

State: District of Columbia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: Group Stand-Alone Dental On-Exchange Rate Filing
Project Name/Number: Group Stand-Alone Dental On-Exchange Rate Filing/B14-32 SB

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Group Stand-Alone Dental On-Exchange Rate Filing
State: District of Columbia
TOI: H10G Group Health - Dental
Sub-TOI: H10G.000 Health Dental
Filing Type: Rate
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SERFF Status: Assigned
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General Information

Project Name: Group Stand-Alone Dental On-Exchange Rate Filing Status of Filing in Domicile: Pending
Project Number: B14-32 SB Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 06/16/2014
State Status Changed: Deemer Date:
Created By: Susan Hoffmann Submitted By: Susan Hoffmann
Corresponding Filing Tracking Number: META-129584415

Filing Description:

Re:Metropolitan Life Insurance Company Group Dental Rate Filing
Filing Installment number B14-32 SB

This rate filing is a rate revision for Small Group Dental benefits provided under form GP-HIX-DC-2014. This pertains to Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange. The proposed effective date of these plans is 1/1/2015. There are no policyholders or premium impacted by this filing.

Included in this rate filing is an Actuarial Memorandum that discusses the sources of the claim costs used to generate premium rates and the Dental Rate Filing Document that explains in detail the Dental Rating Algorithm.

The Actuarial Certification can be found on the last page of the Actuarial Memorandum.

Please contact me if you have any questions. Thank you.

Sincerely,

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Company and Contact

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Filing Company Information

Metropolitan Life Insurance Company
MetLife
1095 Avenue of the Americas
New York, NY 10036
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:

META-129584408

State Tracking #:

Company Tracking #:

B14-32 SB

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 01/01/2014
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):
Metropolitan Life Insurance Company	0.400%	0.400%				5.500%	-2.600%

SERFF Tracking #:

META-129584408

State Tracking #:**Company Tracking #:**

B14-32 SB

State:

District of Columbia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

H10G Group Health - Dental/H10G.000 Health Dental

Product Name:

Group Stand-Alone Dental On-Exchange Rate Filing

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates	GP-HIX-DC-2014	Revised	Previous State Filing Number: META-129029608 Percent Rate Change Request: 0.4	Dental Rate Filing 2014 06102014.pdf,

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

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A. Introduction

The manual rating algorithm that is described below specifically discusses the development of premium rates of Group policies sold on the SHOP exchange.

Overview

This rate filing reflects our latest experience and applies to Preferred Provider Organization (“PPO”) dental plans offered to MetLife’s policyholders that are administered on our underwriting platform. This includes employer-sponsored and voluntary dental plans.

Note that MetLife refers to its “PPO” plans as Preferred Dentist Program (“PDP”) plans.

The insurance covers dental services incurred during any benefit period that meet the criteria for coverage described in the policyholder’s benefit plan description. These covered services are reimbursed at the applicable coinsurance level or copay level provided they exceed the deductible. Where applicable an out of pocket maximum is included.

Rating Algorithm

Section B outlines the steps (1 – 14) used to develop the indemnity claim costs. Section C outlines the steps (15 – 20) used to develop the PDP claim costs from the indemnity claim costs. Section D outlines the steps (21 - 30) used to convert the claim costs into gross premium rates.

The provisions of a particular employer's plan may call for variations in approved benefit designs not explicitly outlined. Appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different from those shown in this section.

B. Development of Indemnity Claim Costs

Steps 1 through 14 calculate the indemnity claim costs. Note that for a PDP plan, indemnity claim costs must be developed separately for the in and out-of-network plans.

Step 1: Average Charges

The average Class A, B, C, and Orthodontia charges, for an employee, spouse, and child, are shown in Table 1. These Average Charges are appropriate for our standard dental plan, as outlined in Section II, and are prior to any cutback for cost sharing. To the extent that the plan offering varies from our standard, adjustments to the Average Charges are necessary. These adjustments are made in later steps.

Step 2: Additive Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 2 is equal to the sum of Steps 2a through 2.22.

The additive adjustments in these steps are to account for non-standard plan design provisions.

Step 2a: Allocation of Services

These adjustments are currently \$0.00 due to all adjustments for allocation of services being applied at the individual service level (Steps 2b – 2.21).

The standard allocation of services for each product is as follows:

Product	Standard Provision	Allowable Variations
Employer-sponsored	Comprehensive	Primary
Voluntary	Primary	Comprehensive
Copay	Primary	Comprehensive

MetLife's primary allocation of services shifts certain services typically classified as Class A into Class B, and certain services typically classified as Class B into Class C. The table below shows the differences between MetLife's standard offering of primary and comprehensive allocation of services.

Allocation of Services	Class A	Class B	Class C
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Comprehensive	Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs	
Primary		Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs

Step 2b: Bitewing X-Rays

The *Average Charges* assume that bitewing x-rays are covered as follows:

- Class A
- For adults, one time per 12 months
- For children, one time per 6 months, no Age Limit

Table 2b shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2c: Duplicate Coverage

The *Average Charges* assume the following:

- There are no claim cost savings because of duplicate medical coverage
- If duplicate coverage exists, adjustment is applied to the same class as Step 2w ii: Surgical Extractions.

Table 2c shows the adjustments to *Average Charges* if some surgical extractions are covered under a medical plan and not under the dental plan.

Step 2d: Existing Dentures

The *Average Charges* assume the following:

- The contract does not cover existing dentures that are replaced within five years of a previous replacement
- If existing dentures are covered, adjustment is applied to the same class as Step 2.8: Dentures – Complete/Partial/Overdenture.

Table 2d shows the adjustments to the *Average Charges* when existing dentures are covered.

Step 2e: Fluoride Treatment

The *Average Charges* assume that fluoride treatments will be covered as follows:

- Class A
- One time per 12 months, up to age 14

Table 2e shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2f: Full Mouth X-Rays

The *Average Charges* assume that full mouth x-rays will be covered as follows:

- Class A
- One time per 60 months

Table 2f shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g: Implant Services

The *Average Charges* assume that implants are covered as follows:

- Class C
- Implant Services benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g i: Implant Services - Repairs

The *Average Charges* assume that implant repairs are covered as follows:

- Class C
- Implant Services - Repairs benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2h: Missing Teeth

The *Average Charges* assume that the contract does not cover replacement of teeth, which are missing prior to the effective date of coverage.

