0.469	0.883	0.834	0.657	0.693	0.551
578	Wisconsin	0.870	0.830	0.764	0.720	0.733	0.500	0.932	0.879	0.702	0.740	0.565
579	Tennessee	0.879	0.834	0.768	0.722	0.735	0.501	0.942	0.888	0.704	0.741	0.585
580	Minnesota	0.827	0.783	0.722	0.677	0.691	0.470	0.885	0.835	0.661	0.696	0.556
581	Colorado	0.885	0.844	0.778	0.730	0.742	0.506	0.946	0.893	0.712	0.749	0.585
582	Indiana	0.860	0.815	0.749	0.705	0.720	0.490	0.923	0.871	0.688	0.725	0.571
583	Nebraska	0.854	0.814	0.750	0.703	0.717	0.489	0.915	0.863	0.687	0.723	0.564
584	Connecticut	0.833	0.789	0.725	0.681	0.695	0.474	0.893	0.843	0.665	0.700	0.558
585	Ohio	0.860	0.817	0.752	0.707	0.721	0.491	0.922	0.870	0.689	0.726	0.570
586	Michigan	0.831	0.791	0.729	0.683	0.696	0.474	0.890	0.840	0.667	0.702	0.555
587	Arizona	0.864	0.823	0.759	0.711	0.724	0.494	0.925	0.873	0.694	0.731	0.570
588	New Jersey	0.854	0.818	0.756	0.707	0.719	0.491	0.914	0.862	0.690	0.727	0.564
589	Syracuse	0.835	0.794	0.730	0.686	0.699	0.477	0.895	0.844	0.669	0.705	0.556
590	New York	0.825	0.789	0.730	0.682	0.692	0.474	0.880	0.832	0.666	0.701	0.550
591	Richmond	0.866	0.821	0.754	0.710	0.725	0.494	0.929	0.876	0.693	0.730	0.573
592	Atlanta	0.836	0.795	0.732	0.687	0.700	0.477	0.895	0.845	0.670	0.707	0.556
593	Washington, DC	0.838	0.804	0.745	0.696	0.706	0.483	0.893	0.844	0.679	0.716	0.555
594	Chicago	0.847	0.808	0.747	0.699	0.711	0.486	0.906	0.855	0.682	0.719	0.564
595	St. Louis	0.851	0.807	0.741	0.697	0.711	0.484	0.912	0.861	0.680	0.716	0.568
596	Sacramento	0.868	0.823	0.756	0.711	0.725	0.494	0.930	0.878	0.692	0.730	0.580
597	Northern California	0.916	0.874	0.806	0.756	0.770	0.525	0.979	0.924	0.738	0.777	0.603
598	San Diego	0.792	0.757	0.701	0.654	0.663	0.454	0.845	0.798	0.639	0.672	0.533
599	Southern California	0.820	0.786	0.730	0.679	0.689	0.472	0.875	0.827	0.663	0.699	0.550

THE GUARDIAN Life Insurance Company of America

DENTAL OUT-OF-NETWORK SPLIT DEDUCTIBLE FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	01	02	03	04	05	06	07	08	09	00	0A	0B	0C	0D	0E	0F	0G	0H	0I	0J	0K	0L	0M	0N	0O	0P	0Q	0R	0S	0T
501	Miami	0.713	0.711	0.727	0.702	0.717	0.738	0.704	0.709	0.675	0.707	0.653	0.688	0.698	0.735	0.654	0.638	0.651	0.743	0.717	0.648	0.636	0.706	0.734	0.687	0.711	0.750	0.663	0.724	0.726	0.732
502	Broward County / Palm Beach	0.732	0.734	0.749	0.728	0.741	0.758	0.734	0.738	0.712	0.732	0.693	0.720	0.722	0.754	0.693	0.685	0.687	0.769	0.741	0.693	0.686	0.733	0.756	0.718	0.738	0.771	0.692	0.741	0.746	0.755
503	Tampa	0.726	0.728	0.744	0.723	0.738	0.751	0.732	0.733	0.709	0.726	0.690	0.715	0.717	0.749	0.689	0.681	0.682	0.763	0.735	0.690	0.683	0.729	0.750	0.715	0.732	0.766	0.687	0.735	0.740	0.748
504	Orlando	0.730	0.732	0.748	0.727	0.742	0.755	0.736	0.737	0.713	0.730	0.695	0.720	0.721	0.752	0.693	0.686	0.687	0.767	0.739	0.695	0.688	0.733	0.754	0.719	0.737	0.770	0.691	0.739	0.744	0.752
505	Jacksonville	0.727	0.729	0.745	0.723	0.739	0.752	0.732	0.733	0.708	0.727	0.689	0.715	0.717	0.750	0.687	0.679	0.682	0.764	0.735	0.688	0.681	0.729	0.751	0.714	0.733	0.767	0.686	0.736	0.741	0.749
506	Daytona / Gainesville	0.734	0.735	0.754	0.729	0.750	0.761	0.740	0.737	0.711	0.734	0.685	0.716	0.725	0.761	0.682	0.668	0.679	0.772	0.741	0.681	0.672	0.736	0.760	0.718	0.737	0.781	0.685	0.746	0.750	0.757
521	Diversified Dental - Las Vegas	0.767	0.778	0.798	0.775	0.789	0.804	0.804	0.809	0.789	0.784	0.781	0.790	0.764	0.790	0.777	0.792	0.759	0.838	0.794	0.790	0.796	0.791	0.813	0.784	0.804	0.821	0.746	0.771	0.785	0.812
522	Mastercare Dental - Reno	0.830	0.832	0.865	0.827	0.864	0.873	0.861	0.854	0.825	0.844	0.782	0.808	0.824	0.870	0.758	0.743	0.764	0.888	0.851	0.767	0.759	0.845	0.884	0.822	0.849	0.910	0.765	0.843	0.855	0.873
524	Premier - Minnesota	0.779	0.785	0.808	0.781	0.802	0.814	0.806	0.806	0.782	0.792	0.760	0.780	0.775	0.806	0.754	0.752	0.746	0.836	0.799	0.761	0.760	0.795	0.820	0.782	0.801	0.836	0.741	0.788	0.798	0.816
526	Dental Options Pricing - Oregon	0.778	0.782	0.808	0.775	0.800	0.819	0.800	0.802	0.769	0.788	0.742	0.765	0.769	0.810	0.727	0.721	0.726	0.835	0.799	0.732	0.727	0.791	0.824	0.773	0.799	0.842	0.728	0.789	0.800	0.819
527	Rental Network - Hawaii	0.744	0.746	0.766	0.739	0.758	0.778	0.756	0.761	0.719	0.740	0.707	0.729	0.726	0.771	0.696	0.684	0.687	0.784	0.760	0.694	0.687	0.752	0.781	0.735	0.759	0.795	0.700	0.753	0.762	0.777
528	Diversified Dental - Reno	0.827	0.843	0.866	0.841	0.856	0.872	0.883	0.888	0.889	0.869	0.862	0.868	0.842	0.853	0.861	0.885	0.849	0.922	0.862	0.882	0.898	0.860	0.886	0.856	0.879	0.895	0.810	0.830	0.849	0.885
549	Maine	0.757	0.758	0.783	0.750	0.776	0.796	0.768	0.771	0.730	0.758	0.702	0.729	0.743	0.790	0.684	0.669	0.687	0.801	0.774	0.686	0.674	0.764	0.799	0.742	0.769	0.818	0.698	0.770	0.778	0.792
550	North Dakota	0.809	0.806	0.837	0.799	0.836	0.845	0.821	0.813	0.775	0.810	0.733	0.771	0.795	0.847	0.717	0.691	0.721	0.851	0.820	0.717	0.702	0.812	0.849	0.786	0.812	0.879	0.735	0.824	0.831	0.840
551	Nevada	0.742	0.754	0.771	0.751	0.762	0.778	0.776	0.781	0.760	0.756	0.755	0.764	0.737	0.765	0.752	0.765	0.733	0.808	0.768	0.764	0.769	0.764	0.785	0.758	0.776	0.792	0.723	0.746	0.761	0.784
553	Idaho	0.775	0.777	0.797	0.772	0.793	0.802	0.785	0.782	0.758	0.777	0.733	0.762	0.766	0.802	0.730	0.719	0.725	0.816	0.784	0.731	0.725	0.779	0.804	0.763	0.781	0.824	0.728	0.786	0.791	0.800
554	Vermont	0.753	0.750	0.776	0.740	0.770	0.789	0.752	0.752	0.710	0.751	0.670	0.711	0.738	0.789	0.656	0.630	0.664	0.790	0.762	0.652	0.635	0.751	0.789	0.723	0.753	0.814	0.680	0.768	0.773	0.782
555	New Hampshire	0.737	0.735	0.759	0.726	0.752	0.771	0.738	0.739	0.698	0.734	0.666	0.702	0.722	0.769	0.655	0.633	0.659	0.773	0.747	0.652	0.637	0.737	0.771	0.713	0.739	0.792	0.673	0.751	0.756	0.765
556	Delaware	0.749	0.750	0.774	0.744	0.769	0.783	0.760	0.759	0.724	0.751	0.695	0.726	0.737	0.781	0.684	0.668	0.684	0.791	0.762	0.686	0.674	0.755	0.785	0.734	0.758	0.807	0.693	0.762	0.769	0.780
557	Washington																														
558	Oregon	0.770	0.772	0.796	0.763	0.788	0.810	0.783	0.787	0.749	0.774	0.720	0.747	0.757	0.803	0.704	0.692	0.706	0.819	0.788	0.707	0.697	0.778	0.813	0.757	0.785	0.831	0.714	0.781	0.791	0.807
559	North Carolina	0.728	0.726	0.751	0.718	0.745	0.762	0.730	0.729	0.690	0.726	0.656	0.692	0.714	0.723	0.644	0.621	0.648	0.764	0.738	0.642	0.625	0.728	0.762	0.704	0.730	0.786	0.663	0.742	0.747	0.756
560	West Virginia	0.735	0.735	0.755	0.729	0.752	0.761	0.740	0.736	0.709	0.734	0.681	0.713	0.724	0.763	0.677	0.661	0.674	0.771	0.741	0.676	0.666	0.735	0.760	0.717	0.736	0.784	0.682	0.747	0.751	0.756
561	Mississippi	0.731	0.728	0.751	0.722	0.749	0.758	0.734	0.730	0.698	0.727	0.693	0.693	0.719	0.761	0.650	0.629	0.669	0.756	0.753	0.648	0.636	0.737	0.764	0.716	0.736	0.783	0.682	0.744	0.747	0.751
562	Arkansas	0.746	0.746	0.770	0.742	0.766	0.774	0.757	0.751	0.728	0.750	0.697	0.728	0.739	0.775	0.692	0.677	0.690	0.786	0.754	0.693	0.686	0.750	0.775	0.732	0.750	0.799	0.694	0.758	0.762	0.770
563	South Carolina	0.733	0.730	0.756	0.722	0.751	0.766	0.736	0.734	0.694	0.730	0.660	0.696	0.718	0.767	0.646	0.622	0.651	0.768	0.742	0.644	0.627	0.733	0.766	0.709	0.734	0.792	0.666	0.747	0.752	0.760
564	Rhode Island	0.720	0.722	0.741	0.716	0.735	0.749	0.731	0.733	0.699	0.719	0.684	0.707	0.707	0.745	0.677	0.667	0.670	0.759	0.733	0.679	0.670	0.727	0.751	0.711	0.731	0.766	0.678	0.729	0.736	0.748
565	Hawaii	0.721	0.724	0.742	0.717	0.733	0.754	0.732	0.739	0.700	0.719	0.688	0.709	0.704	0.746	0.679	0.671	0.671	0.763	0.738	0.679	0.672	0.729	0.757	0.713	0.737	0.768	0.681	0.730	0.738	0.754
566	Pittsburgh	0.714	0.716	0.730	0.712	0.725	0.735	0.723	0.723	0.701	0.713	0.690	0.709	0.703	0.732	0.689	0.685	0.679	0.748	0.723	0.693	0.688	0.718	0.736	0.708	0.722	0.749	0.684	0.720	0.725	0.734
567	Philadelphia	0.724	0.727	0.745	0.721	0.737	0.753	0.736	0.739	0.707	0.724	0.694	0.715	0.711	0.747	0.689	0.682	0.679	0.764	0.738	0.692	0.684	0.732	0.755	0.718	0.737	0.768	0.686	0.732	0.739	0.752
568	Alabama	0.747	0.747	0.767	0.742	0.764	0.774	0.756	0.754	0.725	0.747	0.729	0.720	0.737	0.773	0.686	0.673	0.702	0.776	0.773	0.687	0.679	0.758	0.781	0.741	0.759	0.795	0.711	0.758	0.762	0.770
569	Utah	0.755	0.755	0.773	0.748	0.765	0.781	0.754	0.756	0.726	0.752	0.703	0.735	0.742	0.779	0.702	0.688	0.697	0.790	0.761	0.700	0.690	0.753	0.779	0.736	0.757	0.797	0.707	0.766	0.770	0.776
570	Iowa	0.733	0.732	0.756	0.724	0.752	0.767	0.739	0.737	0.699	0.732	0.667	0.701	0.719	0.766	0.655	0.634	0.658	0.771	0.743	0.655	0.639	0.735	0.767	0.712	0.737	0.791	0.671	0.747	0.752	0.761
571	Massachusetts	0.743	0.743	0.765	0.736	0.757	0.775	0.749	0.751	0.715	0.742	0.691	0.721	0.729	0.771	0.683	0.669	0.681	0.782	0.755	0.684	0.672	0.746	0.776	0.727	0.751	0.794	0.691	0.754	0.760	0.771
572	Oklahoma	0.730	0.735	0.753	0.730	0.747	0.761	0.748	0.749	0.721	0.735	0.707	0.726	0.721	0.755	0.701	0.697	0.692	0.776	0.746	0.706	0.701	0.741	0.764	0.728	0.747	0.778	0.694	0.738	0.747	0.761
573	Louisiana	0.732	0.729	0.751	0.722	0.747	0.760	0.732	0.731	0.698	0.729	0.693	0.694	0.720	0.761	0.651	0.631	0.671	0.758	0.755	0.648	0.636	0.737	0.765	0.716	0.737	0.782	0.683	0.745	0.748	0.753
574	New Mexico	0.760	0.764	0.787	0.757	0.780	0.799	0.777	0.781	0.745	0.765	0.721	0.745	0.749	0.791	0.707	0.699	0.705	0.810	0.779	0.712	0.704	0.771	0.802	0.753	0.778	0.819	0.711	0.771	0.781	0.798
575	Texas	0.752	0.755	0.776	0.749	0.768	0.786	0.764	0.766	0.734	0.756	0.712	0.738	0.742	0.780	0.705	0.695	0.700	0.798	0.767	0.707	0.698	0.759	0.788	0.742	0.765	0.804	0.705	0.762	0.770	0.784
576	Kentucky	0.711	0.712	0.727	0.708	0.723	0.732	0.718	0.717	0.693	0.708	0.678	0.701	0.699	0.730	0.677	0.669	0.668	0.743	0.718	0.679	0.672	0.714	0.732	0.701	0.716	0.748	0.675	0.719	0.722	0.730
577	Kansas	0.741	0.746	0.766	0.741	0.759	0.773	0.759	0.760	0.732	0.746	0.716	0.737	0.732	0.767	0.709	0.705	0.701	0.788	0.758	0.715	0.709	0.752	0.777	0.739	0.758	0.791	0.703	0.749	0.759	0.773
578	Wisconsin	0.747	0.746	0.767	0.739	0.762	0.774	0.747	0.744	0.715	0.744	0.684	0.720	0.735	0.776	0.680	0.661	0.679	0.782	0.752	0.678	0.665	0.744	0.772	0.723	0.745	0.796	0.689	0.760	0.763	0.768
579	Tennessee	0.719	0.719	0.738	0.713	0.734	0.744	0.722	0.719	0.692	0.717	0.666	0.698	0.708	0.745	0.663	0.648	0.660	0.753	0.725	0.662	0.652	0.719	0.743	0.701	0.720	0.764	0.669	0.731	0.734	0.740
580	Minnesota	0.744	0.745	0.767	0.738	0.761	0.777	0.753	0.753	0.719	0.745	0.693	0.723	0.731	0.773	0.684	0.670	0.682	0.785	0.757	0.686	0.674	0.749	0.779	0.729	0.753	0.798	0.691	0.755	0.762	0.773
581	Colorado	0.773	0.774	0.794	0.769	0.789	0.801	0.780	0.779	0.754	0.775	0.728	0.758	0.764	0.799	0.726	0.715	0.721	0.814	0.782	0.726	0.719	0.776	0.801	0.759	0.779	0.821	0.725	0.783	0.789	0.798
582	Indiana	0.727	0.725	0.746	0.719	0.742	0.753	0.727	0.724	0.695	0.723	0.666	0.701	0.714	0.755	0.662	0.644	0.660	0.760	0.731	0.661	0.648	0.724	0.751	0.705	0.725	0.774	0.671	0.740	0.742	0.747
583	Nebraska	0.725	0.728	0.746	0.723	0.739	0.754	0.738	0.741	0.709	0.725	0.697	0.718	0.712	0.748	0.692	0.686	0.682	0.766	0.739	0.696	0.689	0.734	0.756	0.720	0.739	0.769	0.688	0.733	0.740	0.753
584	Connecticut	0.756	0.757	0.779	0.749	0.772	0.790	0.764	0.765	0.729	0.757	0.703	0.734	0.743	0.786	0.694	0.680	0.693	0.798	0.769	0.695	0.683	0.760	0.791	0.740	0.765	0.810	0.702	0.768	0.775	0.787
585	Ohio	0.733	0.734	0.753	0.728	0.748	0.759	0.737	0.735	0.707	0.732	0.682	0.713	0.722	0.760	0.679	0.665	0.675	0.769	0.740	0.679	0.669	0.733	0.758	0.716	0.735	0.779	0.684	0.745	0.749	0.755
586	Michigan	0.755	0.758	0.783	0.752	0.777	0.792	0.776	0.777	0.744	0.761	0.720	0.741	0.745	0.786	0.705	0.697	0.702	0.807	0.774	0.710	0.704	0.767	0.798	0.750	0.773	0.816	0.706	0.765	0.775	0.793
587	Arizona	0.754	0.761	0.781	0.756	0.772	0.790	0.778	0.783	0.753	0.761	0.741	0.757	0.744	0.779	0.733	0.735	0.721	0.810	0.776	0.742	0.739	0.770	0.795	0.758	0.779	0.806	0.721	0.761	0.772	0.792
588	New Jersey	0.741	0.744	0.764	0.736	0.754	0.777	0.752	0.759	0.720	0.741	0.703	0.726	0.726	0.768	0.693	0.684	0.688	0.786	0.759	0.694	0.686	0.749	0.779	0.732	0.757	0.791	0.697	0.751	0.759	0.776
589	Syracuse	0.731	0.729	0.748	0.722	0.742	0.756	0.728	0.727	0.696	0.726	0.669	0.704	0.717	0.757	0.666	0.648	0.664	0.763	0.735	0.663	0.651	0.727	0.754	0.707	0.728	0.776	0.676	0.743	0.746	0.751
590	New York	0.732	0.732	0.751	0.722	0.738	0.768	0.732	0.743	0.697	0.727	0.680	0.708	0.713	0.758	0.669	0.655	0.667	0.770	0.747	0.664	0.654	0.734	0.768	0.713	0.744	0.779	0.682	0.743	0.749	0.765
591	Richmond	0.732	0.732	0.756	0.725	0.751	0.765	0.741	0.739	0.703	0.732	0.675	0.706	0.719	0.763	0.664	0.646	0.664	0.771	0.744	0.665	0.651	0.736	0.766	0.715	0.738	0.788	0.675	0.745	0.751	0.761
592	Atlanta	0.745	0.747	0.769	0.740	0.762	0.779	0.756	0.757	0.723	0.748	0.698	0.726	0.734	0.774	0.689	0.677	0.687	0.789	0.759	0.690	0.681	0.751	0.781	0.732	0.756	0.799	0.693	0.756	0.763	0.776
593	Washington, DC	0.720	0.722	0.739	0.715	0.731	0.749	0.726	0.731	0.694	0.717	0.681	0.705	0.705	0.744	0.676	0.665	0.668	0.757	0.732	0.675	0.666	0.724	0.750	0.708	0.730	0.763	0.678	0.729	0.735	0.747
594	Chicago	0.739	0.736	0.756	0.727	0.747	0.766	0.730	0.732	0.698	0.733	0.667	0.708	0.724	0.766	0.666	0.646	0.666	0.771	0.742	0.661	0.647	0.732	0.762	0.709	0.734	0.784	0.680	0.753	0.754	0.759
595	St. Louis	0.735	0.737	0.759	0.730	0.753	0.768	0.746	0.746	0.712	0.737	0.687	0.715	0.724	0.765	0.678	0.664	0.676	0.777	0.748	0.679	0.669	0.741	0.770	0.722	0.745	0.789	0.683	0.746	0.753	0.765
596	Sacramento	0.755	0.758	0.780	0.750	0.772	0.792	0.769	0.773	0.736	0.757	0.715	0.738	0.741	0.784	0.702	0.693	0.699	0.802	0.773	0.706	0.696	0.764	0.795	0.746	0.771	0.810	0.706	0.765	0.774	0.791
597	Northern California	0.784	0.786	0.810	0.776	0.799	0.824	0.793	0.800	0.759	0.786	0.732	0.760	0.770	0.816	0.717	0.705	0.719	0.832	0.802	0.719	0.708	0.791	0.827	0.769	0.799	0.843	0.728	0.796	0.805	0.822
598	San Diego	0.740	0.745	0.764	0.739	0.755	0.774	0.757	0.763	0.729	0.742	0.718	0.736	0.726	0.764	0.710	0.707	0.698	0.788	0.759	0.715	0.710	0.752	0.778	0.738	0.760	0.789	0.704	0.748	0.757	0.775
599	Southern California	0.753	0.756	0.776	0.748	0.766	0.788	0.764	0.772	0.733	0.753	0.718	0.740	0.737	0.778	0.709	0.702	0.701	0.798	0.771	0.711	0.704	0.761	0.791	0.745	0.770	0.803	0.710	0.762	0.770	0.788

THE GUARDIAN Life Insurance Company of America

DENTAL OUT-OF-NETWORK SPLIT DEDUCTIBLE FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	11	12	13	14	15	16	17	18	19	10	1A	1B	1C	1D	1E	1F	1G	1H	1I	1J	1K	1L	1M	1N	1O	1P	1Q	1R	1S	1T
501	Miami	0.728	0.723	0.739	0.713	0.728	0.751	0.718	0.723	0.708	0.729	0.675	0.709	0.717	0.751	0.668	0.664	0.679	0.766	0.736	0.662	0.651	0.724	0.752	0.707	0.732	0.763	0.677	0.739	0.742	0.750
502	Broward County / Palm Beach	0.750	0.749	0.765	0.742	0.756	0.774	0.752	0.754	0.743	0.755	0.716	0.742	0.744	0.773	0.710	0.711	0.715	0.793	0.761	0.710	0.703	0.753	0.777	0.740	0.760	0.787	0.709	0.758	0.765	0.774
503	Tampa	0.754	0.755	0.771	0.748	0.764	0.779	0.760	0.760	0.751	0.761	0.723	0.748	0.749	0.779	0.716	0.717	0.720	0.799	0.767	0.717	0.710	0.759	0.783	0.747	0.766	0.794	0.714	0.763	0.770	0.780
504	Orlando	0.759	0.759	0.775	0.753	0.768	0.783	0.765	0.765	0.755	0.765	0.728	0.753	0.753	0.782	0.721	0.722	0.725	0.803	0.771	0.722	0.716	0.764	0.787	0.751	0.770	0.798	0.719	0.767	0.774	0.784
505	Jacksonville	0.755	0.755	0.771	0.749	0.764	0.779	0.760	0.760	0.751	0.762	0.722	0.748	0.750	0.780	0.714	0.715	0.720	0.800	0.767	0.715	0.708	0.760	0.783	0.746	0.766	0.795	0.713	0.764	0.771	0.780
506	Daytona / Gainesville	0.771	0.768	0.788	0.761	0.783	0.796	0.775	0.772	0.764	0.778	0.727	0.757	0.765	0.799	0.715	0.713	0.726	0.818	0.782	0.715	0.706	0.774	0.801	0.758	0.779	0.817	0.719	0.782	0.788	0.797
521	Diversified Dental - Las Vegas	0.781	0.792	0.811	0.788	0.802	0.819	0.819	0.824	0.813	0.802	0.799	0.808	0.781	0.805	0.792	0.813	0.780	0.858	0.811	0.805	0.812	0.807	0.830	0.801	0.822	0.835	0.761	0.786	0.801	0.828
522	Mastercare Dental - Reno	0.845	0.843	0.876	0.836	0.874	0.885	0.875	0.868	0.866	0.870	0.808	0.831	0.846	0.887	0.773	0.775	0.799	0.915	0.872	0.781	0.774	0.864	0.904	0.844	0.873	0.922	0.780	0.858	0.872	0.892
524	Premier - Minnesota	0.796	0.799	0.823	0.794	0.816	0.829	0.822	0.821	0.813	0.815	0.783	0.802	0.795	0.824	0.770	0.778	0.773	0.860	0.819	0.777	0.776	0.814	0.840	0.802	0.823	0.852	0.757	0.804	0.816	0.835
526	Dental Options Pricing - Oregon	0.792	0.793	0.818	0.785	0.810	0.831	0.813	0.815	0.804	0.810	0.765	0.786	0.789	0.826	0.741	0.748	0.755	0.859	0.818	0.746	0.741	0.809	0.843	0.792	0.820	0.854	0.742	0.802	0.815	0.836
527	Rental Network - Hawaii	0.766	0.765	0.785	0.758	0.777	0.798	0.778	0.783	0.759	0.770	0.737	0.757	0.752	0.794	0.717	0.717	0.722	0.815	0.786	0.716	0.709	0.777	0.807	0.762	0.788	0.815	0.721	0.775	0.785	0.802
528	Diversified Dental - Reno	0.833	0.848	0.872	0.846	0.861	0.878	0.889	0.894	0.903	0.879	0.871	0.877	0.850	0.859	0.867	0.896	0.860	0.932	0.870	0.888	0.904	0.867	0.894	0.864	0.888	0.901	0.816	0.836	0.856	0.893
549	Maine	0.778	0.775	0.800	0.766	0.793	0.815	0.789	0.791	0.776	0.790	0.733	0.758	0.771	0.813	0.705	0.705	0.726	0.834	0.801	0.707	0.694	0.789	0.826	0.770	0.799	0.837	0.719	0.790	0.801	0.818
550	North Dakota	0.831	0.824	0.855	0.815	0.852	0.865	0.842	0.834	0.825	0.844	0.767	0.802	0.825	0.872	0.738	0.730	0.764	0.887	0.848	0.738	0.723	0.839	0.878	0.816	0.844	0.899	0.756	0.846	0.855	0.867
551	Nevada	0.753	0.763	0.781	0.760	0.772	0.788	0.787	0.792	0.779	0.770	0.769	0.777	0.750	0.776	0.762	0.781	0.749	0.822	0.781	0.775	0.780	0.776	0.798	0.771	0.790	0.802	0.734	0.757	0.772	0.796
553	Idaho	0.793	0.792	0.813	0.786	0.808	0.819	0.803	0.799	0.792	0.802	0.758	0.785	0.789	0.821	0.747	0.747	0.754	0.842	0.806	0.749	0.742	0.799	0.825	0.785	0.805	0.840	0.746	0.803	0.811	0.820
554	Vermont	0.775	0.767	0.793	0.755	0.786	0.808	0.773	0.772	0.759	0.784	0.703	0.741	0.767	0.812	0.677	0.669	0.706	0.825	0.790	0.673	0.655	0.777	0.817	0.752	0.784	0.833	0.701	0.790	0.798	0.808
555	New Hampshire	0.753	0.747	0.771	0.737	0.763	0.784	0.753	0.753	0.739	0.761	0.693	0.727	0.745	0.787	0.671	0.665	0.693	0.801	0.769	0.668	0.652	0.757	0.792	0.735	0.764	0.806	0.689	0.766	0.774	0.785
556	Delaware	0.775	0.772	0.796	0.764	0.790	0.807	0.785	0.783	0.770	0.785	0.729	0.758	0.769	0.808	0.708	0.706	0.724	0.827	0.792	0.709	0.698	0.783	0.816	0.765	0.791	0.831	0.717	0.786	0.796	0.809
557	Washington																														
558	Oregon	0.785	0.783	0.808	0.774	0.799	0.823	0.798	0.801	0.787	0.799	0.746	0.770	0.779	0.819	0.719	0.723	0.738	0.845	0.809	0.722	0.712	0.797	0.834	0.779	0.808	0.844	0.729	0.796	0.808	0.827
559	North Carolina	0.755	0.748	0.774	0.739	0.767	0.787	0.756	0.755	0.742	0.763	0.693	0.727	0.747	0.790	0.669	0.662	0.693	0.803	0.770	0.666	0.650	0.759	0.795	0.737	0.765	0.810	0.688	0.769	0.777	0.787
560	West Virginia	0.773	0.770	0.791	0.763	0.787	0.798	0.777	0.772	0.765	0.780	0.725	0.757	0.767	0.803	0.712	0.708	0.724	0.819	0.783	0.711	0.701	0.776	0.804	0.759	0.780	0.821	0.718	0.785	0.791	0.798
561	Mississippi	0.769	0.763	0.786	0.755	0.783	0.794	0.771	0.767	0.757	0.775	0.740	0.736	0.763	0.801	0.684	0.678	0.722	0.805	0.797	0.682	0.669	0.778	0.808	0.759	0.782	0.820	0.718	0.782	0.787	0.794
562	Arkansas	0.782	0.779	0.803	0.773	0.798	0.809	0.791	0.785	0.781	0.793	0.738	0.769	0.779	0.812	0.725	0.722	0.738	0.832	0.794	0.726	0.718	0.788	0.816	0.771	0.792	0.834	0.727	0.794	0.800	0.810
563	South Carolina	0.774	0.767	0.793	0.757	0.788	0.806	0.776	0.773	0.760	0.782	0.709	0.744	0.766	0.811	0.683	0.676	0.709	0.823	0.789	0.681	0.664	0.778	0.815	0.756	0.784	0.832	0.704	0.788	0.796	0.806
564	Rhode Island	0.751	0.750	0.770	0.743	0.763	0.779	0.761	0.763	0.746	0.757	0.720	0.743	0.742	0.777	0.706	0.707	0.712	0.798	0.768	0.708	0.699	0.760	0.786	0.746	0.768	0.797	0.708	0.760	0.768	0.782
565	Hawaii	0.741	0.742	0.760	0.734	0.751	0.773	0.752	0.759	0.737	0.747	0.716	0.735	0.729	0.768	0.699	0.702	0.703	0.791	0.762	0.699	0.692	0.752	0.781	0.738	0.764	0.787	0.701	0.750	0.760	0.778
566	Pittsburgh	0.742	0.742	0.757	0.738	0.751	0.762	0.751	0.751	0.739	0.745	0.722	0.741	0.734	0.761	0.716	0.719	0.714	0.782	0.753	0.720	0.715	0.748	0.767	0.739	0.754	0.776	0.711	0.749	0.755	0.764
567	Philadelphia	0.742	0.743	0.761	0.736	0.753	0.770	0.754	0.756	0.739	0.748	0.719	0.738	0.733	0.766	0.707	0.709	0.708	0.790	0.760	0.710	0.703	0.752	0.777	0.740	0.761	0.785	0.704	0.750	0.759	0.773
568	Alabama	0.783	0.781	0.801	0.774	0.797	0.809	0.791	0.789	0.778	0.790	0.773	0.761	0.778	0.812	0.720	0.718	0.750	0.821	0.815	0.720	0.711	0.797	0.823	0.782	0.802	0.830	0.745	0.794	0.801	0.810
569	Utah	0.770	0.767	0.785	0.759	0.776	0.794	0.769	0.769	0.758	0.773	0.725	0.755	0.761	0.795	0.716	0.714	0.725	0.813	0.780	0.715	0.705	0.770	0.797	0.755	0.777	0.810	0.721	0.781	0.786	0.794
570	Iowa	0.766	0.761	0.786	0.752	0.780	0.798	0.771	0.769	0.755	0.775	0.709	0.742	0.759	0.801	0.686	0.680	0.707	0.816	0.782	0.685	0.669	0.772	0.807	0.751	0.778	0.822	0.702	0.780	0.788	0.799
571	Massachusetts	0.757	0.754	0.776	0.746	0.768	0.787	0.764	0.765	0.749	0.764	0.715	0.742	0.749	0.787	0.697	0.696	0.710	0.806	0.774	0.698	0.687	0.764	0.795	0.748	0.772	0.806	0.705	0.768	0.776	0.789
572	Oklahoma	0.765	0.767	0.787	0.762	0.779	0.795	0.782	0.784	0.770	0.776	0.746	0.766	0.759	0.791	0.734	0.740	0.736	0.819	0.785	0.740	0.734	0.778	0.803	0.766	0.787	0.813	0.727	0.772	0.783	0.799
573	Louisiana	0.770	0.764	0.786	0.755	0.781	0.797	0.769	0.768	0.757	0.776	0.739	0.737	0.764	0.802	0.686	0.680	0.724	0.807	0.799	0.682	0.670	0.779	0.809	0.759	0.783	0.819	0.720	0.783	0.789	0.796
574	New Mexico	0.785	0.786	0.809	0.778	0.801	0.822	0.802	0.805	0.790	0.799	0.755	0.776	0.779	0.818	0.731	0.737	0.745	0.846	0.810	0.736	0.728	0.800	0.833	0.783	0.810	0.843	0.735	0.795	0.808	0.827
575	Texas	0.776	0.777	0.798	0.769	0.789	0.809	0.788	0.790	0.776	0.787	0.743	0.768	0.771	0.806	0.728	0.730	0.737	0.831	0.796	0.730	0.721	0.787	0.817	0.771	0.796	0.827	0.729	0.786	0.797	0.812
576	Kentucky	0.746	0.745	0.761	0.740	0.755	0.766	0.752	0.751	0.740	0.749	0.718	0.740	0.737	0.767	0.710	0.711	0.711	0.785	0.756	0.712	0.706	0.750	0.771	0.739	0.756	0.783	0.708	0.754	0.759	0.768
577	Kansas	0.764	0.767	0.787	0.761	0.780	0.795	0.782	0.783	0.770	0.776	0.745	0.764	0.759	0.791	0.732	0.737	0.734	0.819	0.784	0.737	0.731	0.778	0.804	0.766	0.787	0.814	0.725	0.772	0.783	0.799
578	Wisconsin	0.772	0.767	0.789	0.759	0.783	0.797	0.771	0.768	0.760	0.777	0.716	0.751	0.765	0.803	0.703	0.698	0.718	0.817	0.781	0.701	0.689	0.772	0.802	0.753	0.777	0.820	0.712	0.785	0.790	0.796
579	Tennessee	0.756	0.752	0.772	0.745	0.766	0.780	0.757	0.754	0.745	0.761	0.708	0.740	0.749	0.784	0.697	0.693	0.708	0.799	0.765	0.696	0.685	0.758	0.784	0.741	0.762	0.800	0.703	0.767	0.773	0.780
580	Minnesota	0.758	0.756	0.779	0.748	0.772	0.789	0.768	0.767	0.754	0.768	0.717	0.744	0.752	0.789	0.698	0.697	0.712	0.809	0.776	0.700	0.689	0.766	0.798	0.750	0.774	0.810	0.705	0.769	0.778	0.791
581	Colorado	0.791	0.789	0.809	0.783	0.803	0.817	0.798	0.796	0.788	0.800	0.753	0.782	0.786	0.818	0.743	0.743	0.751	0.840	0.804	0.743	0.736	0.796	0.823	0.781	0.802	0.837	0.742	0.801	0.808	0.818
582	Indiana	0.758	0.753	0.774	0.746	0.769	0.782	0.758	0.754	0.745	0.763	0.704	0.738	0.751	0.788	0.691	0.686	0.705	0.801	0.767	0.690	0.677	0.759	0.787	0.740	0.763	0.805	0.701	0.771	0.776	0.782
583	Nebraska	0.755	0.756	0.774	0.750	0.767	0.783	0.768	0.770	0.753	0.761	0.733	0.752	0.746	0.779	0.721	0.724	0.722	0.803	0.773	0.725	0.717	0.766	0.790	0.754	0.774	0.799	0.717	0.762	0.771	0.786
584	Connecticut	0.771	0.768	0.791	0.760	0.783	0.803	0.778	0.779	0.765	0.780	0.727	0.755	0.764	0.802	0.709	0.708	0.723	0.823	0.789	0.710	0.698	0.778	0.811	0.761	0.787	0.823	0.716	0.782	0.791	0.805
585	Ohio	0.764	0.761	0.780	0.754	0.775	0.788	0.766	0.764	0.755	0.769	0.718	0.749	0.757	0.792	0.707	0.705	0.718	0.808	0.774	0.707	0.697	0.766	0.793	0.750	0.771	0.808	0.712	0.775	0.781	0.788
586	Michigan	0.773	0.774	0.799	0.767	0.793	0.810	0.795	0.795	0.783	0.789	0.747	0.767	0.769	0.806	0.723	0.729	0.735	0.835	0.798	0.729	0.722	0.789	0.822	0.774	0.799	0.833	0.724	0.783	0.796	0.815
587	Arizona	0.772	0.777	0.797	0.771	0.788	0.807	0.796	0.800	0.785	0.785	0.765	0.779	0.765	0.798	0.751	0.762	0.749	0.834	0.797	0.760	0.757	0.790	0.817	0.780	0.802	0.823	0.738	0.778	0.791	0.813
588	New Jersey	0.756	0.756	0.776	0.747	0.766	0.790	0.766	0.773	0.753	0.764	0.727	0.747	0.745	0.784	0.707	0.711	0.716	0.809	0.778	0.709	0.701	0.767	0.798	0.752	0.778	0.805	0.711	0.765	0.775	0.793
589	Syracuse	0.756	0.751	0.771	0.743	0.764	0.780	0.752	0.751	0.740	0.759	0.701	0.736	0.748	0.784	0.690	0.685	0.703	0.798	0.765	0.687	0.674	0.755	0.784	0.737	0.760	0.800	0.700	0.769	0.773	0.779
590	New York	0.745	0.741	0.760	0.730	0.747	0.778	0.744	0.754	0.731	0.748	0.702	0.727	0.731	0.772	0.682	0.682	0.695	0.792	0.764	0.676	0.667	0.750	0.785	0.732	0.764	0.790	0.694	0.755	0.763	0.781
591	Richmond	0.765	0.761	0.785	0.753	0.779	0.796	0.772	0.770	0.757	0.773	0.716	0.745	0.757	0.798	0.694	0.690	0.711	0.814	0.781	0.695	0.681	0.772	0.804	0.753	0.778	0.819	0.706	0.777	0.786	0.797
592	Atlanta	0.769	0.768	0.790	0.760	0.783	0.802	0.780	0.780	0.768	0.781	0.730	0.757	0.764	0.801	0.712	0.713	0.726	0.824	0.788	0.714	0.704	0.779	0.810	0.762	0.787	0.823	0.717	0.780	0.790	0.804
593	Washington, DC	0.739	0.739	0.756	0.731	0.747	0.767	0.745	0.750	0.730	0.743	0.707	0.730	0.729	0.764	0.695	0.694	0.699	0.784	0.755	0.694	0.685	0.746	0.773	0.732	0.755	0.781	0.697	0.748	0.756	0.770
594	Chicago	0.755	0.748	0.768	0.738	0.759	0.779	0.745	0.746	0.734	0.757	0.692	0.730	0.745	0.783	0.681	0.675	0.697	0.796	0.762	0.676	0.662	0.750	0.782	0.731	0.757	0.797	0.695	0.768	0.771	0.778
595	St. Louis	0.766	0.765	0.787	0.757	0.781	0.798	0.777	0.776	0.763	0.777	0.726	0.753	0.760	0.798	0.707	0.707	0.721	0.819	0.784	0.709	0.698	0.776	0.807	0.759	0.783	0.820	0.713	0.777	0.787	0.801
596	Sacramento	0.769	0.769	0.792	0.761	0.783	0.805	0.783	0.787	0.771	0.780	0.738	0.759	0.761	0.800	0.716	0.720	0.728	0.826	0.793	0.720	0.711	0.782	0.815	0.766	0.793	0.823	0.721	0.779	0.790	0.809
597	Northern California	0.791	0.789	0.813	0.778	0.802	0.828	0.800	0.805	0.789	0.802	0.750	0.774	0.783	0.824	0.725	0.728	0.743	0.849	0.814	0.727	0.716	0.801	0.838	0.783	0.813	0.847	0.735	0.802	0.813	0.832
598	San Diego	0.754	0.756	0.775	0.749	0.766	0.786	0.771	0.776	0.757	0.761	0.738	0.754	0.743	0.779	0.723	0.730	0.723	0.808	0.776	0.728	0.723	0.768	0.795	0.756	0.779	0.801	0.718	0.761	0.772	0.791
599	Southern California	0.759	0.759	0.779	0.751	0.769	0.792	0.771	0.778	0.757	0.766	0.733	0.752	0.748	0.786	0.716	0.720	0.721	0.812	0.781	0.718	0.711	0.770	0.801	0.756	0.782	0.807	0.717	0.767	0.778	0.796