Table 2h shows the additive adjustments to the Class C *Average Charges* when missing teeth are covered.

Step 2i i: Examinations

The *Average Charges* assume that periodic oral exams will be covered as follows:

- Class A
- One treatment per six months

Table 2i i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2i ii: Examinations – Problem Focused

The *Average Charges* assume that examinations – problem focused will be covered as follows:

- Class A
- One treatment per six months, combined with examinations

Table 2i ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2j: Prophylaxes

The *Average Charges* assume that prophylaxes will be covered as follows:

- Class A
- One treatment per six months

Table 2j shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2k: Sealants

The *Average Charges* assume that sealants will be covered as follows:

- Class A
- Children Only, up to age 14
- One Treatment per Molar in 60 Months

Table 2k shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2l: TMJ

The *Average Charges* assume that TMJ is not covered.

If TMJ is to be covered, the adjustments to the Class C *Average Charges* will vary based on whether the TMJ benefits count toward the Type A, B, C Annual Maximum or a TMJ Lifetime Maximum

Table 2l shows the adjustments to the Class C *Average Charges* for the TMJ coverage options.

Step 2m: Periodontal Maintenance

The *Average Charges* assume that periodontal maintenance will be covered as follows:

- Class B
- Up to 4 times per year, combined with cleanings

Table 2m shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2n: Fixed Bridges

The *Average Charges* assume that fixed bridges are covered as follows:

- Class C
- Once every 10 years

Table 2n shows the Employee and Spouse adjustments to the *Average Charges* for the alternate provisions.

Step 2o i: Amalgam Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2o ii: Resin Composite Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p i: Periapical X-rays

The *Average Charges* assume that periapical x-rays are covered as follows:

- Class A
- No limit

Table 2p i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p ii: Other X-rays

The *Average Charges* assume that other x-rays are covered as follows:

- Class B
- No limit

Table 2p ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p iii: Cone Beam Imaging

The *Average Charges* assume that cone beam imaging x-rays are covered as follows:

- Class C
- No limit

Table 2p iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2q: Labs and Tests

The *Average Charges* assume that labs and tests are covered as follows:

- Class A
- No Limit

Table 2q shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2r: Space Maintainers

The *Average Charges* assume that other space maintainers are covered as follows:

- Class A
- No Limit, up to age 19

Table 2r shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2s: Emergency Palliative Treatment

The *Average Charges* assume that other emergency palliative treatment are covered as follows:

- Class B
- No Limit

Table 2s shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2t: Prefabricated Stainless Steel Crowns

The *Average Charges* assume that prefabricated stainless steel crowns are covered as follows:

- Class C
- One time in 60 Months

Table 2t shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u i: Pulpotomy

The *Average Charges* assume that pulpotomy are covered as follows:

- Class B

Table 2u i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u ii: Endodontics – Root Canal

The *Average Charges* assume that endodontics – root canal are covered as follows:

- Class B
- One Time in 24 Months

Table 2u ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v i: Periodontal Surgery

The *Average Charges* assume that periodontal surgery is covered as follows:

- Class B
- One per quadrant in any 36 month period

Table 2v i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v ii: Periodontal Surgery – Soft and Conective Tissue Grafts

The *Average Charges* assume that periodontal surgery – soft and connective tissue grafts is covered as follows:

- Class B
- One per quadrant in any 36 month period

Table 2v ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w i: Oral Surgery - Simple Extractions

The *Average Charges* assume that simple extractions are covered as follows:

- Class B

Table 2w i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w ii: Oral Surgery - Surgical Extractions

The *Average Charges* assume that surgical extractions are covered as follows:

- Class B

Table 2w ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w iii: Oral Surgery - Other

The *Average Charges* assume that other oral surgery is covered as follows:

- Class B

Table 2w iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2x: General Anesthesia

The *Average Charges* assume that general anesthesia is covered as follows:

- Class B

Table 2x shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2y: Consultations

The *Average Charges* assume that consultations are covered as follows:

- Class B
- Two per 12 months

Table 2y shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2z: Harmful Habits

The *Average Charges* assume that harmful habits are not covered.

Table 2z shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.1: Occlusal Guards / Bruxism Appliances

The *Average Charges* assume that occlusal guards / bruxism appliances are not covered.

Table 2.1 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.2: Composite Fillings on Molars

The *Average Charges* assume that composite fillings on molars are not covered.

Table 2.2 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.3: Inlays / Onlays / Crowns

The *Average Charges* assume that inlays, onlays, and crowns are covered as follows:

- Class C
- One replacement per 84 months

Table 2.3 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.4: Crown Build-ups / Core & Post

The *Average Charges* assume that crown build-ups / core and post are covered as follows:

- Class C
- One replacement per 84 months

Table 2.4 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.5: Repairs

The *Average Charges* assume that repairs on Crowns, Dentures or Bridges are covered as follows:

- Class B
- No Limit

Table 2.5 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.6: Re-cementations

The *Average Charges* assume that recementations are covered as follows:

- Class B
- One per 12 months

Table 2.6 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.7: Scaling and Root Planning

The *Average Charges* assume that scaling and root planing are covered as follows:

- Class B
- One per quadrant in any 24 month period

Table 2.7 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.8: Dentures – Complete/Partial/Overdenture

The *Average Charges* assume that dentures are covered as follows:

- Class C
- One per 84 months

Table 2.8 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.9: Immediate Temporary Dentures – Complete/Partial

The *Average Charges* assume that the existing denture is not an immediate temporary denture. If the denture is an immediate temporary denture that cannot be made permanent, the *Average Charges* assume that replacement by a permanent denture is covered as follows:

- Class C
- The placement of the permanent denture occurs within twelve months of the date of initial placement of the immediate temporary denture

Table 2.9 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.10: Denture Adjustments

The *Average Charges* assume that denture adjustments are covered as follows:

- Class C
- One in 12 months

Table 2.10 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.11: Dentures – Rebases/Relines

The *Average Charges* assume that dentures – rebases/relines are covered as follows:

- Class B
- One per 36 months

Table 2.11 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.12: Tissue Conditioning

The *Average Charges* assume that tissue conditioning is covered as follows:

- Class C
- One per 36 months

Table 2.12 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.13: Occlusal Adjustments

The *Average Charges* assume that occlusal adjustments are covered as follows:

- Class B

Table 2.13 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.14: Sedative Fillings

The *Average Charges* assume that sedative fillings are covered as follows:

- Class B

Table 2.14 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.15: Pulp Capping

The *Average Charges* assume that pulp capping are covered as follows:

- Class B

Table 2.15 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 i: Apexification & Re-calcification

The *Average Charges* assume that apexification & re-calcification is covered as follows:

- Class C

Table 2.16 i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 ii: Pulp Therapy

The *Average Charges* assume that pulp therapy is covered as follows:

- Class B

Table 2.16 ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.17: Periodontics – Non-Surgical

The *Average Charges* assume that periodontics – non-surgical are covered as follows:

- Class B

Table 2.17 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.18: Maxillofacial Prosthesis

The *Average Charges* assume that maxillofacial prosthesis are not covered.

Table 2.18 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.19: Other Prosthetics

The *Average Charges* assume that other prosthetics are covered as follows:

- Class C

Table 2.19 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.20: Implant Supported Prosthetic

The *Average Charges* assume that implant supported prosthetic are covered as follows:

- Class C
- One per 60 months

Table 2.20 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.21: General Services

The *Average Charges* assume that general services are covered as follows:

- Class B

Table 2.21 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.22: Other Additive Adjustments

This step allows for additive adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm as described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 3: Subtotal

Step 3 is equal to Step 1 plus Step 2.

Step 4: Multiplicative Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 4 is equal to the product of Steps 4a through 4g.

Step 4a: Accident Coverage

The *Average Charges* assume that dental services, received in a hospital due to accident-trauma, are not covered. Table 4a shows the adjustments to the *Average Charges*, whenever accident coverage is provided.

Step 4b: Coordination of Benefits

The *Average Charges* assume that coordination of benefits are used. Table 4b shows the adjustments to the *Average Charges* if coordination of benefits are not to be used in adjudicating claims.

Step 4c: Eligibility

The *Average Charges* assume that new hires have to wait three months before becoming eligible for dental coverage. Although the algorithm has been set up to handle adjustments for other service requirements, no rating adjustments are currently made. Adjustments for other service requirement eligibility should be handled outside of the rating algorithm.

Please note that the plans on the Exchange assume no waiting period for new hires before becoming eligible for dental coverage.

Step 4d: Ortho Coverage

If orthodontia is covered, the *Average Charges* assume that orthodontia is covered as follows:

- Adults – No coverage
- Children - up to age 19

Table 4d shows the adjustments to the Ortho *Average Charges* for the alternate provisions.

Step 4e: Preauthorization

The *Average Charges* assume that preauthorization of large claims (over \$200) is required. Table 4e shows the adjustments to the *Average Charges*, if preauthorization is not required.

Preauthorization is an administrative procedure that requires the dentist to submit a treatment plan to MetLife before treatment can begin.

Step 4f: Waiting Periods

The *Average Charges* assume that there are no waiting periods for any benefits.

Table 4f shows the adjustments to the *Average Charges* for alternate provisions.

Step 4g: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 5: Subtotal

Step 5 is equal to Step 3 times Step 4.

Step 6: Other Multiplicative Adjustments To Average Charges

Step 6 is equal to the product of Steps 6a through 6f.

Step 6a: Anti-Selection

Step 6a is equal to the product of Steps 6a i through 6a vi.

The following group and plan characteristics affect the anti-selection against the plan. Adverse selection is the tendency of employees to weigh their expected benefit costs versus the certain out-of-pocket premium when deciding whether or not to participate in a dental plan.

Step 6a i: Group Size

An adjustment is applied based on the number of eligible employee lives. These adjustment factors are shown in Table 6a i.

The group size adjustment reflects the increased adverse selection and greater risk involved with insuring dental services on small groups.

Step 6a ii: Multiple Options

The *Average Charges* assume the employees have only one dental plan option choice. The multiplicative adjustments, for situations where employees have a choice between multiple dental plans, are shown in Table 6a ii. The adjustment factors vary based on the number of options available.

Step 6a iii: Participation

The *Average Charges* assume 100% of the eligible employees and their dependents participate in the dental plan.

If the Employer Contribution equals 100% then the adjustment factor is 0.98, otherwise, the multiplicative adjustments for less than 100% participation are shown in Table 6a iii(a). The adjustment factors vary based on the following:

- Total employee participation percentage

Total participation is equal to the employee participation in all MetLife plans plus the participation in the DHMO if applicable.

Employees generally have the opportunity to decline to participate in a plan if they are required to contribute to their own or their dependents' premium. Employees, who choose to enroll under such circumstances, have a tendency to incur higher claim costs than employees who do not contribute to their premium. This natural selection of poorer risks through enrollment is known as adverse selection. Employees, who have reason to believe that they, or their dependents, will require significant dental services in the near future, will be more likely to enroll.

When rating transferred business plans, the underwriter must know the current employee participation level. When rating virgin dental plans, a participation level is assumed, based on the following:

- employer contribution percentage
- whether or not Voluntary Benefits (VB) support is used during enrollment
- whether or not the dental plan is structured as a Section 125 plan

Table 6a iii(b) shows the assumed employee participation level, for virgin plans. The lower the employer contribution percentage, as a percentage of premium, the greater the adverse selection. This is because the larger employee contribution leads to lower participation, as more employees, who weigh their anticipated dental costs versus the required contributions, opt out. For any given employer contribution level, participation is assumed to be higher if VB support is

used or if the dental plan is structured as a Section 125 plan. We believe that participation will be higher with a Section 125 plan because the effective premium cost to the employee is reduced because the employee pays premium with pre-tax dollars.