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	21	22	23	24	25	26	27	28	2A	2B	2D	2I	2L	2M	2N	2O	2P	2Q	2R	2S	2T	31	32	33	34	35	36	37	38	3A
501	Miami	0.756	0.746	0.763	0.741	0.761	0.769	0.757	0.759	0.743	0.755	0.785	0.771	0.765	0.792	0.760	0.781	0.789	0.716	0.762	0.773	0.781	0.718	0.723	0.738	0.718	0.736	0.741	0.727	0.728	0.686
502	Broward County / Palm Beach	0.787	0.784	0.800	0.780	0.796	0.806	0.798	0.800	0.787	0.798	0.813	0.806	0.801	0.824	0.797	0.816	0.823	0.756	0.792	0.805	0.815	0.756	0.764	0.779	0.760	0.775	0.783	0.772	0.775	0.741
503	Tampa	0.787	0.784	0.800	0.780	0.796	0.806	0.799	0.802	0.790	0.801	0.812	0.806	0.801	0.824	0.798	0.816	0.823	0.757	0.791	0.805	0.815	0.749	0.758	0.773	0.755	0.769	0.777	0.769	0.772	0.741
504	Orlando	0.791	0.789	0.805	0.785	0.801	0.811	0.804	0.807	0.795	0.806	0.816	0.811	0.806	0.829	0.803	0.821	0.827	0.762	0.796	0.809	0.820	0.755	0.763	0.778	0.760	0.774	0.782	0.775	0.778	0.747
505	Jacksonville	0.787	0.784	0.800	0.780	0.797	0.807	0.799	0.802	0.790	0.801	0.813	0.806	0.801	0.825	0.798	0.817	0.823	0.756	0.792	0.805	0.816	0.749	0.757	0.772	0.754	0.769	0.776	0.768	0.771	0.739
506	Daytona / Gainesville	0.799	0.793	0.812	0.788	0.809	0.820	0.811	0.813	0.800	0.815	0.827	0.820	0.814	0.841	0.810	0.831	0.839	0.762	0.805	0.819	0.829	0.746	0.755	0.772	0.751	0.769	0.777	0.768	0.771	0.735
521	Diversified Dental - Las Vegas	0.870	0.881	0.902	0.878	0.892	0.910	0.918	0.926	0.917	0.920	0.896	0.909	0.905	0.930	0.905	0.927	0.927	0.856	0.873	0.893	0.926	0.854	0.871	0.892	0.868	0.881	0.898	0.904	0.912	0.890
522	Mastercare Dental - Reno	0.938	0.933	0.966	0.926	0.958	0.983	0.984	0.997	0.987	0.996	0.976	0.987	0.978	1.021	0.976	1.010	1.009	0.899	0.945	0.972	1.005	0.892	0.908	0.939	0.902	0.931	0.951	0.948	0.961	0.909
524	Premier - Minnesota	0.868	0.869	0.893	0.864	0.884	0.901	0.903	0.911	0.900	0.908	0.895	0.902	0.897	0.925	0.896	0.918	0.920	0.843	0.873	0.890	0.916	0.839	0.852	0.875	0.848	0.866	0.880	0.880	0.888	0.855
526	Dental Options Pricing - Oregon	0.868	0.865	0.892	0.859	0.885	0.905	0.903	0.913	0.901	0.908	0.903	0.908	0.901	0.937	0.899	0.928	0.928	0.833	0.873	0.896	0.923	0.829	0.843	0.869	0.837	0.861	0.877	0.872	0.882	0.836
527	Rental Network - Hawaii	0.826	0.822	0.843	0.817	0.838	0.854	0.849	0.858	0.846	0.852	0.856	0.856	0.850	0.881	0.848	0.873	0.873	0.794	0.831	0.848	0.869	0.788	0.798	0.818	0.794	0.813	0.825	0.819	0.827	0.786
528	Diversified Dental - Reno	0.947	0.964	0.990	0.961	0.976	0.999	1.014	1.027	1.015	1.018	0.975	0.995	0.991	1.022	0.993	1.021	1.020	0.938	0.949	0.974	1.019	0.936	0.958	0.983	0.955	0.969	0.991	1.005	1.017	0.995
549	Maine	0.837	0.829	0.855	0.823	0.850	0.870	0.862	0.872	0.859	0.867	0.873	0.874	0.866	0.902	0.862	0.891	0.891	0.795	0.843	0.864	0.885	0.788	0.799	0.824	0.794	0.819	0.833	0.822	0.831	0.781
550	North Dakota	0.893	0.879	0.910	0.872	0.905	0.922	0.916	0.924	0.911	0.925	0.930	0.928	0.919	0.959	0.915	0.945	0.949	0.844	0.902	0.921	0.942	0.837	0.847	0.875	0.840	0.870	0.882	0.872	0.880	0.824
551	Nevada	0.843	0.854	0.872	0.851	0.863	0.880	0.886	0.894	0.885	0.888	0.868	0.878	0.875	0.898	0.875	0.895	0.895	0.830	0.845	0.865	0.894	0.828	0.845	0.863	0.843	0.854	0.869	0.874	0.882	0.861
553	Idaho	0.845	0.841	0.861	0.836	0.857	0.868	0.862	0.865	0.853	0.867	0.872	0.868	0.863	0.889	0.859	0.880	0.887	0.812	0.851	0.866	0.879	0.811	0.821	0.839	0.817	0.835	0.844	0.836	0.839	0.803
554	Vermont	0.814	0.800	0.827	0.792	0.824	0.839	0.826	0.833	0.817	0.831	0.854	0.844	0.835	0.875	0.830	0.860	0.865	0.761	0.824	0.841	0.856	0.756	0.764	0.789	0.758	0.786	0.796	0.780	0.786	0.728
555	New Hampshire	0.801	0.788	0.813	0.782	0.810	0.823	0.812	0.819	0.803	0.816	0.836	0.828	0.820	0.855	0.815	0.842	0.847	0.753	0.809	0.825	0.839	0.752	0.760	0.783	0.754	0.779	0.789	0.774	0.780	0.727
556	Delaware	0.824	0.816	0.840	0.810	0.836	0.850	0.844	0.851	0.838	0.849	0.857	0.854	0.847	0.880	0.843	0.869	0.873	0.784	0.831	0.848	0.866	0.774	0.785	0.806	0.780	0.802	0.813	0.804	0.811	0.767
557	Washington																														
558	Oregon	0.851	0.845	0.871	0.839	0.866	0.885	0.879	0.889	0.875	0.883	0.888	0.889	0.881	0.918	0.878	0.907	0.907	0.810	0.857	0.879	0.902	0.806	0.819	0.844	0.814	0.838	0.853	0.843	0.852	0.803
559	North Carolina	0.792	0.780	0.805	0.773	0.802	0.816	0.805	0.812	0.797	0.810	0.828	0.821	0.813	0.848	0.808	0.835	0.840	0.745	0.801	0.817	0.832	0.734	0.742	0.765	0.736	0.762	0.771	0.758	0.764	0.713
560	West Virginia	0.801	0.794	0.814	0.789	0.811	0.822	0.813	0.815	0.802	0.818	0.830	0.822	0.816	0.844	0.812	0.833	0.842	0.763	0.808	0.822	0.832	0.746	0.755	0.772	0.751	0.769	0.777	0.767	0.770	0.733
561	Mississippi	0.788	0.777	0.800	0.771	0.797	0.809	0.798	0.800	0.786	0.805	0.818	0.810	0.803	0.833	0.798	0.821	0.830	0.745	0.795	0.809	0.819	0.725	0.732	0.753	0.727	0.749	0.757	0.747	0.749	0.708
562	Arkansas	0.818	0.811	0.834	0.806	0.828	0.842	0.835	0.838	0.825	0.841	0.845	0.842	0.836	0.864	0.832	0.854	0.862	0.781	0.824	0.839	0.853	0.764	0.773	0.794	0.768	0.788	0.799	0.791	0.795	0.758
563	South Carolina	0.803	0.789	0.815	0.783	0.812	0.827	0.816	0.823	0.809	0.822	0.838	0.831	0.823	0.859	0.819	0.846	0.851	0.755	0.811	0.828	0.843	0.727	0.735	0.758	0.730	0.755	0.765	0.754	0.760	0.712
564	Rhode Island	0.793	0.788	0.808	0.784	0.803	0.816	0.811	0.818	0.806	0.814	0.819	0.818	0.813	0.839	0.810	0.831	0.834	0.762	0.798	0.812	0.828	0.751	0.759	0.778	0.755	0.773	0.782	0.777	0.783	0.748
565	Hawaii	0.797	0.795	0.814	0.790	0.810	0.824	0.820	0.829	0.816	0.821	0.827	0.827	0.821	0.850	0.818	0.842	0.843	0.766	0.801	0.819	0.838	0.762	0.772	0.791	0.768	0.786	0.797	0.791	0.799	0.760
566	Pittsburgh	0.778	0.777	0.791	0.774	0.787	0.796	0.792	0.796	0.786	0.795	0.798	0.796	0.792	0.810	0.790	0.805	0.810	0.756	0.782	0.793	0.804	0.750	0.757	0.771	0.755	0.767	0.774	0.770	0.773	0.749
567	Philadelphia	0.796	0.793	0.813	0.789	0.807	0.820	0.816	0.823	0.811	0.818	0.822	0.822	0.817	0.841	0.814	0.834	0.837	0.769	0.801	0.815	0.832	0.766	0.775	0.793	0.771	0.787	0.797	0.792	0.798	0.765
568	Alabama	0.805	0.799	0.820	0.795	0.816	0.827	0.820	0.823	0.810	0.825	0.833	0.827	0.822	0.848	0.818	0.839	0.846	0.770	0.811	0.825	0.837	0.754	0.763	0.781	0.759	0.777	0.786	0.778	0.781	0.746
569	Utah	0.814	0.806	0.824	0.801	0.821	0.831	0.821	0.823	0.808	0.822	0.841	0.832	0.826	0.852	0.822	0.842	0.850	0.776	0.820	0.832	0.841	0.779	0.785	0.802	0.781	0.799	0.806	0.793	0.796	0.755
570	Iowa	0.803	0.792	0.817	0.786	0.813	0.827	0.818	0.825	0.811	0.824	0.837	0.832	0.824	0.858	0.820	0.846	0.850	0.759	0.811	0.827	0.843	0.742	0.750	0.773	0.745	0.769	0.779	0.768	0.775	0.727
571	Massachusetts	0.812	0.805	0.827	0.799	0.823	0.836	0.829	0.836	0.822	0.832	0.843	0.840	0.833	0.863	0.830	0.853	0.857	0.774	0.819	0.834	0.851	0.773	0.782	0.803	0.777	0.798	0.808	0.798	0.804	0.760
572	Oklahoma	0.808	0.808	0.828	0.804	0.822	0.835	0.834	0.840	0.830	0.837	0.835	0.836	0.831	0.857	0.830	0.850	0.853	0.782	0.813	0.829	0.848	0.767	0.779	0.797	0.776	0.791	0.802	0.800	0.806	0.777
573	Louisiana	0.782	0.772	0.795	0.766	0.791	0.803	0.791	0.793	0.778	0.796	0.814	0.804	0.797	0.827	0.792	0.815	0.825	0.738	0.790	0.804	0.814	0.718	0.726	0.746	0.721	0.743	0.751	0.738	0.741	0.698
574	New Mexico	0.846	0.843	0.867	0.837	0.861	0.880	0.876	0.885	0.873	0.880	0.879	0.883	0.876	0.909	0.873	0.900	0.900	0.811	0.851	0.872	0.896	0.799	0.813	0.836	0.808	0.829	0.844	0.838	0.847	0.804
575	Texas	0.824	0.820	0.842	0.815	0.837	0.851	0.845	0.852	0.839	0.848	0.855	0.853	0.847	0.877	0.844	0.868	0.871	0.789	0.830	0.847	0.865	0.781	0.792	0.813	0.788	0.807	0.818	0.811	0.817	0.778
576	Kentucky	0.775	0.771	0.787	0.768	0.783	0.793	0.787	0.790	0.779	0.790	0.796	0.792	0.788	0.809	0.785	0.802	0.807	0.749	0.780	0.790	0.801	0.738	0.744	0.759	0.741	0.755	0.762	0.756	0.760	0.733
577	Kansas	0.820	0.820	0.840	0.816	0.834	0.848	0.846	0.853	0.842	0.850	0.847	0.849	0.844	0.870	0.842	0.863	0.866	0.793	0.825	0.841	0.861	0.786	0.798	0.817	0.795	0.811	0.822	0.819	0.825	0.793
578	Wisconsin	0.809	0.800	0.820	0.794	0.818	0.829	0.817	0.819	0.804	0.822	0.840	0.829	0.823	0.852	0.818	0.840	0.850	0.766	0.816	0.830	0.839	0.761	0.769	0.787	0.764	0.785	0.792	0.779	0.781	0.737
579	Tennessee	0.782	0.774	0.793	0.770	0.790	0.801	0.791	0.793	0.780	0.795	0.809	0.801	0.795	0.821	0.791	0.811	0.819	0.745	0.788	0.801	0.810	0.728	0.736	0.753	0.732	0.750	0.757	0.747	0.750	0.713
580	Minnesota	0.817	0.810	0.832	0.804	0.828	0.842	0.836	0.842	0.829	0.840	0.848	0.845	0.839	0.870	0.835	0.860	0.863	0.779	0.823	0.840	0.857	0.777	0.787	0.809	0.782	0.804	0.814	0.805	0.811	0.767
581	Colorado	0.838	0.834	0.854	0.829	0.850	0.861	0.853	0.856	0.843	0.857	0.867	0.861	0.855	0.882	0.851	0.873	0.880	0.803	0.844	0.859	0.871	0.803	0.812	0.831	0.808	0.827	0.835	0.826	0.828	0.791
582	Indiana	0.789	0.779	0.799	0.774	0.797	0.808	0.796	0.799	0.784	0.801	0.818	0.808	0.801	0.829	0.797	0.818	0.827	0.748	0.796	0.809	0.817	0.737	0.744	0.762	0.740	0.759	0.767	0.755	0.757	0.716
583	Nebraska	0.800	0.797	0.817	0.793	0.811	0.824	0.821	0.827	0.816	0.823	0.824	0.825	0.821	0.844	0.818	0.838	0.840	0.773	0.804	0.818	0.836	0.763	0.772	0.790	0.769	0.784	0.794	0.791	0.797	0.766
584	Connecticut	0.826	0.819	0.842	0.814	0.838	0.852	0.845	0.851	0.837	0.848	0.860	0.855	0.848	0.880	0.845	0.870	0.874	0.787	0.833	0.850	0.867	0.786	0.795	0.817	0.790	0.812	0.823	0.812	0.819	0.773
585	Ohio	0.797	0.790	0.809	0.785	0.806	0.816	0.807	0.809	0.796	0.811	0.824	0.816	0.810	0.837	0.806	0.827	0.835	0.760	0.803	0.816	0.826	0.750	0.758	0.775	0.754	0.772	0.780	0.769	0.772	0.735
586	Michigan	0.845	0.843	0.868	0.837	0.862	0.881	0.879	0.889	0.878	0.885	0.878	0.883	0.877	0.910	0.875	0.902	0.901	0.812	0.850	0.872	0.897	0.805	0.819	0.843	0.814	0.837	0.852	0.847	0.856	0.815
587	Arizona	0.846	0.850	0.871	0.846	0.864	0.881	0.881	0.890	0.880	0.884	0.875	0.882	0.877	0.904	0.876	0.898	0.898	0.823	0.850	0.870	0.895	0.819	0.833	0.854	0.830	0.846	0.861	0.859	0.867	0.836
588	New Jersey	0.819	0.815	0.837	0.810	0.832	0.848	0.842	0.851	0.838	0.844	0.850	0.851	0.845	0.875	0.842	0.867	0.867	0.785	0.824	0.842	0.863	0.782	0.793	0.814	0.788	0.809	0.821	0.813	0.821	0.778
589	Syracuse	0.788	0.777	0.797	0.772	0.794	0.805	0.792	0.795	0.779	0.795	0.817	0.805	0.799	0.827	0.794	0.816	0.825	0.746	0.794	0.807	0.814	0.741	0.747	0.765	0.742	0.762	0.769	0.755	0.757	0.715
590	New York	0.794	0.786	0.808	0.781	0.804	0.819	0.809	0.816	0.802	0.808	0.829	0.823	0.816	0.850	0.812	0.839	0.841	0.753	0.799	0.817	0.835	0.754	0.762	0.783	0.757	0.779	0.790	0.776	0.783	0.735
591	Richmond	0.805	0.796	0.820	0.790	0.816	0.830	0.822	0.829	0.816	0.828	0.837	0.834	0.826	0.858	0.823	0.848	0.851	0.765	0.813	0.828	0.845	0.749	0.758	0.780	0.753	0.775	0.786	0.777	0.783	0.739
592	Atlanta	0.816	0.810	0.833	0.805	0.829	0.843	0.837	0.844	0.831	0.841	0.848	0.846	0.839	0.871	0.836	0.861	0.864	0.779	0.823	0.840	0.858	0.770	0.781	0.802	0.776	0.797	0.808	0.800	0.806	0.765
593	Washington, DC	0.785	0.780	0.799	0.776	0.795	0.806	0.800	0.806	0.793	0.801	0.813	0.808	0.803	0.829	0.800	0.821	0.824	0.753	0.790	0.804	0.819	0.750	0.759	0.776	0.755	0.772	0.780	0.772	0.778	0.740
594	Chicago	0.790	0.778	0.798	0.772	0.796	0.806	0.791	0.793	0.775	0.792	0.822	0.807	0.800	0.830	0.794	0.818	0.828	0.744	0.798	0.810	0.816	0.747	0.752	0.770	0.747	0.768	0.774	0.756	0.758	0.709
595	St. Louis	0.808	0.802	0.824	0.797	0.820	0.834	0.828	0.835	0.823	0.833	0.840	0.837	0.830	0.861	0.827	0.852	0.855	0.771	0.815	0.831	0.849	0.757	0.767	0.788	0.763	0.783	0.794	0.787	0.793	0.753
596	Sacramento	0.838	0.834	0.858	0.828	0.852	0.870	0.865	0.874	0.861	0.868	0.871	0.873	0.866	0.899	0.864	0.890	0.890	0.803	0.843	0.863	0.885	0.799	0.811	0.834	0.806	0.828	0.842	0.834	0.843	0.798
597	Northern California	0.861	0.855	0.881	0.848	0.875	0.894	0.886	0.896	0.881	0.888	0.898	0.898	0.890	0.927	0.887	0.916	0.916	0.819	0.867	0.888	0.911	0.824	0.836	0.861	0.830	0.855	0.870	0.857	0.866	0.814
598	San Diego	0.827	0.826	0.847	0.822	0.841	0.857	0.855	0.864	0.852	0.857	0.854	0.859	0.854	0.881	0.852	0.874	0.874	0.801	0.831	0.848	0.871	0.798	0.809	0.829	0.806	0.823	0.836	0.832	0.840	0.805
599	Southern California	0.833	0.829	0.851	0.825	0.846	0.862	0.857	0.866	0.853	0.858	0.863	0.864	0.859	0.889	0.856	0.880	0.881	0.800	0.837	0.855	0.877	0.804	0.815	0.836	0.810	0.830	0.843	0.835	0.843	0.801

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	3B	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.710	0.742	0.724	0.719	0.741	0.706	0.722	0.762	0.684	0.726	0.730	0.739
502	Broward County / Palm Beach	0.762	0.778	0.767	0.763	0.782	0.753	0.768	0.800	0.729	0.762	0.770	0.780
503	Tampa	0.761	0.769	0.762	0.758	0.776	0.749	0.763	0.793	0.726	0.756	0.764	0.774
504	Orlando	0.767	0.775	0.767	0.764	0.782	0.755	0.769	0.798	0.732	0.761	0.769	0.780
505	Jacksonville	0.760	0.769	0.761	0.757	0.776	0.748	0.762	0.793	0.724	0.755	0.763	0.774
506	Daytona / Gainesville	0.760	0.768	0.759	0.755	0.775	0.744	0.759	0.795	0.719	0.754	0.762	0.773
521	Diversified Dental - Las Vegas	0.900	0.877	0.887	0.884	0.907	0.880	0.900	0.915	0.842	0.857	0.874	0.906
522	Mastercare Dental - Reno	0.940	0.923	0.926	0.919	0.956	0.905	0.933	0.979	0.859	0.902	0.919	0.952
524	Premier - Minnesota	0.874	0.862	0.866	0.862	0.885	0.853	0.872	0.900	0.818	0.846	0.858	0.884
526	Dental Options Pricing - Oregon	0.860	0.858	0.858	0.852	0.882	0.840	0.863	0.901	0.799	0.837	0.851	0.878
527	Rental Network - Hawaii	0.807	0.813	0.808	0.803	0.829	0.792	0.812	0.846	0.761	0.795	0.806	0.826
528	Diversified Dental - Reno	1.003	0.961	0.980	0.976	1.005	0.975	1.001	1.013	0.928	0.938	0.961	1.006
549	Maine	0.808	0.817	0.811	0.805	0.834	0.790	0.812	0.856	0.753	0.797	0.809	0.830
550	North Dakota	0.860	0.866	0.858	0.851	0.883	0.834	0.857	0.911	0.797	0.850	0.859	0.879
551	Nevada	0.870	0.851	0.859	0.856	0.877	0.853	0.871	0.885	0.817	0.831	0.848	0.877
553	Idaho	0.827	0.834	0.826	0.822	0.843	0.811	0.827	0.863	0.784	0.819	0.828	0.841
554	Vermont	0.762	0.787	0.771	0.764	0.796	0.746	0.769	0.824	0.712	0.768	0.776	0.791
555	New Hampshire	0.757	0.781	0.767	0.760	0.788	0.744	0.765	0.814	0.712	0.763	0.770	0.784
556	Delaware	0.793	0.800	0.793	0.788	0.814	0.775	0.794	0.835	0.743	0.784	0.793	0.811
557	Washington												
558	Oregon	0.829	0.837	0.832	0.825	0.856	0.811	0.835	0.877	0.772	0.815	0.829	0.851
559	North Carolina	0.744	0.761	0.749	0.743	0.771	0.727	0.747	0.796	0.696	0.745	0.752	0.767
560	West Virginia	0.760	0.767	0.758	0.754	0.775	0.742	0.758	0.796	0.718	0.755	0.762	0.772
561	Mississippi	0.739	0.746	0.737	0.732	0.754	0.718	0.734	0.778	0.693	0.734	0.741	0.751
562	Arkansas	0.785	0.784	0.780	0.775	0.796	0.765	0.780	0.817	0.737	0.772	0.780	0.794
563	South Carolina	0.743	0.752	0.744	0.737	0.764	0.722	0.742	0.788	0.693	0.739	0.746	0.761
564	Rhode Island	0.768	0.771	0.768	0.764	0.784	0.754	0.770	0.800	0.727	0.758	0.766	0.782
565	Hawaii	0.778	0.786	0.782	0.777	0.801	0.767	0.786	0.817	0.736	0.768	0.779	0.798
566	Pittsburgh	0.764	0.766	0.763	0.759	0.775	0.753	0.765	0.787	0.733	0.755	0.762	0.773
567	Philadelphia	0.782	0.787	0.784	0.780	0.800	0.771	0.787	0.815	0.743	0.772	0.781	0.798
568	Alabama	0.772	0.774	0.768	0.764	0.784	0.753	0.769	0.804	0.728	0.762	0.770	0.782
569	Utah	0.781	0.801	0.788	0.783	0.805	0.771	0.787	0.825	0.747	0.787	0.792	0.802
570	Iowa	0.756	0.767	0.758	0.752	0.778	0.738	0.757	0.802	0.707	0.752	0.760	0.775
571	Massachusetts	0.785	0.799	0.790	0.785	0.810	0.772	0.791	0.830	0.741	0.782	0.790	0.806
572	Oklahoma	0.793	0.788	0.789	0.785	0.805	0.777	0.793	0.819	0.748	0.773	0.784	0.804
573	Louisiana	0.729	0.741	0.730	0.725	0.747	0.711	0.728	0.772	0.685	0.728	0.734	0.745
574	New Mexico	0.827	0.827	0.825	0.820	0.847	0.808	0.829	0.865	0.771	0.807	0.821	0.844
575	Texas	0.800	0.807	0.801	0.796	0.821	0.785	0.804	0.839	0.754	0.789	0.800	0.818
576	Kentucky	0.751	0.753	0.749	0.746	0.762	0.738	0.750	0.776	0.718	0.743	0.749	0.760
577	Kansas	0.811	0.809	0.808	0.804	0.826	0.795	0.812	0.840	0.765	0.793	0.804	0.824
578	Wisconsin	0.768	0.785	0.771	0.766	0.789	0.752	0.769	0.813	0.726	0.770	0.777	0.786
579	Tennessee	0.739	0.749	0.739	0.735	0.755	0.724	0.738	0.775	0.701	0.736	0.743	0.752
580	Minnesota	0.793	0.803	0.795	0.790	0.816	0.777	0.796	0.836	0.745	0.786	0.796	0.813
581	Colorado	0.816	0.826	0.817	0.813	0.834	0.801	0.818	0.855	0.774	0.811	0.819	0.832
582	Indiana	0.745	0.759	0.747	0.742	0.764	0.729	0.745	0.786	0.706	0.746	0.752	0.761
583	Nebraska	0.783	0.783	0.782	0.778	0.797	0.770	0.785	0.811	0.742	0.769	0.778	0.795
584	Connecticut	0.799	0.813	0.804	0.798	0.824	0.785	0.804	0.846	0.752	0.795	0.804	0.821
585	Ohio	0.761	0.772	0.762	0.757	0.777	0.746	0.761	0.798	0.722	0.758	0.765	0.775
586	Michigan	0.838	0.832	0.833	0.827	0.856	0.816	0.838	0.874	0.778	0.813	0.827	0.852
587	Arizona	0.851	0.843	0.846	0.842	0.866	0.835	0.854	0.878	0.799	0.824	0.838	0.864
588	New Jersey	0.799	0.809	0.804	0.799	0.825	0.787	0.807	0.841	0.753	0.789	0.800	0.821
589	Syracuse	0.743	0.763	0.749	0.744	0.766	0.731	0.747	0.789	0.707	0.750	0.755	0.763
590	New York	0.757	0.783	0.770	0.765	0.793	0.750	0.773	0.813	0.718	0.761	0.771	0.788
591	Richmond	0.766	0.773	0.767	0.761	0.786	0.748	0.766	0.807	0.718	0.759	0.767	0.783
592	Atlanta	0.789	0.796	0.790	0.784	0.810	0.772	0.792	0.830	0.740	0.779	0.789	0.807
593	Washington, DC	0.760	0.773	0.765	0.761	0.783	0.750	0.767	0.799	0.723	0.757	0.765	0.780
594	Chicago	0.741	0.772	0.752	0.747	0.771	0.731	0.749	0.797	0.707	0.756	0.761	0.767
595	St. Louis	0.777	0.781	0.776	0.771	0.795	0.759	0.778	0.815	0.729	0.766	0.775	0.793
596	Sacramento	0.821	0.827	0.824	0.818	0.845	0.806	0.827	0.863	0.769	0.807	0.819	0.841
597	Northern California	0.840	0.856	0.848	0.841	0.872	0.826	0.850	0.894	0.787	0.833	0.846	0.867
598	San Diego	0.821	0.821	0.821	0.817	0.840	0.808	0.827	0.854	0.776	0.804	0.815	0.838
599	Southern California	0.821	0.830	0.826	0.821	0.847	0.809	0.830	0.863	0.775	0.811	0.822	0.843

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	5Y	5X	9X	IY	SY	IX	SX	JX	TX
501	Miami	0.716	0.671	0.702	0.801	0.816	0.761	0.774	0.797	0.810
502	Broward County / Palm Beach	0.744	0.704	0.730	0.837	0.852	0.805	0.816	0.835	0.846
503	Tampa	0.741	0.701	0.730	0.833	0.849	0.802	0.813	0.835	0.847
504	Orlando	0.745	0.705	0.734	0.838	0.853	0.807	0.818	0.840	0.851
505	Jacksonville	0.741	0.700	0.730	0.833	0.849	0.801	0.812	0.835	0.847
506	Daytona / Gainesville	0.747	0.700	0.740	0.840	0.854	0.802	0.812	0.846	0.857
521	Diversified Dental - Las Vegas	0.817	0.774	0.789	0.990	1.033	0.961	0.996	0.979	1.015
522	Mastercare Dental - Reno	0.860	0.782	0.829	1.032	1.068	0.964	0.995	1.020	1.052
524	Premier - Minnesota	0.810	0.761	0.788	0.944	0.965	0.908	0.925	0.939	0.957
526	Dental Options Pricing - Oregon	0.811	0.747	0.784	0.972	1.009	0.917	0.947	0.961	0.993
527	Rental Network - Hawaii	0.770	0.716	0.750	0.918	0.957	0.867	0.900	0.907	0.941
528	Diversified Dental - Reno	0.897	0.844	0.856	1.107	1.149	1.079	1.116	1.093	1.131
549	Maine	0.782	0.715	0.759	0.931	0.966	0.868	0.897	0.921	0.952
550	North Dakota	0.818	0.746	0.798	0.943	0.962	0.878	0.894	0.939	0.956
551	Nevada	0.789	0.748	0.762	0.954	0.996	0.926	0.961	0.943	0.978
553	Idaho	0.786	0.741	0.771	0.885	0.901	0.849	0.861	0.883	0.895
554	Vermont	0.760	0.691	0.743	0.874	0.891	0.810	0.825	0.870	0.886
555	New Hampshire	0.746	0.683	0.727	0.857	0.875	0.800	0.816	0.851	0.867
556	Delaware	0.767	0.709	0.751	0.885	0.904	0.834	0.851	0.884	0.901
557	Washington									
558	Oregon	0.797	0.730	0.771	0.951	0.987	0.891	0.921	0.940	0.971
559	North Carolina	0.740	0.676	0.726	0.851	0.868	0.792	0.807	0.850	0.866
560	West Virginia	0.745	0.697	0.739	0.837	0.852	0.797	0.807	0.844	0.855
561	Mississippi	0.762	0.693	0.735	0.817	0.830	0.771	0.780	0.826	0.835
562	Arkansas	0.760	0.710	0.752	0.857	0.870	0.816	0.826	0.864	0.874
563	South Carolina	0.749	0.684	0.742	0.861	0.878	0.801	0.816	0.869	0.885
564	Rhode Island	0.743	0.695	0.729	0.857	0.877	0.817	0.834	0.856	0.874
565	Hawaii	0.750	0.697	0.728	0.894	0.932	0.846	0.878	0.883	0.916
566	Pittsburgh	0.730	0.696	0.719	0.820	0.837	0.796	0.808	0.821	0.833
567	Philadelphia	0.746	0.701	0.728	0.861	0.882	0.825	0.842	0.856	0.874
568	Alabama	0.786	0.723	0.756	0.845	0.859	0.807	0.817	0.851	0.862
569	Utah	0.761	0.716	0.746	0.853	0.869	0.816	0.827	0.850	0.862
570	Iowa	0.749	0.687	0.737	0.862	0.880	0.806	0.821	0.864	0.881
571	Massachusetts	0.758	0.704	0.739	0.873	0.893	0.826	0.843	0.867	0.885
572	Oklahoma	0.760	0.715	0.747	0.881	0.901	0.846	0.863	0.882	0.900
573	Louisiana	0.764	0.695	0.738	0.820	0.833	0.774	0.783	0.829	0.838
574	New Mexico	0.793	0.732	0.771	0.948	0.985	0.893	0.924	0.941	0.973
575	Texas	0.776	0.723	0.759	0.897	0.918	0.854	0.871	0.895	0.913
576	Kentucky	0.726	0.688	0.717	0.814	0.830	0.785	0.797	0.818	0.830
577	Kansas	0.768	0.722	0.750	0.890	0.911	0.854	0.871	0.887	0.905
578	Wisconsin	0.751	0.699	0.740	0.842	0.856	0.798	0.808	0.844	0.854
579	Tennessee	0.730	0.683	0.723	0.819	0.833	0.779	0.790	0.825	0.836
580	Minnesota	0.759	0.704	0.740	0.876	0.895	0.828	0.845	0.870	0.887
581	Colorado	0.784	0.738	0.769	0.882	0.898	0.846	0.857	0.881	0.892
582	Indiana	0.733	0.683	0.724	0.821	0.835	0.779	0.789	0.825	0.836
583	Nebraska	0.751	0.706	0.736	0.867	0.888	0.831	0.849	0.865	0.884
584	Connecticut	0.772	0.715	0.752	0.891	0.910	0.842	0.858	0.885	0.902
585	Ohio	0.743	0.696	0.733	0.834	0.849	0.795	0.806	0.837	0.848
586	Michigan	0.786	0.725	0.761	0.941	0.977	0.887	0.917	0.931	0.962
587	Arizona	0.793	0.743	0.768	0.952	0.992	0.911	0.945	0.941	0.975
588	New Jersey	0.771	0.713	0.746	0.918	0.956	0.867	0.898	0.906	0.939
589	Syracuse	0.662	0.617	0.652	0.741	0.754	0.703	0.712	0.742	0.751
590	New York	0.678	0.626	0.658	0.806	0.840	0.756	0.784	0.794	0.823
591	Richmond	0.675	0.622	0.664	0.777	0.794	0.731	0.745	0.779	0.794
592	Atlanta	0.766	0.710	0.749	0.885	0.905	0.838	0.855	0.883	0.901
593	Washington, DC	0.665	0.623	0.650	0.766	0.784	0.730	0.746	0.761	0.777
594	Chicago	0.664	0.617	0.651	0.743	0.756	0.702	0.712	0.740	0.750
595	St. Louis	0.757	0.701	0.743	0.874	0.893	0.826	0.842	0.875	0.892
596	Sacramento	0.705	0.651	0.683	0.842	0.875	0.793	0.821	0.831	0.860
597	Northern California	0.728	0.668	0.701	0.867	0.901	0.813	0.841	0.853	0.881
598	San Diego	0.696	0.650	0.674	0.832	0.867	0.793	0.822	0.821	0.851
599	Southern California	0.703	0.653	0.678	0.838	0.873	0.794	0.823	0.824	0.854

THE GUARDIAN Life Insurance Company of America

DENTALGUARD ALLIANCE PLAN FACTORS

Factors Relative to a standard NAP (100/80/50, $50 Dedustible, $1000 Maximum)

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
353	Idaho	0.948	0.709	0.999	0.773	0.955	0.713	0.935	0.720	0.812	0.596	0.805	0.649	0.846	0.655	0.929	0.739	0.936	0.781	0.856	0.661	0.872	0.730	0.938	0.779

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
356	Delaware	0.896	0.647	0.861	0.899	0.658	0.867	0.975	0.700	0.937	0.825	0.643	0.799	0.839	0.662	0.815	0.899	0.704	0.873	0.914	0.654	0.877	0.913	0.661	0.877	0.983	0.699	0.944	0.518	0.526	0.545

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3
356	Delaware (cont)	0.685	0.690	0.723	0.838	0.826	0.655	0.708	0.525

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2E1	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	I1A1	I2D1	K1A1	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1A1	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	M1C1
360	West Virginia	0.920	0.707	0.965	0.776	0.898	0.704	0.936	0.889	0.714	0.752	0.584	0.762	0.638	0.950	0.941	0.858	0.806	0.656	0.890	0.737	0.897	0.769	0.853	0.811	0.657	0.829	0.721	0.897	0.765	0.934

PPO #	PPO Name	M2E1	P1A1	P2A1	Q1A1	Q1E1
360	West Virginia (cont)	0.986	0.914	0.922	0.877	0.906

PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1
361	Mississippi	0.963	0.977	0.967	0.902	0.779	0.725	0.790	0.820	0.847

PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3
366	Pittsburgh	0.842	0.675	0.836	0.794	0.859	0.704	0.866	0.710	0.658	0.690	0.701	0.849	0.687	0.681	0.556	0.571	0.569	0.634	0.678	0.648	0.746

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
367	Philadelphia	0.825	0.635	0.794	0.828	0.647	0.798	0.898	0.688	0.863	0.759	0.631	0.736	0.772	0.651	0.750	0.828	0.692	0.804	0.842	0.643	0.808	0.841	0.650	0.808	0.905	0.687	0.869	0.509	0.517	0.536

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O1E3	O2A1	O2A3
367	Philadelphia (cont.)	0.631	0.636	0.666	0.771	0.760	0.644	0.501	0.652	0.516

PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1
373	Louisiana	0.943	0.954	0.953	0.881	0.762	0.704	0.765	0.797	0.820

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	J1A1	J1A3	J2A1	J2A3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	Q2E1	Q2E3
378	Wisconsin	0.911	0.700	0.943	0.761	0.896	0.703	0.882	0.709	0.754	0.583	0.754	0.635	0.926	0.719	0.940	0.745	0.810	0.659	0.826	0.722	0.883	0.763	0.903	0.735

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
379	Tennessee	0.952	0.687	0.986	0.750	0.925	0.683	0.915	0.694	0.776	0.564	0.775	0.618	0.831	0.642	0.908	0.717	0.910	0.746	0.838	0.643	0.846	0.705	0.909	0.741

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
380	Minnesota	0.894	0.683	0.928	0.746	0.881	0.688	0.867	0.694	0.740	0.570	0.745	0.623	0.793	0.644	0.868	0.721	0.876	0.756	0.798	0.646	0.818	0.711	0.873	0.750

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3
383	Nebraska	0.876	0.713	0.934	0.795	0.872	0.727	0.865	0.737	0.730	0.599	0.754	0.666	0.788	0.677	0.877	0.769	0.899	0.812	0.789	0.676	0.822	0.754	0.891	0.802

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1A1	C1E1	C1F1	D1C1	D1J1	G1C1	G1F1	G1F3	G1K1	O1A1	O2A3	R7L3
384	Connecticut	0.835	0.798	0.846	0.812	0.760	0.929	0.837	0.798	0.701	0.640	0.743	0.832	0.742	0.737	0.657	0.560	0.454

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A2A1	A2B1	A2E1	A2F1	C1E1	C1F1	C2A1	C2B1	C2E1	C2F1	L1A1	L1B1	L1E1	L1F1	L2A1	L2B1	L2E1	L2F1
395	St. Louis	0.912	0.860	0.937	0.891	0.920	0.872	0.951	0.909	0.925	0.873	0.910	0.856	0.932	0.883	0.850	0.805	0.879	0.840	0.860	0.818	0.894	0.858

PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1
396	Sacramento	0.945	0.902	0.702	0.948	0.732	0.911	0.945	0.907	0.714	0.955	0.962	0.957	1.058	1.064	1.004	0.946	0.901	0.697	0.916	0.794	0.949	1.051	1.139	0.992	0.952	0.965	1.038	0.956	1.027	1.119

PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1
396	Sacramento (cont)	1.083	0.897	0.851	0.675	0.707	0.983	0.755	1.000	0.787	0.953	0.996

PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1
397	Northern California	0.959	0.919	0.715	0.957	0.739	0.919	0.957	0.918	0.722	0.967	0.967	0.966	1.076	1.075	1.009	0.959	0.915	0.707	0.904	0.787	0.953	1.050	1.142	0.996	0.956	0.975	1.045	0.956	1.033	1.128

PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1
397	Northern California (cont)	1.091	0.906	0.863	0.684	0.714	1.001	0.770	1.010	0.795	0.956	1.004

PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I4E1	I5E1	I5E3	I5F1	I5F3
399	Southern California	0.893	0.858	0.693	0.891	0.855	0.686	0.903	0.867	0.702	0.950	0.917	0.753	0.893	0.847	0.828	0.718	0.797	0.789	0.681	0.874	0.867	0.760	0.857	0.850	0.741	0.988	1.080	0.859	1.043	0.843

PPO #	PPO Name	J5E1	J5E3	J5F1	J5F3	P001	P002
399	Southern California (cont.)	1.065	0.839	1.027	0.825	0.885	0.689