Step 6a iv: Preannouncement

The *Average Charges* assume that for virgin groups (first year of dental coverage) there will be a preannouncement period of between one and three months. The multiplicative adjustments, for other preannouncement periods, are shown in Table 6a iv. This adjustment is only applied to virgin plans. For plans in the 2nd or later year of coverage, the adjustment factor defaults to 1.0.

A longer preannouncement period leads to increased charges on virgin dental plans because of the increased pent-up demand caused by patients waiting for the dental plan to become effective.

Step 6a v: Open Enrollment

The *Average Charges* assumes a One Time or No Open Enrollment. The multiplicative adjustments, for Annual Enrollment, are shown in Table 6a v. This adjustment is based on the employee and employer contribution.

Step 6a vi: Benefit Consecutive Period

The *Average Charges* assumes benefits are paid on a liberal definition of consecutive months. The multiplicative adjustments, for Annual Enrollment, are shown in Table 6a vi.

Step 6b: Utilization

Step 6b is equal to the product of Steps 6b i through 6b viii.

The following group and plan characteristics affect the utilization patterns of dental services which are assumed in the *Average Charges*.

Step 6b i: Age

The employee and spouse *Average Charges* assume an employee age distribution, consistent with that of typical groups that purchase dental benefits. A factor of 1.0 applies to Employee and Spouse.

The Child *Average Charges* assume that children will be covered up to age 19, or if students, age 23. Table 6b i(child) shows the child age Class A, B and C adjustment factors for other child age definitions. The child age Ortho adjustment factor for child dependent age definition of 'Up to dependent age limit' is calculated as: $1 + 0.6 \times (\text{Class A/B/C adjustment factors} - 1)$.

Step 6b ii: Area Utilization

Utilization of dental services varies widely with area. The Area Utilization factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a Zip Code or a state level).

The Out-of-Network Area Utilization factor (excluding Ortho) is adjusted by a factor of 0.90 when the plan type is of the Maximum Allowable Charge ("MAC") type.

Step 6b iii: Deductible Utilization

Table 6b iii shows the deductible utilization adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible utilization adjustments vary based on the following:

- Amount of the individual deductible
- Scope of the deductible (i.e., applies to A,B&C, B&C Only, or C Only)

The utilization of dental services is partly controlled with the use of deductibles. The higher the deductible, the larger the disincentive to use the plan and thus the lower the deductible utilization adjustment will be.

Step 6b iv: Employer Contribution

The *Average Charges* assume that the employer pays 100% of the dental premium. The adjustment factors, based on the employer's contribution to the employee's dental premium, are shown in Table 6b iv.

This adjustment captures the additional utilization experienced when an insured is required to pay some or all of the premium.

Step 6b v: Gender

The *Average Charges* assume that the distribution of male and female employees and spouses is consistent with that of typical employer groups receiving dental benefits. Table 6b v shows the multiplicative adjustments for the employee and spouse *Average Charges* based on the percentage of male employees. There is no adjustment to the *Child Average Charge*.

Step 6b vi: Immature Business

The *Average Charges* assume that the group has had a PPO or Indemnity dental plan for at least two years. Therefore, the immature business load applies to groups that transfer to a MetLife dental plan from a DHMO dental plan. The adjustment factors, based on year of coverage for the non-DHMO dental plan, are shown in Table 6b vi.

An adjustment is needed for groups with less than two years of experience. This adjustment is due to the well-documented claims pattern of new "virgin" groups. Due to pent-up demand for dental services, new "virgin" groups exhibit poorer claims experience.

Step 6b vii: Industry

Utilization of dental services varies widely among industries. The industry adjustment factors are shown in Table 6b vii. Please note that rates for SHOP exchange plans are industry-neutral.

Step 6b viii: Plan Design Utilization

Utilization of dental services vary based on the plan design, the coinsurance levels and maximum amounts. The *Average Charges* assume the utilization pattern of a plan with coinsurance levels of 100% on Class A, 80% on Class B, 50% on Class C, and 50% on Orthodontia, \$1,500 non-orthodontic annual maximum and \$1,500 orthodontia lifetime maximum.

The multiplicative adjustments to the Class A, B, and C *Average Charges*, for some typical combinations of coinsurance levels and non-orthodontia annual maximums, are shown in Table 6b viii(a). The formulas below can be used to determine the appropriate adjustments for Classes A, B, and C, for any coinsurance combinations. X_1 , X_2 , and X_3 represent the coinsurance percentages for Classes A, B, and C, respectively, based on a comprehensive allocation of services.

$$\text{Class A: } [(1.2476 - .2476X_1)^{-1} + (1.3212 - .4015X_2)^{-1} + (1.0918 - .1836X_3)^{-1}] - 2$$

$$\text{Class B: } [(1.0425 - .0425X_1)^{-1} + (1.3004 - .3755X_2)^{-1} + (1.1890 - .3780X_3)^{-1}] - 2$$

Class C:

$$\text{\$500 Max} = [(0.7588 - 0.0102X_1)^{-1} + (0.9046 - 0.0527X_2)^{-1} + (3.3233 - 1.3030X_3)^{-1}] - 2$$

$$\text{\$1,000 Max} = [(0.7551 - 0.0085X_1)^{-1} + (0.9029 - 0.0547X_2)^{-1} + (3.1476 - 1.6602X_3)^{-1}] - 2$$

$$\text{\$1,500 Max} = [(0.7485 - 0.0112X_1)^{-1} + (0.9163 - 0.0546X_2)^{-1} + (3.0184 - 2.0213X_3)^{-1}] - 2$$

$$\text{\$3,000 Max} = [(0.7813 - 0.0102X_1)^{-1} + (0.8709 - 0.0499X_2)^{-1} + (2.8994 - 2.1614X_3)^{-1}] - 2$$

$$\text{\$5,000 Max} = [(0.7530 - 0.0108X_1)^{-1} + (0.9077 - 0.0526X_2)^{-1} + (2.8370 - 2.2411X_3)^{-1}] - 2$$

When the plan allocates services according to MetLife's primary allocation of services, the effective coinsurance levels of the plan, based on a comprehensive allocation of services, needs to be calculated. The effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the Class A, B, and C coinsurance levels. The appropriate weights are shown in Table 6b viii(b).

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). See Step 12ai for more details.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area. See Step 12ai for more details.

The multiplicative adjustments to the Orthodontia *Average Charges* are shown in Table 6b viii(c).

Step 6c: Area Charge

Dental charges vary widely with area. The Area Charge factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a zip code level or a state level).

Step 6d: Trend Adjustment

A trend adjustment is made to reflect the anticipated charges as of the midpoint of the prospective policy period.

Look up the historical trend in Table 6d(a) for each year from the effective year of the *Average Charges* through the midpoint of the prospective policy period, for the applicable plan (i.e., R&C or Schedule). Separate historical trends are available for in-network and out-of-network benefits. The effective date of the *Average Charges* is displayed in the heading of Table 1.

Also look up the relative trend factor from Table 6d(b). The relative trend factors vary by:

- annual maximum
- area charge from Step 6c
- individual deductible
- scope of the deductible

The relative trend factor defaults to 1.0 for schedule plans.

Calculate the annual trend for each year by multiplying the historical trend by the relative trend.

Determine for each calendar year, the trending period. This is determined by the following formula:

[# of days between the later of (January 1st of the particular calendar year and the effective date of the *Average Charges*) and the earlier of (the midpoint of the policy period and December 31st of the particular calendar year)] / 365

The Trend Adjustment Factor is equal to the product of $(1 + \text{annual trend})^{\text{trending period}}$ for each calendar year from the effective year of the *Average Charges* through the midpoint of the prospective policy period.

This step accounts for the trend in charges as well as the dampening effect of maximums. Since the deductible step (Step 10a) is additive and occurs after the trend adjustment, the leveraging effect on deductibles is accounted for in Step 10a by multiplying the deductible value by the trend adjustment in Step 6d.

Step 6e: Rate Guarantee

The *Average Charges* assumes a 12 Month rate guarantee. The multiplicative adjustments, for alternate rate guarantee months, are shown in Table 6e.

Step 6f: Rate Cap

The *Average Charges* assume no renewal rate cap guarantee. The multiplicative adjustments, for alternate rate cap guarantees, are shown in Table 6f.

Step 7: Final Adjusted Charges

Step 7 is equal to Step 5 times Step 6.

Step 8: Multiplicative Adjustments To Convert Charges Into Benefits

Step 8 is equal to the product of Steps 8a through 8b.

Step 8a: Claim Review (MCR)

The *Average Charges* assume that our claim review process is used. If claim review is not to be used in adjudicating claims, an adjustment factor is applied. These adjustment factors are shown in Table 8a.

MetLife Claim Review (MCR) must be used on all insured dental plans. ASC customers have the option to shut off claim review.

Step 8b: Reasonable & Customary (R&C) Percentile

Table 8b contains the multiplicative adjustments for cutbacks due to a reasonable and customary level of dentists' charges. MetLife's standard R&C provision is to cutback to the 90th percentile of the dentists' charges. MetLife also offers options to remove the Usual component of R&C and or to add a threshold to the R&C charge. The adjustments are applied to the Out-Of-Network Class A, B, and C *Average Charges* only.

Step 9: Subtotal

Step 9 is equal to Step 7 times Step 8.

Step 10: Additive Adjustments To Convert Charges Into Benefits

Step 10 is equal to the sum of Steps 10a through 10c.

Step 10a: Annual Deductible

Table 10a shows the deductible adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible adjustments vary based on the following:

- Amount of the individual deductible
- Amount of the family deductible
- Family deductible type
 - Type I (aggregate): In order to meet a family deductible of two times the individual deductible, the sum of the deductibles met by any members of the family would have to equal two times the individual deductible.

- Type II (individual): In order to meet a family deductible of two times the individual deductible, two members of the family would have to completely satisfy the individual deductible.
- Scope of the deductible (i.e., applies to A,B&C, B&C, or C). For A,B&C (A first) use factors for A,B&C and for B&C (B first) use factors for B&C.

The deductible adjustments from Step 10a are multiplied by the trend adjustment from Step 6d in order to appropriately account for the leveraging effect that deductibles have on trend.

Step 10b: Deductible Carryover

If the plan has a fourth-quarter deductible carryover, an adjustment is made, in this step, to the annual deductible credit taken in Step 10a. The adjustment is equal to a percentage of the deductible credit taken in Step 10a. The adjustment factors are shown in Table 10b.

Step 10c: Co-payments (Savings Plus Only)

Currently, iMPAQS-Man does not include a Co-pay product and the adjustment to the *Average Charges* is 1.00.

Step 11: Subtotal

Step 11 is equal to Step 9 minus Step 10.

Step 12: Multiplicative Adjustments To Convert Charges Into Benefits

Step 12 is equal to the product of Steps 12a through 12f.

Step 12a: Coinsurance Adjustment

Step 12a is equal to the product of Steps 12a i and 12a ii.

Step 12a i: Coinsurance Levels

For claim costs based on reasonable and customary (“R&C”) reimbursement, the coinsurance levels are equal to the coinsurance levels that are applied to the plan. For example, for a 100/80/50/50 plan, the coinsurance levels adjustments are 1.0, 0.8, 0.5, and 0.5 for Classes A, B, C, and Orthodontia, respectively.

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). The effective coinsurance levels are determined, for each procedure, by dividing the scheduled amount by the adjusted average charge amount for the applicable area. The adjusted average charge amount, for the applicable area, is equal to the average charge amount for the area multiplied by .965; this adjusts the average charge for the R&C cutback. The weights are equal to the percentage of total charges, for the applicable class (i.e., A, B, C, or Orthodontia), that each procedure represents; the total charges for the classes are determined based on MetLife’s comprehensive allocation of services. The average charges must be reflective of the average charges at the midpoint of the schedule; adjustments may have to be made to the average charges using our trend assumption.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area.