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KB01	KB02	KB03	KB04	KB05	KB06	KB07	KB08	KB10	KB0A	KB0B	KB0D	KB0I	KB0L	KB0M	KB0N	KB0O	KB0P	KB0Q	KB0R	KB0S	KB0T
501	Miami	0.637	0.648	0.658	0.646	0.655	0.660	0.665	0.667	0.615	0.664	0.671	0.646	0.659	0.657	0.668	0.657	0.665	0.659	0.640	0.651	0.657	0.666
502	Broward County / Palm Beach	0.660	0.671	0.682	0.670	0.677	0.684	0.689	0.691	0.648	0.688	0.693	0.671	0.683	0.681	0.691	0.681	0.690	0.685	0.661	0.670	0.679	0.690
503	Tampa	0.705	0.719	0.730	0.717	0.726	0.733	0.739	0.742	0.695	0.739	0.745	0.717	0.732	0.730	0.741	0.730	0.739	0.732	0.708	0.717	0.727	0.739
504	Orlando	0.696	0.710	0.721	0.708	0.716	0.724	0.729	0.732	0.687	0.729	0.735	0.707	0.722	0.720	0.731	0.721	0.729	0.723	0.699	0.708	0.717	0.730
505	Jacksonville	0.708	0.722	0.733	0.720	0.729	0.736	0.741	0.744	0.694	0.740	0.747	0.720	0.734	0.732	0.744	0.732	0.742	0.737	0.710	0.719	0.730	0.742
506	Daytona / Gainesville	0.675	0.692	0.705	0.690	0.701	0.707	0.714	0.717	0.658	0.715	0.723	0.687	0.706	0.704	0.716	0.704	0.714	0.705	0.681	0.691	0.702	0.714
521	Diversified Dental - Las Vegas	0.843	0.862	0.882	0.861	0.871	0.887	0.900	0.907	0.869	0.900	0.902	0.864	0.884	0.882	0.902	0.883	0.902	0.898	0.843	0.849	0.868	0.901
522	Mastercare Dental - Reno	0.898	0.924	0.951	0.919	0.940	0.963	0.979	0.988	0.871	0.983	0.989	0.925	0.963	0.957	0.989	0.959	0.985	0.965	0.902	0.923	0.944	0.983
524	Premier - Minnesota	0.764	0.789	0.808	0.788	0.799	0.813	0.826	0.832	0.780	0.829	0.836	0.776	0.811	0.809	0.824	0.811	0.823	0.808	0.778	0.783	0.797	0.823
526	Dental Options Pricing - Oregon	0.778	0.801	0.823	0.798	0.813	0.828	0.840	0.847	0.769	0.841	0.849	0.797	0.827	0.823	0.844	0.824	0.842	0.830	0.784	0.796	0.814	0.842
527	Rental Network - Hawaii	0.697	0.722	0.736	0.720	0.730	0.739	0.752	0.757	0.703	0.756	0.763	0.706	0.738	0.735	0.749	0.737	0.748	0.731	0.714	0.719	0.730	0.748
528	Diversified Dental - Reno	0.939	0.964	0.989	0.962	0.974	0.996	1.015	1.027	0.987	1.017	1.018	0.964	0.992	0.989	1.016	0.991	1.017	1.012	0.941	0.946	0.970	1.017
549	Maine	0.740	0.759	0.778	0.756	0.771	0.785	0.793	0.798	0.708	0.792	0.800	0.759	0.785	0.781	0.801	0.781	0.796	0.785	0.743	0.760	0.775	0.796
550	North Dakota	0.770	0.801	0.823	0.797	0.815	0.829	0.842	0.848	0.743	0.846	0.859	0.784	0.829	0.825	0.843	0.826	0.840	0.817	0.789	0.803	0.818	0.841
551	Nevada	0.708	0.724	0.739	0.723	0.730	0.743	0.753	0.758	0.728	0.752	0.754	0.725	0.741	0.739	0.755	0.740	0.754	0.751	0.708	0.713	0.729	0.754
553	Idaho	0.747	0.770	0.784	0.768	0.779	0.787	0.798	0.800	0.746	0.800	0.808	0.758	0.787	0.785	0.796	0.786	0.795	0.780	0.761	0.768	0.779	0.795
554	Vermont	0.675	0.696	0.714	0.692	0.709	0.718	0.726	0.729	0.632	0.726	0.737	0.691	0.717	0.714	0.731	0.714	0.727	0.714	0.681	0.699	0.713	0.728
555	New Hampshire	0.661	0.681	0.697	0.678	0.692	0.701	0.709	0.711	0.630	0.709	0.719	0.674	0.701	0.698	0.712	0.698	0.709	0.695	0.670	0.685	0.695	0.709
556	Delaware	0.704	0.730	0.747	0.728	0.741	0.751	0.763	0.766	0.693	0.766	0.775	0.717	0.751	0.748	0.762	0.749	0.761	0.742	0.719	0.730	0.742	0.761
557	Washington																						
558	Oregon	0.752	0.774	0.794	0.771	0.786	0.799	0.809	0.815	0.731	0.809	0.817	0.772	0.798	0.794	0.814	0.795	0.811	0.800	0.756	0.771	0.789	0.811
559	North Carolina	0.644	0.664	0.680	0.661	0.675	0.685	0.693	0.696	0.612	0.693	0.703	0.658	0.685	0.681	0.696	0.682	0.693	0.678	0.653	0.667	0.679	0.693
560	West Virginia	0.694	0.716	0.728	0.714	0.724	0.732	0.741	0.744	0.681	0.743	0.752	0.705	0.731	0.729	0.740	0.730	0.738	0.723	0.707	0.716	0.726	0.739
561	Mississippi	0.700	0.725	0.741	0.722	0.736	0.744	0.753	0.756	0.679	0.756	0.766	0.711	0.743	0.740	0.753	0.741	0.750	0.734	0.715	0.726	0.738	0.751
562	Arkansas	0.759	0.780	0.798	0.778	0.790	0.802	0.810	0.814	0.743	0.812	0.821	0.772	0.801	0.798	0.812	0.799	0.810	0.797	0.769	0.780	0.792	0.810
563	South Carolina	0.666	0.690	0.707	0.687	0.702	0.713	0.722	0.726	0.638	0.724	0.735	0.678	0.712	0.708	0.723	0.709	0.720	0.700	0.681	0.694	0.705	0.720
564	Rhode Island	0.700	0.718	0.733	0.716	0.726	0.736	0.744	0.748	0.694	0.746	0.752	0.711	0.735	0.733	0.745	0.734	0.744	0.732	0.709	0.717	0.727	0.744
565	Hawaii	0.678	0.699	0.712	0.697	0.706	0.716	0.726	0.731	0.681	0.728	0.734	0.689	0.714	0.712	0.725	0.713	0.724	0.712	0.688	0.695	0.707	0.724
566	Pittsburgh	0.699	0.712	0.722	0.710	0.717	0.724	0.730	0.733	0.697	0.731	0.736	0.708	0.723	0.722	0.731	0.722	0.730	0.723	0.704	0.710	0.717	0.730
567	Philadelphia	0.703	0.719	0.733	0.717	0.726	0.736	0.744	0.747	0.699	0.744	0.750	0.714	0.735	0.733	0.745	0.734	0.743	0.735	0.709	0.717	0.727	0.744
568	Alabama	0.709	0.726	0.740	0.724	0.735	0.744	0.750	0.753	0.690	0.750	0.759	0.722	0.743	0.740	0.753	0.740	0.751	0.742	0.714	0.726	0.737	0.751
569	Utah	0.703	0.717	0.729	0.715	0.725	0.731	0.737	0.740	0.686	0.737	0.745	0.713	0.731	0.729	0.739	0.729	0.737	0.729	0.709	0.719	0.726	0.738
570	Iowa	0.676	0.699	0.715	0.696	0.710	0.721	0.730	0.733	0.652	0.732	0.742	0.688	0.720	0.716	0.731	0.717	0.728	0.710	0.689	0.701	0.712	0.728
571	Massachusetts	0.708	0.727	0.743	0.724	0.736	0.746	0.754	0.757	0.689	0.754	0.762	0.721	0.746	0.743	0.757	0.744	0.754	0.743	0.715	0.727	0.738	0.755
572	Oklahoma	0.735	0.755	0.769	0.753	0.762	0.774	0.783	0.787	0.737	0.784	0.789	0.749	0.772	0.770	0.784	0.771	0.782	0.773	0.742	0.749	0.763	0.783
573	Louisiana	0.654	0.674	0.689	0.671	0.684	0.691	0.699	0.701	0.630	0.700	0.709	0.665	0.691	0.688	0.700	0.688	0.698	0.686	0.663	0.675	0.686	0.698
574	New Mexico	0.745	0.767	0.786	0.765	0.778	0.792	0.803	0.808	0.736	0.804	0.811	0.762	0.790	0.787	0.805	0.788	0.803	0.788	0.753	0.764	0.779	0.803
575	Texas	0.728	0.747	0.762	0.745	0.756	0.767	0.775	0.780	0.717	0.775	0.782	0.744	0.765	0.763	0.778	0.763	0.776	0.766	0.733	0.744	0.757	0.776
576	Kentucky	0.677	0.692	0.703	0.691	0.698	0.705	0.712	0.715	0.674	0.713	0.719	0.685	0.704	0.703	0.711	0.703	0.711	0.701	0.686	0.692	0.699	0.711
577	Kansas	0.743	0.763	0.779	0.762	0.771	0.783	0.793	0.797	0.745	0.794	0.800	0.757	0.781	0.779	0.793	0.780	0.792	0.781	0.751	0.758	0.772	0.792
578	Wisconsin	0.689	0.710	0.723	0.708	0.719	0.726	0.734	0.736	0.669	0.736	0.745	0.700	0.726	0.723	0.735	0.724	0.733	0.718	0.701	0.712	0.722	0.733
579	Tennessee	0.635	0.653	0.665	0.652	0.661	0.667	0.675	0.677	0.622	0.677	0.684	0.643	0.667	0.665	0.675	0.665	0.673	0.660	0.646	0.654	0.662	0.673
580	Minnesota	0.714	0.734	0.750	0.731	0.744	0.755	0.763	0.767	0.696	0.764	0.772	0.728	0.754	0.750	0.766	0.751	0.763	0.750	0.721	0.733	0.746	0.763
581	Colorado	0.720	0.736	0.750	0.734	0.745	0.753	0.760	0.763	0.708	0.761	0.768	0.732	0.752	0.750	0.762	0.750	0.760	0.751	0.725	0.735	0.746	0.761
582	Indiana	0.649	0.667	0.679	0.665	0.675	0.682	0.689	0.691	0.629	0.691	0.699	0.658	0.682	0.679	0.690	0.680	0.688	0.674	0.659	0.669	0.677	0.688
583	Nebraska	0.712	0.731	0.746	0.730	0.739	0.749	0.758	0.761	0.715	0.759	0.765	0.723	0.748	0.746	0.757	0.747	0.756	0.745	0.722	0.728	0.739	0.756
584	Connecticut	0.715	0.734	0.751	0.732	0.744	0.755	0.763	0.766	0.695	0.763	0.772	0.729	0.754	0.751	0.766	0.752	0.764	0.752	0.721	0.734	0.746	0.764
585	Ohio	0.676	0.693	0.705	0.691	0.701	0.708	0.715	0.717	0.660	0.716	0.724	0.686	0.707	0.705	0.716	0.705	0.714	0.702	0.684	0.694	0.703	0.714
586	Michigan	0.739	0.763	0.782	0.760	0.775	0.788	0.800	0.806	0.733	0.802	0.809	0.756	0.786	0.783	0.802	0.784	0.800	0.786	0.748	0.758	0.775	0.800
587	Arizona	0.770	0.789	0.807	0.788	0.798	0.812	0.822	0.828	0.779	0.823	0.827	0.786	0.809	0.807	0.823	0.808	0.822	0.813	0.774	0.782	0.797	0.822
588	New Jersey	0.709	0.727	0.743	0.725	0.736	0.746	0.756	0.760	0.700	0.755	0.761	0.723	0.746	0.743	0.758	0.743	0.755	0.747	0.715	0.725	0.737	0.756
589	Syracuse	0.659	0.675	0.688	0.673	0.684	0.690	0.697	0.699	0.638	0.698	0.706	0.668	0.690	0.688	0.698	0.688	0.696	0.684	0.668	0.679	0.686	0.696
590	New York	0.642	0.657	0.670	0.655	0.665	0.675	0.682	0.683	0.627	0.682	0.688	0.653	0.672	0.669	0.684	0.670	0.681	0.674	0.646	0.658	0.667	0.682
591	Richmond	0.677	0.703	0.720	0.701	0.713	0.724	0.735	0.737	0.665	0.738	0.747	0.688	0.723	0.720	0.733	0.722	0.732	0.712	0.695	0.704	0.715	0.732
592	Atlanta	0.690	0.709	0.725	0.706	0.719	0.729	0.737	0.741	0.673	0.737	0.745	0.706	0.728	0.725	0.741	0.725	0.738	0.729	0.695	0.707	0.721	0.739
593	Washington, DC	0.660	0.677	0.689	0.675	0.684	0.692	0.699	0.703	0.655	0.701	0.707	0.670	0.691	0.689	0.700	0.689	0.698	0.689	0.668	0.676	0.685	0.700
594	Chicago	0.649	0.663	0.675	0.661	0.672	0.678	0.684	0.685	0.621	0.683	0.692	0.658	0.678	0.675	0.686	0.675	0.684	0.673	0.656	0.668	0.674	0.684
595	St. Louis	0.670	0.694	0.709	0.692	0.703	0.713	0.723	0.727	0.662	0.726	0.734	0.683	0.712	0.710	0.723	0.711	0.722	0.706	0.683	0.692	0.704	0.722
596	Sacramento	0.742	0.762	0.780	0.760	0.772	0.785	0.795	0.800	0.729	0.795	0.802	0.758	0.784	0.781	0.798	0.782	0.796	0.784	0.748	0.760	0.774	0.796
597	Northern California	0.740	0.759	0.778	0.757	0.771	0.784	0.792	0.796	0.718	0.791	0.799	0.758	0.783	0.779	0.797	0.780	0.794	0.784	0.744	0.759	0.773	0.794
598	San Diego	0.745	0.762	0.778	0.760	0.771	0.782	0.792	0.797	0.745	0.792	0.797	0.759	0.781	0.779	0.793	0.780	0.792	0.784	0.750	0.758	0.771	0.792
599	Southern California	0.735	0.752	0.768	0.749	0.761	0.772	0.781	0.786	0.727	0.781	0.786	0.749	0.771	0.769	0.784	0.768	0.781	0.773	0.739	0.749	0.762	0.782

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KC01	KC02	KC03	KC04	KC05	KC06	KC07	KC08	KC10	KC0A	KC0B	KC0D	KC0I	KC0L	KC0M	KC0N	KC0O	KC0P	KC0Q	KC0R	KC0S	KC0T
501	Miami	0.672	0.670	0.677	0.669	0.676	0.679	0.681	0.681	0.636	0.682	0.688	0.676	0.679	0.677	0.683	0.677	0.681	0.684	0.666	0.675	0.678	0.682
502	Broward County / Palm Beach	0.695	0.697	0.706	0.696	0.703	0.707	0.710	0.710	0.672	0.709	0.715	0.702	0.707	0.705	0.711	0.705	0.710	0.712	0.690	0.699	0.704	0.710
503	Tampa	0.746	0.747	0.757	0.746	0.754	0.759	0.762	0.764	0.721	0.763	0.769	0.753	0.759	0.757	0.763	0.757	0.762	0.764	0.741	0.749	0.755	0.762
504	Orlando	0.737	0.738	0.747	0.736	0.744	0.749	0.752	0.753	0.713	0.753	0.759	0.743	0.749	0.747	0.753	0.747	0.751	0.754	0.732	0.739	0.745	0.752
505	Jacksonville	0.749	0.751	0.761	0.749	0.757	0.761	0.764	0.766	0.721	0.765	0.772	0.756	0.761	0.760	0.766	0.759	0.764	0.768	0.743	0.751	0.758	0.765
506	Daytona / Gainesville	0.722	0.723	0.734	0.721	0.730	0.735	0.739	0.741	0.688	0.741	0.750	0.728	0.735	0.733	0.740	0.733	0.738	0.743	0.716	0.725	0.732	0.739
521	Diversified Dental - Las Vegas	0.908	0.917	0.933	0.916	0.924	0.938	0.942	0.944	0.913	0.942	0.945	0.921	0.934	0.932	0.944	0.934	0.943	0.944	0.904	0.910	0.922	0.943
522	Mastercare Dental - Reno	0.990	0.995	1.017	0.991	1.010	1.027	1.040	1.048	0.937	1.045	1.053	1.008	1.027	1.022	1.046	1.024	1.043	1.043	0.981	0.998	1.014	1.042
524	Premier - Minnesota	0.835	0.840	0.853	0.838	0.847	0.857	0.868	0.868	0.824	0.872	0.879	0.841	0.856	0.854	0.864	0.856	0.864	0.865	0.835	0.838	0.847	0.864
526	Dental Options Pricing - Oregon	0.851	0.856	0.874	0.853	0.866	0.878	0.885	0.888	0.818	0.887	0.896	0.863	0.876	0.873	0.887	0.874	0.885	0.889	0.845	0.855	0.867	0.885
527	Rental Network - Hawaii	0.760	0.760	0.769	0.758	0.766	0.770	0.778	0.781	0.733	0.784	0.791	0.761	0.770	0.768	0.774	0.769	0.773	0.777	0.760	0.763	0.767	0.774
528	Diversified Dental - Reno	1.027	1.042	1.059	1.040	1.050	1.065	1.078	1.087	1.051	1.079	1.082	1.045	1.062	1.060	1.078	1.062	1.079	1.078	1.025	1.029	1.047	1.078
549	Maine	0.803	0.805	0.820	0.803	0.817	0.823	0.829	0.830	0.749	0.828	0.838	0.816	0.825	0.822	0.834	0.821	0.829	0.834	0.794	0.808	0.820	0.830
550	North Dakota	0.854	0.854	0.872	0.851	0.867	0.876	0.887	0.889	0.794	0.893	0.908	0.860	0.876	0.872	0.886	0.874	0.883	0.889	0.848	0.859	0.870	0.883
551	Nevada	0.760	0.767	0.780	0.766	0.773	0.782	0.785	0.787	0.762	0.785	0.788	0.771	0.782	0.780	0.787	0.781	0.786	0.787	0.757	0.761	0.771	0.786
553	Idaho	0.804	0.806	0.818	0.804	0.813	0.821	0.828	0.828	0.780	0.831	0.839	0.808	0.820	0.818	0.825	0.820	0.824	0.827	0.803	0.807	0.814	0.825
554	Vermont	0.737	0.736	0.753	0.733	0.748	0.754	0.759	0.760	0.671	0.760	0.772	0.746	0.754	0.751	0.761	0.751	0.758	0.765	0.727	0.742	0.752	0.758
555	New Hampshire	0.718	0.718	0.729	0.716	0.728	0.731	0.737	0.736	0.664	0.738	0.749	0.726	0.733	0.730	0.738	0.730	0.736	0.740	0.711	0.724	0.731	0.736
556	Delaware	0.771	0.773	0.788	0.771	0.783	0.789	0.797	0.797	0.732	0.801	0.811	0.777	0.791	0.788	0.795	0.789	0.793	0.796	0.768	0.776	0.784	0.794
557	Washington																						
558	Oregon	0.820	0.823	0.841	0.821	0.834	0.843	0.848	0.851	0.775	0.849	0.858	0.832	0.843	0.841	0.851	0.841	0.848	0.854	0.811	0.824	0.836	0.848
559	North Carolina	0.703	0.701	0.714	0.699	0.711	0.717	0.722	0.723	0.646	0.724	0.734	0.710	0.717	0.715	0.723	0.715	0.720	0.724	0.695	0.707	0.716	0.721
560	West Virginia	0.749	0.748	0.760	0.746	0.756	0.763	0.769	0.770	0.713	0.772	0.781	0.753	0.763	0.761	0.767	0.762	0.765	0.768	0.745	0.752	0.758	0.766
561	Mississippi	0.762	0.762	0.775	0.760	0.771	0.777	0.785	0.786	0.716	0.789	0.800	0.767	0.777	0.774	0.783	0.775	0.781	0.787	0.757	0.766	0.774	0.782
562	Arkansas	0.819	0.820	0.833	0.818	0.829	0.836	0.845	0.846	0.782	0.847	0.857	0.826	0.835	0.833	0.845	0.833	0.842	0.847	0.814	0.824	0.831	0.843
563	South Carolina	0.732	0.731	0.744	0.728	0.742	0.748	0.754	0.756	0.675	0.758	0.769	0.739	0.748	0.745	0.753	0.746	0.751	0.755	0.726	0.736	0.744	0.751
564	Rhode Island	0.752	0.756	0.763	0.754	0.762	0.765	0.770	0.771	0.723	0.772	0.779	0.760	0.765	0.764	0.770	0.764	0.769	0.771	0.749	0.756	0.764	0.769
565	Hawaii	0.735	0.736	0.744	0.735	0.742	0.747	0.752	0.754	0.711	0.755	0.761	0.738	0.745	0.743	0.750	0.744	0.749	0.752	0.733	0.738	0.743	0.749
566	Pittsburgh	0.737	0.739	0.746	0.738	0.744	0.748	0.751	0.752	0.721	0.752	0.757	0.743	0.747	0.746	0.751	0.746	0.750	0.752	0.734	0.739	0.745	0.750
567	Philadelphia	0.751	0.755	0.762	0.754	0.761	0.764	0.768	0.769	0.727	0.769	0.775	0.759	0.764	0.763	0.769	0.763	0.767	0.770	0.748	0.755	0.763	0.767
568	Alabama	0.758	0.758	0.770	0.757	0.766	0.775	0.778	0.778	0.722	0.779	0.787	0.765	0.773	0.770	0.779	0.770	0.777	0.781	0.752	0.761	0.768	0.777
569	Utah	0.745	0.746	0.754	0.745	0.753	0.756	0.760	0.760	0.712	0.761	0.768	0.751	0.756	0.754	0.761	0.755	0.759	0.762	0.740	0.748	0.755	0.760
570	Iowa	0.740	0.739	0.752	0.737	0.749	0.756	0.761	0.761	0.688	0.765	0.775	0.747	0.756	0.753	0.761	0.754	0.758	0.762	0.734	0.744	0.751	0.759
571	Massachusetts	0.763	0.765	0.775	0.763	0.774	0.777	0.782	0.782	0.722	0.783	0.792	0.771	0.778	0.775	0.783	0.776	0.781	0.784	0.757	0.767	0.775	0.781
572	Oklahoma	0.791	0.794	0.806	0.793	0.802	0.808	0.813	0.814	0.770	0.814	0.820	0.799	0.808	0.807	0.813	0.807	0.811	0.813	0.787	0.793	0.803	0.811
573	Louisiana	0.708	0.707	0.720	0.705	0.716	0.721	0.728	0.729	0.664	0.730	0.740	0.713	0.721	0.718	0.728	0.719	0.725	0.731	0.701	0.711	0.718	0.726
574	New Mexico	0.813	0.816	0.831	0.814	0.826	0.835	0.841	0.842	0.779	0.843	0.851	0.823	0.835	0.833	0.842	0.833	0.840	0.842	0.807	0.816	0.827	0.840
575	Texas	0.784	0.786	0.799	0.784	0.794	0.802	0.806	0.807	0.751	0.806	0.814	0.793	0.802	0.800	0.807	0.800	0.805	0.808	0.778	0.787	0.796	0.805
576	Kentucky	0.718	0.721	0.727	0.719	0.726	0.729	0.734	0.734	0.698	0.736	0.741	0.723	0.729	0.728	0.732	0.728	0.732	0.733	0.716	0.721	0.727	0.732
577	Kansas	0.801	0.804	0.817	0.803	0.812	0.819	0.824	0.824	0.779	0.826	0.832	0.809	0.819	0.817	0.823	0.818	0.822	0.824	0.798	0.804	0.812	0.822
578	Wisconsin	0.742	0.742	0.754	0.740	0.750	0.755	0.762	0.762	0.701	0.764	0.774	0.747	0.756	0.754	0.761	0.755	0.759	0.762	0.738	0.747	0.752	0.759
579	Tennessee	0.681	0.682	0.692	0.681	0.689	0.693	0.699	0.699	0.650	0.702	0.709	0.686	0.694	0.692	0.698	0.693	0.696	0.699	0.679	0.685	0.690	0.697
580	Minnesota	0.773	0.773	0.786	0.771	0.783	0.789	0.794	0.795	0.731	0.795	0.804	0.781	0.789	0.787	0.794	0.787	0.792	0.796	0.766	0.776	0.784	0.792
581	Colorado	0.769	0.769	0.780	0.767	0.776	0.783	0.788	0.789	0.739	0.789	0.796	0.775	0.782	0.780	0.788	0.781	0.786	0.789	0.763	0.771	0.777	0.787
582	Indiana	0.698	0.696	0.706	0.695	0.704	0.708	0.714	0.714	0.658	0.716	0.725	0.703	0.709	0.707	0.713	0.707	0.711	0.714	0.693	0.701	0.706	0.712
583	Nebraska	0.765	0.770	0.777	0.768	0.776	0.778	0.784	0.784	0.744	0.786	0.792	0.772	0.779	0.777	0.783	0.778	0.782	0.784	0.763	0.767	0.776	0.782
584	Connecticut	0.772	0.774	0.786	0.772	0.783	0.788	0.793	0.793	0.730	0.794	0.803	0.780	0.789	0.787	0.795	0.787	0.792	0.796	0.766	0.777	0.785	0.792
585	Ohio	0.723	0.723	0.733	0.721	0.730	0.735	0.740	0.740	0.689	0.742	0.750	0.729	0.735	0.733	0.740	0.734	0.738	0.741	0.718	0.726	0.732	0.738
586	Michigan	0.809	0.814	0.831	0.812	0.824	0.834	0.840	0.843	0.778	0.843	0.852	0.819	0.834	0.831	0.841	0.832	0.839	0.843	0.804	0.812	0.825	0.839
587	Arizona	0.832	0.838	0.850	0.836	0.845	0.852	0.858	0.859	0.817	0.859	0.864	0.843	0.852	0.851	0.858	0.851	0.857	0.859	0.827	0.834	0.845	0.857
588	New Jersey	0.765	0.769	0.778	0.767	0.776	0.779	0.785	0.785	0.733	0.786	0.792	0.774	0.780	0.778	0.787	0.777	0.783	0.788	0.760	0.768	0.778	0.785
589	Syracuse	0.704	0.705	0.713	0.703	0.712	0.715	0.720	0.720	0.666	0.722	0.730	0.710	0.715	0.714	0.720	0.714	0.718	0.722	0.700	0.709	0.714	0.719
590	New York	0.689	0.688	0.696	0.686	0.694	0.699	0.702	0.703	0.652	0.703	0.710	0.693	0.697	0.695	0.703	0.695	0.701	0.706	0.683	0.692	0.697	0.701
591	Richmond	0.743	0.745	0.757	0.743	0.754	0.758	0.767	0.766	0.702	0.771	0.781	0.748	0.760	0.757	0.764	0.758	0.762	0.765	0.741	0.748	0.755	0.762
592	Atlanta	0.746	0.748	0.762	0.746	0.757	0.764	0.767	0.769	0.708	0.768	0.777	0.755	0.764	0.761	0.769	0.762	0.767	0.772	0.740	0.749	0.758	0.768
593	Washington, DC	0.707	0.708	0.715	0.707	0.713	0.717	0.721	0.721	0.680	0.723	0.729	0.711	0.716	0.714	0.720	0.715	0.718	0.722	0.705	0.711	0.715	0.720
594	Chicago	0.691	0.691	0.700	0.689	0.698	0.701	0.706	0.705	0.647	0.706	0.715	0.698	0.702	0.700	0.707	0.700	0.704	0.708	0.686	0.695	0.701	0.705
595	St. Louis	0.731	0.733	0.746	0.731	0.742	0.748	0.755	0.755	0.697	0.758	0.766	0.737	0.749	0.747	0.753	0.748	0.752	0.754	0.728	0.736	0.743	0.752
596	Sacramento	0.804	0.809	0.821	0.807	0.819	0.823	0.830	0.830	0.768	0.831	0.838	0.815	0.824	0.822	0.831	0.822	0.829	0.832	0.799	0.809	0.820	0.829
597	Northern California	0.802	0.806	0.820	0.803	0.816	0.822	0.828	0.828	0.759	0.828	0.836	0.814	0.823	0.821	0.831	0.821	0.828	0.832	0.795	0.807	0.818	0.828
598	San Diego	0.801	0.807	0.815	0.805	0.812	0.817	0.822	0.823	0.779	0.823	0.829	0.811	0.817	0.815	0.823	0.816	0.822	0.824	0.797	0.803	0.814	0.822
599	Southern California	0.791	0.794	0.803	0.792	0.800	0.805	0.811	0.811	0.760	0.811	0.817	0.800	0.806	0.804	0.813	0.803	0.809	0.812	0.786	0.794	0.804	0.811

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KQ01	KQ02	KQ03	KQ04	KQ05	KQ06	KQ07	KQ08	KQ10	KQ0A	KQ0B	KQ0D	KQ0I	KQ0L	KQ0M	KQ0N	KQ0O	KQ0P	KQ0Q	KQ0R	KQ0S	KQ0T
501	Miami	0.674	0.664	0.672	0.662	0.671	0.672	0.674	0.673	0.621	0.672	0.680	0.673	0.672	0.670	0.677	0.669	0.674	0.675	0.657	0.671	0.674	0.675
502	Broward County / Palm Beach	0.697	0.692	0.701	0.691	0.699	0.702	0.703	0.703	0.660	0.702	0.708	0.700	0.702	0.700	0.707	0.699	0.704	0.706	0.684	0.695	0.701	0.705
503	Tampa	0.748	0.742	0.752	0.740	0.749	0.753	0.755	0.755	0.708	0.754	0.761	0.749	0.752	0.751	0.758	0.750	0.755	0.755	0.733	0.745	0.750	0.756
504	Orlando	0.738	0.732	0.742	0.730	0.739	0.743	0.745	0.745	0.699	0.744	0.751	0.739	0.742	0.741	0.747	0.740	0.745	0.745	0.724	0.735	0.741	0.746
505	Jacksonville	0.751	0.744	0.755	0.743	0.752	0.756	0.757	0.757	0.707	0.756	0.763	0.753	0.755	0.754	0.761	0.753	0.758	0.759	0.735	0.748	0.754	0.759
506	Daytona / Gainesville	0.725	0.714	0.726	0.712	0.722	0.727	0.730	0.729	0.670	0.729	0.738	0.723	0.727	0.724	0.733	0.724	0.729	0.729	0.705	0.719	0.725	0.730
521	Diversified Dental - Las Vegas	0.912	0.917	0.933	0.915	0.924	0.937	0.940	0.941	0.904	0.938	0.941	0.924	0.934	0.931	0.944	0.932	0.942	0.943	0.902	0.912	0.924	0.942
522	Mastercare Dental - Reno	1.009	0.998	1.021	0.993	1.015	1.027	1.035	1.039	0.906	1.029	1.041	1.021	1.028	1.022	1.049	1.022	1.043	1.042	0.974	1.005	1.022	1.043
524	Premier - Minnesota	0.837	0.828	0.842	0.826	0.836	0.845	0.854	0.855	0.805	0.857	0.864	0.831	0.843	0.841	0.852	0.842	0.850	0.846	0.821	0.829	0.836	0.851
526	Dental Options Pricing - Oregon	0.859	0.848	0.867	0.845	0.860	0.871	0.875	0.875	0.796	0.874	0.882	0.862	0.868	0.865	0.881	0.865	0.876	0.877	0.834	0.853	0.863	0.877
527	Rental Network - Hawaii	0.762	0.746	0.755	0.744	0.753	0.757	0.765	0.767	0.713	0.769	0.775	0.749	0.757	0.755	0.762	0.756	0.761	0.755	0.745	0.752	0.755	0.762
528	Diversified Dental - Reno	1.033	1.042	1.060	1.041	1.051	1.065	1.077	1.085	1.043	1.075	1.078	1.049	1.062	1.060	1.079	1.061	1.078	1.078	1.023	1.031	1.049	1.078
549	Maine	0.813	0.802	0.818	0.799	0.815	0.819	0.820	0.819	0.726	0.816	0.826	0.819	0.819	0.815	0.830	0.814	0.824	0.828	0.784	0.809	0.820	0.825
550	North Dakota	0.862	0.836	0.856	0.833	0.851	0.859	0.867	0.865	0.758	0.868	0.883	0.851	0.858	0.854	0.869	0.854	0.864	0.860	0.827	0.849	0.856	0.866
551	Nevada	0.763	0.767	0.780	0.766	0.773	0.782	0.783	0.785	0.756	0.782	0.785	0.773	0.781	0.779	0.787	0.779	0.785	0.786	0.755	0.762	0.773	0.785
553	Idaho	0.806	0.794	0.807	0.792	0.802	0.809	0.814	0.815	0.760	0.816	0.825	0.799	0.808	0.806	0.814	0.806	0.811	0.808	0.789	0.798	0.804	0.812
554	Vermont	0.744	0.724	0.741	0.720	0.737	0.742	0.744	0.742	0.642	0.741	0.755	0.742	0.742	0.738	0.751	0.737	0.745	0.746	0.711	0.737	0.743	0.747
555	New Hampshire	0.723	0.706	0.719	0.703	0.718	0.720	0.723	0.721	0.638	0.722	0.733	0.719	0.720	0.717	0.727	0.716	0.722	0.722	0.696	0.716	0.722	0.724
556	Delaware	0.775	0.759	0.774	0.756	0.769	0.775	0.781	0.780	0.706	0.783	0.793	0.767	0.776	0.773	0.781	0.773	0.778	0.774	0.751	0.765	0.772	0.779
557	Washington																						
558	Oregon	0.828	0.815	0.834	0.812	0.828	0.835	0.838	0.838	0.752	0.836	0.844	0.832	0.835	0.832	0.844	0.831	0.840	0.841	0.800	0.823	0.832	0.841
559	North Carolina	0.707	0.690	0.704	0.687	0.702	0.706	0.708	0.707	0.620	0.707	0.718	0.704	0.706	0.703	0.713	0.701	0.708	0.708	0.680	0.701	0.707	0.710
560	West Virginia	0.750	0.736	0.749	0.734	0.745	0.751	0.755	0.755	0.691	0.756	0.766	0.743	0.750	0.748	0.755	0.748	0.753	0.750	0.730	0.743	0.748	0.754
561	Mississippi	0.766	0.746	0.761	0.744	0.757	0.763	0.769	0.768	0.689	0.770	0.782	0.756	0.762	0.759	0.770	0.759	0.766	0.763	0.740	0.756	0.761	0.768
562	Arkansas	0.824	0.810	0.824	0.808	0.820	0.826	0.833	0.832	0.759	0.832	0.843	0.820	0.825	0.822	0.836	0.821	0.832	0.831	0.801	0.817	0.823	0.833
563	South Carolina	0.736	0.716	0.730	0.713	0.728	0.732	0.736	0.735	0.646	0.737	0.749	0.728	0.732	0.729	0.739	0.728	0.735	0.732	0.707	0.727	0.733	0.736
564	Rhode Island	0.755	0.747	0.755	0.745	0.754	0.756	0.760	0.760	0.705	0.760	0.767	0.754	0.756	0.754	0.761	0.754	0.759	0.757	0.738	0.749	0.757	0.760
565	Hawaii	0.737	0.726	0.734	0.724	0.732	0.736	0.741	0.743	0.694	0.744	0.749	0.730	0.736	0.734	0.741	0.734	0.739	0.736	0.721	0.730	0.734	0.740
566	Pittsburgh	0.738	0.734	0.741	0.733	0.739	0.742	0.745	0.745	0.709	0.745	0.750	0.739	0.741	0.740	0.746	0.740	0.744	0.743	0.727	0.735	0.740	0.745
567	Philadelphia	0.754	0.748	0.756	0.746	0.754	0.757	0.760	0.760	0.712	0.759	0.766	0.755	0.757	0.755	0.762	0.754	0.759	0.759	0.739	0.749	0.757	0.760
568	Alabama	0.762	0.751	0.764	0.749	0.760	0.766	0.768	0.768	0.703	0.766	0.776	0.762	0.765	0.762	0.773	0.762	0.769	0.770	0.742	0.757	0.764	0.770
569	Utah	0.747	0.738	0.747	0.736	0.746	0.748	0.750	0.750	0.695	0.750	0.758	0.746	0.747	0.745	0.753	0.745	0.750	0.750	0.729	0.743	0.748	0.751
570	Iowa	0.743	0.725	0.739	0.723	0.737	0.741	0.745	0.744	0.661	0.746	0.757	0.736	0.741	0.738	0.747	0.737	0.743	0.740	0.717	0.735	0.741	0.745
571	Massachusetts	0.767	0.756	0.766	0.753	0.765	0.768	0.770	0.770	0.701	0.769	0.778	0.766	0.768	0.765	0.774	0.764	0.770	0.770	0.745	0.761	0.769	0.772
572	Oklahoma	0.794	0.788	0.800	0.786	0.795	0.801	0.804	0.804	0.754	0.804	0.810	0.795	0.801	0.799	0.806	0.798	0.803	0.803	0.778	0.789	0.797	0.804
573	Louisiana	0.711	0.695	0.708	0.693	0.705	0.710	0.714	0.713	0.640	0.714	0.725	0.706	0.709	0.706	0.717	0.706	0.713	0.712	0.687	0.704	0.709	0.715
574	New Mexico	0.818	0.807	0.823	0.805	0.818	0.825	0.829	0.830	0.758	0.830	0.837	0.818	0.825	0.822	0.833	0.822	0.829	0.828	0.795	0.812	0.821	0.830
575	Texas	0.788	0.779	0.793	0.777	0.788	0.794	0.796	0.796	0.733	0.795	0.803	0.789	0.794	0.791	0.800	0.790	0.796	0.797	0.768	0.784	0.791	0.798
576	Kentucky	0.719	0.713	0.720	0.711	0.719	0.721	0.725	0.725	0.684	0.725	0.732	0.717	0.721	0.719	0.725	0.719	0.723	0.721	0.707	0.714	0.720	0.724
577	Kansas	0.803	0.796	0.809	0.794	0.804	0.810	0.814	0.814	0.762	0.814	0.821	0.803	0.810	0.808	0.815	0.808	0.813	0.811	0.787	0.798	0.806	0.814
578	Wisconsin	0.745	0.730	0.742	0.728	0.739	0.744	0.748	0.747	0.678	0.748	0.759	0.738	0.744	0.741	0.749	0.741	0.746	0.744	0.723	0.737	0.742	0.747
579	Tennessee	0.684	0.672	0.682	0.670	0.680	0.683	0.687	0.687	0.631	0.688	0.697	0.678	0.683	0.681	0.687	0.681	0.685	0.683	0.666	0.677	0.682	0.686
580	Minnesota	0.776	0.764	0.777	0.761	0.774	0.779	0.781	0.781	0.708	0.781	0.790	0.775	0.779	0.776	0.785	0.775	0.781	0.781	0.753	0.771	0.778	0.782
581	Colorado	0.771	0.761	0.773	0.759	0.769	0.775	0.778	0.778	0.721	0.777	0.786	0.769	0.774	0.771	0.780	0.771	0.778	0.777	0.753	0.766	0.771	0.779
582	Indiana	0.699	0.685	0.696	0.683	0.694	0.697	0.701	0.700	0.637	0.701	0.711	0.693	0.697	0.695	0.702	0.694	0.699	0.697	0.679	0.693	0.697	0.700
583	Nebraska	0.767	0.760	0.768	0.759	0.767	0.770	0.774	0.774	0.728	0.775	0.781	0.765	0.769	0.768	0.774	0.768	0.772	0.770	0.752	0.761	0.769	0.773
584	Connecticut	0.776	0.764	0.778	0.762	0.775	0.779	0.781	0.780	0.709	0.780	0.790	0.776	0.779	0.776	0.785	0.775	0.782	0.781	0.753	0.771	0.778	0.783
585	Ohio	0.725	0.713	0.724	0.711	0.722	0.726	0.729	0.728	0.670	0.729	0.738	0.721	0.725	0.723	0.730	0.723	0.727	0.726	0.706	0.719	0.724	0.729
586	Michigan	0.816	0.805	0.823	0.802	0.816	0.825	0.829	0.830	0.756	0.829	0.837	0.817	0.824	0.821	0.833	0.821	0.829	0.828	0.792	0.809	0.819	0.830
587	Arizona	0.834	0.832	0.845	0.830	0.840	0.847	0.850	0.852	0.804	0.850	0.855	0.839	0.846	0.844	0.853	0.844	0.850	0.850	0.819	0.831	0.841	0.851
588	New Jersey	0.768	0.761	0.770	0.759	0.768	0.772	0.775	0.776	0.716	0.775	0.781	0.770	0.772	0.769	0.779	0.769	0.776	0.775	0.750	0.764	0.772	0.777
589	Syracuse	0.707	0.694	0.704	0.692	0.703	0.705	0.708	0.707	0.645	0.708	0.717	0.702	0.704	0.702	0.710	0.702	0.707	0.706	0.687	0.700	0.706	0.708
590	New York	0.692	0.679	0.688	0.677	0.687	0.690	0.693	0.694	0.636	0.693	0.699	0.688	0.689	0.687	0.696	0.687	0.693	0.693	0.673	0.687	0.690	0.694
591	Richmond	0.746	0.729	0.741	0.727	0.739	0.743	0.749	0.748	0.675	0.752	0.762	0.736	0.744	0.741	0.749	0.741	0.745	0.741	0.722	0.735	0.742	0.747
592	Atlanta	0.751	0.740	0.755	0.738	0.750	0.756	0.758	0.757	0.688	0.756	0.765	0.753	0.756	0.753	0.763	0.752	0.759	0.760	0.729	0.747	0.754	0.760
593	Washington, DC	0.709	0.699	0.707	0.698	0.705	0.708	0.711	0.711	0.664	0.712	0.718	0.705	0.707	0.706	0.712	0.705	0.710	0.709	0.694	0.704	0.708	0.711
594	Chicago	0.694	0.681	0.690	0.679	0.689	0.691	0.693	0.692	0.627	0.693	0.703	0.691	0.691	0.688	0.697	0.687	0.693	0.694	0.673	0.688	0.694	0.695
595	St. Louis	0.734	0.721	0.735	0.719	0.731	0.736	0.741	0.740	0.675	0.742	0.751	0.729	0.737	0.734	0.742	0.734	0.739	0.736	0.714	0.727	0.733	0.740
596	Sacramento	0.810	0.801	0.814	0.799	0.812	0.816	0.819	0.820	0.749	0.819	0.826	0.813	0.816	0.813	0.824	0.812	0.820	0.820	0.788	0.805	0.815	0.821
597	Northern California	0.809	0.798	0.813	0.795	0.810	0.815	0.817	0.817	0.738	0.815	0.823	0.813	0.815	0.812	0.824	0.810	0.819	0.820	0.783	0.804	0.814	0.820
598	San Diego	0.804	0.800	0.809	0.798	0.807	0.811	0.814	0.815	0.765	0.814	0.819	0.808	0.810	0.808	0.817	0.808	0.814	0.814	0.788	0.800	0.809	0.815
599	Southern California	0.794	0.787	0.797	0.785	0.795	0.798	0.802	0.803	0.745	0.801	0.807	0.797	0.798	0.796	0.805	0.795	0.802	0.802	0.776	0.790	0.798	0.803

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	KR01	KR02	KR03	KR04	KR05	KR06	KR07	KR08	KR10	KR0A	KR0B	KR0D	KR0I	KR0L	KR0M	KR0N	KR0O	KR0P	KR0Q	KR0R	KR0S	KR0T
501	Miami	0.625	0.628	0.642	0.627	0.636	0.645	0.651	0.653	0.603	0.651	0.657	0.635	0.644	0.642	0.653	0.642	0.651	0.654	0.619	0.628	0.637	0.651
502	Broward County / Palm Beach	0.642	0.647	0.661	0.646	0.654	0.664	0.674	0.676	0.635	0.674	0.678	0.653	0.663	0.661	0.676	0.661	0.674	0.676	0.637	0.644	0.655	0.674
503	Tampa	0.686	0.692	0.707	0.691	0.700	0.711	0.721	0.725	0.680	0.723	0.728	0.698	0.709	0.707	0.723	0.708	0.722	0.723	0.682	0.689	0.700	0.722
504	Orlando	0.678	0.684	0.698	0.682	0.691	0.702	0.713	0.716	0.672	0.714	0.719	0.689	0.701	0.698	0.714	0.700	0.713	0.714	0.674	0.680	0.691	0.713
505	Jacksonville	0.689	0.694	0.709	0.693	0.702	0.713	0.723	0.727	0.679	0.724	0.729	0.700	0.712	0.709	0.725	0.710	0.724	0.725	0.683	0.692	0.702	0.724
506	Daytona / Gainesville	0.660	0.665	0.680	0.663	0.673	0.684	0.695	0.700	0.643	0.697	0.704	0.671	0.683	0.681	0.696	0.682	0.695	0.696	0.656	0.665	0.674	0.695
521	Diversified Dental - Las Vegas	0.798	0.814	0.837	0.812	0.822	0.842	0.859	0.871	0.831	0.861	0.862	0.818	0.839	0.837	0.860	0.839	0.860	0.860	0.795	0.799	0.819	0.860
522	Mastercare Dental - Reno	0.856	0.863	0.891	0.860	0.879	0.903	0.925	0.937	0.831	0.933	0.938	0.878	0.906	0.900	0.932	0.900	0.927	0.924	0.848	0.861	0.882	0.927
524	Premier - Minnesota	0.740	0.751	0.771	0.749	0.760	0.778	0.794	0.803	0.750	0.798	0.804	0.753	0.775	0.772	0.791	0.775	0.791	0.791	0.740	0.742	0.758	0.791
526	Dental Options Pricing - Oregon	0.744	0.754	0.778	0.751	0.766	0.786	0.802	0.813	0.737	0.806	0.811	0.762	0.785	0.781	0.804	0.783	0.803	0.802	0.739	0.749	0.766	0.802
527	Rental Network - Hawaii	0.682	0.692	0.709	0.690	0.702	0.714	0.728	0.734	0.681	0.733	0.740	0.694	0.712	0.710	0.725	0.712	0.725	0.726	0.681	0.685	0.700	0.725
528	Diversified Dental - Reno	0.888	0.908	0.931	0.907	0.916	0.939	0.960	0.975	0.936	0.962	0.964	0.912	0.935	0.932	0.960	0.934	0.961	0.960	0.885	0.889	0.913	0.961
549	Maine	0.710	0.716	0.737	0.713	0.728	0.746	0.761	0.769	0.684	0.764	0.769	0.729	0.747	0.743	0.766	0.744	0.763	0.761	0.701	0.713	0.733	0.762
550	North Dakota	0.754	0.758	0.782	0.755	0.773	0.791	0.808	0.817	0.717	0.816	0.825	0.766	0.791	0.787	0.808	0.790	0.807	0.806	0.749	0.759	0.775	0.806
551	Nevada	0.671	0.685	0.702	0.683	0.692	0.707	0.721	0.730	0.699	0.722	0.724	0.688	0.705	0.703	0.722	0.704	0.723	0.722	0.668	0.672	0.689	0.722
553	Idaho	0.736	0.742	0.758	0.740	0.750	0.763	0.776	0.782	0.726	0.779	0.786	0.745	0.762	0.759	0.775	0.760	0.773	0.775	0.734	0.739	0.750	0.774
554	Vermont	0.656	0.659	0.679	0.656	0.672	0.687	0.699	0.706	0.613	0.703	0.711	0.670	0.687	0.683	0.703	0.685	0.701	0.701	0.648	0.661	0.675	0.700
555	New Hampshire	0.645	0.650	0.668	0.647	0.661	0.674	0.687	0.692	0.613	0.690	0.698	0.658	0.675	0.671	0.689	0.672	0.686	0.688	0.639	0.649	0.663	0.686
556	Delaware	0.688	0.696	0.715	0.693	0.707	0.721	0.737	0.744	0.671	0.742	0.749	0.700	0.721	0.718	0.736	0.719	0.734	0.735	0.685	0.691	0.707	0.735
557	Washington																						
558	Oregon	0.720	0.729	0.752	0.727	0.742	0.760	0.775	0.784	0.704	0.779	0.784	0.738	0.759	0.755	0.779	0.757	0.777	0.776	0.714	0.726	0.743	0.776
559	North Carolina	0.628	0.632	0.650	0.629	0.643	0.657	0.670	0.675	0.594	0.674	0.681	0.641	0.657	0.653	0.672	0.655	0.670	0.670	0.622	0.632	0.646	0.669
560	West Virginia	0.684	0.688	0.704	0.686	0.698	0.709	0.722	0.727	0.665	0.726	0.733	0.693	0.708	0.706	0.721	0.707	0.720	0.721	0.681	0.687	0.698	0.720
561	Mississippi	0.693	0.695	0.713	0.693	0.706	0.718	0.731	0.737	0.661	0.736	0.745	0.701	0.718	0.715	0.731	0.717	0.729	0.731	0.689	0.699	0.708	0.729
562	Arkansas	0.747	0.749	0.766	0.746	0.759	0.772	0.784	0.792	0.721	0.788	0.795	0.758	0.771	0.768	0.786	0.769	0.784	0.785	0.740	0.750	0.760	0.784
563	South Carolina	0.653	0.658	0.677	0.655	0.670	0.684	0.698	0.704	0.620	0.704	0.712	0.665	0.684	0.680	0.699	0.682	0.697	0.697	0.649	0.657	0.672	0.696
564	Rhode Island	0.679	0.687	0.705	0.685	0.696	0.710	0.722	0.728	0.674	0.725	0.730	0.692	0.709	0.706	0.722	0.707	0.721	0.722	0.676	0.682	0.696	0.721
565	Hawaii	0.659	0.668	0.685	0.666	0.676	0.690	0.702	0.709	0.659	0.705	0.711	0.671	0.688	0.686	0.701	0.687	0.701	0.702	0.657	0.661	0.675	0.701
566	Pittsburgh	0.681	0.688	0.701	0.686	0.694	0.705	0.714	0.718	0.683	0.716	0.720	0.691	0.703	0.701	0.714	0.703	0.714	0.714	0.678	0.682	0.693	0.714
567	Philadelphia	0.679	0.688	0.705	0.686	0.696	0.710	0.721	0.727	0.679	0.724	0.728	0.692	0.708	0.706	0.722	0.707	0.721	0.722	0.676	0.681	0.695	0.721
568	Alabama	0.694	0.698	0.715	0.696	0.708	0.718	0.728	0.735	0.673	0.730	0.737	0.706	0.717	0.714	0.731	0.715	0.729	0.732	0.687	0.697	0.709	0.729
569	Utah	0.688	0.693	0.708	0.691	0.701	0.712	0.721	0.724	0.672	0.722	0.729	0.699	0.711	0.708	0.722	0.709	0.721	0.723	0.683	0.691	0.702	0.722
570	Iowa	0.660	0.666	0.685	0.664	0.677	0.692	0.706	0.712	0.633	0.712	0.719	0.673	0.691	0.688	0.707	0.690	0.705	0.705	0.656	0.664	0.679	0.704
571	Massachusetts	0.687	0.694	0.712	0.692	0.704	0.718	0.731	0.736	0.670	0.734	0.740	0.701	0.718	0.714	0.733	0.715	0.730	0.732	0.682	0.690	0.705	0.731
572	Oklahoma	0.709	0.719	0.737	0.717	0.728	0.743	0.757	0.763	0.714	0.760	0.764	0.724	0.741	0.738	0.757	0.740	0.757	0.757	0.706	0.711	0.727	0.756
573	Louisiana	0.644	0.647	0.662	0.644	0.656	0.668	0.678	0.684	0.613	0.681	0.689	0.653	0.667	0.664	0.679	0.666	0.678	0.679	0.639	0.650	0.658	0.678
574	New Mexico	0.716	0.726	0.747	0.723	0.737	0.755	0.771	0.779	0.710	0.776	0.780	0.732	0.753	0.750	0.772	0.752	0.771	0.770	0.712	0.718	0.737	0.770
575	Texas	0.702	0.711	0.729	0.709	0.721	0.736	0.749	0.755	0.695	0.751	0.757	0.718	0.734	0.731	0.751	0.733	0.750	0.750	0.697	0.705	0.721	0.749
576	Kentucky	0.663	0.669	0.683	0.668	0.676	0.687	0.696	0.700	0.660	0.699	0.703	0.672	0.686	0.684	0.696	0.685	0.695	0.696	0.661	0.665	0.676	0.695
577	Kansas	0.717	0.728	0.746	0.726	0.737	0.752	0.766	0.773	0.722	0.770	0.774	0.732	0.750	0.747	0.766	0.749	0.766	0.766	0.715	0.719	0.735	0.765
578	Wisconsin	0.680	0.683	0.699	0.681	0.693	0.704	0.717	0.720	0.654	0.720	0.728	0.689	0.704	0.701	0.717	0.702	0.714	0.717	0.675	0.683	0.694	0.715
579	Tennessee	0.625	0.630	0.644	0.628	0.638	0.648	0.660	0.663	0.609	0.663	0.669	0.634	0.648	0.645	0.659	0.646	0.657	0.659	0.623	0.628	0.639	0.658
580	Minnesota	0.692	0.699	0.718	0.697	0.710	0.725	0.738	0.744	0.675	0.742	0.748	0.706	0.723	0.720	0.740	0.722	0.739	0.739	0.687	0.695	0.711	0.738
581	Colorado	0.703	0.708	0.724	0.706	0.717	0.729	0.740	0.746	0.690	0.741	0.748	0.714	0.728	0.725	0.741	0.726	0.740	0.741	0.699	0.706	0.717	0.739
582	Indiana	0.639	0.643	0.658	0.641	0.652	0.662	0.674	0.676	0.616	0.677	0.684	0.649	0.662	0.659	0.674	0.661	0.672	0.673	0.636	0.642	0.653	0.672
583	Nebraska	0.690	0.700	0.717	0.699	0.708	0.722	0.735	0.741	0.694	0.737	0.743	0.703	0.720	0.717	0.733	0.719	0.733	0.734	0.689	0.692	0.707	0.734
584	Connecticut	0.693	0.700	0.719	0.698	0.711	0.725	0.739	0.744	0.675	0.741	0.748	0.708	0.724	0.721	0.741	0.723	0.739	0.740	0.687	0.696	0.711	0.738
585	Ohio	0.663	0.668	0.682	0.666	0.676	0.687	0.699	0.702	0.646	0.701	0.708	0.673	0.686	0.684	0.699	0.685	0.698	0.699	0.659	0.666	0.677	0.698
586	Michigan	0.709	0.719	0.741	0.717	0.730	0.749	0.765	0.775	0.704	0.770	0.775	0.725	0.748	0.744	0.766	0.746	0.765	0.764	0.706	0.714	0.730	0.764
587	Arizona	0.735	0.749	0.768	0.747	0.757	0.775	0.791	0.799	0.751	0.793	0.797	0.753	0.772	0.769	0.791	0.772	0.791	0.791	0.732	0.737	0.756	0.790
588	New Jersey	0.683	0.692	0.711	0.690	0.701	0.717	0.728	0.736	0.676	0.730	0.735	0.698	0.715	0.712	0.730	0.714	0.729	0.730	0.678	0.685	0.701	0.729
589	Syracuse	0.649	0.653	0.667	0.651	0.661	0.672	0.682	0.684	0.625	0.684	0.691	0.658	0.671	0.669	0.683	0.669	0.680	0.682	0.645	0.652	0.662	0.681
590	New York	0.624	0.631	0.647	0.629	0.640	0.651	0.660	0.665	0.607	0.661	0.667	0.638	0.649	0.647	0.662	0.648	0.660	0.663	0.618	0.626	0.641	0.660
591	Richmond	0.665	0.672	0.690	0.670	0.682	0.696	0.712	0.717	0.646	0.716	0.725	0.676	0.696	0.693	0.710	0.694	0.708	0.709	0.663	0.668	0.683	0.709
592	Atlanta	0.666	0.673	0.691	0.671	0.683	0.698	0.710	0.717	0.651	0.713	0.719	0.681	0.697	0.694	0.713	0.695	0.712	0.712	0.661	0.670	0.684	0.712
593	Washington, DC	0.643	0.650	0.666	0.648	0.658	0.671	0.681	0.686	0.638	0.682	0.688	0.654	0.669	0.667	0.680	0.668	0.679	0.681	0.640	0.646	0.658	0.680
594	Chicago	0.639	0.642	0.657	0.640	0.651	0.661	0.668	0.671	0.608	0.669	0.678	0.649	0.660	0.657	0.670	0.658	0.668	0.671	0.633	0.642	0.652	0.669
595	St. Louis	0.653	0.661	0.679	0.659	0.671	0.684	0.700	0.705	0.642	0.704	0.710	0.666	0.684	0.681	0.699	0.682	0.697	0.698	0.651	0.656	0.671	0.698
596	Sacramento	0.713	0.723	0.743	0.720	0.733	0.750	0.765	0.772	0.704	0.768	0.773	0.730	0.749	0.746	0.767	0.748	0.766	0.765	0.708	0.716	0.734	0.765
597	Northern California	0.710	0.719	0.740	0.717	0.731	0.747	0.762	0.769	0.693	0.765	0.770	0.729	0.747	0.743	0.766	0.744	0.763	0.764	0.704	0.714	0.732	0.763
598	San Diego	0.714	0.725	0.745	0.723	0.734	0.751	0.763	0.771	0.720	0.765	0.769	0.730	0.748	0.745	0.764	0.747	0.763	0.764	0.711	0.716	0.733	0.764
599	Southern California	0.707	0.716	0.735	0.713	0.725	0.742	0.753	0.761	0.703	0.755	0.759	0.722	0.740	0.737	0.755	0.739	0.754	0.755	0.701	0.709	0.725	0.754

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MB01	MB02	MB03	MB04	MB05	MB06	MB07	MB08	MB10	MB0A	MB0B	MB0D	MB0I	MB0L	MB0M	MB0N	MB0O	MB0P	MB0Q	MB0R	MB0S	MB0T
501	Miami	0.648	0.655	0.665	0.653	0.663	0.668	0.670	0.671	0.612	0.665	0.674	0.659	0.666	0.664	0.676	0.662	0.671	0.671	0.643	0.659	0.665	0.673
502	Broward County / Palm Beach	0.669	0.678	0.689	0.676	0.685	0.691	0.694	0.695	0.646	0.690	0.697	0.682	0.689	0.687	0.699	0.686	0.695	0.696	0.664	0.678	0.686	0.697
503	Tampa	0.718	0.728	0.740	0.726	0.735	0.743	0.746	0.748	0.694	0.742	0.750	0.732	0.741	0.738	0.751	0.737	0.747	0.747	0.713	0.727	0.737	0.749
504	Orlando	0.708	0.718	0.730	0.717	0.726	0.733	0.736	0.739	0.685	0.732	0.740	0.722	0.731	0.729	0.741	0.727	0.737	0.737	0.705	0.718	0.727	0.739
505	Jacksonville	0.721	0.731	0.743	0.729	0.739	0.746	0.748	0.751	0.693	0.744	0.753	0.736	0.744	0.741	0.755	0.740	0.750	0.752	0.715	0.730	0.741	0.752
506	Daytona / Gainesville	0.692	0.704	0.718	0.702	0.714	0.720	0.724	0.725	0.657	0.719	0.730	0.707	0.719	0.716	0.730	0.714	0.725	0.724	0.688	0.705	0.716	0.727
521	Diversified Dental - Las Vegas	0.849	0.866	0.886	0.864	0.875	0.891	0.903	0.909	0.867	0.901	0.904	0.870	0.888	0.885	0.906	0.886	0.905	0.904	0.845	0.853	0.873	0.905
522	Mastercare Dental - Reno	0.909	0.930	0.958	0.925	0.948	0.970	0.983	0.992	0.861	0.982	0.990	0.938	0.970	0.964	0.998	0.962	0.990	0.978	0.904	0.931	0.952	0.990
524	Premier - Minnesota	0.771	0.793	0.813	0.791	0.803	0.817	0.828	0.833	0.774	0.828	0.836	0.785	0.815	0.812	0.828	0.812	0.826	0.816	0.779	0.788	0.802	0.827
526	Dental Options Pricing - Oregon	0.788	0.807	0.830	0.804	0.821	0.836	0.845	0.851	0.763	0.841	0.851	0.810	0.834	0.830	0.852	0.828	0.847	0.842	0.787	0.804	0.822	0.848
527	Rental Network - Hawaii	0.709	0.729	0.744	0.727	0.738	0.747	0.757	0.761	0.699	0.757	0.765	0.720	0.745	0.742	0.757	0.742	0.754	0.745	0.717	0.728	0.739	0.756
528	Diversified Dental - Reno	0.942	0.966	0.990	0.963	0.976	0.998	1.016	1.028	0.984	1.016	1.019	0.967	0.993	0.990	1.018	0.992	1.018	1.015	0.941	0.948	0.971	1.018
549	Maine	0.756	0.770	0.790	0.766	0.783	0.797	0.802	0.806	0.704	0.795	0.805	0.778	0.797	0.792	0.814	0.789	0.806	0.803	0.749	0.772	0.787	0.808
550	North Dakota	0.785	0.810	0.833	0.806	0.826	0.839	0.848	0.852	0.734	0.845	0.861	0.803	0.838	0.833	0.855	0.831	0.847	0.834	0.792	0.814	0.829	0.850
551	Nevada	0.712	0.727	0.741	0.725	0.733	0.746	0.755	0.760	0.727	0.753	0.755	0.730	0.743	0.741	0.758	0.742	0.756	0.755	0.709	0.716	0.732	0.757
553	Idaho	0.756	0.775	0.790	0.773	0.785	0.793	0.800	0.802	0.740	0.799	0.809	0.769	0.792	0.789	0.802	0.788	0.799	0.790	0.762	0.774	0.785	0.800
554	Vermont	0.692	0.708	0.727	0.704	0.722	0.731	0.735	0.737	0.626	0.728	0.742	0.712	0.730	0.725	0.746	0.722	0.737	0.735	0.687	0.713	0.727	0.740
555	New Hampshire	0.674	0.689	0.706	0.686	0.701	0.710	0.714	0.716	0.624	0.709	0.722	0.690	0.709	0.705	0.722	0.703	0.716	0.710	0.673	0.695	0.704	0.718
556	Delaware	0.719	0.740	0.757	0.737	0.752	0.762	0.770	0.772	0.688	0.767	0.779	0.735	0.760	0.757	0.774	0.756	0.769	0.759	0.724	0.741	0.754	0.771
557	Washington																						
558	Oregon	0.765	0.783	0.803	0.779	0.796	0.808	0.815	0.820	0.725	0.810	0.819	0.787	0.806	0.802	0.824	0.800	0.818	0.815	0.760	0.781	0.798	0.819
559	North Carolina	0.663	0.677	0.694	0.674	0.689	0.700	0.703	0.705	0.608	0.697	0.710	0.681	0.698	0.694	0.712	0.691	0.705	0.700	0.660	0.682	0.694	0.707
560	West Virginia	0.714	0.730	0.743	0.727	0.740	0.747	0.751	0.754	0.679	0.748	0.759	0.729	0.745	0.742	0.756	0.741	0.751	0.746	0.715	0.732	0.742	0.753
561	Mississippi	0.723	0.740	0.757	0.737	0.752	0.760	0.764	0.766	0.676	0.761	0.774	0.738	0.759	0.755	0.771	0.753	0.764	0.759	0.724	0.744	0.755	0.767
562	Arkansas	0.778	0.793	0.812	0.790	0.805	0.816	0.820	0.823	0.740	0.816	0.828	0.795	0.814	0.811	0.828	0.809	0.821	0.818	0.777	0.795	0.807	0.824
563	South Carolina	0.692	0.708	0.727	0.705	0.722	0.733	0.736	0.739	0.635	0.731	0.745	0.709	0.730	0.726	0.744	0.724	0.737	0.730	0.692	0.714	0.725	0.740
564	Rhode Island	0.715	0.728	0.744	0.726	0.738	0.747	0.752	0.755	0.692	0.749	0.757	0.729	0.746	0.743	0.757	0.742	0.753	0.749	0.715	0.729	0.739	0.754
565	Hawaii	0.690	0.706	0.720	0.704	0.715	0.725	0.731	0.736	0.679	0.730	0.737	0.703	0.722	0.719	0.734	0.718	0.730	0.725	0.693	0.704	0.716	0.732
566	Pittsburgh	0.708	0.718	0.729	0.716	0.724	0.731	0.735	0.738	0.696	0.733	0.739	0.719	0.730	0.728	0.738	0.727	0.735	0.733	0.708	0.717	0.725	0.736
567	Philadelphia	0.712	0.725	0.739	0.723	0.733	0.742	0.748	0.751	0.696	0.745	0.752	0.725	0.741	0.739	0.752	0.738	0.749	0.745	0.712	0.724	0.734	0.750
568	Alabama	0.726	0.738	0.753	0.735	0.748	0.757	0.760	0.762	0.689	0.755	0.766	0.743	0.755	0.752	0.768	0.750	0.762	0.761	0.722	0.740	0.750	0.764
569	Utah	0.712	0.723	0.735	0.721	0.731	0.738	0.742	0.743	0.682	0.738	0.747	0.724	0.737	0.734	0.746	0.733	0.742	0.739	0.711	0.726	0.733	0.744
570	Iowa	0.696	0.713	0.730	0.709	0.725	0.736	0.740	0.742	0.648	0.736	0.749	0.713	0.734	0.730	0.747	0.728	0.741	0.733	0.697	0.717	0.728	0.743
571	Massachusetts	0.718	0.733	0.750	0.730	0.743	0.753	0.758	0.761	0.684	0.754	0.764	0.733	0.752	0.749	0.764	0.747	0.759	0.754	0.718	0.735	0.745	0.761
572	Oklahoma	0.750	0.765	0.780	0.763	0.774	0.785	0.791	0.795	0.736	0.788	0.795	0.767	0.782	0.780	0.796	0.779	0.792	0.789	0.748	0.761	0.775	0.793
573	Louisiana	0.677	0.690	0.706	0.687	0.701	0.708	0.711	0.713	0.629	0.706	0.719	0.693	0.707	0.704	0.719	0.701	0.713	0.711	0.673	0.694	0.704	0.715
574	New Mexico	0.760	0.778	0.797	0.775	0.789	0.804	0.811	0.815	0.733	0.807	0.816	0.780	0.801	0.797	0.817	0.796	0.812	0.806	0.759	0.776	0.791	0.814
575	Texas	0.743	0.757	0.773	0.754	0.767	0.778	0.783	0.787	0.714	0.778	0.787	0.761	0.776	0.772	0.790	0.771	0.785	0.783	0.739	0.755	0.769	0.787
576	Kentucky	0.690	0.701	0.712	0.699	0.707	0.714	0.719	0.721	0.673	0.716	0.723	0.700	0.713	0.711	0.721	0.710	0.718	0.715	0.691	0.702	0.709	0.720
577	Kansas	0.754	0.771	0.787	0.769	0.780	0.791	0.798	0.802	0.742	0.796	0.803	0.770	0.789	0.786	0.802	0.785	0.798	0.793	0.755	0.767	0.780	0.800
578	Wisconsin	0.703	0.719	0.733	0.717	0.730	0.736	0.741	0.742	0.665	0.737	0.749	0.718	0.735	0.732	0.746	0.730	0.741	0.735	0.705	0.723	0.732	0.743
579	Tennessee	0.651	0.665	0.677	0.663	0.673	0.680	0.684	0.685	0.621	0.680	0.690	0.663	0.678	0.676	0.688	0.674	0.684	0.679	0.653	0.668	0.675	0.685
580	Minnesota	0.724	0.740	0.757	0.737	0.751	0.762	0.767	0.771	0.690	0.763	0.774	0.741	0.760	0.756	0.773	0.755	0.768	0.762	0.724	0.741	0.753	0.770
581	Colorado	0.729	0.742	0.757	0.740	0.752	0.760	0.765	0.767	0.703	0.761	0.771	0.744	0.758	0.756	0.769	0.754	0.765	0.762	0.728	0.743	0.753	0.767
582	Indiana	0.665	0.678	0.691	0.675	0.687	0.694	0.697	0.698	0.626	0.694	0.705	0.678	0.692	0.689	0.702	0.688	0.697	0.692	0.665	0.682	0.690	0.699
583	Nebraska	0.725	0.740	0.755	0.738	0.748	0.758	0.764	0.767	0.713	0.762	0.769	0.738	0.757	0.754	0.767	0.754	0.764	0.759	0.727	0.738	0.749	0.765
584	Connecticut	0.725	0.741	0.758	0.738	0.752	0.762	0.767	0.770	0.690	0.763	0.774	0.742	0.760	0.757	0.774	0.755	0.769	0.764	0.724	0.742	0.754	0.770
585	Ohio	0.690	0.703	0.716	0.701	0.712	0.719	0.722	0.724	0.658	0.719	0.729	0.704	0.717	0.714	0.727	0.713	0.723	0.719	0.690	0.705	0.714	0.725
586	Michigan	0.750	0.770	0.790	0.767	0.783	0.796	0.805	0.810	0.727	0.802	0.811	0.769	0.794	0.790	0.811	0.789	0.806	0.799	0.751	0.767	0.784	0.807
587	Arizona	0.779	0.795	0.813	0.793	0.804	0.818	0.826	0.831	0.776	0.824	0.829	0.797	0.815	0.812	0.830	0.812	0.827	0.823	0.777	0.789	0.804	0.828
588	New Jersey	0.719	0.734	0.750	0.731	0.744	0.754	0.761	0.764	0.696	0.756	0.764	0.735	0.753	0.750	0.766	0.747	0.761	0.759	0.718	0.733	0.745	0.763
589	Syracuse	0.673	0.685	0.698	0.683	0.694	0.701	0.704	0.705	0.635	0.700	0.711	0.685	0.700	0.697	0.710	0.695	0.705	0.701	0.674	0.691	0.697	0.706
590	New York	0.653	0.664	0.678	0.662	0.673	0.683	0.687	0.688	0.623	0.683	0.691	0.666	0.679	0.676	0.692	0.674	0.687	0.686	0.650	0.666	0.675	0.690
591	Richmond	0.696	0.716	0.733	0.713	0.727	0.737	0.744	0.745	0.661	0.741	0.753	0.710	0.736	0.732	0.748	0.731	0.743	0.733	0.702	0.719	0.729	0.745
592	Atlanta	0.705	0.719	0.736	0.717	0.730	0.740	0.745	0.748	0.670	0.740	0.751	0.724	0.738	0.735	0.753	0.733	0.747	0.746	0.701	0.719	0.732	0.750
593	Washington, DC	0.670	0.684	0.696	0.682	0.692	0.699	0.704	0.707	0.652	0.702	0.709	0.683	0.697	0.695	0.708	0.694	0.704	0.700	0.672	0.684	0.693	0.707
594	Chicago	0.660	0.671	0.684	0.668	0.680	0.686	0.689	0.689	0.616	0.684	0.695	0.672	0.685	0.682	0.695	0.680	0.690	0.687	0.659	0.677	0.683	0.692
595	St. Louis	0.688	0.705	0.722	0.703	0.716	0.726	0.732	0.735	0.660	0.729	0.739	0.703	0.724	0.721	0.737	0.720	0.732	0.726	0.690	0.706	0.718	0.734
596	Sacramento	0.752	0.768	0.788	0.766	0.780	0.793	0.799	0.803	0.724	0.795	0.804	0.771	0.791	0.787	0.806	0.786	0.801	0.796	0.751	0.768	0.782	0.802
597	Northern California	0.749	0.764	0.784	0.761	0.776	0.789	0.795	0.799	0.711	0.790	0.799	0.768	0.788	0.784	0.804	0.782	0.798	0.794	0.745	0.765	0.779	0.799
598	San Diego	0.752	0.767	0.784	0.765	0.776	0.787	0.795	0.800	0.742	0.792	0.798	0.768	0.786	0.783	0.799	0.783	0.796	0.793	0.752	0.764	0.776	0.797
599	Southern California	0.741	0.755	0.772	0.753	0.765	0.776	0.784	0.787	0.722	0.780	0.787	0.757	0.775	0.772	0.789	0.770	0.784	0.781	0.740	0.754	0.767	0.786

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MC01	MC02	MC03	MC04	MC05	MC06	MC07	MC08	MC10	MC0A	MC0B	MC0D	MC0I	MC0L	MC0M	MC0N	MC0O	MC0P	MC0Q	MC0R	MC0S	MC0T
501	Miami	0.678	0.676	0.683	0.674	0.682	0.685	0.685	0.684	0.633	0.682	0.690	0.685	0.684	0.682	0.690	0.680	0.685	0.692	0.668	0.682	0.685	0.687
502	Broward County / Palm Beach	0.701	0.702	0.711	0.701	0.709	0.712	0.713	0.713	0.669	0.710	0.717	0.710	0.712	0.710	0.718	0.709	0.714	0.719	0.693	0.705	0.710	0.715
503	Tampa	0.755	0.755	0.765	0.753	0.762	0.767	0.768	0.769	0.719	0.765	0.772	0.764	0.766	0.764	0.772	0.763	0.768	0.774	0.745	0.757	0.763	0.770
504	Orlando	0.745	0.745	0.755	0.743	0.752	0.756	0.758	0.758	0.711	0.755	0.762	0.754	0.756	0.754	0.761	0.752	0.758	0.763	0.735	0.747	0.753	0.759
505	Jacksonville	0.757	0.758	0.769	0.757	0.766	0.770	0.770	0.771	0.719	0.767	0.776	0.767	0.769	0.767	0.775	0.765	0.771	0.779	0.747	0.760	0.767	0.773
506	Daytona / Gainesville	0.733	0.733	0.745	0.731	0.741	0.746	0.747	0.748	0.685	0.744	0.755	0.742	0.745	0.743	0.752	0.741	0.747	0.756	0.722	0.736	0.743	0.749
521	Diversified Dental - Las Vegas	0.911	0.920	0.936	0.918	0.927	0.941	0.944	0.946	0.910	0.942	0.946	0.925	0.937	0.935	0.948	0.936	0.945	0.948	0.906	0.913	0.926	0.946
522	Mastercare Dental - Reno	0.994	0.998	1.021	0.994	1.014	1.032	1.041	1.049	0.925	1.041	1.052	1.015	1.031	1.026	1.052	1.024	1.045	1.049	0.980	1.003	1.018	1.046
524	Premier - Minnesota	0.838	0.842	0.856	0.840	0.850	0.859	0.868	0.868	0.817	0.869	0.877	0.845	0.858	0.855	0.867	0.856	0.865	0.869	0.834	0.841	0.850	0.866
526	Dental Options Pricing - Oregon	0.856	0.860	0.879	0.857	0.871	0.883	0.888	0.890	0.811	0.885	0.897	0.870	0.881	0.877	0.893	0.876	0.888	0.896	0.845	0.860	0.873	0.889
527	Rental Network - Hawaii	0.766	0.765	0.775	0.763	0.772	0.776	0.782	0.783	0.728	0.783	0.791	0.769	0.775	0.773	0.781	0.772	0.778	0.785	0.761	0.770	0.774	0.780
528	Diversified Dental - Reno	1.028	1.043	1.060	1.041	1.051	1.066	1.078	1.087	1.048	1.078	1.081	1.046	1.063	1.061	1.080	1.062	1.079	1.080	1.025	1.031	1.048	1.079
549	Maine	0.812	0.814	0.830	0.810	0.827	0.833	0.835	0.836	0.743	0.829	0.841	0.828	0.834	0.831	0.845	0.826	0.837	0.846	0.798	0.818	0.829	0.840
550	North Dakota	0.861	0.860	0.879	0.857	0.874	0.883	0.890	0.891	0.783	0.889	0.907	0.871	0.882	0.877	0.894	0.876	0.887	0.898	0.848	0.867	0.877	0.889
551	Nevada	0.762	0.769	0.782	0.768	0.775	0.785	0.787	0.789	0.760	0.785	0.788	0.774	0.784	0.782	0.789	0.782	0.788	0.790	0.757	0.763	0.774	0.788
553	Idaho	0.808	0.809	0.822	0.807	0.817	0.825	0.829	0.829	0.773	0.829	0.839	0.815	0.823	0.821	0.830	0.821	0.827	0.832	0.802	0.812	0.818	0.828
554	Vermont	0.747	0.745	0.763	0.742	0.759	0.765	0.765	0.765	0.663	0.760	0.774	0.760	0.764	0.760	0.773	0.757	0.766	0.779	0.730	0.753	0.763	0.768
555	New Hampshire	0.725	0.724	0.736	0.721	0.735	0.738	0.741	0.739	0.656	0.737	0.750	0.735	0.739	0.736	0.746	0.733	0.740	0.749	0.712	0.731	0.738	0.742
556	Delaware	0.779	0.780	0.796	0.778	0.791	0.797	0.802	0.801	0.725	0.800	0.813	0.788	0.798	0.795	0.804	0.794	0.800	0.807	0.771	0.786	0.793	0.801
557	Washington																						
558	Oregon	0.827	0.829	0.848	0.826	0.841	0.850	0.852	0.854	0.768	0.848	0.859	0.841	0.849	0.846	0.859	0.844	0.853	0.863	0.813	0.831	0.844	0.855
559	North Carolina	0.714	0.711	0.725	0.708	0.723	0.729	0.729	0.730	0.641	0.725	0.738	0.726	0.728	0.725	0.736	0.722	0.730	0.738	0.699	0.719	0.728	0.732
560	West Virginia	0.761	0.759	0.773	0.757	0.769	0.775	0.777	0.778	0.710	0.775	0.786	0.770	0.774	0.772	0.781	0.770	0.776	0.783	0.751	0.765	0.771	0.778
561	Mississippi	0.776	0.774	0.789	0.772	0.785	0.790	0.794	0.794	0.711	0.792	0.805	0.784	0.789	0.786	0.798	0.784	0.792	0.803	0.763	0.780	0.788	0.794
562	Arkansas	0.831	0.830	0.844	0.828	0.840	0.847	0.853	0.853	0.778	0.850	0.862	0.841	0.846	0.843	0.858	0.841	0.852	0.861	0.819	0.836	0.843	0.854
563	South Carolina	0.749	0.745	0.760	0.742	0.758	0.764	0.765	0.766	0.671	0.761	0.776	0.760	0.763	0.759	0.771	0.757	0.764	0.774	0.734	0.754	0.761	0.767
564	Rhode Island	0.761	0.764	0.772	0.762	0.771	0.774	0.776	0.776	0.720	0.774	0.783	0.771	0.774	0.772	0.780	0.770	0.776	0.782	0.753	0.766	0.773	0.777
565	Hawaii	0.742	0.742	0.751	0.740	0.748	0.753	0.756	0.757	0.707	0.756	0.763	0.747	0.751	0.749	0.757	0.748	0.754	0.760	0.735	0.745	0.750	0.756
566	Pittsburgh	0.743	0.745	0.752	0.743	0.750	0.753	0.755	0.755	0.719	0.753	0.759	0.751	0.752	0.751	0.757	0.750	0.755	0.759	0.736	0.745	0.751	0.756
567	Philadelphia	0.756	0.760	0.768	0.758	0.766	0.769	0.771	0.771	0.723	0.769	0.777	0.766	0.769	0.767	0.775	0.766	0.771	0.776	0.749	0.760	0.768	0.772
568	Alabama	0.769	0.768	0.781	0.766	0.777	0.786	0.785	0.785	0.719	0.781	0.792	0.779	0.783	0.780	0.791	0.778	0.786	0.794	0.757	0.773	0.780	0.788
569	Utah	0.750	0.751	0.759	0.749	0.758	0.761	0.763	0.762	0.707	0.760	0.769	0.759	0.761	0.759	0.767	0.757	0.763	0.769	0.741	0.754	0.760	0.764
570	Iowa	0.752	0.750	0.764	0.747	0.762	0.768	0.769	0.768	0.683	0.766	0.780	0.763	0.767	0.764	0.774	0.761	0.768	0.777	0.739	0.757	0.764	0.770
571	Massachusetts	0.768	0.769	0.780	0.767	0.779	0.782	0.784	0.783	0.715	0.781	0.792	0.779	0.782	0.780	0.789	0.778	0.784	0.791	0.758	0.773	0.781	0.786
572	Oklahoma	0.800	0.803	0.815	0.801	0.811	0.818	0.819	0.820	0.768	0.817	0.824	0.811	0.817	0.815	0.823	0.813	0.819	0.824	0.792	0.803	0.813	0.820
573	Louisiana	0.722	0.721	0.734	0.718	0.731	0.736	0.738	0.738	0.661	0.734	0.746	0.732	0.734	0.731	0.743	0.729	0.737	0.748	0.709	0.727	0.734	0.740
574	New Mexico	0.822	0.824	0.840	0.821	0.835	0.844	0.847	0.847	0.774	0.844	0.854	0.836	0.843	0.840	0.852	0.839	0.847	0.853	0.811	0.826	0.836	0.848
575	Texas	0.793	0.794	0.808	0.792	0.803	0.811	0.811	0.812	0.747	0.808	0.817	0.805	0.810	0.807	0.817	0.805	0.812	0.819	0.782	0.797	0.805	0.814
576	Kentucky	0.726	0.728	0.735	0.726	0.733	0.736	0.739	0.739	0.696	0.737	0.744	0.733	0.736	0.734	0.741	0.733	0.738	0.742	0.720	0.729	0.735	0.739
577	Kansas	0.808	0.810	0.823	0.808	0.818	0.826	0.828	0.828	0.775	0.826	0.834	0.818	0.825	0.823	0.830	0.822	0.827	0.832	0.800	0.811	0.819	0.828
578	Wisconsin	0.750	0.749	0.762	0.747	0.758	0.764	0.767	0.766	0.696	0.764	0.776	0.758	0.764	0.761	0.770	0.759	0.765	0.773	0.740	0.756	0.761	0.767
579	Tennessee	0.691	0.691	0.702	0.689	0.699	0.703	0.706	0.705	0.647	0.704	0.714	0.699	0.703	0.701	0.709	0.700	0.705	0.711	0.683	0.697	0.701	0.706
580	Minnesota	0.778	0.778	0.791	0.775	0.788	0.794	0.796	0.797	0.723	0.793	0.804	0.789	0.793	0.791	0.800	0.789	0.795	0.802	0.767	0.782	0.790	0.797
581	Colorado	0.774	0.773	0.785	0.771	0.781	0.789	0.790	0.791	0.733	0.788	0.797	0.782	0.787	0.784	0.794	0.783	0.790	0.796	0.764	0.777	0.783	0.791
582	Indiana	0.707	0.705	0.716	0.703	0.714	0.717	0.720	0.719	0.654	0.718	0.728	0.716	0.717	0.715	0.724	0.713	0.719	0.726	0.696	0.711	0.716	0.721
583	Nebraska	0.773	0.777	0.785	0.775	0.783	0.786	0.789	0.789	0.741	0.788	0.795	0.782	0.786	0.784	0.791	0.783	0.788	0.793	0.767	0.776	0.785	0.789
584	Connecticut	0.777	0.778	0.791	0.776	0.788	0.793	0.796	0.795	0.723	0.793	0.804	0.788	0.794	0.791	0.801	0.789	0.796	0.803	0.767	0.783	0.790	0.797
585	Ohio	0.732	0.731	0.742	0.729	0.739	0.744	0.746	0.745	0.685	0.743	0.753	0.740	0.743	0.741	0.749	0.739	0.745	0.751	0.722	0.735	0.741	0.747
586	Michigan	0.815	0.819	0.837	0.816	0.830	0.840	0.843	0.846	0.771	0.842	0.853	0.828	0.839	0.835	0.848	0.835	0.843	0.850	0.805	0.819	0.831	0.844
587	Arizona	0.836	0.842	0.855	0.840	0.850	0.857	0.861	0.862	0.813	0.859	0.865	0.849	0.857	0.855	0.864	0.854	0.861	0.865	0.829	0.839	0.850	0.862
588	New Jersey	0.771	0.774	0.783	0.772	0.781	0.785	0.789	0.788	0.728	0.785	0.793	0.782	0.785	0.783	0.793	0.780	0.787	0.795	0.762	0.774	0.784	0.790
589	Syracuse	0.713	0.712	0.722	0.710	0.721	0.724	0.726	0.725	0.661	0.723	0.734	0.721	0.723	0.721	0.730	0.719	0.725	0.732	0.703	0.719	0.723	0.727
590	New York	0.696	0.693	0.702	0.691	0.701	0.705	0.705	0.706	0.647	0.703	0.711	0.702	0.702	0.700	0.710	0.698	0.705	0.714	0.685	0.699	0.703	0.707
591	Richmond	0.753	0.754	0.767	0.752	0.765	0.769	0.773	0.772	0.696	0.772	0.784	0.762	0.769	0.767	0.776	0.765	0.771	0.778	0.745	0.760	0.767	0.773
592	Atlanta	0.755	0.756	0.771	0.754	0.766	0.773	0.773	0.774	0.703	0.770	0.781	0.767	0.772	0.769	0.780	0.767	0.774	0.783	0.744	0.759	0.768	0.777
593	Washington, DC	0.713	0.713	0.720	0.712	0.719	0.723	0.724	0.724	0.676	0.723	0.730	0.719	0.721	0.719	0.726	0.718	0.723	0.729	0.707	0.717	0.721	0.726
594	Chicago	0.698	0.697	0.706	0.695	0.705	0.707	0.709	0.707	0.642	0.705	0.717	0.707	0.707	0.705	0.714	0.703	0.709	0.717	0.687	0.702	0.708	0.711
595	St. Louis	0.741	0.742	0.756	0.740	0.752	0.758	0.761	0.760	0.693	0.759	0.770	0.751	0.758	0.756	0.764	0.754	0.760	0.767	0.733	0.747	0.754	0.762
596	Sacramento	0.810	0.813	0.826	0.811	0.824	0.829	0.832	0.832	0.762	0.829	0.839	0.823	0.829	0.826	0.838	0.825	0.833	0.839	0.800	0.815	0.825	0.834
597	Northern California	0.806	0.809	0.823	0.806	0.820	0.826	0.829	0.828	0.750	0.825	0.835	0.820	0.826	0.823	0.835	0.821	0.830	0.837	0.794	0.812	0.822	0.831
598	San Diego	0.805	0.810	0.819	0.808	0.817	0.821	0.825	0.825	0.775	0.822	0.829	0.817	0.821	0.819	0.828	0.818	0.825	0.829	0.798	0.808	0.818	0.826
599	Southern California	0.794	0.796	0.806	0.794	0.803	0.808	0.812	0.812	0.754	0.809	0.816	0.805	0.809	0.806	0.816	0.803	0.810	0.817	0.785	0.797	0.807	0.814