Step 12a ii: Graded Benefits

The *Average Charges* assume the employees have only one dental plan based on employee tenure. The multiplicative adjustments, for situations where employees have increasing dental benefits based on years of employment with the employer, are handled in another algorithm and will be described in a future UU.

Step 12b: Annual Maximum Adjustment

Step 12b is equal to the product of Steps 12b i and 12b ii.

Step 12b i: Annual Maximum (Non-Orthodontia)

The non-orthodontia annual maximum adjustments are shown in Table 12b(Adult) for adults and Table 12b(Children) for children.

Step 12b ii: Plan/Calendar Year Annual Maximum

The plan/calendar year annual maximum adjustments are shown in Table 12b(ii).

Step 12c: Lifetime Maximum (Orthodontia)

The orthodontia lifetime maximum adjustments, for an employee, spouse, and child, are shown in Table 12c.

Step 12d: Periodontic Inside Annual Maximum

Currently, the Underwriting Platform does not include a Periodontic Inside Annual Maximum and the adjustment to the *Average Charges* is 1.00.

Step 12e: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be

able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 12f: Late Entrant Provision

Table 12f displays the late entrant adjustment factors for an employee, spouse, or child. Factors are dependent on the late entrant option, employee participation, and employer contribution. The *Average Charges* assume that the late entrant options is *1st Enrollment after 12 months* with 100% employee participation and 100% employer contribution. The only option in iMPAQS-Man for the Local Market is 0/6F/12/24/24 (the option for PA situs groups is 0/6F/12/12/12)

Step 13: Final Indemnity Benefits (Claim Costs)

Step 13 is equal to Step 11 times Step 12.

Step 14: Final Total Indemnity Benefits (Claim Costs)

Step 14 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 13, for each of employee, spouse, and child, separately.

Please note that the adult claim cost is determined by blending the employee and spouse claim costs using appropriate weights.

C. Development of PDP Claim Costs

The worksheet used to develop the PDP claim costs is shown as Worksheet #2. Note that indemnity claim costs must be developed for both the in and out-of-network plans before developing PDP claim costs.

Step 15: Final In and Out-of-Network Indemnity Claim Costs

Step 15 is equal to the Step 13 claim costs.

Step 16: Multiplicative Adjustments to Convert In and Out-of-Network Indemnity Claim Costs Into In and Out-of-Network PDP Claim Costs

Step 16 is equal to the product of Steps 16a through 16d.

Step 16a: Fee Discount

The fee discount factors, for Classes A, B, and C, are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. When rating a PDP plan, the underwriter must have an employee census by area.

The fee discount is always applied to the in-network plan when benefits, for the particular class, are determined based on an “R&C” basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no fee discount is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the “PDP” plan type is of the Maximum Allowable Charge (“MAC”) type. “MAC” plans benefit the out-of-network plan according to the applicable network fees. When the out-of-network plan is not of the “MAC” type, no fee discount is applied to the out-of-network plan (defaults to a factor of 1).

Table 16a shows the Orthodontia fee discount factors. The Orthodontia fee discount factors are always applied to the in-network plan but never applied to the out-of-network plan.

Step 16b: PDP Utilization Adjustment

The adjustment factors are shown in Table 16b.

This reflects our expectation of lower utilization on the in-network plan due to our review of network dentists’ utilization patterns prior to their acceptance into MetLife’s PDP network.

Step 16c: PDP Deductible Adjustment

This adjustment is equal to:

$$\{(\text{Step 9} * \text{Step 16a}) - \text{Step 10}\} / \{(\text{Step 9} - \text{Step 10}) * \text{Step 16a}\}$$

The PDP Deductible Adjustment is necessary because the additive cutback adjustment (Step 10) is taken before the fee discount adjustment in Step 16a. An adjustment is necessary because this is inconsistent with the actual claim adjudication process.

Step 16d: PDP Maximum Adjustment

Table 16d shows the PDP Maximum Adjustment factors.

The PDP Maximum Adjustment factors are always applied to the in-network plan. They are applied to the particular class, when benefits are determined based on an “R&C” basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no adjustment is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the PDP plan type is of the “MAC”-type. When the out-of-network plan is not of the “MAC”-type, no PDP Maximum Adjustment is necessary.

This adjustment recognizes that any given annual maximum level is worth less, on a PDP plan, because additional services will be payable, under the annual maximum, due to the lower payment for each unit of service.

Step 17: Final In and Out-of-Network PDP Claim Costs

Step 17 is equal to Step 15 times Step 16.

Step 18: Final Total In and Out-of-Network PDP Claim Costs

Step 18 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 17, for each of employee, spouse, and child, separately.

Step 19: Factors To Blend Final In and Out-of-Network Total PDP Claim Costs

For the in-network plan, Step 19 is equal to Step 19a, which is maximized at a factor of 0.80. For the out-of-network plan, Step 19 is equal to 1 minus the in-network plan value for Step 19.

Step 19a: Network Migration

Step 19a is only used for the in-network plan. Step 19a is equal to:
Step 19a_i plus (1 minus Step 19a_i) times Step 19a_ii.

Step 19a i: Network Penetration

Step 19a i is only used for the in-network plan. The adjustment factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. The network penetration represents the percentage of claims that are expected to be provided by an in-network PDP dentist.

Step 19a ii: PDP Plan Design Adjustment

Step 19a ii is only used for the in-network plan. The adjustment factors are shown in Table 19a ii.

This adjustment recognizes that migration of employees to network dentists is expected to be greater when the PDP plan type creates an additional incentive, beyond negotiated fee discounts, to go to a network dentist.