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MQ01	MQ02	MQ03	MQ04	MQ05	MQ06	MQ07	MQ08	MQ10	MQ0A	MQ0B	MQ0D	MQ0I	MQ0L	MQ0M	MQ0N	MQ0O	MQ0P	MQ0Q	MQ0R	MQ0S	MQ0T
501	Miami	0.681	0.672	0.680	0.670	0.679	0.681	0.679	0.678	0.619	0.674	0.683	0.684	0.679	0.677	0.686	0.674	0.680	0.687	0.661	0.680	0.683	0.683
502	Broward County / Palm Beach	0.704	0.700	0.709	0.698	0.707	0.710	0.709	0.708	0.658	0.704	0.712	0.710	0.708	0.707	0.715	0.704	0.710	0.716	0.687	0.704	0.709	0.712
503	Tampa	0.757	0.752	0.763	0.750	0.760	0.764	0.763	0.762	0.707	0.757	0.766	0.763	0.762	0.760	0.769	0.758	0.764	0.770	0.739	0.757	0.762	0.766
504	Orlando	0.747	0.742	0.752	0.740	0.749	0.753	0.752	0.752	0.698	0.747	0.756	0.752	0.752	0.750	0.758	0.747	0.754	0.759	0.729	0.746	0.752	0.756
505	Jacksonville	0.761	0.755	0.766	0.753	0.763	0.767	0.766	0.765	0.706	0.759	0.769	0.768	0.766	0.763	0.773	0.761	0.767	0.774	0.741	0.760	0.766	0.770
506	Daytona / Gainesville	0.737	0.727	0.740	0.725	0.737	0.742	0.740	0.739	0.669	0.734	0.746	0.742	0.740	0.737	0.748	0.734	0.742	0.749	0.714	0.735	0.740	0.745
521	Diversified Dental - Las Vegas	0.916	0.921	0.938	0.919	0.929	0.943	0.943	0.944	0.903	0.939	0.943	0.930	0.938	0.936	0.949	0.935	0.945	0.950	0.905	0.917	0.929	0.947
522	Mastercare Dental - Reno	1.017	1.006	1.031	1.001	1.025	1.037	1.041	1.043	0.896	1.028	1.043	1.034	1.037	1.031	1.060	1.026	1.049	1.057	0.977	1.016	1.032	1.052
524	Premier - Minnesota	0.840	0.832	0.846	0.830	0.841	0.850	0.856	0.856	0.799	0.856	0.864	0.838	0.847	0.845	0.857	0.844	0.853	0.853	0.822	0.834	0.842	0.856
526	Dental Options Pricing - Oregon	0.866	0.856	0.875	0.853	0.869	0.879	0.880	0.879	0.790	0.874	0.884	0.874	0.876	0.872	0.890	0.869	0.882	0.889	0.837	0.863	0.872	0.885
527	Rental Network - Hawaii	0.769	0.754	0.764	0.752	0.762	0.766	0.771	0.772	0.710	0.771	0.778	0.762	0.765	0.763	0.772	0.762	0.768	0.768	0.749	0.762	0.765	0.770
528	Diversified Dental - Reno	1.034	1.045	1.063	1.043	1.053	1.067	1.078	1.086	1.040	1.075	1.079	1.052	1.064	1.062	1.082	1.062	1.080	1.082	1.024	1.034	1.051	1.080
549	Maine	0.825	0.816	0.833	0.812	0.830	0.834	0.830	0.828	0.721	0.820	0.833	0.838	0.832	0.828	0.845	0.823	0.835	0.848	0.791	0.825	0.836	0.839
550	North Dakota	0.871	0.847	0.868	0.843	0.863	0.871	0.873	0.871	0.749	0.867	0.885	0.868	0.868	0.863	0.882	0.859	0.872	0.878	0.830	0.863	0.869	0.876
551	Nevada	0.766	0.770	0.784	0.769	0.777	0.785	0.786	0.787	0.754	0.783	0.786	0.777	0.784	0.782	0.790	0.781	0.787	0.791	0.756	0.766	0.776	0.789
553	Idaho	0.811	0.800	0.813	0.798	0.809	0.815	0.818	0.817	0.754	0.816	0.826	0.808	0.813	0.810	0.820	0.809	0.815	0.817	0.790	0.805	0.811	0.818
554	Vermont	0.757	0.738	0.756	0.734	0.753	0.757	0.754	0.751	0.636	0.744	0.761	0.762	0.756	0.751	0.767	0.746	0.756	0.767	0.718	0.754	0.759	0.761
555	New Hampshire	0.731	0.716	0.729	0.712	0.729	0.730	0.729	0.727	0.632	0.722	0.736	0.733	0.729	0.726	0.738	0.721	0.730	0.737	0.700	0.728	0.733	0.734
556	Delaware	0.784	0.770	0.786	0.767	0.782	0.787	0.788	0.787	0.701	0.784	0.797	0.783	0.786	0.783	0.794	0.780	0.787	0.791	0.756	0.779	0.785	0.790
557	Washington																						
558	Oregon	0.837	0.825	0.844	0.821	0.839	0.846	0.844	0.843	0.747	0.837	0.848	0.846	0.845	0.841	0.856	0.836	0.847	0.856	0.804	0.835	0.843	0.851
559	North Carolina	0.721	0.706	0.721	0.702	0.719	0.722	0.719	0.717	0.617	0.711	0.726	0.725	0.721	0.717	0.730	0.712	0.721	0.730	0.688	0.719	0.724	0.725
560	West Virginia	0.764	0.752	0.766	0.749	0.762	0.767	0.767	0.766	0.690	0.762	0.775	0.765	0.766	0.763	0.773	0.760	0.767	0.772	0.740	0.761	0.766	0.770
561	Mississippi	0.781	0.764	0.779	0.760	0.776	0.781	0.782	0.779	0.686	0.775	0.791	0.780	0.779	0.775	0.789	0.772	0.781	0.787	0.750	0.776	0.780	0.785
562	Arkansas	0.837	0.825	0.840	0.822	0.836	0.842	0.844	0.842	0.756	0.837	0.851	0.840	0.839	0.836	0.852	0.832	0.845	0.852	0.809	0.834	0.840	0.848
563	South Carolina	0.755	0.737	0.753	0.733	0.751	0.754	0.752	0.750	0.644	0.745	0.760	0.756	0.753	0.749	0.762	0.744	0.753	0.761	0.720	0.752	0.756	0.757
564	Rhode Island	0.765	0.758	0.767	0.756	0.766	0.769	0.769	0.768	0.704	0.764	0.773	0.770	0.768	0.765	0.775	0.762	0.769	0.774	0.744	0.763	0.770	0.772
565	Hawaii	0.744	0.734	0.744	0.732	0.742	0.745	0.748	0.749	0.692	0.746	0.753	0.743	0.744	0.742	0.751	0.740	0.747	0.749	0.726	0.740	0.744	0.749
566	Pittsburgh	0.744	0.741	0.748	0.739	0.747	0.749	0.750	0.750	0.708	0.747	0.754	0.748	0.748	0.747	0.754	0.745	0.750	0.754	0.731	0.743	0.748	0.752
567	Philadelphia	0.760	0.755	0.763	0.753	0.762	0.764	0.765	0.764	0.709	0.761	0.769	0.765	0.763	0.761	0.770	0.759	0.765	0.769	0.742	0.758	0.765	0.767
568	Alabama	0.774	0.765	0.779	0.763	0.776	0.781	0.779	0.778	0.702	0.772	0.784	0.780	0.779	0.776	0.789	0.772	0.781	0.790	0.750	0.773	0.779	0.785
569	Utah	0.753	0.745	0.754	0.742	0.753	0.755	0.755	0.754	0.692	0.750	0.761	0.756	0.754	0.751	0.761	0.749	0.755	0.761	0.732	0.751	0.756	0.758
570	Iowa	0.757	0.741	0.756	0.738	0.754	0.758	0.757	0.755	0.658	0.751	0.765	0.758	0.757	0.753	0.765	0.749	0.757	0.763	0.725	0.754	0.759	0.761
571	Massachusetts	0.773	0.763	0.774	0.760	0.774	0.776	0.775	0.773	0.695	0.769	0.781	0.777	0.775	0.772	0.783	0.768	0.776	0.782	0.747	0.770	0.777	0.779
572	Oklahoma	0.804	0.799	0.812	0.797	0.808	0.813	0.813	0.812	0.754	0.808	0.817	0.811	0.812	0.810	0.819	0.807	0.814	0.819	0.785	0.803	0.810	0.816
573	Louisiana	0.727	0.713	0.727	0.710	0.724	0.729	0.728	0.726	0.639	0.721	0.736	0.730	0.727	0.723	0.737	0.720	0.729	0.737	0.698	0.725	0.729	0.733
574	New Mexico	0.828	0.819	0.836	0.816	0.832	0.838	0.838	0.838	0.755	0.833	0.843	0.835	0.837	0.834	0.847	0.830	0.840	0.845	0.802	0.827	0.835	0.843
575	Texas	0.798	0.791	0.805	0.788	0.801	0.806	0.805	0.803	0.730	0.798	0.809	0.805	0.805	0.802	0.813	0.799	0.806	0.813	0.774	0.798	0.804	0.809
576	Kentucky	0.728	0.722	0.730	0.721	0.729	0.731	0.732	0.731	0.683	0.729	0.737	0.730	0.730	0.728	0.736	0.726	0.732	0.735	0.712	0.726	0.731	0.734
577	Kansas	0.811	0.805	0.818	0.802	0.814	0.819	0.820	0.819	0.760	0.816	0.825	0.815	0.818	0.816	0.825	0.814	0.820	0.824	0.791	0.809	0.815	0.822
578	Wisconsin	0.754	0.741	0.754	0.738	0.751	0.755	0.755	0.754	0.674	0.750	0.764	0.754	0.754	0.751	0.761	0.748	0.755	0.760	0.728	0.750	0.755	0.758
579	Tennessee	0.695	0.684	0.695	0.682	0.693	0.696	0.697	0.695	0.630	0.692	0.703	0.695	0.695	0.693	0.702	0.690	0.696	0.701	0.673	0.692	0.696	0.699
580	Minnesota	0.783	0.771	0.785	0.768	0.783	0.787	0.786	0.784	0.703	0.780	0.792	0.786	0.786	0.782	0.794	0.779	0.787	0.792	0.756	0.780	0.786	0.790
581	Colorado	0.777	0.768	0.781	0.765	0.777	0.783	0.783	0.782	0.717	0.778	0.789	0.779	0.780	0.778	0.788	0.775	0.783	0.788	0.755	0.775	0.779	0.785
582	Indiana	0.710	0.698	0.709	0.695	0.708	0.710	0.710	0.708	0.634	0.705	0.717	0.710	0.709	0.706	0.716	0.703	0.710	0.715	0.685	0.707	0.711	0.713
583	Nebraska	0.775	0.770	0.779	0.768	0.778	0.780	0.781	0.781	0.727	0.778	0.786	0.779	0.779	0.777	0.785	0.775	0.781	0.784	0.758	0.772	0.780	0.783
584	Connecticut	0.783	0.772	0.786	0.769	0.783	0.787	0.786	0.785	0.703	0.780	0.792	0.787	0.786	0.783	0.794	0.779	0.787	0.793	0.756	0.780	0.787	0.790
585	Ohio	0.735	0.724	0.736	0.722	0.734	0.737	0.737	0.736	0.668	0.732	0.744	0.736	0.736	0.733	0.743	0.731	0.737	0.742	0.712	0.732	0.737	0.740
586	Michigan	0.824	0.813	0.832	0.810	0.826	0.834	0.835	0.834	0.750	0.830	0.840	0.829	0.833	0.829	0.843	0.826	0.836	0.841	0.796	0.820	0.829	0.839
587	Arizona	0.840	0.839	0.852	0.837	0.848	0.854	0.855	0.856	0.801	0.852	0.858	0.849	0.853	0.850	0.861	0.848	0.856	0.860	0.823	0.839	0.849	0.858
588	New Jersey	0.775	0.768	0.779	0.766	0.777	0.780	0.781	0.781	0.713	0.776	0.784	0.781	0.779	0.776	0.788	0.773	0.782	0.787	0.753	0.773	0.781	0.784
589	Syracuse	0.716	0.705	0.716	0.703	0.715	0.717	0.716	0.714	0.643	0.711	0.723	0.718	0.715	0.713	0.723	0.709	0.716	0.722	0.693	0.714	0.718	0.719
590	New York	0.699	0.687	0.697	0.685	0.695	0.698	0.699	0.699	0.632	0.695	0.702	0.699	0.697	0.695	0.706	0.692	0.700	0.705	0.677	0.697	0.699	0.702
591	Richmond	0.758	0.743	0.756	0.740	0.755	0.758	0.759	0.758	0.672	0.755	0.768	0.756	0.757	0.754	0.765	0.751	0.758	0.761	0.730	0.752	0.758	0.761
592	Atlanta	0.762	0.752	0.768	0.750	0.764	0.769	0.767	0.765	0.685	0.759	0.771	0.769	0.768	0.764	0.776	0.761	0.769	0.777	0.735	0.761	0.767	0.772
593	Washington, DC	0.715	0.707	0.715	0.705	0.714	0.716	0.717	0.716	0.661	0.714	0.721	0.716	0.715	0.713	0.721	0.711	0.716	0.720	0.697	0.713	0.717	0.718
594	Chicago	0.701	0.690	0.700	0.687	0.699	0.700	0.699	0.697	0.623	0.694	0.706	0.703	0.699	0.696	0.706	0.693	0.700	0.706	0.676	0.699	0.703	0.703
595	St. Louis	0.746	0.735	0.749	0.732	0.745	0.750	0.751	0.749	0.673	0.746	0.757	0.747	0.749	0.747	0.757	0.743	0.750	0.755	0.721	0.742	0.748	0.753
596	Sacramento	0.817	0.809	0.823	0.806	0.821	0.824	0.824	0.824	0.744	0.819	0.828	0.824	0.823	0.820	0.833	0.817	0.826	0.832	0.791	0.815	0.824	0.829
597	Northern California	0.814	0.804	0.820	0.801	0.817	0.822	0.821	0.820	0.731	0.814	0.824	0.822	0.820	0.817	0.831	0.813	0.823	0.830	0.785	0.812	0.821	0.826
598	San Diego	0.809	0.806	0.815	0.804	0.813	0.817	0.818	0.819	0.762	0.815	0.821	0.816	0.816	0.813	0.824	0.811	0.819	0.823	0.791	0.807	0.816	0.821
599	Southern California	0.798	0.792	0.802	0.789	0.800	0.804	0.804	0.805	0.740	0.800	0.807	0.804	0.802	0.800	0.811	0.797	0.805	0.810	0.777	0.796	0.803	0.808

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	MR01	MR02	MR03	MR04	MR05	MR06	MR07	MR08	MR10	MR0A	MR0B	MR0D	MR0I	MR0L	MR0M	MR0N	MR0O	MR0P	MR0Q	MR0R	MR0S	MR0T
501	Miami	0.632	0.635	0.649	0.633	0.643	0.652	0.655	0.658	0.600	0.652	0.660	0.645	0.651	0.649	0.661	0.647	0.657	0.662	0.622	0.636	0.645	0.658
502	Broward County / Palm Beach	0.648	0.653	0.667	0.652	0.661	0.671	0.678	0.681	0.633	0.675	0.681	0.661	0.669	0.667	0.683	0.666	0.679	0.683	0.640	0.651	0.661	0.681
503	Tampa	0.696	0.701	0.715	0.699	0.709	0.720	0.728	0.731	0.679	0.726	0.733	0.709	0.718	0.716	0.733	0.715	0.730	0.733	0.687	0.698	0.709	0.730
504	Orlando	0.687	0.692	0.706	0.690	0.700	0.711	0.719	0.722	0.671	0.717	0.723	0.700	0.709	0.706	0.723	0.706	0.720	0.724	0.679	0.689	0.700	0.721
505	Jacksonville	0.698	0.703	0.718	0.701	0.711	0.722	0.730	0.734	0.678	0.728	0.735	0.712	0.721	0.718	0.735	0.717	0.732	0.736	0.689	0.702	0.712	0.733
506	Daytona / Gainesville	0.673	0.676	0.692	0.674	0.686	0.697	0.704	0.709	0.642	0.702	0.710	0.686	0.695	0.692	0.709	0.691	0.706	0.710	0.663	0.678	0.687	0.707
521	Diversified Dental - Las Vegas	0.801	0.817	0.840	0.815	0.826	0.846	0.861	0.873	0.830	0.862	0.864	0.823	0.843	0.840	0.864	0.841	0.863	0.864	0.796	0.803	0.823	0.863
522	Mastercare Dental - Reno	0.862	0.868	0.896	0.864	0.885	0.910	0.928	0.939	0.823	0.932	0.940	0.886	0.911	0.906	0.940	0.902	0.930	0.931	0.849	0.867	0.888	0.933
524	Premier - Minnesota	0.744	0.754	0.775	0.752	0.764	0.782	0.795	0.804	0.745	0.797	0.804	0.759	0.778	0.775	0.795	0.776	0.794	0.796	0.741	0.747	0.763	0.795
526	Dental Options Pricing - Oregon	0.750	0.759	0.784	0.756	0.772	0.792	0.805	0.816	0.731	0.806	0.813	0.770	0.791	0.787	0.812	0.787	0.808	0.810	0.741	0.756	0.772	0.808
527	Rental Network - Hawaii	0.690	0.699	0.717	0.697	0.709	0.721	0.733	0.739	0.677	0.734	0.742	0.704	0.719	0.717	0.734	0.717	0.731	0.735	0.685	0.693	0.708	0.732
528	Diversified Dental - Reno	0.889	0.909	0.932	0.907	0.917	0.940	0.961	0.976	0.933	0.962	0.964	0.914	0.936	0.933	0.962	0.935	0.961	0.962	0.886	0.890	0.914	0.962
549	Maine	0.721	0.725	0.747	0.722	0.739	0.756	0.768	0.776	0.680	0.767	0.774	0.742	0.757	0.753	0.778	0.751	0.772	0.773	0.707	0.724	0.744	0.773
550	North Dakota	0.763	0.766	0.791	0.762	0.782	0.800	0.813	0.822	0.708	0.816	0.827	0.779	0.800	0.795	0.819	0.794	0.813	0.817	0.752	0.769	0.784	0.814
551	Nevada	0.673	0.687	0.705	0.685	0.694	0.710	0.723	0.732	0.698	0.723	0.725	0.691	0.707	0.705	0.725	0.706	0.724	0.725	0.669	0.674	0.691	0.724
553	Idaho	0.741	0.746	0.763	0.744	0.755	0.768	0.778	0.785	0.721	0.779	0.787	0.752	0.766	0.764	0.780	0.763	0.777	0.781	0.735	0.744	0.756	0.779
554	Vermont	0.668	0.670	0.691	0.666	0.684	0.699	0.707	0.713	0.607	0.706	0.717	0.685	0.699	0.694	0.717	0.692	0.710	0.715	0.654	0.674	0.687	0.711
555	New Hampshire	0.653	0.657	0.676	0.654	0.669	0.682	0.692	0.696	0.607	0.691	0.700	0.669	0.682	0.678	0.699	0.676	0.692	0.697	0.643	0.658	0.672	0.694
556	Delaware	0.698	0.704	0.724	0.702	0.717	0.731	0.744	0.750	0.667	0.744	0.753	0.713	0.730	0.727	0.747	0.725	0.742	0.747	0.690	0.702	0.717	0.744
557	Washington																						
558	Oregon	0.728	0.736	0.759	0.733	0.750	0.768	0.780	0.788	0.699	0.780	0.787	0.749	0.767	0.763	0.788	0.762	0.783	0.785	0.718	0.735	0.751	0.783
559	North Carolina	0.641	0.644	0.663	0.641	0.656	0.670	0.679	0.683	0.591	0.678	0.687	0.657	0.669	0.665	0.687	0.664	0.681	0.685	0.629	0.646	0.659	0.682
560	West Virginia	0.698	0.701	0.718	0.699	0.712	0.723	0.732	0.736	0.664	0.731	0.741	0.711	0.722	0.719	0.736	0.718	0.733	0.737	0.689	0.702	0.713	0.733
561	Mississippi	0.708	0.710	0.728	0.707	0.721	0.733	0.742	0.747	0.659	0.741	0.753	0.721	0.733	0.729	0.748	0.728	0.743	0.748	0.697	0.715	0.724	0.744
562	Arkansas	0.760	0.761	0.779	0.758	0.772	0.785	0.794	0.800	0.719	0.792	0.802	0.774	0.784	0.780	0.800	0.779	0.795	0.800	0.748	0.764	0.774	0.796
563	South Carolina	0.671	0.674	0.694	0.671	0.687	0.702	0.712	0.716	0.618	0.711	0.722	0.687	0.701	0.697	0.719	0.696	0.713	0.717	0.659	0.676	0.690	0.714
564	Rhode Island	0.689	0.697	0.714	0.694	0.706	0.720	0.730	0.735	0.673	0.729	0.735	0.704	0.719	0.715	0.734	0.715	0.730	0.733	0.682	0.692	0.706	0.731
565	Hawaii	0.667	0.675	0.693	0.673	0.684	0.698	0.708	0.714	0.657	0.707	0.714	0.681	0.696	0.693	0.710	0.693	0.707	0.711	0.661	0.669	0.684	0.709
566	Pittsburgh	0.687	0.693	0.707	0.692	0.700	0.712	0.719	0.722	0.682	0.718	0.723	0.699	0.709	0.707	0.721	0.707	0.719	0.722	0.682	0.689	0.700	0.720
567	Philadelphia	0.685	0.693	0.711	0.691	0.702	0.716	0.726	0.731	0.676	0.725	0.730	0.700	0.714	0.711	0.729	0.711	0.726	0.729	0.679	0.688	0.702	0.727
568	Alabama	0.706	0.710	0.727	0.707	0.720	0.730	0.737	0.744	0.672	0.735	0.744	0.721	0.729	0.726	0.744	0.724	0.739	0.746	0.694	0.710	0.721	0.741
569	Utah	0.694	0.699	0.714	0.696	0.707	0.719	0.725	0.727	0.668	0.723	0.731	0.707	0.716	0.713	0.729	0.713	0.725	0.730	0.686	0.698	0.708	0.727
570	Iowa	0.674	0.679	0.698	0.676	0.691	0.706	0.716	0.721	0.630	0.716	0.726	0.690	0.705	0.701	0.722	0.700	0.717	0.721	0.664	0.679	0.694	0.718
571	Massachusetts	0.693	0.700	0.718	0.697	0.710	0.724	0.735	0.740	0.665	0.734	0.741	0.709	0.723	0.720	0.740	0.719	0.735	0.739	0.684	0.697	0.711	0.736
572	Oklahoma	0.719	0.729	0.747	0.726	0.738	0.753	0.764	0.771	0.714	0.764	0.769	0.736	0.751	0.748	0.768	0.748	0.766	0.768	0.712	0.721	0.737	0.766
573	Louisiana	0.660	0.661	0.678	0.659	0.672	0.684	0.690	0.695	0.613	0.688	0.698	0.673	0.683	0.679	0.697	0.678	0.692	0.698	0.648	0.667	0.675	0.693
574	New Mexico	0.726	0.735	0.757	0.732	0.747	0.765	0.778	0.786	0.707	0.779	0.785	0.745	0.763	0.759	0.783	0.759	0.780	0.782	0.717	0.729	0.747	0.780
575	Texas	0.712	0.720	0.739	0.717	0.731	0.746	0.756	0.762	0.693	0.755	0.762	0.730	0.744	0.740	0.762	0.740	0.758	0.761	0.703	0.715	0.731	0.759
576	Kentucky	0.672	0.677	0.691	0.675	0.684	0.696	0.703	0.706	0.659	0.702	0.708	0.683	0.694	0.691	0.705	0.691	0.702	0.706	0.666	0.674	0.685	0.704
577	Kansas	0.724	0.734	0.753	0.732	0.744	0.759	0.771	0.778	0.719	0.771	0.777	0.741	0.757	0.754	0.774	0.754	0.772	0.774	0.718	0.727	0.743	0.772
578	Wisconsin	0.690	0.692	0.709	0.690	0.703	0.714	0.723	0.726	0.650	0.722	0.732	0.702	0.713	0.710	0.727	0.708	0.722	0.728	0.680	0.694	0.704	0.724
579	Tennessee	0.637	0.640	0.655	0.638	0.649	0.660	0.668	0.670	0.608	0.667	0.675	0.649	0.659	0.656	0.672	0.654	0.667	0.672	0.629	0.641	0.651	0.669
580	Minnesota	0.698	0.705	0.724	0.702	0.716	0.731	0.742	0.747	0.670	0.742	0.750	0.715	0.729	0.726	0.747	0.725	0.743	0.746	0.689	0.702	0.717	0.743
581	Colorado	0.710	0.714	0.730	0.712	0.723	0.735	0.743	0.749	0.686	0.742	0.750	0.722	0.733	0.730	0.747	0.730	0.744	0.748	0.701	0.713	0.724	0.745
582	Indiana	0.650	0.653	0.668	0.651	0.663	0.673	0.681	0.683	0.614	0.680	0.689	0.662	0.672	0.669	0.686	0.669	0.682	0.686	0.641	0.654	0.664	0.683
583	Nebraska	0.699	0.708	0.726	0.706	0.717	0.731	0.741	0.746	0.693	0.740	0.747	0.714	0.728	0.725	0.743	0.726	0.741	0.744	0.694	0.702	0.716	0.742
584	Connecticut	0.699	0.706	0.725	0.703	0.717	0.731	0.742	0.747	0.670	0.742	0.750	0.716	0.730	0.727	0.748	0.726	0.744	0.747	0.690	0.703	0.718	0.745
585	Ohio	0.673	0.677	0.692	0.674	0.686	0.697	0.706	0.708	0.644	0.704	0.713	0.686	0.696	0.693	0.710	0.692	0.706	0.710	0.665	0.676	0.687	0.707
586	Michigan	0.716	0.725	0.747	0.722	0.737	0.756	0.769	0.779	0.699	0.771	0.777	0.734	0.754	0.751	0.774	0.751	0.771	0.772	0.709	0.721	0.737	0.771
587	Arizona	0.741	0.754	0.774	0.751	0.763	0.780	0.795	0.802	0.748	0.795	0.799	0.760	0.778	0.775	0.798	0.776	0.796	0.797	0.735	0.743	0.762	0.796
588	New Jersey	0.690	0.698	0.718	0.695	0.708	0.724	0.733	0.740	0.673	0.732	0.738	0.706	0.721	0.718	0.738	0.718	0.734	0.738	0.681	0.692	0.708	0.735
589	Syracuse	0.659	0.662	0.677	0.659	0.671	0.682	0.689	0.691	0.622	0.687	0.696	0.671	0.681	0.678	0.694	0.676	0.688	0.694	0.650	0.663	0.673	0.691
590	New York	0.631	0.638	0.654	0.635	0.647	0.658	0.665	0.669	0.604	0.662	0.670	0.647	0.656	0.653	0.670	0.652	0.666	0.672	0.621	0.634	0.648	0.667
591	Richmond	0.677	0.683	0.702	0.680	0.695	0.708	0.721	0.725	0.643	0.720	0.730	0.692	0.708	0.704	0.724	0.703	0.719	0.723	0.669	0.681	0.696	0.721
592	Atlanta	0.676	0.682	0.701	0.680	0.694	0.708	0.718	0.724	0.649	0.717	0.724	0.693	0.707	0.703	0.724	0.703	0.720	0.723	0.667	0.680	0.694	0.722
593	Washington, DC	0.650	0.656	0.673	0.654	0.665	0.678	0.685	0.690	0.635	0.684	0.690	0.663	0.676	0.673	0.688	0.672	0.685	0.689	0.643	0.653	0.665	0.686
594	Chicago	0.647	0.649	0.664	0.646	0.658	0.669	0.673	0.675	0.604	0.670	0.681	0.659	0.667	0.664	0.679	0.662	0.674	0.680	0.636	0.651	0.660	0.677
595	St. Louis	0.665	0.672	0.690	0.669	0.683	0.696	0.708	0.713	0.640	0.708	0.715	0.680	0.695	0.692	0.712	0.691	0.707	0.711	0.657	0.669	0.683	0.709
596	Sacramento	0.719	0.728	0.749	0.726	0.740	0.757	0.769	0.776	0.700	0.769	0.775	0.738	0.755	0.752	0.775	0.752	0.771	0.773	0.711	0.722	0.740	0.771
597	Northern California	0.715	0.724	0.745	0.721	0.736	0.752	0.765	0.771	0.687	0.764	0.770	0.735	0.752	0.748	0.772	0.746	0.766	0.770	0.705	0.719	0.737	0.768
598	San Diego	0.719	0.729	0.749	0.727	0.739	0.756	0.766	0.774	0.717	0.766	0.771	0.736	0.753	0.750	0.770	0.750	0.767	0.770	0.713	0.721	0.738	0.768
599	Southern California	0.711	0.719	0.739	0.716	0.729	0.746	0.755	0.762	0.698	0.754	0.760	0.728	0.743	0.740	0.760	0.740	0.757	0.759	0.702	0.713	0.729	0.757

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NE01	NE02	NE03	NE04	NE05	NE06	NE07	NE08	NE10	NE0A	NE0B	NE0D	NE0I	NE0L	NE0M	NE0N	NE0O	NE0P	NE0Q	NE0R	NE0S	NE0T
501	Miami	0.633	0.638	0.647	0.637	0.644	0.649	0.655	0.657	0.612	0.650	0.659	0.637	0.643	0.641	0.649	0.639	0.645	0.657	0.630	0.636	0.641	0.651
502	Broward County / Palm Beach	0.655	0.663	0.673	0.662	0.668	0.675	0.680	0.683	0.645	0.676	0.683	0.663	0.669	0.668	0.676	0.666	0.673	0.683	0.652	0.658	0.665	0.677
503	Tampa	0.698	0.707	0.717	0.706	0.713	0.720	0.727	0.730	0.690	0.724	0.732	0.706	0.714	0.713	0.721	0.712	0.718	0.728	0.696	0.701	0.709	0.723
504	Orlando	0.690	0.698	0.709	0.697	0.704	0.711	0.718	0.721	0.682	0.715	0.723	0.697	0.705	0.704	0.712	0.703	0.710	0.719	0.688	0.692	0.700	0.714
505	Jacksonville	0.700	0.710	0.720	0.708	0.716	0.722	0.729	0.732	0.689	0.725	0.734	0.708	0.716	0.714	0.723	0.713	0.720	0.731	0.698	0.703	0.712	0.725
506	Daytona / Gainesville	0.666	0.675	0.687	0.674	0.683	0.689	0.698	0.701	0.652	0.695	0.706	0.672	0.683	0.681	0.690	0.680	0.686	0.698	0.665	0.669	0.678	0.691
521	Diversified Dental - Las Vegas	0.839	0.857	0.876	0.855	0.865	0.881	0.894	0.901	0.866	0.890	0.894	0.857	0.874	0.872	0.890	0.872	0.889	0.896	0.837	0.841	0.859	0.892
522	Mastercare Dental - Reno	0.891	0.910	0.937	0.907	0.926	0.946	0.962	0.972	0.864	0.950	0.966	0.911	0.932	0.927	0.955	0.924	0.946	0.968	0.884	0.900	0.917	0.956
524	Premier - Minnesota	0.769	0.782	0.801	0.781	0.791	0.805	0.819	0.825	0.779	0.819	0.828	0.778	0.799	0.797	0.809	0.797	0.808	0.816	0.771	0.772	0.785	0.812
526	Dental Options Pricing - Oregon	0.775	0.790	0.811	0.788	0.802	0.815	0.828	0.835	0.765	0.821	0.834	0.789	0.806	0.803	0.820	0.801	0.815	0.832	0.771	0.779	0.794	0.822
527	Rental Network - Hawaii	0.700	0.711	0.725	0.710	0.718	0.727	0.742	0.747	0.700	0.743	0.753	0.705	0.721	0.720	0.730	0.720	0.729	0.738	0.703	0.704	0.714	0.733
528	Diversified Dental - Reno	0.938	0.961	0.985	0.959	0.970	0.992	1.011	1.023	0.985	1.008	1.012	0.961	0.984	0.981	1.007	0.982	1.007	1.013	0.936	0.940	0.962	1.010
549	Maine	0.731	0.743	0.762	0.741	0.755	0.767	0.776	0.781	0.701	0.766	0.780	0.743	0.757	0.753	0.769	0.750	0.761	0.781	0.725	0.736	0.748	0.770
550	North Dakota	0.772	0.785	0.807	0.783	0.799	0.811	0.826	0.832	0.739	0.821	0.840	0.780	0.800	0.797	0.811	0.794	0.805	0.826	0.771	0.779	0.791	0.814
551	Nevada	0.705	0.720	0.734	0.719	0.726	0.739	0.748	0.754	0.726	0.745	0.749	0.721	0.733	0.731	0.746	0.731	0.744	0.750	0.703	0.707	0.722	0.747
553	Idaho	0.751	0.762	0.776	0.760	0.770	0.778	0.789	0.792	0.744	0.788	0.798	0.758	0.772	0.771	0.780	0.770	0.777	0.787	0.752	0.755	0.765	0.782
554	Vermont	0.667	0.678	0.696	0.676	0.690	0.698	0.708	0.712	0.626	0.699	0.716	0.676	0.687	0.684	0.698	0.681	0.690	0.713	0.662	0.673	0.683	0.700
555	New Hampshire	0.659	0.667	0.683	0.665	0.678	0.686	0.695	0.698	0.626	0.688	0.703	0.665	0.677	0.675	0.685	0.672	0.680	0.697	0.655	0.665	0.672	0.687
556	Delaware	0.703	0.716	0.732	0.714	0.725	0.735	0.749	0.752	0.689	0.746	0.760	0.711	0.727	0.725	0.737	0.724	0.733	0.746	0.705	0.709	0.719	0.739
557	Washington																						
558	Oregon	0.747	0.762	0.780	0.759	0.772	0.784	0.795	0.801	0.726	0.787	0.800	0.760	0.774	0.771	0.787	0.768	0.781	0.800	0.741	0.751	0.766	0.789
559	North Carolina	0.637	0.646	0.661	0.643	0.656	0.665	0.674	0.678	0.605	0.668	0.683	0.643	0.656	0.653	0.664	0.651	0.658	0.675	0.634	0.642	0.651	0.666
560	West Virginia	0.687	0.697	0.709	0.695	0.704	0.711	0.723	0.726	0.674	0.723	0.734	0.692	0.705	0.704	0.711	0.703	0.709	0.719	0.690	0.691	0.700	0.714
561	Mississippi	0.693	0.703	0.718	0.701	0.713	0.720	0.732	0.736	0.671	0.731	0.745	0.697	0.713	0.711	0.719	0.710	0.715	0.730	0.695	0.698	0.707	0.722
562	Arkansas	0.751	0.761	0.778	0.759	0.771	0.782	0.792	0.797	0.735	0.789	0.802	0.757	0.774	0.771	0.782	0.770	0.778	0.792	0.751	0.756	0.765	0.784
563	South Carolina	0.656	0.665	0.681	0.663	0.675	0.686	0.698	0.703	0.628	0.696	0.711	0.660	0.677	0.674	0.684	0.673	0.679	0.695	0.657	0.661	0.669	0.686
564	Rhode Island	0.695	0.705	0.719	0.703	0.712	0.721	0.731	0.735	0.688	0.729	0.739	0.701	0.715	0.714	0.723	0.713	0.720	0.730	0.696	0.699	0.707	0.725
565	Hawaii	0.677	0.688	0.701	0.687	0.695	0.704	0.716	0.722	0.678	0.715	0.724	0.684	0.698	0.696	0.707	0.696	0.705	0.714	0.678	0.680	0.690	0.709
566	Pittsburgh	0.696	0.703	0.713	0.702	0.708	0.715	0.722	0.725	0.694	0.721	0.727	0.701	0.711	0.709	0.717	0.709	0.715	0.721	0.696	0.698	0.705	0.718
567	Philadelphia	0.701	0.710	0.724	0.709	0.717	0.726	0.735	0.739	0.696	0.732	0.740	0.708	0.721	0.719	0.729	0.718	0.726	0.735	0.700	0.704	0.713	0.730
568	Alabama	0.699	0.709	0.722	0.707	0.717	0.725	0.733	0.736	0.683	0.730	0.741	0.706	0.718	0.716	0.726	0.714	0.722	0.734	0.698	0.703	0.712	0.727
569	Utah	0.701	0.708	0.719	0.707	0.715	0.721	0.728	0.731	0.683	0.723	0.734	0.707	0.715	0.713	0.722	0.712	0.718	0.730	0.699	0.705	0.711	0.723
570	Iowa	0.670	0.679	0.695	0.677	0.689	0.699	0.711	0.714	0.645	0.708	0.722	0.675	0.691	0.688	0.698	0.687	0.694	0.709	0.670	0.675	0.683	0.701
571	Massachusetts	0.706	0.716	0.732	0.714	0.725	0.735	0.743	0.747	0.686	0.737	0.749	0.715	0.727	0.725	0.735	0.723	0.731	0.745	0.704	0.711	0.720	0.737
572	Oklahoma	0.728	0.741	0.755	0.739	0.748	0.759	0.769	0.774	0.731	0.768	0.776	0.738	0.752	0.750	0.762	0.750	0.760	0.768	0.728	0.731	0.743	0.764
573	Louisiana	0.643	0.652	0.666	0.650	0.661	0.668	0.678	0.682	0.621	0.676	0.689	0.647	0.661	0.659	0.667	0.658	0.663	0.678	0.643	0.647	0.655	0.669
574	New Mexico	0.739	0.753	0.770	0.751	0.762	0.776	0.788	0.793	0.731	0.783	0.795	0.751	0.766	0.764	0.778	0.763	0.774	0.788	0.738	0.743	0.756	0.780
575	Texas	0.721	0.733	0.748	0.731	0.741	0.752	0.762	0.766	0.711	0.757	0.767	0.732	0.744	0.742	0.754	0.741	0.750	0.763	0.719	0.725	0.736	0.756
576	Kentucky	0.674	0.680	0.690	0.679	0.686	0.692	0.701	0.704	0.670	0.701	0.708	0.677	0.688	0.687	0.694	0.687	0.692	0.699	0.675	0.677	0.682	0.695
577	Kansas	0.740	0.753	0.768	0.751	0.760	0.772	0.782	0.787	0.741	0.780	0.789	0.751	0.765	0.763	0.775	0.762	0.772	0.781	0.740	0.743	0.755	0.776
578	Wisconsin	0.687	0.696	0.708	0.695	0.704	0.711	0.720	0.723	0.665	0.717	0.730	0.692	0.704	0.702	0.710	0.701	0.706	0.720	0.687	0.692	0.700	0.712
579	Tennessee	0.630	0.638	0.648	0.636	0.644	0.650	0.660	0.663	0.617	0.659	0.669	0.633	0.645	0.644	0.650	0.643	0.648	0.657	0.632	0.634	0.640	0.652
580	Minnesota	0.713	0.723	0.739	0.721	0.732	0.743	0.752	0.756	0.692	0.746	0.758	0.722	0.734	0.731	0.744	0.730	0.739	0.754	0.709	0.717	0.727	0.745
581	Colorado	0.718	0.727	0.740	0.726	0.735	0.743	0.751	0.754	0.705	0.747	0.757	0.726	0.736	0.734	0.744	0.733	0.741	0.753	0.715	0.722	0.730	0.746
582	Indiana	0.645	0.652	0.663	0.650	0.659	0.665	0.675	0.677	0.624	0.673	0.684	0.649	0.659	0.657	0.665	0.656	0.661	0.673	0.645	0.649	0.655	0.667
583	Nebraska	0.709	0.720	0.734	0.718	0.726	0.736	0.746	0.751	0.711	0.746	0.754	0.716	0.731	0.729	0.738	0.730	0.737	0.744	0.711	0.712	0.722	0.740
584	Connecticut	0.712	0.724	0.739	0.722	0.733	0.743	0.752	0.755	0.692	0.745	0.758	0.722	0.734	0.732	0.744	0.730	0.739	0.754	0.709	0.717	0.727	0.746
585	Ohio	0.671	0.679	0.690	0.678	0.686	0.693	0.702	0.704	0.655	0.699	0.710	0.677	0.687	0.685	0.693	0.684	0.690	0.701	0.671	0.675	0.682	0.695
586	Michigan	0.737	0.752	0.771	0.750	0.763	0.775	0.788	0.794	0.729	0.783	0.795	0.749	0.766	0.763	0.779	0.762	0.774	0.789	0.735	0.741	0.755	0.781
587	Arizona	0.767	0.781	0.798	0.780	0.789	0.802	0.813	0.819	0.775	0.810	0.817	0.780	0.795	0.793	0.807	0.793	0.805	0.814	0.765	0.770	0.783	0.809
588	New Jersey	0.706	0.717	0.732	0.715	0.725	0.735	0.745	0.750	0.696	0.740	0.749	0.715	0.728	0.726	0.738	0.724	0.734	0.747	0.703	0.709	0.720	0.740
589	Syracuse	0.655	0.662	0.673	0.660	0.669	0.675	0.683	0.686	0.633	0.680	0.692	0.659	0.669	0.667	0.675	0.666	0.671	0.683	0.655	0.660	0.665	0.676
590	New York	0.638	0.647	0.660	0.645	0.654	0.663	0.671	0.673	0.623	0.666	0.676	0.645	0.654	0.652	0.664	0.651	0.660	0.674	0.635	0.642	0.650	0.666
591	Richmond	0.675	0.686	0.701	0.684	0.695	0.705	0.718	0.721	0.659	0.717	0.730	0.680	0.698	0.695	0.705	0.695	0.702	0.714	0.678	0.681	0.689	0.707
592	Atlanta	0.682	0.695	0.710	0.693	0.704	0.713	0.722	0.727	0.667	0.717	0.729	0.693	0.705	0.702	0.715	0.701	0.711	0.725	0.680	0.686	0.698	0.717
593	Washington, DC	0.659	0.668	0.679	0.666	0.675	0.682	0.690	0.694	0.652	0.688	0.697	0.665	0.676	0.674	0.683	0.673	0.680	0.690	0.659	0.662	0.670	0.686
594	Chicago	0.647	0.652	0.663	0.650	0.660	0.665	0.672	0.674	0.617	0.666	0.679	0.650	0.658	0.656	0.664	0.654	0.660	0.674	0.644	0.651	0.655	0.666
595	St. Louis	0.666	0.678	0.692	0.676	0.686	0.696	0.708	0.712	0.657	0.707	0.718	0.673	0.689	0.687	0.697	0.686	0.694	0.706	0.668	0.671	0.681	0.700
596	Sacramento	0.739	0.752	0.769	0.749	0.761	0.773	0.783	0.789	0.725	0.777	0.788	0.750	0.765	0.762	0.776	0.761	0.771	0.786	0.736	0.744	0.755	0.778
597	Northern California	0.738	0.751	0.769	0.748	0.761	0.773	0.782	0.786	0.715	0.772	0.785	0.751	0.763	0.760	0.776	0.758	0.770	0.787	0.732	0.744	0.755	0.777
598	San Diego	0.743	0.754	0.770	0.753	0.762	0.773	0.783	0.789	0.743	0.779	0.787	0.753	0.767	0.765	0.778	0.764	0.775	0.785	0.741	0.746	0.757	0.779
599	Southern California	0.734	0.745	0.761	0.743	0.754	0.764	0.774	0.778	0.725	0.767	0.776	0.745	0.757	0.755	0.768	0.752	0.763	0.776	0.731	0.738	0.749	0.769

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NF01	NF02	NF03	NF04	NF05	NF06	NF07	NF08	NF10	NF0A	NF0B	NF0D	NF0I	NF0L	NF0M	NF0N	NF0O	NF0P	NF0Q	NF0R	NF0S	NF0T
501	Miami	0.659	0.662	0.669	0.661	0.667	0.669	0.673	0.673	0.634	0.670	0.679	0.661	0.665	0.664	0.667	0.662	0.664	0.674	0.658	0.663	0.665	0.669
502	Broward County / Palm Beach	0.685	0.690	0.698	0.689	0.695	0.699	0.702	0.703	0.670	0.699	0.707	0.689	0.695	0.694	0.698	0.693	0.695	0.704	0.683	0.688	0.692	0.699
503	Tampa	0.732	0.737	0.746	0.736	0.743	0.748	0.753	0.754	0.718	0.751	0.759	0.736	0.744	0.743	0.746	0.742	0.744	0.752	0.732	0.735	0.739	0.748
504	Orlando	0.723	0.728	0.737	0.727	0.734	0.738	0.743	0.745	0.710	0.742	0.749	0.727	0.734	0.733	0.737	0.732	0.734	0.742	0.723	0.726	0.730	0.738
505	Jacksonville	0.734	0.740	0.750	0.739	0.746	0.750	0.754	0.756	0.718	0.752	0.761	0.738	0.745	0.744	0.748	0.743	0.745	0.756	0.733	0.737	0.742	0.749
506	Daytona / Gainesville	0.702	0.708	0.719	0.707	0.715	0.720	0.726	0.728	0.683	0.726	0.736	0.704	0.715	0.713	0.717	0.713	0.715	0.726	0.703	0.706	0.711	0.719
521	Diversified Dental - Las Vegas	0.901	0.913	0.928	0.912	0.919	0.932	0.937	0.939	0.911	0.934	0.939	0.912	0.926	0.924	0.934	0.924	0.932	0.939	0.899	0.903	0.914	0.935
522	Mastercare Dental - Reno	0.970	0.985	1.006	0.982	0.999	1.014	1.027	1.036	0.934	1.019	1.036	0.983	1.001	0.998	1.017	0.995	1.010	1.030	0.967	0.979	0.991	1.019
524	Premier - Minnesota	0.826	0.834	0.848	0.833	0.841	0.851	0.862	0.863	0.824	0.864	0.873	0.829	0.845	0.844	0.852	0.844	0.851	0.858	0.830	0.829	0.837	0.854
526	Dental Options Pricing - Oregon	0.836	0.847	0.864	0.845	0.857	0.868	0.876	0.879	0.816	0.872	0.885	0.844	0.858	0.856	0.867	0.855	0.862	0.878	0.835	0.840	0.850	0.869
527	Rental Network - Hawaii	0.747	0.751	0.759	0.750	0.757	0.760	0.771	0.773	0.732	0.774	0.783	0.744	0.756	0.755	0.759	0.755	0.757	0.766	0.752	0.751	0.754	0.761
528	Diversified Dental - Reno	1.022	1.039	1.057	1.038	1.047	1.062	1.075	1.084	1.050	1.073	1.077	1.038	1.055	1.054	1.071	1.054	1.070	1.075	1.022	1.025	1.041	1.072
549	Maine	0.782	0.793	0.807	0.790	0.803	0.808	0.815	0.816	0.744	0.807	0.822	0.790	0.801	0.799	0.807	0.795	0.799	0.818	0.780	0.788	0.797	0.808
550	North Dakota	0.833	0.842	0.860	0.840	0.854	0.862	0.875	0.877	0.793	0.873	0.893	0.834	0.852	0.849	0.859	0.848	0.853	0.873	0.835	0.839	0.847	0.861
551	Nevada	0.755	0.764	0.777	0.763	0.769	0.778	0.782	0.784	0.761	0.779	0.783	0.764	0.775	0.774	0.780	0.774	0.778	0.783	0.753	0.756	0.765	0.780
553	Idaho	0.793	0.800	0.811	0.798	0.806	0.814	0.822	0.822	0.779	0.822	0.832	0.795	0.808	0.807	0.812	0.807	0.809	0.818	0.796	0.797	0.802	0.813
554	Vermont	0.715	0.722	0.738	0.720	0.733	0.738	0.744	0.746	0.667	0.738	0.755	0.718	0.729	0.726	0.733	0.724	0.726	0.748	0.712	0.720	0.726	0.734
555	New Hampshire	0.700	0.708	0.718	0.706	0.717	0.719	0.726	0.726	0.661	0.722	0.736	0.704	0.713	0.711	0.716	0.708	0.711	0.726	0.700	0.707	0.711	0.717
556	Delaware	0.753	0.761	0.775	0.760	0.770	0.776	0.786	0.786	0.729	0.786	0.799	0.755	0.771	0.770	0.773	0.769	0.770	0.782	0.757	0.759	0.765	0.775
557	Washington																						
558	Oregon	0.803	0.813	0.830	0.811	0.823	0.831	0.837	0.840	0.772	0.831	0.845	0.810	0.823	0.821	0.828	0.819	0.823	0.841	0.800	0.807	0.817	0.830
559	North Carolina	0.680	0.686	0.698	0.684	0.695	0.700	0.707	0.709	0.642	0.704	0.718	0.683	0.693	0.691	0.696	0.689	0.691	0.706	0.680	0.685	0.692	0.697
560	West Virginia	0.727	0.732	0.744	0.731	0.739	0.745	0.754	0.756	0.708	0.756	0.767	0.727	0.741	0.739	0.742	0.739	0.740	0.749	0.731	0.731	0.735	0.744
561	Mississippi	0.737	0.744	0.756	0.742	0.752	0.758	0.768	0.770	0.710	0.770	0.783	0.736	0.751	0.749	0.754	0.749	0.751	0.765	0.741	0.742	0.747	0.757
562	Arkansas	0.798	0.804	0.817	0.803	0.812	0.818	0.830	0.831	0.777	0.830	0.842	0.799	0.812	0.810	0.819	0.809	0.815	0.828	0.800	0.802	0.807	0.821
563	South Carolina	0.704	0.710	0.722	0.708	0.719	0.725	0.734	0.737	0.668	0.735	0.750	0.704	0.718	0.716	0.719	0.715	0.716	0.729	0.707	0.709	0.714	0.722
564	Rhode Island	0.736	0.745	0.751	0.743	0.750	0.752	0.759	0.760	0.719	0.759	0.768	0.740	0.749	0.747	0.751	0.747	0.748	0.757	0.739	0.740	0.747	0.752
565	Hawaii	0.722	0.727	0.735	0.726	0.732	0.737	0.744	0.746	0.708	0.745	0.753	0.722	0.732	0.730	0.735	0.730	0.733	0.741	0.725	0.725	0.729	0.736
566	Pittsburgh	0.727	0.732	0.738	0.731	0.737	0.740	0.744	0.745	0.719	0.744	0.750	0.731	0.737	0.736	0.739	0.735	0.737	0.743	0.727	0.729	0.734	0.740
567	Philadelphia	0.740	0.748	0.755	0.747	0.753	0.756	0.761	0.762	0.725	0.759	0.768	0.746	0.752	0.751	0.755	0.750	0.752	0.761	0.741	0.744	0.751	0.756
568	Alabama	0.738	0.744	0.755	0.742	0.751	0.758	0.764	0.765	0.717	0.762	0.773	0.740	0.751	0.749	0.755	0.748	0.751	0.764	0.738	0.742	0.747	0.757
569	Utah	0.733	0.739	0.746	0.738	0.745	0.747	0.753	0.753	0.711	0.750	0.760	0.736	0.743	0.741	0.746	0.740	0.743	0.753	0.732	0.736	0.741	0.747
570	Iowa	0.717	0.723	0.735	0.721	0.732	0.738	0.746	0.746	0.684	0.746	0.760	0.718	0.731	0.729	0.733	0.728	0.729	0.742	0.719	0.722	0.727	0.735
571	Massachusetts	0.749	0.757	0.766	0.755	0.765	0.767	0.773	0.773	0.720	0.769	0.781	0.754	0.762	0.760	0.765	0.758	0.761	0.774	0.748	0.754	0.760	0.766
572	Oklahoma	0.775	0.783	0.794	0.781	0.789	0.795	0.801	0.804	0.766	0.801	0.810	0.780	0.791	0.790	0.794	0.790	0.792	0.799	0.776	0.778	0.786	0.795
573	Louisiana	0.683	0.689	0.700	0.687	0.696	0.701	0.711	0.712	0.657	0.711	0.723	0.683	0.695	0.693	0.699	0.693	0.696	0.709	0.685	0.687	0.692	0.701
574	New Mexico	0.795	0.804	0.819	0.802	0.813	0.822	0.829	0.830	0.775	0.827	0.839	0.801	0.815	0.813	0.819	0.812	0.816	0.827	0.795	0.799	0.807	0.821
575	Texas	0.768	0.775	0.787	0.773	0.782	0.789	0.794	0.796	0.747	0.792	0.802	0.773	0.784	0.782	0.786	0.781	0.783	0.794	0.767	0.771	0.778	0.788
576	Kentucky	0.705	0.711	0.717	0.710	0.715	0.718	0.725	0.725	0.695	0.726	0.733	0.707	0.715	0.714	0.717	0.714	0.716	0.722	0.708	0.708	0.713	0.719
577	Kansas	0.788	0.796	0.808	0.795	0.803	0.809	0.815	0.816	0.777	0.815	0.824	0.793	0.805	0.804	0.807	0.803	0.805	0.814	0.789	0.791	0.798	0.809
578	Wisconsin	0.725	0.730	0.742	0.729	0.738	0.743	0.751	0.751	0.699	0.750	0.762	0.725	0.738	0.736	0.740	0.735	0.737	0.748	0.727	0.730	0.733	0.742
579	Tennessee	0.663	0.669	0.678	0.668	0.675	0.679	0.687	0.688	0.646	0.688	0.698	0.664	0.676	0.674	0.677	0.674	0.675	0.683	0.667	0.668	0.671	0.679
580	Minnesota	0.759	0.765	0.777	0.763	0.774	0.779	0.785	0.787	0.729	0.781	0.794	0.763	0.773	0.771	0.776	0.769	0.771	0.785	0.757	0.763	0.768	0.777
581	Colorado	0.756	0.761	0.772	0.760	0.768	0.775	0.780	0.782	0.737	0.778	0.788	0.760	0.769	0.767	0.773	0.766	0.770	0.780	0.755	0.760	0.764	0.774
582	Indiana	0.680	0.684	0.693	0.683	0.691	0.694	0.702	0.703	0.655	0.702	0.713	0.681	0.690	0.689	0.692	0.688	0.689	0.699	0.681	0.683	0.687	0.694
583	Nebraska	0.752	0.760	0.767	0.759	0.765	0.768	0.775	0.776	0.741	0.776	0.784	0.755	0.765	0.764	0.767	0.764	0.765	0.772	0.754	0.754	0.762	0.768
584	Connecticut	0.757	0.765	0.777	0.763	0.774	0.778	0.784	0.784	0.728	0.780	0.792	0.762	0.772	0.771	0.776	0.769	0.771	0.785	0.757	0.763	0.768	0.777
585	Ohio	0.707	0.711	0.721	0.710	0.718	0.723	0.729	0.730	0.686	0.729	0.739	0.708	0.718	0.717	0.720	0.716	0.717	0.727	0.708	0.710	0.714	0.722
586	Michigan	0.795	0.805	0.822	0.803	0.814	0.824	0.831	0.834	0.775	0.829	0.842	0.801	0.817	0.814	0.821	0.814	0.817	0.832	0.795	0.798	0.808	0.823
587	Arizona	0.821	0.831	0.843	0.829	0.838	0.844	0.851	0.853	0.815	0.849	0.857	0.829	0.840	0.839	0.845	0.838	0.842	0.850	0.820	0.823	0.833	0.846
588	New Jersey	0.752	0.761	0.769	0.759	0.767	0.770	0.777	0.777	0.731	0.773	0.782	0.758	0.765	0.764	0.769	0.761	0.764	0.777	0.752	0.755	0.763	0.771
589	Syracuse	0.688	0.693	0.701	0.692	0.700	0.702	0.709	0.710	0.663	0.708	0.719	0.689	0.698	0.696	0.700	0.695	0.697	0.708	0.689	0.693	0.696	0.702
590	New York	0.676	0.679	0.687	0.678	0.685	0.689	0.693	0.695	0.650	0.691	0.701	0.677	0.682	0.680	0.686	0.679	0.682	0.695	0.675	0.680	0.682	0.688
591	Richmond	0.722	0.730	0.741	0.729	0.739	0.742	0.753	0.753	0.698	0.755	0.768	0.723	0.738	0.737	0.739	0.736	0.737	0.748	0.728	0.728	0.734	0.742
592	Atlanta	0.728	0.736	0.750	0.734	0.744	0.750	0.755	0.757	0.704	0.752	0.764	0.733	0.744	0.742	0.747	0.741	0.743	0.757	0.728	0.732	0.739	0.750
593	Washington, DC	0.696	0.700	0.707	0.699	0.705	0.708	0.713	0.714	0.678	0.713	0.721	0.697	0.703	0.702	0.706	0.701	0.703	0.712	0.698	0.699	0.703	0.708
594	Chicago	0.677	0.682	0.690	0.681	0.688	0.690	0.696	0.696	0.645	0.693	0.704	0.679	0.685	0.684	0.688	0.682	0.684	0.697	0.676	0.681	0.685	0.689
595	St. Louis	0.713	0.720	0.732	0.719	0.728	0.733	0.742	0.743	0.694	0.743	0.754	0.714	0.729	0.728	0.731	0.727	0.728	0.738	0.716	0.717	0.723	0.733
596	Sacramento	0.790	0.800	0.812	0.799	0.809	0.813	0.820	0.822	0.766	0.816	0.828	0.798	0.808	0.806	0.812	0.804	0.808	0.821	0.789	0.795	0.804	0.814
597	Northern California	0.789	0.799	0.813	0.797	0.809	0.814	0.820	0.820	0.757	0.813	0.826	0.797	0.807	0.805	0.812	0.802	0.807	0.823	0.786	0.795	0.803	0.814
598	San Diego	0.791	0.800	0.808	0.799	0.806	0.809	0.816	0.817	0.777	0.813	0.821	0.798	0.805	0.804	0.810	0.803	0.807	0.816	0.790	0.793	0.803	0.811
599	Southern California	0.781	0.789	0.797	0.787	0.795	0.799	0.805	0.806	0.760	0.800	0.809	0.788	0.794	0.792	0.799	0.789	0.794	0.806	0.779	0.784	0.792	0.800

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NG01	NG02	NG03	NG04	NG05	NG06	NG07	NG08	NG10	NG0A	NG0B	NG0D	NG0I	NG0L	NG0M	NG0N	NG0O	NG0P	NG0Q	NG0R	NG0S	NG0T
501	Miami	0.640	0.653	0.660	0.652	0.659	0.660	0.663	0.662	0.617	0.657	0.667	0.649	0.654	0.653	0.658	0.650	0.653	0.657	0.646	0.655	0.656	0.659
502	Broward County / Palm Beach	0.670	0.683	0.691	0.682	0.689	0.692	0.694	0.694	0.656	0.688	0.697	0.680	0.687	0.685	0.690	0.683	0.686	0.690	0.674	0.682	0.685	0.691
503	Tampa	0.712	0.728	0.738	0.727	0.734	0.738	0.742	0.742	0.702	0.738	0.747	0.723	0.733	0.732	0.736	0.730	0.733	0.734	0.720	0.727	0.731	0.737
504	Orlando	0.703	0.719	0.728	0.718	0.725	0.729	0.732	0.733	0.694	0.729	0.737	0.714	0.724	0.723	0.727	0.721	0.723	0.724	0.711	0.718	0.722	0.728
505	Jacksonville	0.715	0.730	0.740	0.729	0.737	0.741	0.744	0.744	0.702	0.739	0.748	0.726	0.735	0.734	0.739	0.732	0.735	0.737	0.722	0.729	0.733	0.740
506	Daytona / Gainesville	0.675	0.695	0.706	0.693	0.702	0.707	0.712	0.712	0.662	0.708	0.719	0.687	0.701	0.699	0.704	0.697	0.699	0.699	0.688	0.695	0.698	0.705
521	Diversified Dental - Las Vegas	0.894	0.910	0.926	0.909	0.917	0.930	0.933	0.935	0.902	0.927	0.933	0.910	0.922	0.920	0.931	0.919	0.927	0.933	0.895	0.902	0.912	0.931
522	Mastercare Dental - Reno	0.950	0.981	1.004	0.977	0.997	1.007	1.015	1.020	0.899	0.993	1.015	0.978	0.992	0.987	1.009	0.980	0.997	1.013	0.953	0.976	0.988	1.010
524	Premier - Minnesota	0.796	0.820	0.833	0.818	0.827	0.836	0.846	0.847	0.803	0.846	0.855	0.810	0.830	0.828	0.837	0.827	0.834	0.828	0.813	0.816	0.823	0.839
526	Dental Options Pricing - Oregon	0.812	0.835	0.853	0.833	0.846	0.856	0.861	0.862	0.791	0.852	0.865	0.831	0.845	0.842	0.854	0.838	0.847	0.853	0.819	0.833	0.840	0.856
527	Rental Network - Hawaii	0.713	0.734	0.743	0.733	0.741	0.744	0.753	0.756	0.710	0.754	0.763	0.722	0.739	0.738	0.742	0.737	0.740	0.732	0.734	0.735	0.737	0.745
528	Diversified Dental - Reno	1.017	1.038	1.056	1.037	1.046	1.060	1.071	1.080	1.041	1.066	1.071	1.037	1.053	1.051	1.069	1.050	1.066	1.071	1.018	1.024	1.040	1.070
549	Maine	0.759	0.784	0.799	0.781	0.796	0.798	0.800	0.800	0.717	0.786	0.803	0.779	0.787	0.784	0.794	0.779	0.785	0.798	0.764	0.782	0.789	0.795
550	North Dakota	0.786	0.819	0.837	0.816	0.832	0.839	0.848	0.848	0.753	0.840	0.861	0.806	0.827	0.823	0.834	0.819	0.825	0.825	0.808	0.821	0.825	0.837
551	Nevada	0.749	0.762	0.775	0.761	0.768	0.776	0.778	0.780	0.754	0.774	0.778	0.762	0.772	0.771	0.777	0.769	0.774	0.779	0.749	0.755	0.764	0.777
553	Idaho	0.763	0.785	0.797	0.783	0.792	0.799	0.805	0.806	0.757	0.803	0.814	0.775	0.792	0.790	0.796	0.789	0.792	0.789	0.779	0.784	0.788	0.798
554	Vermont	0.679	0.704	0.720	0.701	0.716	0.720	0.723	0.723	0.635	0.712	0.731	0.697	0.709	0.706	0.714	0.701	0.705	0.712	0.690	0.707	0.710	0.716
555	New Hampshire	0.667	0.691	0.703	0.689	0.702	0.703	0.707	0.706	0.633	0.698	0.714	0.683	0.694	0.692	0.698	0.688	0.690	0.695	0.680	0.693	0.696	0.700
556	Delaware	0.715	0.742	0.756	0.740	0.752	0.757	0.765	0.765	0.701	0.761	0.775	0.730	0.750	0.749	0.753	0.746	0.747	0.743	0.735	0.742	0.746	0.755
557	Washington																						
558	Oregon	0.777	0.800	0.818	0.798	0.812	0.818	0.822	0.822	0.746	0.811	0.825	0.797	0.809	0.806	0.814	0.801	0.806	0.814	0.783	0.799	0.805	0.816
559	North Carolina	0.644	0.670	0.682	0.667	0.680	0.683	0.687	0.687	0.612	0.679	0.695	0.660	0.674	0.672	0.677	0.668	0.670	0.673	0.659	0.672	0.674	0.679
560	West Virginia	0.690	0.715	0.727	0.713	0.723	0.728	0.735	0.736	0.683	0.734	0.746	0.703	0.722	0.720	0.724	0.719	0.720	0.714	0.711	0.715	0.718	0.726
561	Mississippi	0.695	0.722	0.735	0.720	0.731	0.737	0.746	0.746	0.680	0.743	0.759	0.709	0.729	0.727	0.733	0.725	0.728	0.722	0.718	0.724	0.726	0.735
562	Arkansas	0.765	0.789	0.802	0.787	0.797	0.803	0.812	0.812	0.751	0.807	0.822	0.779	0.795	0.793	0.802	0.790	0.797	0.796	0.781	0.788	0.793	0.804
563	South Carolina	0.657	0.688	0.701	0.686	0.698	0.701	0.710	0.710	0.635	0.706	0.722	0.673	0.694	0.691	0.696	0.689	0.690	0.684	0.681	0.690	0.692	0.698
564	Rhode Island	0.710	0.731	0.739	0.730	0.737	0.740	0.745	0.746	0.699	0.742	0.752	0.723	0.734	0.733	0.737	0.731	0.733	0.731	0.723	0.729	0.734	0.739
565	Hawaii	0.695	0.714	0.722	0.713	0.720	0.723	0.730	0.732	0.690	0.729	0.737	0.705	0.718	0.717	0.722	0.716	0.719	0.715	0.710	0.714	0.717	0.723
566	Pittsburgh	0.709	0.724	0.731	0.723	0.729	0.731	0.735	0.736	0.706	0.733	0.740	0.719	0.728	0.727	0.730	0.725	0.728	0.727	0.718	0.721	0.726	0.731
567	Philadelphia	0.720	0.738	0.745	0.737	0.744	0.746	0.750	0.750	0.708	0.746	0.755	0.733	0.741	0.739	0.744	0.737	0.740	0.741	0.729	0.735	0.741	0.745
568	Alabama	0.712	0.732	0.744	0.730	0.740	0.745	0.750	0.750	0.695	0.744	0.757	0.725	0.738	0.735	0.742	0.733	0.737	0.739	0.723	0.731	0.735	0.744
569	Utah	0.710	0.728	0.736	0.726	0.735	0.736	0.740	0.740	0.692	0.734	0.745	0.722	0.730	0.729	0.734	0.726	0.729	0.732	0.719	0.727	0.731	0.735
570	Iowa	0.675	0.703	0.716	0.701	0.714	0.717	0.724	0.724	0.653	0.719	0.735	0.690	0.709	0.707	0.711	0.704	0.706	0.702	0.696	0.705	0.708	0.714
571	Massachusetts	0.722	0.744	0.754	0.742	0.753	0.754	0.758	0.758	0.697	0.750	0.764	0.738	0.747	0.745	0.751	0.741	0.745	0.749	0.732	0.743	0.748	0.752
572	Oklahoma	0.751	0.772	0.783	0.770	0.779	0.784	0.789	0.790	0.748	0.786	0.795	0.764	0.779	0.778	0.782	0.776	0.778	0.777	0.763	0.768	0.774	0.783
573	Louisiana	0.647	0.671	0.683	0.669	0.679	0.684	0.691	0.692	0.631	0.688	0.702	0.660	0.676	0.674	0.681	0.672	0.676	0.673	0.665	0.672	0.674	0.683
574	New Mexico	0.765	0.790	0.806	0.788	0.800	0.807	0.812	0.814	0.751	0.807	0.819	0.782	0.799	0.797	0.804	0.794	0.798	0.799	0.778	0.788	0.794	0.805
575	Texas	0.743	0.764	0.776	0.762	0.772	0.777	0.781	0.781	0.727	0.774	0.786	0.758	0.770	0.769	0.774	0.766	0.769	0.771	0.753	0.762	0.767	0.775
576	Kentucky	0.682	0.700	0.706	0.699	0.705	0.707	0.713	0.713	0.680	0.712	0.720	0.692	0.703	0.702	0.705	0.701	0.703	0.700	0.695	0.697	0.702	0.707
577	Kansas	0.763	0.784	0.796	0.783	0.792	0.797	0.802	0.803	0.758	0.799	0.809	0.777	0.792	0.790	0.795	0.789	0.791	0.790	0.775	0.781	0.787	0.796
578	Wisconsin	0.691	0.714	0.726	0.713	0.723	0.727	0.732	0.733	0.673	0.728	0.742	0.704	0.720	0.718	0.722	0.715	0.717	0.716	0.707	0.715	0.718	0.724
579	Tennessee	0.633	0.654	0.664	0.653	0.661	0.664	0.671	0.671	0.625	0.669	0.680	0.644	0.659	0.658	0.661	0.656	0.658	0.653	0.650	0.654	0.657	0.663
580	Minnesota	0.729	0.752	0.765	0.750	0.762	0.765	0.769	0.769	0.705	0.761	0.775	0.745	0.757	0.755	0.761	0.752	0.755	0.758	0.740	0.752	0.756	0.763
581	Colorado	0.733	0.751	0.762	0.749	0.758	0.764	0.767	0.768	0.718	0.762	0.773	0.745	0.756	0.754	0.761	0.752	0.756	0.759	0.742	0.750	0.754	0.762
582	Indiana	0.646	0.669	0.678	0.667	0.676	0.679	0.685	0.685	0.631	0.681	0.694	0.659	0.673	0.671	0.675	0.669	0.671	0.668	0.663	0.669	0.672	0.677
583	Nebraska	0.726	0.747	0.755	0.746	0.753	0.755	0.761	0.762	0.724	0.760	0.769	0.739	0.751	0.750	0.753	0.749	0.751	0.747	0.740	0.743	0.750	0.755
584	Connecticut	0.730	0.752	0.765	0.750	0.762	0.765	0.768	0.768	0.704	0.760	0.774	0.746	0.757	0.755	0.761	0.751	0.755	0.759	0.740	0.752	0.756	0.763
585	Ohio	0.677	0.698	0.708	0.696	0.705	0.709	0.714	0.714	0.665	0.710	0.722	0.689	0.703	0.701	0.705	0.699	0.701	0.700	0.691	0.698	0.701	0.707
586	Michigan	0.767	0.792	0.809	0.789	0.802	0.810	0.815	0.816	0.751	0.808	0.821	0.785	0.802	0.799	0.807	0.796	0.801	0.803	0.778	0.789	0.796	0.809
587	Arizona	0.802	0.823	0.835	0.821	0.830	0.836	0.840	0.842	0.800	0.836	0.844	0.818	0.830	0.829	0.835	0.827	0.831	0.833	0.809	0.817	0.825	0.836
588	New Jersey	0.729	0.749	0.758	0.748	0.756	0.759	0.763	0.765	0.712	0.757	0.767	0.744	0.752	0.750	0.757	0.747	0.752	0.755	0.737	0.747	0.753	0.758
589	Syracuse	0.658	0.679	0.688	0.677	0.686	0.688	0.693	0.693	0.640	0.689	0.701	0.670	0.682	0.680	0.684	0.678	0.680	0.679	0.672	0.679	0.682	0.686
590	New York	0.652	0.668	0.676	0.666	0.674	0.677	0.681	0.683	0.631	0.676	0.685	0.662	0.670	0.668	0.675	0.666	0.670	0.673	0.661	0.670	0.671	0.676
591	Richmond	0.680	0.709	0.721	0.708	0.719	0.722	0.730	0.731	0.669	0.729	0.743	0.695	0.716	0.714	0.717	0.712	0.713	0.706	0.704	0.709	0.713	0.720
592	Atlanta	0.704	0.724	0.738	0.722	0.733	0.738	0.741	0.741	0.681	0.734	0.747	0.719	0.731	0.728	0.734	0.725	0.728	0.733	0.712	0.723	0.728	0.736
593	Washington, DC	0.672	0.689	0.696	0.688	0.694	0.696	0.701	0.702	0.661	0.698	0.707	0.682	0.691	0.690	0.694	0.688	0.691	0.690	0.684	0.689	0.692	0.696
594	Chicago	0.649	0.669	0.677	0.667	0.676	0.677	0.681	0.680	0.623	0.674	0.687	0.662	0.670	0.668	0.673	0.665	0.668	0.671	0.659	0.669	0.672	0.675
595	St. Louis	0.678	0.703	0.716	0.702	0.712	0.717	0.723	0.724	0.669	0.721	0.733	0.692	0.711	0.709	0.713	0.707	0.709	0.704	0.697	0.702	0.707	0.715
596	Sacramento	0.766	0.789	0.801	0.787	0.799	0.802	0.806	0.807	0.744	0.798	0.810	0.784	0.794	0.792	0.799	0.788	0.793	0.798	0.774	0.786	0.793	0.801
597	Northern California	0.766	0.788	0.803	0.786	0.799	0.803	0.806	0.806	0.734	0.794	0.808	0.785	0.794	0.791	0.800	0.786	0.792	0.801	0.771	0.787	0.793	0.801
598	San Diego	0.772	0.791	0.800	0.790	0.797	0.801	0.805	0.806	0.762	0.800	0.808	0.787	0.795	0.793	0.800	0.791	0.795	0.798	0.779	0.786	0.794	0.801
599	Southern California	0.761	0.780	0.789	0.778	0.787	0.790	0.793	0.794	0.742	0.786	0.796	0.776	0.782	0.781	0.788	0.778	0.783	0.788	0.767	0.777	0.783	0.789

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	NH01	NH02	NH03	NH04	NH05	NH06	NH07	NH08	NH10	NH0A	NH0B	NH0D	NH0I	NH0L	NH0M	NH0N	NH0O	NH0P	NH0Q	NH0R	NH0S	NH0T
501	Miami	0.611	0.619	0.632	0.618	0.626	0.634	0.641	0.644	0.600	0.637	0.646	0.618	0.629	0.627	0.635	0.625	0.632	0.643	0.609	0.614	0.622	0.637
502	Broward County / Palm Beach	0.630	0.640	0.652	0.638	0.646	0.655	0.665	0.668	0.631	0.662	0.669	0.639	0.650	0.648	0.661	0.647	0.658	0.666	0.628	0.633	0.642	0.662
503	Tampa	0.671	0.681	0.695	0.680	0.688	0.699	0.710	0.714	0.675	0.708	0.716	0.679	0.693	0.691	0.704	0.691	0.702	0.710	0.671	0.674	0.683	0.706
504	Orlando	0.663	0.673	0.686	0.672	0.680	0.690	0.702	0.706	0.668	0.700	0.707	0.671	0.684	0.683	0.696	0.683	0.694	0.701	0.663	0.666	0.675	0.697
505	Jacksonville	0.672	0.683	0.697	0.681	0.690	0.700	0.712	0.716	0.674	0.709	0.717	0.681	0.694	0.692	0.706	0.692	0.703	0.712	0.672	0.677	0.685	0.707
506	Daytona / Gainesville	0.640	0.649	0.663	0.648	0.657	0.667	0.680	0.685	0.636	0.678	0.688	0.646	0.661	0.659	0.671	0.659	0.669	0.678	0.641	0.644	0.652	0.673
521	Diversified Dental - Las Vegas	0.790	0.809	0.832	0.808	0.817	0.837	0.853	0.866	0.829	0.851	0.855	0.809	0.830	0.828	0.850	0.829	0.849	0.855	0.789	0.792	0.811	0.851
522	Mastercare Dental - Reno	0.835	0.852	0.879	0.849	0.867	0.889	0.910	0.922	0.824	0.902	0.916	0.852	0.878	0.873	0.902	0.868	0.891	0.910	0.831	0.841	0.858	0.903
524	Premier - Minnesota	0.730	0.745	0.765	0.743	0.753	0.770	0.787	0.796	0.749	0.787	0.796	0.740	0.763	0.760	0.777	0.762	0.776	0.784	0.733	0.733	0.747	0.780
526	Dental Options Pricing - Oregon	0.728	0.744	0.768	0.742	0.755	0.774	0.791	0.802	0.732	0.786	0.797	0.742	0.765	0.762	0.782	0.761	0.779	0.791	0.727	0.733	0.748	0.784
527	Rental Network - Hawaii	0.668	0.682	0.699	0.681	0.691	0.703	0.719	0.725	0.678	0.720	0.730	0.676	0.697	0.695	0.708	0.695	0.706	0.714	0.672	0.671	0.685	0.710
528	Diversified Dental - Reno	0.882	0.905	0.928	0.904	0.913	0.935	0.956	0.972	0.934	0.954	0.958	0.905	0.928	0.925	0.952	0.926	0.952	0.956	0.881	0.884	0.907	0.954
549	Maine	0.688	0.702	0.723	0.700	0.713	0.730	0.745	0.753	0.677	0.739	0.750	0.703	0.721	0.718	0.738	0.715	0.731	0.745	0.685	0.693	0.708	0.739
550	North Dakota	0.731	0.745	0.768	0.742	0.758	0.775	0.793	0.803	0.712	0.791	0.807	0.739	0.765	0.761	0.779	0.760	0.774	0.789	0.733	0.738	0.749	0.781
551	Nevada	0.665	0.681	0.699	0.680	0.688	0.703	0.717	0.726	0.697	0.715	0.719	0.681	0.698	0.696	0.714	0.697	0.714	0.718	0.664	0.666	0.682	0.716
553	Idaho	0.723	0.734	0.750	0.732	0.742	0.754	0.767	0.775	0.724	0.767	0.777	0.730	0.748	0.746	0.759	0.745	0.756	0.765	0.725	0.727	0.736	0.761
554	Vermont	0.632	0.644	0.663	0.641	0.655	0.669	0.682	0.689	0.606	0.676	0.691	0.641	0.659	0.656	0.672	0.654	0.666	0.683	0.630	0.638	0.648	0.674
555	New Hampshire	0.626	0.638	0.656	0.636	0.648	0.660	0.674	0.679	0.608	0.669	0.682	0.635	0.652	0.649	0.664	0.647	0.658	0.673	0.625	0.631	0.642	0.666
556	Delaware	0.669	0.682	0.701	0.680	0.692	0.706	0.724	0.731	0.666	0.723	0.735	0.677	0.699	0.696	0.712	0.695	0.708	0.719	0.672	0.673	0.686	0.714
557	Washington																						
558	Oregon	0.702	0.718	0.740	0.716	0.730	0.746	0.762	0.771	0.698	0.757	0.768	0.716	0.737	0.734	0.754	0.732	0.749	0.763	0.700	0.708	0.722	0.756
559	North Carolina	0.604	0.616	0.633	0.613	0.626	0.638	0.652	0.658	0.587	0.649	0.662	0.612	0.630	0.627	0.642	0.626	0.638	0.651	0.604	0.609	0.620	0.644
560	West Virginia	0.661	0.671	0.686	0.669	0.679	0.690	0.705	0.710	0.658	0.706	0.716	0.665	0.684	0.682	0.693	0.682	0.692	0.700	0.665	0.664	0.673	0.696
561	Mississippi	0.666	0.675	0.692	0.674	0.685	0.696	0.712	0.718	0.653	0.712	0.725	0.669	0.689	0.687	0.699	0.687	0.696	0.707	0.670	0.672	0.679	0.701
562	Arkansas	0.723	0.731	0.748	0.730	0.740	0.753	0.767	0.775	0.714	0.766	0.777	0.729	0.746	0.743	0.757	0.742	0.754	0.764	0.723	0.727	0.735	0.759
563	South Carolina	0.622	0.635	0.653	0.633	0.645	0.659	0.676	0.682	0.610	0.676	0.689	0.628	0.651	0.648	0.662	0.648	0.659	0.670	0.626	0.627	0.639	0.664
564	Rhode Island	0.662	0.675	0.692	0.673	0.683	0.696	0.710	0.716	0.669	0.709	0.717	0.671	0.690	0.688	0.701	0.688	0.699	0.707	0.664	0.665	0.677	0.703
565	Hawaii	0.645	0.658	0.675	0.657	0.666	0.679	0.693	0.699	0.656	0.693	0.701	0.654	0.673	0.671	0.684	0.671	0.682	0.690	0.647	0.647	0.660	0.687
566	Pittsburgh	0.670	0.680	0.693	0.679	0.685	0.696	0.706	0.710	0.680	0.705	0.711	0.677	0.691	0.690	0.701	0.690	0.700	0.705	0.670	0.671	0.681	0.702
567	Philadelphia	0.667	0.680	0.697	0.679	0.688	0.701	0.713	0.719	0.676	0.711	0.718	0.678	0.695	0.693	0.707	0.692	0.704	0.712	0.667	0.670	0.682	0.708
568	Alabama	0.673	0.682	0.698	0.681	0.691	0.700	0.713	0.720	0.665	0.710	0.720	0.680	0.694	0.692	0.704	0.691	0.701	0.713	0.672	0.676	0.685	0.706
569	Utah	0.675	0.685	0.699	0.683	0.692	0.703	0.712	0.716	0.669	0.708	0.718	0.683	0.695	0.693	0.705	0.693	0.702	0.713	0.674	0.678	0.687	0.707
570	Iowa	0.636	0.649	0.666	0.647	0.659	0.672	0.688	0.694	0.626	0.688	0.700	0.643	0.664	0.661	0.676	0.661	0.673	0.684	0.639	0.640	0.652	0.678
571	Massachusetts	0.672	0.685	0.703	0.683	0.694	0.707	0.720	0.726	0.666	0.717	0.727	0.683	0.700	0.697	0.713	0.696	0.708	0.720	0.671	0.676	0.688	0.714
572	Oklahoma	0.692	0.706	0.723	0.705	0.714	0.729	0.744	0.751	0.709	0.744	0.751	0.703	0.722	0.720	0.736	0.721	0.735	0.742	0.693	0.694	0.709	0.738
573	Louisiana	0.617	0.626	0.641	0.625	0.635	0.645	0.659	0.665	0.605	0.658	0.669	0.621	0.639	0.636	0.648	0.636	0.645	0.656	0.620	0.623	0.629	0.650
574	New Mexico	0.696	0.713	0.733	0.711	0.723	0.740	0.757	0.765	0.704	0.755	0.765	0.709	0.731	0.728	0.748	0.728	0.745	0.755	0.697	0.699	0.716	0.750
575	Texas	0.684	0.699	0.716	0.697	0.708	0.722	0.736	0.743	0.689	0.733	0.742	0.696	0.714	0.712	0.728	0.711	0.726	0.735	0.684	0.688	0.701	0.730
576	Kentucky	0.649	0.658	0.671	0.657	0.664	0.675	0.686	0.690	0.656	0.686	0.693	0.655	0.670	0.669	0.679	0.669	0.677	0.683	0.651	0.651	0.660	0.680
577	Kansas	0.703	0.718	0.736	0.716	0.726	0.741	0.757	0.764	0.718	0.756	0.763	0.715	0.734	0.732	0.748	0.732	0.747	0.754	0.705	0.706	0.720	0.751
578	Wisconsin	0.661	0.670	0.686	0.669	0.679	0.690	0.704	0.708	0.650	0.702	0.713	0.666	0.683	0.681	0.693	0.679	0.689	0.701	0.662	0.665	0.674	0.696
579	Tennessee	0.606	0.615	0.628	0.614	0.622	0.632	0.646	0.649	0.604	0.646	0.655	0.611	0.627	0.625	0.636	0.624	0.633	0.642	0.609	0.609	0.618	0.638
580	Minnesota	0.676	0.690	0.708	0.688	0.700	0.713	0.728	0.734	0.672	0.724	0.735	0.687	0.705	0.702	0.719	0.702	0.716	0.727	0.676	0.680	0.693	0.721
581	Colorado	0.690	0.700	0.715	0.698	0.708	0.719	0.731	0.737	0.686	0.727	0.737	0.698	0.712	0.710	0.724	0.710	0.721	0.731	0.689	0.693	0.703	0.725
582	Indiana	0.620	0.629	0.643	0.628	0.637	0.647	0.660	0.663	0.611	0.659	0.669	0.625	0.641	0.639	0.650	0.638	0.647	0.657	0.622	0.623	0.632	0.652
583	Nebraska	0.676	0.689	0.706	0.688	0.697	0.710	0.724	0.730	0.690	0.724	0.732	0.685	0.704	0.702	0.716	0.703	0.715	0.721	0.678	0.678	0.691	0.718
584	Connecticut	0.677	0.691	0.708	0.688	0.700	0.713	0.728	0.734	0.671	0.723	0.734	0.688	0.705	0.703	0.720	0.702	0.716	0.728	0.676	0.681	0.694	0.721
585	Ohio	0.645	0.655	0.669	0.653	0.662	0.673	0.686	0.689	0.641	0.685	0.694	0.651	0.667	0.665	0.677	0.664	0.675	0.684	0.647	0.648	0.657	0.679
586	Michigan	0.693	0.709	0.731	0.707	0.720	0.737	0.754	0.764	0.699	0.752	0.762	0.706	0.729	0.726	0.745	0.725	0.742	0.752	0.694	0.698	0.712	0.747
587	Arizona	0.724	0.741	0.760	0.739	0.749	0.766	0.783	0.791	0.747	0.781	0.787	0.739	0.759	0.757	0.777	0.757	0.775	0.782	0.724	0.726	0.743	0.778
588	New Jersey	0.669	0.683	0.702	0.681	0.691	0.707	0.718	0.726	0.673	0.715	0.724	0.680	0.698	0.696	0.712	0.696	0.709	0.719	0.667	0.672	0.685	0.713
589	Syracuse	0.631	0.640	0.654	0.638	0.648	0.658	0.669	0.672	0.620	0.667	0.677	0.636	0.651	0.649	0.660	0.648	0.656	0.667	0.632	0.634	0.643	0.662
590	New York	0.609	0.622	0.636	0.620	0.630	0.640	0.650	0.655	0.604	0.646	0.656	0.620	0.632	0.630	0.643	0.629	0.640	0.652	0.607	0.612	0.624	0.645
591	Richmond	0.643	0.656	0.673	0.654	0.665	0.678	0.696	0.702	0.640	0.696	0.708	0.649	0.672	0.669	0.683	0.668	0.680	0.690	0.647	0.646	0.659	0.686
592	Atlanta	0.647	0.660	0.678	0.658	0.670	0.683	0.697	0.704	0.645	0.693	0.703	0.658	0.675	0.673	0.689	0.672	0.686	0.696	0.647	0.651	0.663	0.691
593	Washington, DC	0.630	0.642	0.657	0.640	0.649	0.661	0.672	0.677	0.635	0.670	0.678	0.639	0.655	0.653	0.664	0.653	0.662	0.670	0.631	0.633	0.644	0.666
594	Chicago	0.622	0.631	0.645	0.629	0.639	0.649	0.657	0.660	0.605	0.653	0.664	0.629	0.641	0.639	0.649	0.637	0.645	0.658	0.621	0.626	0.634	0.652
595	St. Louis	0.633	0.646	0.663	0.645	0.656	0.668	0.685	0.691	0.636	0.685	0.695	0.641	0.662	0.659	0.674	0.659	0.671	0.681	0.636	0.637	0.649	0.676
596	Sacramento	0.697	0.713	0.733	0.711	0.723	0.739	0.754	0.762	0.700	0.750	0.760	0.711	0.731	0.728	0.747	0.727	0.743	0.754	0.697	0.701	0.716	0.748
597	Northern California	0.696	0.712	0.732	0.710	0.722	0.738	0.752	0.760	0.690	0.746	0.757	0.711	0.729	0.726	0.746	0.723	0.740	0.755	0.693	0.700	0.716	0.747
598	San Diego	0.703	0.718	0.737	0.717	0.726	0.743	0.755	0.763	0.717	0.753	0.760	0.716	0.735	0.733	0.749	0.733	0.747	0.756	0.703	0.705	0.720	0.752
599	Southern California	0.696	0.710	0.729	0.708	0.719	0.735	0.746	0.754	0.701	0.742	0.750	0.709	0.726	0.724	0.740	0.723	0.737	0.747	0.694	0.699	0.713	0.742