The Value and Value MAC Co-Insurance Differential's are calculated using the following formula's:

Type A/B Plans only

$$\begin{aligned} & (\text{In-Network Class A Co-Insurance} - \text{Out-of-Network Class A Co-Insurance}) \times 0.475 + \\ & (\text{In-Network Class B Co-Insurance} - \text{Out-of-Network Class B Co-Insurance}) \times 0.525 \end{aligned}$$

All other Plans

$$\begin{aligned} & (\text{In-Network Class A Co-Insurance} - \text{Out-of-Network Class A Co-Insurance}) \times 0.335 + \\ & (\text{In-Network Class B Co-Insurance} - \text{Out-of-Network Class B Co-Insurance}) \times 0.37 \\ & (\text{In-Network Class C Co-Insurance} - \text{Out-of-Network Class C Co-Insurance}) \times 0.295 \end{aligned}$$

Step 20: Final Total PDP Claim Costs

For each of employee, spouse, and child, this is equal to the product of the Step 17 claim cost and Step 19 blending factor for Classes A, B, C, and Orthodontia for the in and out-of-network plans.

Please note that the claim cost for an adult is determined by blending the employee and spouse claim costs using appropriate weights.

D. Converting Claim Costs Into Premium Rates

Once the underwriter has made all adjustments to arrive at either the Final Total Indemnity Claim Costs (Step 14) in the case of an Indemnity dental plan or Final Total PDP Claim Costs (Step 20) in the case of a PDP dental plan, the underwriter then has to make provision for margin and expenses, and develop monthly tier and composite premium rates.

Step 21: Final Claim Costs

Step 21 is equal to either the Step 14 claim costs, for Indemnity plans, or the Step 20 claim costs, for PDP plans.

Step 22: Margin

Step 22 is equal to **1.02** (this reflects a 2% margin) for group policies sold on the SHOP Exchange.

Step 23: Retention

Table 28 shows the retention assumptions based on a Per Member basis for group policies sold on the SHOP Exchange. .

Step 24: Composite Monthly Premium

For group policies sold on the SHOP Exchange Premium is developed as follows :

Step 24 is equal to [Step 21 times Step 22 plus Step 23(Constant) divided by 12 divided by Number of Members plus Variable Expense per Member] divided by [1 minus State Premium Tax Factor minus ACA Tax factor minus State Exchange Fee minus Broker Commission].

Where :

1. State Premium Tax Factor is equal to the Premium Tax % as shown in Table 29.
2. Affordable Care Act Tax % is equal to 2.1% in 2014 and 2.8% in 2015 and after.
3. The State Exchange Fee is equal to 3.5%.
4. The premium is loaded with 6% Broker Commission for group.

E. PRICING FACTOR TABLES

Table 1: Average Charges (as of 7/1/2011)

Employee				Spouse				Child			
Class A	Class B	Class C	Ortho	Class A	Class B	Class C	Ortho	Class A	Class B	Class C	Ortho
13.104	18.904	14.737	0.213	14.303	18.891	16.898	0.213	15.030	12.376	1.418	10.433

Table 2a: Adjustments For Alternate ‘Allocation of Services’ Provisions

Allocation of Services	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
Comprehensive	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Primary	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000

Table 2b: Adjustments For Alternate ‘Bitewing X-Rays’ Provisions

Adult Limitation	Class Allocation	Employee			Spouse		
		Class A	Class B	Class C	Class A	Class B	Class C
1 Treatment Per 12 Months	A	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
1 Treatment Per 6 Months	A	0.161	0.000	0.000	0.177	0.000	0.000
1 Treatment Per Year	A	0.027	0.000	0.000	0.029	0.000	0.000
2 Treatments Per Year	A	0.798	0.000	0.000	0.875	0.000	0.000
2 Treatments Per 12 Months	A	0.480	0.000	0.000	0.526	0.000	0.000
2 Treatments Per 24 Months	A	0.054	0.000	0.000	0.059	0.000	0.000
No Limit	A	1.435	0.000	0.000	1.573	0.000	0.000
1 Treatment Per 12 Months	B	-1.614	1.614	0.000	-1.770	1.770	0.000
1 Treatment Per 6 Months	B	-1.614	1.775	0.000	-1.770	1.947	0.000
1 Treatment Per Year	B	-1.614	1.641	0.000	-1.770	1.799	0.000
2 Treatments Per Year	B	-1.614	2.412	0.000	-1.770	2.645	0.000
2 Treatments Per 12 Months	B	-1.614	2.094	0.000	-1.770	2.296	0.000
2 Treatments Per 24 Months	B	-1.614	1.668	0.000	-1.770	1.829	0.000
No Limit	B	-1.614	3.048	0.000	-1.770	3.342	0.000
1 Treatment Per 12 Months	C	-1.614	0.000	1.614	-1.770	0.000	1.770
1 Treatment Per 6 Months	C	-1.614	0.000	1.775	-1.770	0.000	1.947
1 Treatment Per Year	C	-1.614	0.000	1.641	-1.770	0.000	1.799
2 Treatments Per Year	C	-1.614	0.000	2.412	-1.770	0.000	2.645
2 Treatments Per 12 Months	C	-1.614	0.000	2.094	-1.770	0.000	2.296
2 Treatments Per 24 Months	C	-1.614	0.000	1.668	-1.770	0.000	1.829
No Limit	C	-1.614	0.000	3.048	-1.770	0.000	3.342
	Not Covered	-1.614	0.000	0.000	-1.770	0.000	0.000

Child Limitation	Class Allocation	Age Limit	Child		
			Class A	Class B	Class C
1 Treatment Per 12 Months	A	19	-0.153	\$0.000	\$0.000
1 Treatment Per 6 Months	A	19	-0.024	0.000	0.000