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PE01	PE02	PE03	PE04	PE05	PE06	PE07	PE08	PE10	PE0A	PE0B	PE0D	PE0I	PE0L	PE0M	PE0N	PE0O	PE0P	PE0Q	PE0R	PE0S	PE0T
501	Miami	0.645	0.648	0.659	0.647	0.656	0.660	0.663	0.665	0.611	0.655	0.666	0.653	0.655	0.653	0.663	0.650	0.657	0.671	0.637	0.649	0.654	0.663
502	Broward County / Palm Beach	0.666	0.672	0.683	0.671	0.679	0.685	0.688	0.690	0.645	0.681	0.690	0.676	0.680	0.678	0.688	0.676	0.684	0.694	0.659	0.670	0.677	0.688
503	Tampa	0.714	0.721	0.732	0.719	0.728	0.735	0.738	0.741	0.692	0.732	0.741	0.725	0.729	0.727	0.738	0.725	0.733	0.745	0.706	0.717	0.726	0.738
504	Orlando	0.705	0.712	0.723	0.710	0.718	0.725	0.729	0.732	0.684	0.723	0.732	0.716	0.720	0.718	0.729	0.716	0.724	0.735	0.698	0.708	0.716	0.728
505	Jacksonville	0.716	0.724	0.735	0.722	0.731	0.737	0.741	0.743	0.691	0.733	0.744	0.728	0.732	0.729	0.741	0.727	0.736	0.748	0.708	0.719	0.729	0.740
506	Daytona / Gainesville	0.687	0.695	0.708	0.693	0.704	0.709	0.714	0.716	0.655	0.706	0.719	0.699	0.704	0.701	0.713	0.698	0.707	0.721	0.679	0.692	0.701	0.712
521	Diversified Dental - Las Vegas	0.846	0.863	0.882	0.861	0.871	0.887	0.898	0.905	0.866	0.894	0.898	0.866	0.881	0.879	0.898	0.878	0.896	0.903	0.841	0.848	0.866	0.899
522	Mastercare Dental - Reno	0.906	0.921	0.949	0.916	0.938	0.959	0.971	0.981	0.859	0.959	0.975	0.930	0.948	0.943	0.974	0.938	0.962	0.982	0.892	0.915	0.932	0.971
524	Premier - Minnesota	0.778	0.790	0.809	0.788	0.799	0.812	0.824	0.830	0.776	0.821	0.831	0.790	0.807	0.805	0.819	0.804	0.816	0.826	0.775	0.781	0.794	0.820
526	Dental Options Pricing - Oregon	0.788	0.800	0.822	0.798	0.813	0.827	0.837	0.843	0.762	0.827	0.841	0.805	0.819	0.816	0.836	0.812	0.829	0.845	0.778	0.793	0.808	0.835
527	Rental Network - Hawaii	0.715	0.723	0.738	0.722	0.732	0.741	0.751	0.755	0.699	0.749	0.759	0.723	0.735	0.732	0.745	0.731	0.742	0.753	0.711	0.719	0.728	0.746
528	Diversified Dental - Reno	0.941	0.963	0.988	0.961	0.973	0.995	1.013	1.025	0.984	1.010	1.014	0.966	0.988	0.985	1.012	0.986	1.011	1.016	0.938	0.944	0.966	1.013
549	Maine	0.750	0.760	0.780	0.756	0.772	0.785	0.790	0.795	0.701	0.777	0.791	0.767	0.777	0.773	0.792	0.767	0.782	0.801	0.738	0.756	0.769	0.790
550	North Dakota	0.792	0.801	0.824	0.797	0.816	0.828	0.838	0.843	0.734	0.828	0.849	0.805	0.819	0.815	0.833	0.810	0.824	0.846	0.782	0.799	0.811	0.833
551	Nevada	0.710	0.724	0.738	0.722	0.730	0.743	0.751	0.757	0.726	0.748	0.751	0.727	0.738	0.736	0.752	0.736	0.749	0.755	0.706	0.711	0.727	0.752
553	Idaho	0.762	0.771	0.785	0.769	0.780	0.787	0.796	0.798	0.741	0.791	0.803	0.772	0.782	0.780	0.791	0.778	0.787	0.798	0.757	0.766	0.776	0.792
554	Vermont	0.689	0.697	0.715	0.693	0.710	0.719	0.723	0.726	0.625	0.710	0.728	0.704	0.709	0.705	0.723	0.700	0.712	0.736	0.675	0.696	0.707	0.721
555	New Hampshire	0.675	0.681	0.698	0.678	0.692	0.700	0.705	0.707	0.623	0.695	0.711	0.686	0.693	0.690	0.704	0.686	0.696	0.714	0.664	0.681	0.689	0.703
556	Delaware	0.722	0.732	0.749	0.729	0.743	0.752	0.761	0.764	0.688	0.754	0.769	0.734	0.746	0.742	0.757	0.740	0.751	0.766	0.716	0.728	0.739	0.757
557	Washington																						
558	Oregon	0.762	0.774	0.794	0.771	0.786	0.798	0.805	0.811	0.724	0.794	0.808	0.780	0.790	0.786	0.806	0.782	0.797	0.816	0.751	0.767	0.783	0.804
559	North Carolina	0.660	0.666	0.683	0.663	0.678	0.687	0.691	0.694	0.606	0.680	0.696	0.672	0.679	0.675	0.690	0.671	0.681	0.700	0.649	0.666	0.676	0.689
560	West Virginia	0.712	0.719	0.732	0.717	0.728	0.735	0.741	0.744	0.677	0.735	0.748	0.723	0.729	0.726	0.738	0.724	0.732	0.746	0.705	0.717	0.725	0.738
561	Mississippi	0.721	0.728	0.744	0.725	0.739	0.746	0.752	0.755	0.673	0.745	0.761	0.731	0.739	0.736	0.749	0.732	0.742	0.760	0.712	0.727	0.736	0.749
562	Arkansas	0.775	0.782	0.801	0.780	0.793	0.804	0.810	0.813	0.738	0.801	0.816	0.787	0.797	0.794	0.808	0.790	0.801	0.817	0.766	0.780	0.789	0.807
563	South Carolina	0.688	0.694	0.712	0.691	0.706	0.716	0.722	0.725	0.632	0.712	0.729	0.700	0.708	0.704	0.719	0.700	0.710	0.729	0.678	0.694	0.703	0.718
564	Rhode Island	0.713	0.721	0.735	0.719	0.729	0.738	0.744	0.748	0.690	0.738	0.748	0.723	0.733	0.730	0.742	0.728	0.737	0.749	0.707	0.717	0.726	0.742
565	Hawaii	0.691	0.700	0.714	0.699	0.708	0.718	0.725	0.730	0.678	0.721	0.730	0.702	0.711	0.709	0.722	0.707	0.718	0.729	0.687	0.695	0.705	0.723
566	Pittsburgh	0.707	0.713	0.723	0.712	0.719	0.725	0.730	0.733	0.695	0.726	0.733	0.715	0.721	0.720	0.729	0.718	0.726	0.734	0.703	0.710	0.716	0.729
567	Philadelphia	0.712	0.720	0.734	0.718	0.727	0.736	0.742	0.746	0.695	0.737	0.746	0.722	0.731	0.729	0.741	0.727	0.737	0.747	0.706	0.716	0.724	0.741
568	Alabama	0.721	0.728	0.743	0.726	0.738	0.746	0.750	0.752	0.686	0.741	0.754	0.733	0.739	0.737	0.749	0.733	0.743	0.758	0.712	0.725	0.734	0.749
569	Utah	0.712	0.717	0.729	0.716	0.725	0.731	0.736	0.737	0.681	0.728	0.739	0.721	0.726	0.724	0.734	0.721	0.729	0.742	0.705	0.717	0.723	0.734
570	Iowa	0.695	0.701	0.719	0.699	0.713	0.723	0.729	0.731	0.646	0.720	0.736	0.707	0.715	0.712	0.726	0.708	0.718	0.736	0.685	0.701	0.710	0.725
571	Massachusetts	0.719	0.726	0.743	0.724	0.736	0.746	0.751	0.754	0.683	0.743	0.755	0.731	0.739	0.736	0.750	0.733	0.743	0.758	0.710	0.724	0.733	0.749
572	Oklahoma	0.746	0.757	0.772	0.755	0.765	0.776	0.783	0.787	0.734	0.777	0.786	0.760	0.770	0.767	0.782	0.766	0.777	0.788	0.740	0.750	0.762	0.781
573	Louisiana	0.671	0.677	0.693	0.675	0.688	0.695	0.699	0.701	0.626	0.690	0.705	0.682	0.688	0.685	0.697	0.681	0.690	0.708	0.661	0.676	0.685	0.697
574	New Mexico	0.758	0.769	0.788	0.767	0.780	0.793	0.801	0.806	0.731	0.793	0.805	0.774	0.785	0.782	0.800	0.779	0.793	0.807	0.749	0.763	0.776	0.799
575	Texas	0.739	0.748	0.764	0.746	0.758	0.769	0.774	0.778	0.713	0.766	0.777	0.754	0.761	0.758	0.774	0.756	0.768	0.781	0.730	0.743	0.755	0.773
576	Kentucky	0.689	0.694	0.705	0.693	0.700	0.707	0.712	0.715	0.672	0.708	0.716	0.696	0.703	0.701	0.710	0.699	0.706	0.715	0.685	0.692	0.698	0.710
577	Kansas	0.754	0.765	0.780	0.763	0.773	0.784	0.792	0.796	0.741	0.786	0.796	0.768	0.778	0.775	0.790	0.774	0.785	0.796	0.748	0.757	0.770	0.790
578	Wisconsin	0.705	0.712	0.725	0.709	0.721	0.727	0.733	0.734	0.664	0.725	0.739	0.715	0.721	0.718	0.730	0.715	0.723	0.739	0.697	0.711	0.718	0.730
579	Tennessee	0.650	0.656	0.667	0.654	0.664	0.670	0.675	0.677	0.619	0.669	0.681	0.658	0.664	0.662	0.672	0.660	0.667	0.679	0.644	0.655	0.661	0.672
580	Minnesota	0.725	0.733	0.750	0.731	0.744	0.754	0.760	0.764	0.689	0.751	0.765	0.738	0.747	0.744	0.758	0.740	0.751	0.767	0.716	0.730	0.740	0.758
581	Colorado	0.730	0.737	0.751	0.735	0.746	0.753	0.759	0.761	0.703	0.752	0.763	0.741	0.747	0.745	0.757	0.742	0.752	0.765	0.722	0.734	0.742	0.757
582	Indiana	0.665	0.669	0.681	0.667	0.678	0.684	0.688	0.690	0.625	0.681	0.694	0.673	0.678	0.675	0.686	0.672	0.680	0.694	0.657	0.669	0.675	0.686
583	Nebraska	0.725	0.733	0.748	0.732	0.741	0.750	0.758	0.761	0.712	0.753	0.762	0.735	0.746	0.744	0.755	0.742	0.751	0.761	0.720	0.728	0.738	0.755
584	Connecticut	0.725	0.734	0.750	0.732	0.744	0.754	0.760	0.763	0.689	0.751	0.764	0.739	0.747	0.744	0.759	0.741	0.752	0.767	0.716	0.731	0.741	0.758
585	Ohio	0.689	0.695	0.707	0.693	0.703	0.710	0.714	0.716	0.656	0.708	0.719	0.699	0.704	0.702	0.712	0.699	0.707	0.720	0.682	0.693	0.701	0.712
586	Michigan	0.751	0.763	0.783	0.761	0.775	0.787	0.797	0.803	0.727	0.789	0.802	0.767	0.780	0.777	0.795	0.774	0.789	0.804	0.743	0.755	0.770	0.795
587	Arizona	0.778	0.790	0.807	0.788	0.799	0.812	0.821	0.826	0.775	0.815	0.823	0.794	0.806	0.803	0.819	0.802	0.815	0.825	0.772	0.781	0.795	0.819
588	New Jersey	0.719	0.727	0.743	0.725	0.737	0.746	0.754	0.757	0.695	0.746	0.755	0.731	0.741	0.738	0.753	0.734	0.746	0.760	0.711	0.723	0.733	0.752
589	Syracuse	0.673	0.677	0.690	0.675	0.686	0.692	0.696	0.698	0.634	0.688	0.701	0.681	0.686	0.684	0.694	0.681	0.688	0.702	0.665	0.679	0.683	0.694
590	New York	0.651	0.658	0.671	0.655	0.666	0.675	0.680	0.681	0.622	0.672	0.683	0.662	0.667	0.664	0.678	0.661	0.673	0.687	0.643	0.656	0.663	0.678
591	Richmond	0.698	0.706	0.723	0.704	0.717	0.726	0.734	0.736	0.660	0.727	0.742	0.708	0.719	0.716	0.729	0.714	0.723	0.738	0.692	0.704	0.713	0.729
592	Atlanta	0.701	0.711	0.727	0.708	0.721	0.730	0.736	0.739	0.668	0.727	0.739	0.716	0.723	0.720	0.736	0.716	0.729	0.744	0.692	0.705	0.717	0.736
593	Washington, DC	0.671	0.678	0.690	0.676	0.686	0.693	0.699	0.702	0.652	0.693	0.703	0.681	0.687	0.685	0.696	0.683	0.692	0.703	0.666	0.675	0.683	0.697
594	Chicago	0.661	0.664	0.676	0.662	0.672	0.678	0.681	0.682	0.616	0.672	0.686	0.668	0.672	0.670	0.680	0.666	0.674	0.689	0.652	0.666	0.670	0.680
595	St. Louis	0.687	0.696	0.712	0.694	0.706	0.715	0.723	0.726	0.658	0.716	0.729	0.699	0.709	0.706	0.720	0.704	0.714	0.728	0.681	0.692	0.703	0.720
596	Sacramento	0.752	0.762	0.780	0.759	0.772	0.785	0.792	0.796	0.723	0.783	0.794	0.767	0.778	0.774	0.791	0.772	0.784	0.799	0.743	0.757	0.769	0.790
597	Northern California	0.748	0.758	0.777	0.755	0.770	0.782	0.788	0.792	0.711	0.777	0.790	0.764	0.774	0.770	0.788	0.766	0.780	0.797	0.737	0.754	0.766	0.787
598	San Diego	0.752	0.762	0.778	0.760	0.771	0.782	0.790	0.795	0.741	0.783	0.792	0.765	0.776	0.774	0.789	0.772	0.784	0.795	0.746	0.756	0.767	0.788
599	Southern California	0.742	0.751	0.767	0.749	0.760	0.771	0.778	0.782	0.722	0.770	0.780	0.755	0.765	0.763	0.778	0.759	0.771	0.784	0.735	0.746	0.757	0.777

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PF01	PF02	PF03	PF04	PF05	PF06	PF07	PF08	PF10	PF0A	PF0B	PF0D	PF0I	PF0L	PF0M	PF0N	PF0O	PF0P	PF0Q	PF0R	PF0S	PF0T
501	Miami	0.669	0.671	0.678	0.669	0.677	0.679	0.680	0.679	0.632	0.674	0.683	0.674	0.675	0.673	0.679	0.670	0.674	0.685	0.663	0.673	0.675	0.679
502	Broward County / Palm Beach	0.694	0.698	0.706	0.696	0.704	0.707	0.709	0.709	0.669	0.703	0.711	0.701	0.704	0.702	0.708	0.700	0.704	0.714	0.688	0.698	0.702	0.708
503	Tampa	0.745	0.749	0.759	0.747	0.755	0.760	0.762	0.763	0.718	0.757	0.766	0.753	0.756	0.755	0.761	0.752	0.756	0.766	0.739	0.748	0.753	0.760
504	Orlando	0.736	0.739	0.749	0.738	0.746	0.750	0.752	0.753	0.710	0.747	0.756	0.743	0.746	0.745	0.751	0.742	0.746	0.756	0.730	0.739	0.743	0.750
505	Jacksonville	0.748	0.752	0.762	0.751	0.759	0.762	0.764	0.765	0.718	0.758	0.768	0.755	0.758	0.757	0.763	0.754	0.759	0.771	0.741	0.751	0.757	0.763
506	Daytona / Gainesville	0.721	0.725	0.736	0.723	0.732	0.737	0.739	0.740	0.684	0.734	0.746	0.727	0.732	0.730	0.737	0.727	0.732	0.746	0.714	0.725	0.730	0.737
521	Diversified Dental - Las Vegas	0.906	0.917	0.933	0.916	0.924	0.937	0.940	0.943	0.910	0.936	0.942	0.919	0.931	0.929	0.941	0.929	0.938	0.944	0.902	0.908	0.920	0.940
522	Mastercare Dental - Reno	0.980	0.992	1.014	0.988	1.006	1.022	1.033	1.041	0.926	1.023	1.040	0.997	1.013	1.009	1.032	1.004	1.022	1.040	0.970	0.990	1.002	1.030
524	Premier - Minnesota	0.832	0.839	0.853	0.838	0.847	0.856	0.865	0.866	0.819	0.864	0.874	0.838	0.851	0.849	0.860	0.849	0.857	0.865	0.832	0.836	0.844	0.860
526	Dental Options Pricing - Oregon	0.846	0.855	0.873	0.852	0.865	0.876	0.882	0.884	0.811	0.875	0.889	0.857	0.869	0.865	0.879	0.863	0.873	0.889	0.839	0.851	0.861	0.879
527	Rental Network - Hawaii	0.759	0.761	0.770	0.759	0.767	0.770	0.777	0.779	0.729	0.777	0.787	0.759	0.767	0.765	0.771	0.763	0.767	0.779	0.757	0.762	0.765	0.772
528	Diversified Dental - Reno	1.024	1.041	1.058	1.039	1.049	1.064	1.076	1.085	1.048	1.074	1.078	1.042	1.058	1.056	1.074	1.056	1.073	1.078	1.022	1.027	1.044	1.075
549	Maine	0.798	0.806	0.821	0.803	0.817	0.823	0.826	0.827	0.742	0.814	0.830	0.811	0.818	0.815	0.826	0.808	0.816	0.835	0.788	0.805	0.814	0.825
550	North Dakota	0.848	0.853	0.872	0.850	0.866	0.875	0.883	0.884	0.785	0.876	0.898	0.854	0.866	0.863	0.876	0.859	0.867	0.889	0.841	0.854	0.863	0.876
551	Nevada	0.758	0.767	0.780	0.766	0.772	0.782	0.784	0.786	0.760	0.781	0.785	0.769	0.779	0.778	0.784	0.777	0.782	0.787	0.755	0.760	0.769	0.784
553	Idaho	0.801	0.806	0.818	0.804	0.813	0.821	0.826	0.826	0.775	0.823	0.834	0.806	0.816	0.814	0.821	0.813	0.817	0.827	0.799	0.805	0.811	0.821
554	Vermont	0.732	0.737	0.754	0.734	0.749	0.754	0.755	0.756	0.663	0.745	0.763	0.741	0.747	0.743	0.753	0.738	0.744	0.767	0.721	0.738	0.746	0.752
555	New Hampshire	0.713	0.718	0.729	0.715	0.728	0.730	0.734	0.732	0.657	0.725	0.741	0.721	0.725	0.723	0.731	0.719	0.723	0.740	0.706	0.720	0.725	0.730
556	Delaware	0.768	0.774	0.789	0.772	0.784	0.790	0.795	0.795	0.726	0.791	0.805	0.774	0.786	0.783	0.790	0.781	0.784	0.798	0.764	0.775	0.780	0.790
557	Washington																						
558	Oregon	0.815	0.823	0.841	0.820	0.834	0.842	0.844	0.847	0.768	0.836	0.850	0.826	0.836	0.833	0.843	0.829	0.835	0.854	0.805	0.820	0.830	0.842
559	North Carolina	0.700	0.702	0.716	0.700	0.713	0.718	0.720	0.721	0.640	0.712	0.727	0.708	0.712	0.709	0.718	0.705	0.710	0.727	0.690	0.705	0.712	0.717
560	West Virginia	0.748	0.751	0.763	0.749	0.759	0.765	0.769	0.770	0.709	0.764	0.777	0.754	0.760	0.758	0.765	0.756	0.759	0.772	0.743	0.753	0.757	0.765
561	Mississippi	0.761	0.764	0.778	0.762	0.774	0.779	0.784	0.785	0.710	0.779	0.794	0.766	0.773	0.770	0.779	0.767	0.773	0.790	0.754	0.766	0.771	0.779
562	Arkansas	0.817	0.822	0.835	0.819	0.831	0.837	0.844	0.844	0.777	0.838	0.852	0.824	0.831	0.829	0.841	0.825	0.834	0.850	0.811	0.823	0.828	0.840
563	South Carolina	0.731	0.734	0.747	0.731	0.745	0.750	0.753	0.755	0.670	0.746	0.763	0.738	0.743	0.741	0.749	0.737	0.741	0.759	0.723	0.736	0.742	0.748
564	Rhode Island	0.751	0.758	0.765	0.756	0.764	0.766	0.770	0.770	0.719	0.765	0.775	0.759	0.763	0.761	0.767	0.759	0.763	0.774	0.747	0.756	0.762	0.767
565	Hawaii	0.734	0.737	0.745	0.736	0.743	0.748	0.751	0.753	0.707	0.749	0.758	0.737	0.742	0.741	0.747	0.739	0.743	0.754	0.731	0.737	0.741	0.747
566	Pittsburgh	0.736	0.741	0.747	0.739	0.746	0.748	0.751	0.751	0.718	0.748	0.755	0.743	0.745	0.744	0.749	0.743	0.746	0.753	0.732	0.739	0.744	0.749
567	Philadelphia	0.749	0.756	0.763	0.754	0.762	0.764	0.767	0.767	0.723	0.762	0.771	0.757	0.761	0.759	0.765	0.757	0.761	0.771	0.745	0.753	0.760	0.765
568	Alabama	0.756	0.760	0.772	0.758	0.768	0.776	0.777	0.777	0.718	0.770	0.783	0.763	0.769	0.766	0.776	0.763	0.769	0.783	0.749	0.761	0.766	0.775
569	Utah	0.742	0.746	0.755	0.745	0.753	0.755	0.758	0.758	0.708	0.753	0.763	0.749	0.752	0.750	0.756	0.747	0.752	0.763	0.737	0.746	0.751	0.756
570	Iowa	0.738	0.741	0.754	0.739	0.752	0.757	0.760	0.759	0.683	0.754	0.769	0.745	0.751	0.748	0.756	0.744	0.749	0.765	0.730	0.743	0.748	0.755
571	Massachusetts	0.759	0.764	0.775	0.762	0.773	0.776	0.779	0.778	0.716	0.772	0.785	0.767	0.771	0.769	0.777	0.766	0.771	0.784	0.752	0.764	0.770	0.776
572	Oklahoma	0.790	0.796	0.808	0.795	0.804	0.810	0.812	0.814	0.767	0.808	0.817	0.799	0.806	0.804	0.810	0.802	0.806	0.816	0.785	0.793	0.802	0.810
573	Louisiana	0.707	0.710	0.723	0.708	0.719	0.724	0.727	0.728	0.659	0.721	0.735	0.713	0.717	0.715	0.724	0.712	0.718	0.735	0.699	0.712	0.717	0.724
574	New Mexico	0.811	0.817	0.833	0.815	0.827	0.836	0.839	0.840	0.774	0.833	0.845	0.821	0.830	0.828	0.837	0.825	0.831	0.844	0.804	0.815	0.823	0.836
575	Texas	0.783	0.787	0.801	0.785	0.796	0.803	0.804	0.806	0.747	0.798	0.809	0.792	0.798	0.796	0.803	0.792	0.797	0.810	0.775	0.786	0.793	0.802
576	Kentucky	0.717	0.722	0.729	0.721	0.728	0.730	0.734	0.734	0.696	0.731	0.739	0.723	0.727	0.726	0.731	0.724	0.728	0.736	0.715	0.721	0.726	0.731
577	Kansas	0.800	0.805	0.818	0.804	0.813	0.820	0.823	0.823	0.775	0.819	0.828	0.808	0.816	0.814	0.820	0.812	0.816	0.826	0.795	0.803	0.810	0.820
578	Wisconsin	0.739	0.743	0.755	0.741	0.751	0.756	0.760	0.760	0.696	0.755	0.768	0.744	0.752	0.749	0.756	0.746	0.750	0.764	0.734	0.745	0.749	0.756
579	Tennessee	0.681	0.684	0.694	0.682	0.691	0.695	0.699	0.699	0.647	0.695	0.706	0.685	0.691	0.690	0.695	0.687	0.691	0.702	0.677	0.686	0.689	0.695
580	Minnesota	0.769	0.773	0.786	0.771	0.782	0.788	0.790	0.792	0.724	0.784	0.797	0.777	0.782	0.780	0.788	0.777	0.781	0.795	0.761	0.773	0.779	0.787
581	Colorado	0.766	0.769	0.780	0.767	0.776	0.783	0.786	0.787	0.734	0.781	0.791	0.772	0.778	0.775	0.783	0.773	0.779	0.790	0.759	0.769	0.774	0.783
582	Indiana	0.696	0.698	0.708	0.696	0.706	0.709	0.713	0.713	0.654	0.708	0.720	0.702	0.705	0.703	0.709	0.700	0.704	0.717	0.690	0.700	0.704	0.709
583	Nebraska	0.764	0.771	0.779	0.770	0.777	0.780	0.784	0.784	0.741	0.780	0.789	0.772	0.777	0.775	0.781	0.774	0.777	0.786	0.762	0.767	0.775	0.781
584	Connecticut	0.768	0.773	0.786	0.771	0.782	0.787	0.790	0.789	0.724	0.783	0.796	0.776	0.782	0.780	0.788	0.777	0.781	0.796	0.761	0.773	0.779	0.787
585	Ohio	0.722	0.724	0.735	0.722	0.732	0.736	0.739	0.739	0.685	0.734	0.746	0.728	0.732	0.730	0.736	0.727	0.731	0.743	0.716	0.725	0.729	0.736
586	Michigan	0.805	0.814	0.831	0.811	0.824	0.833	0.838	0.840	0.771	0.832	0.846	0.815	0.827	0.824	0.834	0.822	0.828	0.843	0.799	0.810	0.820	0.834
587	Arizona	0.830	0.838	0.850	0.836	0.846	0.852	0.856	0.858	0.814	0.852	0.860	0.841	0.849	0.847	0.855	0.845	0.851	0.860	0.825	0.832	0.842	0.854
588	New Jersey	0.762	0.769	0.778	0.767	0.776	0.779	0.783	0.783	0.728	0.777	0.786	0.771	0.775	0.773	0.781	0.769	0.774	0.788	0.756	0.766	0.774	0.781
589	Syracuse	0.702	0.706	0.715	0.704	0.714	0.716	0.719	0.718	0.661	0.713	0.726	0.708	0.712	0.710	0.716	0.707	0.711	0.724	0.697	0.708	0.712	0.716
590	New York	0.686	0.688	0.697	0.686	0.695	0.699	0.700	0.701	0.647	0.695	0.705	0.690	0.692	0.690	0.698	0.687	0.692	0.707	0.679	0.690	0.693	0.698
591	Richmond	0.741	0.746	0.759	0.744	0.756	0.760	0.765	0.765	0.696	0.761	0.776	0.746	0.756	0.753	0.760	0.751	0.754	0.768	0.737	0.748	0.753	0.760
592	Atlanta	0.744	0.749	0.763	0.747	0.758	0.764	0.766	0.767	0.703	0.758	0.772	0.752	0.759	0.756	0.765	0.753	0.758	0.773	0.736	0.748	0.755	0.765
593	Washington, DC	0.706	0.709	0.716	0.707	0.714	0.717	0.719	0.720	0.676	0.716	0.725	0.710	0.713	0.711	0.717	0.709	0.713	0.723	0.703	0.710	0.713	0.718
594	Chicago	0.688	0.691	0.700	0.689	0.699	0.701	0.703	0.702	0.642	0.696	0.709	0.694	0.696	0.694	0.701	0.691	0.695	0.709	0.681	0.693	0.697	0.701
595	St. Louis	0.730	0.735	0.748	0.733	0.744	0.749	0.754	0.753	0.693	0.749	0.762	0.736	0.746	0.744	0.750	0.741	0.745	0.757	0.726	0.735	0.741	0.750
596	Sacramento	0.800	0.808	0.821	0.806	0.818	0.822	0.826	0.827	0.762	0.820	0.831	0.811	0.818	0.815	0.825	0.812	0.819	0.832	0.794	0.806	0.814	0.824
597	Northern California	0.797	0.804	0.818	0.801	0.815	0.820	0.823	0.823	0.751	0.815	0.828	0.808	0.815	0.812	0.822	0.808	0.815	0.831	0.788	0.803	0.811	0.821
598	San Diego	0.798	0.806	0.815	0.805	0.812	0.816	0.820	0.821	0.775	0.815	0.824	0.808	0.813	0.811	0.819	0.809	0.815	0.824	0.794	0.801	0.811	0.818
599	Southern California	0.787	0.793	0.802	0.791	0.800	0.804	0.808	0.808	0.755	0.801	0.811	0.796	0.800	0.798	0.807	0.794	0.800	0.812	0.781	0.790	0.799	0.806

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PG01	PG02	PG03	PG04	PG05	PG06	PG07	PG08	PG10	PG0A	PG0B	PG0D	PG0I	PG0L	PG0M	PG0N	PG0O	PG0P	PG0Q	PG0R	PG0S	PG0T
501	Miami	0.657	0.665	0.673	0.663	0.672	0.673	0.672	0.671	0.617	0.663	0.675	0.668	0.667	0.665	0.673	0.661	0.666	0.675	0.654	0.669	0.671	0.672
502	Broward County / Palm Beach	0.685	0.694	0.703	0.692	0.700	0.703	0.702	0.702	0.657	0.695	0.704	0.696	0.698	0.697	0.703	0.693	0.698	0.706	0.681	0.694	0.698	0.703
503	Tampa	0.733	0.744	0.754	0.742	0.751	0.755	0.755	0.754	0.705	0.747	0.757	0.746	0.750	0.748	0.755	0.744	0.749	0.756	0.731	0.745	0.749	0.754
504	Orlando	0.724	0.734	0.744	0.732	0.741	0.745	0.745	0.744	0.696	0.737	0.747	0.736	0.740	0.738	0.745	0.735	0.739	0.746	0.722	0.735	0.739	0.744
505	Jacksonville	0.737	0.747	0.757	0.745	0.754	0.758	0.757	0.757	0.704	0.748	0.759	0.750	0.752	0.750	0.758	0.746	0.752	0.760	0.733	0.748	0.752	0.757
506	Daytona / Gainesville	0.705	0.717	0.729	0.715	0.725	0.730	0.730	0.729	0.666	0.720	0.733	0.719	0.723	0.721	0.729	0.717	0.722	0.730	0.703	0.720	0.723	0.729
521	Diversified Dental - Las Vegas	0.904	0.917	0.933	0.915	0.924	0.937	0.938	0.940	0.902	0.931	0.938	0.920	0.930	0.928	0.940	0.926	0.935	0.943	0.900	0.910	0.921	0.939
522	Mastercare Dental - Reno	0.973	0.995	1.019	0.990	1.012	1.023	1.027	1.030	0.894	1.003	1.025	1.004	1.011	1.006	1.032	0.997	1.017	1.035	0.963	0.995	1.009	1.029
524	Premier - Minnesota	0.809	0.828	0.842	0.826	0.836	0.845	0.852	0.852	0.800	0.848	0.859	0.824	0.839	0.836	0.847	0.835	0.843	0.842	0.818	0.827	0.833	0.848
526	Dental Options Pricing - Oregon	0.831	0.848	0.866	0.845	0.860	0.869	0.871	0.871	0.789	0.859	0.873	0.852	0.860	0.856	0.871	0.851	0.862	0.873	0.827	0.849	0.856	0.870
527	Rental Network - Hawaii	0.733	0.748	0.757	0.746	0.755	0.759	0.764	0.766	0.710	0.761	0.771	0.743	0.754	0.752	0.759	0.750	0.754	0.753	0.743	0.752	0.754	0.760
528	Diversified Dental - Reno	1.023	1.042	1.060	1.040	1.050	1.064	1.074	1.082	1.039	1.068	1.074	1.044	1.058	1.055	1.074	1.055	1.072	1.076	1.020	1.029	1.045	1.075
549	Maine	0.788	0.803	0.820	0.800	0.817	0.820	0.817	0.816	0.718	0.799	0.817	0.811	0.810	0.807	0.820	0.799	0.808	0.827	0.778	0.806	0.814	0.818
550	North Dakota	0.815	0.837	0.856	0.833	0.852	0.858	0.862	0.860	0.749	0.849	0.871	0.837	0.848	0.843	0.859	0.837	0.846	0.854	0.819	0.845	0.848	0.858
551	Nevada	0.756	0.767	0.780	0.766	0.773	0.781	0.782	0.784	0.754	0.777	0.782	0.770	0.778	0.776	0.783	0.774	0.780	0.786	0.753	0.761	0.770	0.783
553	Idaho	0.778	0.795	0.807	0.793	0.803	0.809	0.812	0.812	0.755	0.807	0.820	0.792	0.803	0.801	0.809	0.798	0.803	0.805	0.785	0.796	0.800	0.809
554	Vermont	0.711	0.725	0.743	0.722	0.739	0.743	0.741	0.738	0.634	0.724	0.744	0.732	0.733	0.729	0.742	0.722	0.729	0.744	0.704	0.734	0.736	0.740
555	New Hampshire	0.690	0.707	0.719	0.704	0.718	0.719	0.719	0.717	0.631	0.706	0.724	0.709	0.712	0.709	0.719	0.702	0.708	0.719	0.690	0.712	0.716	0.718
556	Delaware	0.741	0.760	0.776	0.758	0.772	0.777	0.779	0.778	0.700	0.770	0.786	0.759	0.770	0.768	0.776	0.763	0.767	0.771	0.747	0.764	0.769	0.775
557	Washington																						
558	Oregon	0.800	0.815	0.834	0.812	0.828	0.835	0.834	0.833	0.745	0.820	0.835	0.822	0.826	0.823	0.835	0.816	0.824	0.838	0.793	0.819	0.825	0.834
559	North Carolina	0.678	0.693	0.707	0.690	0.705	0.708	0.706	0.705	0.614	0.692	0.710	0.696	0.699	0.696	0.706	0.690	0.696	0.708	0.675	0.700	0.703	0.705
560	West Virginia	0.725	0.740	0.753	0.738	0.750	0.754	0.756	0.755	0.687	0.747	0.762	0.739	0.748	0.745	0.753	0.741	0.746	0.751	0.728	0.744	0.747	0.753
561	Mississippi	0.734	0.750	0.765	0.747	0.761	0.766	0.768	0.767	0.683	0.758	0.776	0.750	0.758	0.755	0.766	0.750	0.756	0.763	0.737	0.756	0.759	0.765
562	Arkansas	0.798	0.813	0.827	0.810	0.823	0.828	0.832	0.831	0.754	0.820	0.837	0.814	0.820	0.817	0.831	0.812	0.822	0.831	0.798	0.817	0.821	0.830
563	South Carolina	0.702	0.721	0.735	0.718	0.734	0.736	0.736	0.735	0.640	0.724	0.743	0.721	0.728	0.725	0.735	0.718	0.724	0.733	0.704	0.728	0.731	0.734
564	Rhode Island	0.735	0.750	0.758	0.747	0.757	0.758	0.760	0.759	0.702	0.752	0.763	0.750	0.753	0.751	0.759	0.747	0.752	0.758	0.736	0.750	0.755	0.758
565	Hawaii	0.714	0.728	0.736	0.726	0.734	0.737	0.741	0.742	0.691	0.737	0.745	0.726	0.733	0.731	0.738	0.728	0.733	0.736	0.719	0.730	0.733	0.738
566	Pittsburgh	0.725	0.735	0.743	0.734	0.741	0.743	0.744	0.745	0.707	0.739	0.747	0.736	0.739	0.738	0.744	0.736	0.740	0.744	0.725	0.735	0.739	0.744
567	Philadelphia	0.735	0.749	0.757	0.747	0.756	0.757	0.758	0.758	0.708	0.751	0.761	0.750	0.753	0.751	0.758	0.747	0.752	0.758	0.736	0.748	0.754	0.757
568	Alabama	0.742	0.754	0.767	0.752	0.763	0.769	0.768	0.767	0.699	0.756	0.771	0.757	0.761	0.758	0.769	0.754	0.760	0.771	0.739	0.757	0.761	0.768
569	Utah	0.726	0.738	0.747	0.737	0.746	0.748	0.748	0.748	0.691	0.740	0.752	0.740	0.742	0.740	0.748	0.736	0.741	0.748	0.726	0.740	0.744	0.747
570	Iowa	0.710	0.729	0.743	0.726	0.741	0.743	0.744	0.743	0.655	0.733	0.750	0.729	0.736	0.733	0.742	0.727	0.732	0.740	0.713	0.735	0.738	0.741
571	Massachusetts	0.740	0.755	0.767	0.753	0.766	0.767	0.767	0.766	0.695	0.757	0.771	0.757	0.761	0.758	0.767	0.753	0.758	0.767	0.739	0.758	0.763	0.766
572	Oklahoma	0.777	0.790	0.803	0.788	0.798	0.803	0.804	0.804	0.751	0.797	0.807	0.792	0.798	0.796	0.803	0.793	0.798	0.804	0.776	0.790	0.796	0.803
573	Louisiana	0.686	0.699	0.713	0.697	0.709	0.714	0.715	0.713	0.636	0.703	0.720	0.702	0.706	0.703	0.714	0.698	0.705	0.714	0.685	0.705	0.707	0.713
574	New Mexico	0.792	0.809	0.826	0.807	0.821	0.827	0.828	0.828	0.752	0.818	0.831	0.811	0.820	0.817	0.827	0.812	0.819	0.827	0.791	0.811	0.817	0.826
575	Texas	0.768	0.781	0.795	0.779	0.791	0.795	0.795	0.794	0.728	0.784	0.797	0.784	0.789	0.787	0.795	0.782	0.788	0.797	0.765	0.783	0.788	0.795
576	Kentucky	0.703	0.715	0.722	0.714	0.721	0.723	0.725	0.725	0.682	0.720	0.729	0.715	0.719	0.718	0.723	0.715	0.719	0.722	0.705	0.715	0.720	0.723
577	Kansas	0.783	0.798	0.811	0.796	0.806	0.811	0.813	0.813	0.759	0.806	0.817	0.798	0.806	0.805	0.812	0.801	0.806	0.810	0.784	0.798	0.803	0.811
578	Wisconsin	0.716	0.732	0.745	0.729	0.742	0.745	0.746	0.745	0.673	0.737	0.753	0.731	0.739	0.736	0.744	0.731	0.736	0.742	0.719	0.736	0.739	0.744
579	Tennessee	0.661	0.675	0.685	0.673	0.683	0.686	0.687	0.686	0.627	0.680	0.693	0.674	0.680	0.678	0.685	0.674	0.679	0.683	0.664	0.677	0.681	0.685
580	Minnesota	0.748	0.764	0.777	0.761	0.774	0.778	0.778	0.777	0.702	0.767	0.782	0.765	0.771	0.768	0.777	0.763	0.769	0.777	0.748	0.768	0.772	0.776
581	Colorado	0.749	0.761	0.774	0.759	0.770	0.776	0.776	0.775	0.717	0.767	0.780	0.763	0.769	0.766	0.775	0.763	0.769	0.775	0.749	0.764	0.768	0.775
582	Indiana	0.673	0.688	0.699	0.686	0.697	0.699	0.700	0.699	0.632	0.692	0.706	0.688	0.693	0.691	0.698	0.687	0.691	0.697	0.676	0.693	0.695	0.698
583	Nebraska	0.747	0.763	0.771	0.761	0.770	0.772	0.774	0.774	0.726	0.768	0.778	0.762	0.767	0.766	0.772	0.763	0.767	0.770	0.751	0.761	0.768	0.772
584	Connecticut	0.749	0.764	0.778	0.762	0.775	0.778	0.778	0.777	0.702	0.767	0.782	0.766	0.771	0.769	0.778	0.763	0.769	0.778	0.748	0.767	0.772	0.777
585	Ohio	0.702	0.716	0.727	0.714	0.724	0.727	0.728	0.727	0.666	0.720	0.733	0.716	0.722	0.719	0.727	0.715	0.720	0.726	0.703	0.719	0.722	0.726
586	Michigan	0.788	0.805	0.823	0.802	0.817	0.825	0.826	0.826	0.749	0.816	0.829	0.808	0.817	0.814	0.825	0.810	0.817	0.825	0.787	0.806	0.813	0.825
587	Arizona	0.817	0.833	0.846	0.831	0.842	0.847	0.849	0.850	0.800	0.842	0.851	0.834	0.842	0.840	0.849	0.837	0.843	0.849	0.817	0.830	0.838	0.848
588	New Jersey	0.746	0.761	0.771	0.759	0.769	0.772	0.773	0.774	0.711	0.764	0.775	0.763	0.766	0.764	0.773	0.759	0.766	0.773	0.745	0.762	0.768	0.772
589	Syracuse	0.682	0.696	0.706	0.694	0.705	0.706	0.707	0.706	0.641	0.698	0.712	0.697	0.700	0.698	0.706	0.694	0.698	0.705	0.684	0.700	0.703	0.705
590	New York	0.670	0.680	0.689	0.678	0.688	0.690	0.691	0.692	0.631	0.683	0.693	0.682	0.684	0.682	0.691	0.678	0.684	0.692	0.669	0.685	0.686	0.690
591	Richmond	0.712	0.732	0.745	0.729	0.743	0.746	0.748	0.747	0.670	0.740	0.756	0.729	0.739	0.737	0.745	0.732	0.736	0.740	0.719	0.736	0.740	0.744
592	Atlanta	0.730	0.742	0.757	0.740	0.753	0.758	0.756	0.755	0.683	0.744	0.759	0.747	0.751	0.748	0.757	0.743	0.749	0.760	0.725	0.745	0.750	0.756
593	Washington, DC	0.689	0.701	0.708	0.699	0.707	0.709	0.710	0.710	0.661	0.704	0.714	0.700	0.704	0.702	0.709	0.699	0.703	0.708	0.691	0.703	0.706	0.709
594	Chicago	0.669	0.682	0.691	0.680	0.690	0.691	0.691	0.690	0.622	0.681	0.696	0.683	0.685	0.682	0.691	0.677	0.683	0.691	0.668	0.686	0.689	0.690
595	St. Louis	0.708	0.724	0.738	0.722	0.734	0.739	0.740	0.740	0.671	0.732	0.746	0.724	0.733	0.731	0.738	0.726	0.731	0.736	0.711	0.727	0.732	0.738
596	Sacramento	0.784	0.801	0.814	0.798	0.812	0.815	0.816	0.816	0.743	0.805	0.818	0.804	0.808	0.806	0.816	0.801	0.808	0.817	0.782	0.802	0.809	0.815
597	Northern California	0.781	0.797	0.812	0.794	0.809	0.813	0.813	0.812	0.730	0.800	0.813	0.802	0.805	0.802	0.814	0.796	0.804	0.816	0.776	0.799	0.806	0.812
598	San Diego	0.785	0.800	0.809	0.798	0.807	0.810	0.812	0.813	0.761	0.805	0.814	0.802	0.805	0.803	0.812	0.800	0.806	0.812	0.785	0.798	0.806	0.811
599	Southern California	0.772	0.786	0.796	0.785	0.794	0.797	0.798	0.799	0.739	0.790	0.800	0.789	0.791	0.789	0.798	0.785	0.792	0.799	0.771	0.787	0.793	0.798

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	PH01	PH02	PH03	PH04	PH05	PH06	PH07	PH08	PH10	PH0A	PH0B	PH0D	PH0I	PH0L	PH0M	PH0N	PH0O	PH0P	PH0Q	PH0R	PH0S	PH0T
501	Miami	0.623	0.629	0.643	0.627	0.637	0.645	0.649	0.652	0.599	0.643	0.652	0.633	0.640	0.638	0.649	0.635	0.644	0.655	0.616	0.626	0.634	0.648
502	Broward County / Palm Beach	0.640	0.648	0.662	0.647	0.655	0.665	0.673	0.675	0.632	0.667	0.675	0.652	0.660	0.658	0.673	0.656	0.668	0.677	0.635	0.643	0.652	0.672
503	Tampa	0.686	0.694	0.708	0.692	0.702	0.712	0.721	0.725	0.677	0.716	0.724	0.697	0.707	0.705	0.720	0.703	0.716	0.725	0.680	0.689	0.699	0.720
504	Orlando	0.677	0.686	0.700	0.684	0.693	0.704	0.712	0.716	0.670	0.707	0.716	0.688	0.698	0.696	0.711	0.695	0.708	0.716	0.672	0.680	0.690	0.711
505	Jacksonville	0.688	0.696	0.711	0.694	0.704	0.715	0.723	0.727	0.676	0.717	0.726	0.699	0.709	0.707	0.722	0.705	0.718	0.728	0.682	0.692	0.701	0.722
506	Daytona / Gainesville	0.660	0.667	0.682	0.665	0.676	0.686	0.695	0.700	0.639	0.689	0.700	0.670	0.681	0.678	0.693	0.676	0.688	0.699	0.654	0.665	0.673	0.693
521	Diversified Dental - Las Vegas	0.796	0.814	0.837	0.812	0.823	0.842	0.857	0.870	0.829	0.855	0.859	0.816	0.836	0.834	0.857	0.834	0.855	0.860	0.792	0.798	0.817	0.857
522	Mastercare Dental - Reno	0.847	0.860	0.888	0.857	0.877	0.900	0.917	0.930	0.820	0.911	0.924	0.868	0.892	0.887	0.918	0.880	0.906	0.922	0.838	0.853	0.871	0.916
524	Premier - Minnesota	0.738	0.751	0.772	0.749	0.760	0.777	0.792	0.801	0.746	0.790	0.799	0.751	0.771	0.768	0.787	0.768	0.784	0.792	0.737	0.741	0.755	0.788
526	Dental Options Pricing - Oregon	0.739	0.753	0.777	0.751	0.765	0.785	0.798	0.809	0.730	0.793	0.803	0.757	0.777	0.774	0.797	0.772	0.791	0.802	0.734	0.745	0.760	0.796
527	Rental Network - Hawaii	0.681	0.694	0.711	0.692	0.703	0.715	0.728	0.733	0.677	0.726	0.736	0.693	0.709	0.707	0.722	0.706	0.719	0.729	0.679	0.684	0.698	0.723
528	Diversified Dental - Reno	0.885	0.907	0.930	0.906	0.915	0.938	0.958	0.973	0.933	0.956	0.960	0.909	0.931	0.928	0.956	0.929	0.955	0.959	0.883	0.887	0.910	0.958
549	Maine	0.706	0.716	0.738	0.713	0.729	0.746	0.758	0.765	0.677	0.749	0.761	0.724	0.739	0.735	0.758	0.731	0.750	0.763	0.696	0.710	0.727	0.757
550	North Dakota	0.748	0.758	0.782	0.755	0.773	0.790	0.804	0.813	0.708	0.799	0.815	0.761	0.782	0.778	0.799	0.775	0.791	0.807	0.742	0.755	0.768	0.798
551	Nevada	0.669	0.684	0.702	0.683	0.691	0.707	0.720	0.729	0.697	0.718	0.721	0.686	0.702	0.700	0.719	0.700	0.718	0.722	0.666	0.670	0.687	0.720
553	Idaho	0.733	0.742	0.758	0.740	0.751	0.762	0.774	0.780	0.722	0.771	0.781	0.743	0.757	0.755	0.770	0.753	0.765	0.775	0.730	0.737	0.747	0.771
554	Vermont	0.652	0.660	0.681	0.657	0.674	0.687	0.696	0.702	0.605	0.687	0.703	0.666	0.679	0.675	0.695	0.671	0.687	0.703	0.642	0.659	0.669	0.694
555	New Hampshire	0.641	0.650	0.668	0.647	0.661	0.674	0.683	0.688	0.606	0.676	0.690	0.654	0.667	0.664	0.682	0.660	0.673	0.688	0.634	0.646	0.657	0.681
556	Delaware	0.686	0.697	0.716	0.695	0.708	0.722	0.736	0.742	0.666	0.731	0.743	0.698	0.716	0.713	0.731	0.710	0.725	0.737	0.682	0.690	0.704	0.731
557	Washington																						
558	Oregon	0.716	0.729	0.751	0.726	0.742	0.759	0.772	0.780	0.697	0.765	0.776	0.733	0.751	0.748	0.771	0.745	0.764	0.776	0.709	0.722	0.737	0.770
559	North Carolina	0.625	0.634	0.652	0.631	0.646	0.658	0.668	0.673	0.589	0.661	0.674	0.638	0.651	0.648	0.666	0.645	0.659	0.673	0.618	0.631	0.642	0.665
560	West Virginia	0.684	0.692	0.708	0.689	0.701	0.712	0.722	0.727	0.662	0.718	0.730	0.694	0.706	0.704	0.719	0.702	0.714	0.725	0.680	0.688	0.698	0.719
561	Mississippi	0.691	0.698	0.716	0.696	0.709	0.721	0.731	0.736	0.656	0.725	0.739	0.701	0.714	0.711	0.727	0.708	0.721	0.734	0.686	0.699	0.706	0.727
562	Arkansas	0.745	0.751	0.768	0.749	0.761	0.774	0.784	0.790	0.717	0.777	0.790	0.756	0.767	0.764	0.781	0.761	0.775	0.788	0.737	0.750	0.758	0.781
563	South Carolina	0.652	0.661	0.680	0.659	0.674	0.687	0.698	0.703	0.614	0.692	0.706	0.664	0.680	0.676	0.695	0.673	0.688	0.702	0.646	0.657	0.670	0.694
564	Rhode Island	0.678	0.689	0.707	0.687	0.698	0.712	0.722	0.728	0.671	0.718	0.727	0.691	0.706	0.704	0.720	0.702	0.715	0.724	0.675	0.682	0.694	0.720
565	Hawaii	0.658	0.670	0.687	0.668	0.678	0.691	0.702	0.708	0.656	0.699	0.707	0.670	0.686	0.683	0.698	0.682	0.695	0.704	0.655	0.661	0.674	0.700
566	Pittsburgh	0.680	0.689	0.702	0.688	0.695	0.706	0.714	0.717	0.681	0.711	0.717	0.690	0.702	0.700	0.712	0.699	0.710	0.716	0.677	0.682	0.692	0.712
567	Philadelphia	0.677	0.689	0.706	0.687	0.697	0.710	0.720	0.726	0.676	0.716	0.724	0.691	0.705	0.702	0.719	0.701	0.714	0.723	0.674	0.680	0.693	0.718
568	Alabama	0.693	0.701	0.717	0.698	0.710	0.719	0.728	0.734	0.669	0.721	0.732	0.704	0.714	0.711	0.727	0.708	0.721	0.735	0.685	0.697	0.707	0.726
569	Utah	0.685	0.693	0.708	0.691	0.702	0.712	0.719	0.722	0.667	0.713	0.724	0.696	0.706	0.703	0.717	0.701	0.712	0.724	0.680	0.689	0.698	0.718
570	Iowa	0.659	0.669	0.688	0.666	0.680	0.694	0.705	0.710	0.628	0.700	0.713	0.671	0.687	0.684	0.702	0.681	0.696	0.708	0.653	0.664	0.676	0.701
571	Massachusetts	0.683	0.694	0.712	0.692	0.704	0.717	0.728	0.733	0.664	0.722	0.733	0.697	0.711	0.708	0.726	0.705	0.720	0.732	0.677	0.687	0.700	0.726
572	Oklahoma	0.708	0.721	0.739	0.719	0.730	0.745	0.757	0.763	0.712	0.753	0.761	0.723	0.739	0.736	0.755	0.735	0.752	0.759	0.704	0.711	0.726	0.755
573	Louisiana	0.644	0.650	0.666	0.648	0.660	0.671	0.679	0.683	0.609	0.672	0.685	0.653	0.664	0.661	0.677	0.658	0.670	0.684	0.637	0.651	0.657	0.676
574	New Mexico	0.713	0.727	0.748	0.725	0.739	0.756	0.770	0.777	0.705	0.765	0.775	0.730	0.748	0.745	0.767	0.744	0.762	0.772	0.708	0.717	0.734	0.767
575	Texas	0.701	0.712	0.731	0.710	0.723	0.737	0.748	0.754	0.691	0.742	0.752	0.716	0.730	0.727	0.747	0.725	0.742	0.752	0.695	0.704	0.718	0.746
576	Kentucky	0.663	0.671	0.685	0.670	0.678	0.689	0.697	0.700	0.658	0.694	0.701	0.672	0.684	0.682	0.694	0.681	0.691	0.698	0.660	0.666	0.675	0.694
577	Kansas	0.716	0.729	0.747	0.727	0.738	0.753	0.765	0.772	0.718	0.762	0.770	0.730	0.746	0.744	0.763	0.743	0.760	0.767	0.712	0.719	0.733	0.763
578	Wisconsin	0.678	0.685	0.701	0.683	0.695	0.705	0.715	0.718	0.650	0.710	0.722	0.687	0.699	0.696	0.712	0.693	0.706	0.719	0.672	0.682	0.691	0.712
579	Tennessee	0.625	0.632	0.646	0.630	0.641	0.650	0.660	0.662	0.606	0.655	0.666	0.634	0.645	0.643	0.657	0.640	0.652	0.662	0.621	0.629	0.637	0.657
580	Minnesota	0.688	0.699	0.718	0.697	0.710	0.724	0.735	0.741	0.669	0.730	0.741	0.702	0.717	0.714	0.733	0.712	0.727	0.739	0.682	0.692	0.705	0.732
581	Colorado	0.701	0.709	0.724	0.707	0.717	0.729	0.738	0.744	0.685	0.732	0.742	0.712	0.723	0.720	0.736	0.719	0.732	0.742	0.695	0.704	0.714	0.736
582	Indiana	0.638	0.645	0.660	0.643	0.654	0.664	0.673	0.675	0.612	0.668	0.679	0.647	0.659	0.656	0.670	0.654	0.665	0.676	0.633	0.642	0.651	0.670
583	Nebraska	0.690	0.702	0.719	0.700	0.710	0.724	0.734	0.740	0.692	0.731	0.740	0.703	0.718	0.715	0.732	0.715	0.728	0.737	0.687	0.693	0.706	0.733
584	Connecticut	0.689	0.700	0.718	0.697	0.710	0.724	0.735	0.741	0.669	0.729	0.740	0.703	0.718	0.714	0.734	0.712	0.728	0.740	0.682	0.693	0.706	0.733
585	Ohio	0.662	0.669	0.684	0.667	0.678	0.689	0.698	0.701	0.643	0.693	0.704	0.672	0.683	0.680	0.695	0.679	0.691	0.701	0.657	0.665	0.675	0.695
586	Michigan	0.705	0.719	0.741	0.717	0.731	0.748	0.762	0.772	0.698	0.758	0.768	0.721	0.742	0.738	0.760	0.737	0.755	0.765	0.701	0.711	0.726	0.760
587	Arizona	0.733	0.749	0.769	0.747	0.758	0.775	0.789	0.797	0.747	0.786	0.792	0.751	0.769	0.766	0.788	0.766	0.785	0.791	0.730	0.735	0.753	0.788
588	New Jersey	0.680	0.692	0.712	0.690	0.702	0.717	0.726	0.733	0.672	0.721	0.730	0.695	0.710	0.707	0.725	0.706	0.720	0.731	0.674	0.683	0.697	0.725
589	Syracuse	0.647	0.654	0.669	0.652	0.663	0.673	0.681	0.683	0.621	0.675	0.686	0.657	0.668	0.665	0.679	0.662	0.672	0.685	0.642	0.652	0.660	0.678
590	New York	0.621	0.632	0.647	0.630	0.641	0.651	0.658	0.663	0.603	0.652	0.662	0.635	0.644	0.642	0.657	0.640	0.652	0.664	0.614	0.625	0.637	0.657
591	Richmond	0.663	0.674	0.693	0.672	0.685	0.698	0.711	0.716	0.641	0.706	0.719	0.675	0.692	0.689	0.707	0.686	0.700	0.712	0.660	0.668	0.681	0.706
592	Atlanta	0.664	0.675	0.693	0.672	0.685	0.699	0.709	0.716	0.647	0.703	0.713	0.679	0.692	0.689	0.708	0.687	0.703	0.714	0.658	0.669	0.681	0.708
593	Washington, DC	0.642	0.651	0.668	0.650	0.659	0.672	0.680	0.685	0.634	0.675	0.684	0.653	0.666	0.664	0.677	0.662	0.673	0.682	0.638	0.645	0.656	0.677
594	Chicago	0.636	0.642	0.657	0.640	0.651	0.661	0.666	0.668	0.603	0.659	0.672	0.646	0.654	0.651	0.664	0.648	0.658	0.672	0.629	0.640	0.648	0.665
595	St. Louis	0.652	0.663	0.681	0.661	0.674	0.686	0.699	0.705	0.638	0.695	0.705	0.665	0.681	0.678	0.696	0.675	0.690	0.701	0.649	0.656	0.669	0.696
596	Sacramento	0.709	0.722	0.743	0.720	0.733	0.749	0.762	0.769	0.699	0.757	0.766	0.726	0.743	0.739	0.761	0.738	0.755	0.766	0.703	0.713	0.729	0.760
597	Northern California	0.705	0.718	0.739	0.716	0.730	0.745	0.758	0.765	0.686	0.751	0.761	0.723	0.739	0.735	0.757	0.731	0.750	0.763	0.698	0.709	0.725	0.756
598	San Diego	0.711	0.725	0.745	0.723	0.734	0.751	0.761	0.769	0.716	0.757	0.765	0.727	0.744	0.741	0.760	0.740	0.756	0.764	0.708	0.714	0.729	0.760
599	Southern California	0.703	0.715	0.735	0.713	0.724	0.741	0.750	0.758	0.698	0.745	0.753	0.718	0.734	0.731	0.749	0.730	0.745	0.754	0.697	0.706	0.721	0.749

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coinsurance,Deductible, and Maximum

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	VY0Y	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VF0X	VG0X	VH0X	VE0Z	VF0Z	VG0Z	VH0Z
501	Miami	0.613	0.621	0.628	0.587	0.599	0.611	0.680	0.693	0.692	0.663	0.688	0.704	0.706	0.674	0.666	0.682	0.676	0.651	0.682	0.696	0.683	0.665
502	Broward County / Palm Beach	0.664	0.672	0.679	0.641	0.652	0.663	0.734	0.753	0.752	0.715	0.742	0.763	0.765	0.725	0.721	0.743	0.738	0.704	0.735	0.755	0.746	0.717
503	Tampa	0.679	0.689	0.698	0.650	0.665	0.679	0.752	0.774	0.771	0.731	0.763	0.787	0.788	0.745	0.737	0.761	0.754	0.718	0.756	0.778	0.764	0.735
504	Orlando	0.684	0.694	0.702	0.655	0.670	0.685	0.758	0.780	0.777	0.738	0.769	0.793	0.793	0.751	0.743	0.768	0.760	0.724	0.762	0.784	0.770	0.742
505	Jacksonville	0.683	0.693	0.703	0.653	0.668	0.683	0.755	0.776	0.776	0.733	0.767	0.790	0.793	0.747	0.738	0.763	0.756	0.719	0.758	0.780	0.769	0.737
506	Daytona / Gainesville	0.684	0.699	0.711	0.643	0.665	0.686	0.761	0.785	0.783	0.737	0.776	0.804	0.806	0.756	0.740	0.768	0.758	0.718	0.767	0.791	0.773	0.743
521	Diversified Dental - Las Vegas	0.795	0.800	0.804	0.780	0.786	0.793	0.909	0.950	0.954	0.866	0.914	0.955	0.961	0.871	0.901	0.943	0.943	0.859	0.909	0.950	0.949	0.866
522	Mastercare Dental - Reno	0.895	0.905	0.915	0.848	0.864	0.882	1.007	1.062	1.080	0.944	1.011	1.072	1.097	0.954	0.985	1.046	1.050	0.926	1.004	1.061	1.055	0.942
524	Premier - Minnesota	0.712	0.720	0.721	0.692	0.703	0.711	0.818	0.856	0.848	0.784	0.814	0.862	0.857	0.791	0.813	0.854	0.842	0.780	0.824	0.863	0.830	0.790
526	Dental Options Pricing - Oregon	0.747	0.756	0.763	0.714	0.728	0.741	0.858	0.900	0.903	0.813	0.863	0.910	0.917	0.823	0.843	0.889	0.883	0.801	0.860	0.903	0.885	0.815
527	Rental Network - Hawaii	0.640	0.650	0.654	0.613	0.628	0.641	0.756	0.781	0.771	0.731	0.757	0.792	0.787	0.743	0.748	0.775	0.761	0.723	0.765	0.790	0.754	0.739
528	Diversified Dental - Reno	0.894	0.897	0.899	0.882	0.886	0.891	1.022	1.083	1.088	0.965	1.023	1.085	1.092	0.968	1.017	1.079	1.080	0.961	1.022	1.083	1.081	0.965
549	Maine	0.718	0.731	0.743	0.674	0.693	0.713	0.817	0.849	0.857	0.779	0.830	0.865	0.879	0.795	0.794	0.830	0.827	0.759	0.818	0.851	0.843	0.781
550	North Dakota	0.750	0.764	0.771	0.704	0.726	0.745	0.860	0.900	0.895	0.819	0.860	0.915	0.916	0.834	0.843	0.890	0.873	0.805	0.868	0.909	0.865	0.827
551	Nevada	0.654	0.657	0.660	0.642	0.647	0.652	0.748	0.779	0.782	0.715	0.751	0.783	0.787	0.719	0.742	0.774	0.774	0.710	0.748	0.779	0.778	0.715
553	Idaho	0.716	0.725	0.727	0.692	0.705	0.715	0.805	0.832	0.825	0.781	0.803	0.840	0.836	0.790	0.797	0.828	0.816	0.774	0.811	0.838	0.807	0.787
554	Vermont	0.664	0.679	0.691	0.616	0.638	0.660	0.751	0.780	0.780	0.716	0.763	0.798	0.805	0.735	0.728	0.762	0.751	0.697	0.755	0.785	0.761	0.721
555	New Hampshire	0.638	0.650	0.657	0.601	0.618	0.634	0.727	0.752	0.749	0.699	0.733	0.765	0.766	0.713	0.710	0.739	0.728	0.685	0.731	0.756	0.729	0.704
556	Delaware	0.672	0.685	0.693	0.635	0.654	0.672	0.774	0.804	0.797	0.743	0.778	0.819	0.817	0.759	0.759	0.794	0.779	0.731	0.782	0.813	0.777	0.752
557	Washington																						
558	Oregon	0.724	0.734	0.743	0.686	0.702	0.718	0.830	0.866	0.870	0.788	0.838	0.879	0.887	0.801	0.812	0.852	0.846	0.774	0.832	0.869	0.853	0.791
559	North Carolina	0.632	0.648	0.660	0.585	0.608	0.631	0.718	0.745	0.742	0.688	0.732	0.764	0.768	0.708	0.695	0.727	0.714	0.669	0.724	0.751	0.726	0.695
560	West Virginia	0.668	0.684	0.696	0.624	0.649	0.671	0.751	0.777	0.769	0.729	0.765	0.797	0.795	0.749	0.731	0.761	0.745	0.710	0.761	0.787	0.756	0.738
561	Mississippi	0.678	0.696	0.709	0.627	0.655	0.680	0.764	0.793	0.785	0.737	0.778	0.814	0.814	0.760	0.740	0.774	0.757	0.716	0.774	0.803	0.768	0.747
562	Arkansas	0.718	0.733	0.745	0.675	0.697	0.719	0.800	0.830	0.827	0.773	0.813	0.848	0.850	0.792	0.778	0.813	0.801	0.753	0.806	0.837	0.813	0.779
563	South Carolina	0.642	0.663	0.679	0.584	0.615	0.645	0.739	0.768	0.760	0.708	0.757	0.794	0.794	0.734	0.710	0.745	0.726	0.684	0.749	0.779	0.742	0.719
564	Rhode Island	0.663	0.674	0.683	0.630	0.647	0.664	0.754	0.778	0.774	0.728	0.764	0.792	0.793	0.743	0.739	0.766	0.756	0.715	0.761	0.784	0.764	0.735
565	Hawaii	0.626	0.635	0.641	0.601	0.614	0.627	0.733	0.757	0.751	0.707	0.738	0.769	0.766	0.719	0.722	0.749	0.738	0.698	0.740	0.764	0.739	0.714
566	Pittsburgh	0.681	0.689	0.695	0.660	0.671	0.682	0.757	0.777	0.773	0.737	0.763	0.786	0.785	0.747	0.746	0.769	0.761	0.728	0.760	0.781	0.766	0.741
567	Philadelphia	0.670	0.678	0.683	0.647	0.659	0.669	0.761	0.784	0.781	0.735	0.766	0.793	0.793	0.744	0.750	0.775	0.768	0.726	0.764	0.787	0.771	0.739
568	Alabama	0.714	0.728	0.741	0.672	0.693	0.714	0.790	0.816	0.815	0.766	0.806	0.834	0.838	0.784	0.768	0.798	0.789	0.745	0.795	0.821	0.805	0.770
569	Utah	0.675	0.683	0.688	0.649	0.661	0.672	0.751	0.771	0.767	0.732	0.755	0.780	0.780	0.742	0.739	0.761	0.754	0.721	0.753	0.774	0.755	0.734
570	Iowa	0.649	0.666	0.678	0.601	0.626	0.650	0.746	0.774	0.767	0.715	0.758	0.795	0.793	0.736	0.724	0.757	0.740	0.697	0.754	0.784	0.749	0.724
571	Massachusetts	0.678	0.687	0.692	0.648	0.661	0.674	0.770	0.794	0.792	0.741	0.773	0.804	0.806	0.752	0.756	0.784	0.776	0.730	0.772	0.797	0.776	0.744
572	Oklahoma	0.699	0.711	0.720	0.667	0.684	0.701	0.793	0.821	0.818	0.763	0.804	0.835	0.837	0.778	0.776	0.808	0.798	0.749	0.798	0.826	0.810	0.769
573	Louisiana	0.664	0.683	0.698	0.612	0.640	0.667	0.743	0.770	0.765	0.716	0.762	0.793	0.795	0.741	0.716	0.749	0.734	0.693	0.751	0.779	0.752	0.725
574	New Mexico	0.706	0.718	0.728	0.668	0.687	0.705	0.818	0.853	0.851	0.780	0.827	0.869	0.871	0.795	0.800	0.840	0.829	0.765	0.823	0.859	0.836	0.785
575	Texas	0.699	0.711	0.720	0.665	0.682	0.699	0.791	0.819	0.817	0.759	0.802	0.833	0.836	0.774	0.773	0.805	0.796	0.744	0.795	0.823	0.806	0.764
576	Kentucky	0.663	0.674	0.681	0.636	0.651	0.665	0.740	0.761	0.756	0.722	0.749	0.773	0.773	0.735	0.727	0.751	0.741	0.711	0.746	0.767	0.748	0.728
577	Kansas	0.705	0.715	0.721	0.678	0.692	0.705	0.802	0.832	0.827	0.772	0.808	0.843	0.842	0.783	0.790	0.823	0.813	0.762	0.807	0.837	0.815	0.777
578	Wisconsin	0.666	0.678	0.686	0.630	0.648	0.666	0.747	0.771	0.765	0.726	0.754	0.786	0.784	0.741	0.731	0.759	0.747	0.712	0.754	0.778	0.749	0.733
579	Tennessee	0.645	0.659	0.669	0.606	0.627	0.647	0.724	0.746	0.741	0.705	0.735	0.764	0.763	0.723	0.706	0.732	0.719	0.688	0.732	0.754	0.728	0.713
580	Minnesota	0.686	0.695	0.701	0.655	0.669	0.682	0.780	0.808	0.804	0.749	0.783	0.818	0.818	0.759	0.766	0.797	0.787	0.738	0.782	0.811	0.786	0.752
581	Colorado	0.716	0.724	0.730	0.689	0.701	0.713	0.796	0.821	0.817	0.770	0.800	0.831	0.830	0.781	0.784	0.812	0.803	0.760	0.799	0.825	0.804	0.774
582	Indiana	0.643	0.656	0.666	0.605	0.625	0.644	0.722	0.745	0.738	0.701	0.732	0.761	0.759	0.718	0.704	0.731	0.717	0.686	0.729	0.752	0.723	0.708
583	Nebraska	0.669	0.679	0.686	0.642	0.657	0.671	0.764	0.789	0.784	0.739	0.772	0.801	0.800	0.752	0.752	0.779	0.769	0.728	0.771	0.795	0.773	0.745
584	Connecticut	0.687	0.697	0.703	0.656	0.670	0.683	0.780	0.806	0.804	0.750	0.784	0.817	0.819	0.761	0.766	0.796	0.787	0.738	0.782	0.809	0.787	0.753
585	Ohio	0.658	0.670	0.679	0.624	0.642	0.659	0.736	0.759	0.753	0.715	0.746	0.774	0.772	0.731	0.720	0.746	0.734	0.701	0.742	0.765	0.741	0.721
586	Michigan	0.701	0.711	0.717	0.668	0.683	0.697	0.810	0.847	0.848	0.769	0.813	0.858	0.863	0.780	0.796	0.838	0.830	0.758	0.814	0.852	0.831	0.773
587	Arizona	0.729	0.736	0.741	0.706	0.717	0.727	0.841	0.876	0.874	0.805	0.846	0.885	0.886	0.814	0.831	0.868	0.861	0.797	0.844	0.879	0.864	0.808
588	New Jersey	0.665	0.673	0.680	0.638	0.650	0.662	0.769	0.796	0.794	0.739	0.775	0.807	0.808	0.749	0.756	0.786	0.778	0.728	0.772	0.799	0.781	0.742
589	Syracuse	0.640	0.652	0.661	0.605	0.623	0.640	0.716	0.737	0.732	0.697	0.725	0.752	0.751	0.713	0.700	0.724	0.713	0.683	0.722	0.743	0.719	0.704
590	New York	0.599	0.608	0.614	0.572	0.585	0.597	0.697	0.715	0.712	0.672	0.704	0.726	0.726	0.684	0.683	0.704	0.696	0.660	0.700	0.718	0.699	0.675
591	Richmond	0.645	0.660	0.669	0.603	0.626	0.646	0.745	0.774	0.765	0.718	0.753	0.792	0.789	0.737	0.728	0.761	0.744	0.703	0.756	0.784	0.746	0.728
592	Atlanta	0.669	0.681	0.692	0.632	0.650	0.668	0.755	0.783	0.784	0.723	0.767	0.798	0.804	0.738	0.736	0.768	0.760	0.707	0.759	0.787	0.772	0.727
593	Washington, DC	0.634	0.643	0.648	0.610	0.622	0.634	0.724	0.743	0.739	0.702	0.729	0.754	0.752	0.713	0.713	0.735	0.726	0.692	0.729	0.748	0.728	0.707
594	Chicago	0.627	0.637	0.643	0.596	0.610	0.624	0.700	0.718	0.714	0.682	0.706	0.730	0.730	0.694	0.685	0.707	0.697	0.668	0.703	0.722	0.700	0.685
595	St. Louis	0.643	0.657	0.667	0.605	0.625	0.645	0.737	0.765	0.760	0.709	0.747	0.782	0.782	0.726	0.720	0.752	0.739	0.694	0.745	0.774	0.745	0.717
596	Sacramento	0.703	0.712	0.718	0.673	0.686	0.699	0.811	0.842	0.843	0.776	0.816	0.852	0.857	0.786	0.797	0.832	0.825	0.764	0.813	0.845	0.827	0.778
597	Northern California	0.707	0.715	0.720	0.678	0.689	0.700	0.813	0.844	0.846	0.776	0.816	0.853	0.858	0.785	0.799	0.834	0.829	0.765	0.813	0.845	0.828	0.777
598	San Diego	0.695	0.701	0.706	0.673	0.683	0.692	0.803	0.831	0.830	0.771	0.806	0.839	0.840	0.779	0.793	0.823	0.817	0.763	0.805	0.833	0.818	0.773
599	Southern California	0.688	0.694	0.698	0.667	0.675	0.684	0.795	0.822	0.821	0.764	0.797	0.829	0.830	0.771	0.786	0.815	0.809	0.756	0.796	0.824	0.807	0.765

State:	District of Columbia	**Filing Company:**	The Guardian Life Insurance Company of America
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health Dental		
Product Name:	4/1/14 DC Dental Filing		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	Cover - Dental 201404 - DC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	ACTMEM - Dental 201401 - DC.pdf
Item Status:	
Status Date:	

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

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Comments:	
Attachment(s):	Experience - Dental 201404 - DC.pdf
Item Status:	
Status Date:	

State: District of Columbia
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 4/1/14 DC Dental Filing
Project Name/Number: /
Filing Company: The Guardian Life Insurance Company of America

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	ACTCERT - Dental 201401 - DC.pdf
Item Status:	
Status Date:	

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

December 20, 2013

Mr. Laszlo Pentek
Actuary
Government of the District of Columbia
Department of Insurance, Securities and Banking
810 First Street, NE, #701
Washington, DC, 20002

Re: **Group Dental Rate Filing**

Carrier: **The Guardian Life Insurance Company of America**
NAIC Company Code: 64246
Form Numbers: True Group Dental Rate Manual, GP-1-DG2000 et al.

Dear Mr. Pentek:

This filing provides the information required by District of Columbia regulations for filing manual rate changes for Guardian's Group Dental business. The policy form impacted is GP-1-DG2000.

Enclosed are details relating to a change being made to Guardian's Group Dental Rate Manual with the change becoming effective 4/1/2014 or later upon approval of this filing. The requested changes result in a 2.25% increase to our aggregate rate level, relative to our current rates.

As of 9/30/2013, The Guardian provides dental insurance for 344 groups located in the District of Columbia, with a total of 12,932 lives. The SERFF Number of our last approved filing is GARD-129092436.

Sincerely,

Matthew Sachse, ASA, MAAA
Pricing Manager
Group Products

12/20/2013
Date

ACTUARIAL MEMORANDUM

This actuarial memorandum describes the methodology used to determine The Guardian's 4/1/2014 Dental manual rates for the District of Columbia.

A. Description of Benefits

Guardian's Dental business has one class of business. In addition to benefit plan design, Guardian's Group Dental rates are adjusted based on age, gender, industry, family composition, geographical area, and group size (lives and premium). There is no limit to the issue age range, and the premiums are determined on an attained age basis, since they change each year as the case renews. The gender adjustment varies based on the female percent of the group and is included in the age/sex factor adjustment. The area factors are based on the zip code of the employer and the industry factors are based on the SIC code of the employer. We currently utilize a four-tier rate structure (Employee; Employee and Spouse; Employee and Child(ren); Employee, Spouse and Child(ren)).

Currently, Guardian's Group Dental rate manual can be used to calculate rates for a wide variety of Dental benefit plan designs for groups of 2 or more employees. Plan design options include many maximum benefit, deductible and coinsurance options. Plans have separate coinsurance percentages for Preventive, Basic and Major services with PPO plans having separate in-network and out-of-network coinsurance combinations.

B. Renewability Provision

Each case's rates are reviewed for renewal action on an annual basis. Renewal rate cap and 2-year rate guarantee options are also available.

C. Applicability (Closed/Open Block)

Guardian's Dental business is an open block.

D. Marketing Method

Guardian's Dental business is marketed through both our field force of agents and general agents as well as by brokers.

E. Underwriting Method

Underwriting is at the group level. Groups of 51+ with experience are quoted a rate that is a blend of the Manual rate and an experience based rate using standard credibility formulas. The rate impact varies according to the experience of the individual groups. Guardian varies rates to be aligned with the risk characteristics of the group. These risk characteristics include age, gender, geographic area, industry, group size, and participation level. Health status and claim history are also considered. Consistent with industry practice, Guardian also makes underwriting judgment decisions including the use of new business and competitive adjustment factors.

Groups have an option to use a blended rate, where every subclass of the group would receive one identical rate. Blended rates are derived so that the aggregate premium collected would be the same as if the calculated manual rates for each subclass were used. Rates may be blended across multiple locations, multiple plan designs, subsidiaries or affiliates or if a census is unavailable at the time of quote.

F. Issue Age Limits

There is no limit to the issue age range, and the premiums are determined on an attained age basis, since they change each year as the case renews.

G. Premium Basis

Rates are developed separately for "employee" and "dependent" categories. These categories are then split into "tier" rates based on factors that were developed using internal company data.

H. Nature of Rate Change and Proposed Rate/Methodology Change

These are the changes that have been made to our Dental Manual Rates, effective 4/1/2014 or later upon approval: effective 4/01/2014:

1. **Base Rates:**
    a. **Dental Base Rates (Line 1A, DENTAL-1-DC, DENTAL-ADLTCH-1-DC & DENTAL-ADLTCH-1.1-DC), Split Deductible Base Rates (Line 1B, DENTAL-2-DC & DENTAL-ADLTCH-2-DC), and Cosmetic Base Rates (Line 1, DENTAL-COS-1-DC)** were increased by 2.51%.
    b. **Orthodontia Base Rates (Line 1D, DENTAL-2-DC & DENTAL-ADLTCH-2-DC)** were increased by 4.38%.

   The impact on aggregate Dental in-force rates is 2.55%.

2. **Cosmetic Area Factors (Line 3, DENTAL-COS-1-DC):** The Dental Area Factor Ranges were expanded to include more decimal places. This change will have no impact on aggregate Dental in-force manual rates.

3. Secular Trend Factor (Line 7, DENTAL-4.2-DC, DENTAL-COS-3-DC and DENTAL-ADLTCH-4.2-DC) has been reset to 1.000 as of 1/1/2014. The factor was previously 1.0125 as of 10/1/013 on our existing product**.** This factor is scheduled to increase by 0.0125 for each of the next four quarters starting from 4/1/2014. The impact on aggregate Dental in-force rates is -1.23%.

4. Age/Sex Factor (Line 8, DENTAL-5-DC): We have updated our Age/Sex Factors. This change will have no impact on aggregate Dental in-force manual rates.

5. Medically Necessary Orthodontia Adjustment Factors (Line 31C, DENTAL-ADLTCH-16.2-DC): The Michigan and Utah factors were updated to reflect that medically necessary orthodontia is not an Essential Health Benefit covered service in those states. This change will have no impact on aggregate Dental in-force manual rates.

6. Cosmetic Orthodontia Adjustment Factors (Line 32, DENTAL-ADLTCH-16.12-DC): These were revised to indicate that medically necessary orthodontia is not an Essential Health Benefit covered service in Michigan and Utah. This change will have no impact on aggregate Dental in-force manual rates.

7. Split Dependent Factors (Line 91A, DENTAL-17-DC, Line 91A & 91B, DENTAL-ADLTCH-17-DC and DENTAL-ADLTCH-17.1-DC) were updated for our family tier to better align our adult/child rate calculation with our existing product. This change results in a 0.75% increase to our aggregate Dental in-force manual rates.

8. Area Factors (DENT-AREA-DC) were updated. This resulted in a 0.20% increase to our aggregate Dental in-force manual rates.

9. PPO Factors (MC-DENT-PPO-TG-1 thru MC-DENT-PPO-TG-46, MC-DENT-PPO-ADLT-1 thru MC-DENT-PPO-ADLT-46 and MC-DENT-PPO-CH-1 thru MC-DENT-PPO-CH-46): We have updated some of the PPO factors. These changes will have no impact on our aggregate Dental in-force manual rates

The above changes will result in **a 2.25% increasee to** our aggregate rate level on 4/1/2014, relative to our current rates. This includes any impact of secular trend

I. Indication if New or Modified

This is a new filing for the District of Columbia

J. Comparison to Status Quo

The above changes result in a 2.25% increase to our aggregate rate level, upon approval of this filing, relative to our current rates.

GUARDIAN

K. Summary of How Each Proposed Modification Differs from Corresponding Current/Approved Rate/Methodology

Please see section G above.

L. Summary of Each Proposed New Rule

We are not requesting any rule changes.

M. Overall Premium Impact of Filing on DC Policy holders

These changes result in a 2.25% decrease to aggregate premium rates.

N. Rate Change History

1/1/2011	-0.10%
4/1/2011	0.65%
7/1/2011	0.86%
9/1/2011	-0.10%
2011 Total:	1.31%
4/1/2012	1.26%
7/1/2012	1.53%
2012 Total:	2.81%
1/1/2013	-0.34%
4/1/2013	-1.27%
7/1/2013	0.00%
10/1/2013	-1.03%
2013 Total:	-2.62%
1/1/2013	1.25%
4/1/2013	2.25%

GUARDIAN

N. Filed Minimum Required Loss Ratio

Guardian's Group Dental manually rated business is priced with an expected loss ratio of 62.28% in all States. The remaining 37.72% is intended to provide for expenses and profit. This assumes case sizes of 2-99, which is the majority of the business receiving manual rates. Below is the breakdown of the expense assumptions:

Sales/Commissions	15.30%
Administration	16.12%
Premium Tax	2.80%
Profit	3.50%
Total	37.72%

O. Interest Rate Assumptions

We do not have interest rate assumption due to the short-term nature of the Dental product.

P. Trend Assumptions

The annual trend assumption is 4.5%.

Q. Persistency

The Guardian's product is an annually renewable term product and therefore no persistency assumption is incorporated into the pricing.

R. Actuarial Certification

Please see the attached certification.

Matthew Sachse, ASA, MAAA
Pricing Manager
Group Dental Pricing & Product Development

12/20/2013
Date

NATIONAL

12 Months Ending	201309				State Rate Filing Data
					Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	26,986	120,353	$119,705,248	$69,585,047	58.1%
10-15	7,877	90,263	$79,797,338	$47,045,284	59.0%
16-49	15,958	414,252	$337,007,926	$212,708,782	63.1%
50-99	6,438	411,066	$301,141,221	$211,640,208	70.3%
100-249	3,692	503,288	$353,541,921	$261,480,933	74.0%
250+	1,278	693,422	$455,135,460	$355,039,889	78.0%
Grand Total	62,228	2,232,644	$1,646,329,113	$1,157,500,143	70.3%

12 Months Ending	201212				State Rate Filing Data
					Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	26,654	116,306	$116,379,652	$68,640,194	59.0%
10-15	7,962	90,804	$79,936,694	$47,656,219	59.6%
16-49	15,921	413,597	$331,855,332	$212,185,690	63.9%
50-99	6,325	406,479	$293,270,549	$210,276,259	71.7%
100-249	3,602	490,660	$336,893,559	$252,897,963	75.1%
250+	1,223	659,436	$429,255,051	$337,721,299	78.7%
Grand Total	61,686	2,177,282	$1,587,590,838	$1,129,377,623	71.1%

12 Months Ending	201112				State Rate Filing Data
					Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	26,133	114,274	$113,346,735	$67,002,566	59.1%
10-15	7,813	89,306	$77,886,047	$47,096,290	60.5%
16-49	15,788	410,546	$325,967,000	$211,363,938	64.8%
50-99	6,026	384,892	$274,643,317	$198,499,882	72.3%
100-249	3,483	473,979	$319,369,350	$241,607,447	75.7%
250+	1,215	651,494	$414,456,118	$327,508,548	79.0%
Grand Total	60,458	2,124,491	$1,525,668,567	$1,093,078,671	71.6%

12 Months Ending	201012				State Rate Filing Data
					Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	25,487	111,604	$109,175,448	$65,211,666	59.7%
10-15	7,818	89,575	$76,815,419	$46,937,579	61.1%
16-49	16,072	417,368	$325,471,196	$215,262,517	66.1%
50-99	6,190	395,390	$275,216,300	$203,689,282	74.0%
100-249	3,406	466,014	$304,919,695	$234,722,070	77.0%
250+	1,204	653,795	$395,685,186	$320,244,609	80.9%
Grand Total	60,176	2,133,746	$1,487,283,243	$1,086,067,723	73.0%

DISTRICT OF COLUMBIA

12 Months Ending	201309				State Rate Filing Data
State	DC				Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	135	666	$728,102	$369,402	50.7%
10-15	43	537	$568,872	$302,173	53.1%
16-49	95	2,858	$2,528,898	$1,472,573	58.2%
50-99	35	2,441	$1,991,035	$1,299,798	65.3%
100-249	28	3,846	$3,225,116	$2,327,883	72.2%
250+	7	2,584	$1,841,604	$1,465,327	79.6%
Grand Total	344	12,932	$10,883,627	$7,237,158	66.5%

12 Months Ending	201212				State Rate Filing Data
State	DC				Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	137	650	$720,109	$351,559	48.8%
10-15	43	519	$561,055	$321,259	57.3%
16-49	98	2,809	$2,477,879	$1,448,156	58.4%
50-99	37	2,446	$1,982,599	$1,372,726	69.2%
100-249	28	3,709	$2,854,329	$2,021,432	70.8%
250+	7	3,300	$1,948,973	$1,613,610	82.8%
Grand Total	350	13,432	$10,544,945	$7,128,742	67.6%

12 Months Ending	201112				State Rate Filing Data
State	DC				Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	155	730	$869,657	$487,257	56.0%
10-15	45	553	$548,716	$317,165	57.8%
16-49	102	2,897	$2,611,043	$1,642,162	62.9%
50-99	40	2,621	$2,065,912	$1,393,928	67.5%
100-249	23	3,085	$2,350,179	$1,670,572	71.1%
250+	8	4,459	$3,075,613	$2,437,814	79.3%
Grand Total	372	14,345	$11,521,120	$7,948,899	69.0%

12 Months Ending	201012				State Rate Filing Data
State	DC				Excludes DHMO and ASO
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio
2-9	159	731	$773,508	$416,968	53.9%
10-15	47	576	$613,359	$322,017	52.5%
16-49	104	3,011	$2,741,121	$1,765,908	64.4%
50-99	44	2,861	$2,134,975	$1,488,089	69.7%
100-249	29	4,109	$2,973,430	$2,169,248	73.0%
250+	7	3,807	$2,345,642	$1,882,822	80.3%
Grand Total	389	15,095	$11,582,035	$8,045,052	69.5%

GUARDIAN

ACTUARIAL CERTIFICATION

In my opinion, as of June 25, 2013, the premium rates and rating methodology to which this certification applies are neither excessive, inadequate, nor unfairly discriminatory, and they meet the requirements of the insurance laws and regulations of the District of Columbia.

Matthew Sachse, ASA, MAAA
Pricing Manager
Group Dental Pricing & Product Development

12/20/2013
Date