1 Treatment Per Year	A	19	-0.132	0.000	0.000
2 Treatments Per Year	A	19	0.485	0.000	0.000
2 Treatments Per 12 Months	A	19	0.230	0.000	0.000
2 Treatments Per 24 Months	A	19	-0.110	0.000	0.000
3 Treatments Per 24 Months	A	19	-0.067	0.000	0.000
No Limit	A	19	0.993	0.000	0.000
1 Treatment Per 6 Months	B	19	-1.684	1.531	0.000
1 Treatment Per Year	B	19	-1.684	1.660	0.000
1 Treatment Per 12 Months	B	19	-1.684	1.552	0.000
2 Treatments Per Year	B	19	-1.684	2.169	0.000
2 Treatments Per 12 Months	B	19	-1.684	1.914	0.000
2 Treatments Per 24 Months	B	19	-1.684	1.574	0.000
3 Treatments Per 24 Months	B	19	-1.684	1.617	0.000
No Limit	B	19	-1.684	2.677	0.000
1 Treatment Per 6 Months	C	19	-1.684	0.000	1.531
1 Treatment Per Year	C	19	-1.684	0.000	1.660
1 Treatment Per 12 Months	C	19	-1.684	0.000	1.552
2 Treatments Per Year	C	19	-1.684	0.000	2.169
2 Treatments Per 12 Months	C	19	-1.684	0.000	1.914
2 Treatments Per 24 Months	C	19	-1.684	0.000	1.574
3 Treatments Per 24 Months	C	19	-1.684	0.000	1.617
No Limit	C	19	-1.684	0.000	2.677
1 Treatment Per 6 Months	A	14	-0.153	0.000	0.000
1 Treatment Per Year	A	14	-0.068	0.000	0.000
1 Treatment Per 12 Months	A	14	-0.139	0.000	0.000
2 Treatments Per Year	A	14	0.267	0.000	0.000
2 Treatments Per 12 Months	A	14	0.100	0.000	0.000
2 Treatments Per 24 Months	A	14	-0.125	0.000	0.000
3 Treatments Per 24 Months	A	14	-0.096	0.000	0.000
No Limit	A	14	0.602	0.000	0.000
1 Treatment Per 6 Months	B	14	-1.684	1.531	0.000
1 Treatment Per Year	B	14	-1.684	1.616	0.000
1 Treatment Per 12 Months	B	14	-1.684	1.545	0.000
2 Treatments Per Year	B	14	-1.684	1.951	0.000
2 Treatments Per 12 Months	B	14	-1.684	1.783	0.000
2 Treatments Per 24 Months	B	14	-1.684	1.559	0.000
3 Treatments Per 24 Months	B	14	-1.684	1.588	0.000
No Limit	B	14	-1.684	2.286	0.000
1 Treatment Per 6 Months	C	14	-1.684	0.000	1.531
1 Treatment Per Year	C	14	-1.684	0.000	1.616
1 Treatment Per 12 Months	C	14	-1.684	0.000	1.545
2 Treatments Per Year	C	14	-1.684	0.000	1.951
2 Treatments Per 12 Months	C	14	-1.684	0.000	1.783
2 Treatments Per 24 Months	C	14	-1.684	0.000	1.559
3 Treatments Per 24 Months	C	14	-1.684	0.000	1.588
No Limit	C	14	-1.684	0.000	2.286
	Not Covered		-1.684	0.000	0.000

Table 2c: Adjustments For Alternate ‘Duplicate Coverage’ Provisions

Surgical Extractions Covered By Medical Plan	Surgical Extraction Allocation of Services	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
None		\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000

All Impactions	A	-0.396	0.000	0.000	-0.262	0.000	0.000	-1.565	0.000	0.000
Bony Impactions Performed In Hospital	A	-0.080	0.000	0.000	-0.053	0.000	0.000	-0.318	0.000	0.000
All Impactions In Hospital	A	-0.194	0.000	0.000	-0.129	0.000	0.000	-0.769	0.000	0.000
All Bony Impactions	A	-0.161	0.000	0.000	-0.107	0.000	0.000	-0.637	0.000	0.000
All Impactions	B	0.000	-0.396	0.000	0.000	-0.262	0.000	0.000	-1.565	0.000
Bony Impactions Performed In Hospital	B	0.000	-0.080	0.000	0.000	-0.053	0.000	0.000	-0.318	0.000
All Impactions In Hospital	B	0.000	-0.194	0.000	0.000	-0.129	0.000	0.000	-0.769	0.000
All Bony Impactions	B	0.000	-0.161	0.000	0.000	-0.107	0.000	0.000	-0.637	0.000
All Impactions	C	0.000	0.000	-0.396	0.000	0.000	-0.262	0.000	0.000	-1.565
Bony Impactions Performed In Hospital	C	0.000	0.000	-0.080	0.000	0.000	-0.053	0.000	0.000	-0.318
All Impactions In Hospital	C	0.000	0.000	-0.194	0.000	0.000	-0.129	0.000	0.000	-0.769
All Bony Impactions	C	0.000	0.000	-0.161	0.000	0.000	-0.107	0.000	0.000	-0.637
	Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2d: Adjustments For Alternate ‘Existing Denture’ Provisions

Existing Denture Coverage	Additive Adjustment to Average Charge For		
	Employee	Spouse	Child
No	\$0.000	\$0.000	\$0.000
Yes	\$0.414	\$0.459	\$0.000

Apply to same class as Step 2.8: Dentures – Complete/Partial/Overdenture.

Table 2e: Adjustments For Alternate ‘Fluoride Treatment’ Provisions

Age Limit	Benefit	Class Allocation	Employee & Spouse			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
No Limit	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.405	0.000	0.000
No Limit	1 Treatment Per 6 Months	A	0.000	0.000	0.000	1.183	0.000	0.000
No Limit	1 Treatment Per Year	A	0.000	0.000	0.000	0.562	0.000	0.000
No Limit	2 Treatments Per Year	A	0.000	0.000	0.000	1.254	0.000	0.000
No Limit	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.719	0.000	0.000
No Limit	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.325	0.000	0.000
No Limit	No Limit	A	0.000	0.000	0.000	2.135	0.000	0.000
No Limit	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.416	0.000
No Limit	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	2.195	0.000
No Limit	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.573	0.000
No Limit	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	2.266	0.000
No Limit	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.731	0.000
No Limit	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.336	0.000
No Limit	No Limit	B	0.000	0.000	0.000	-1.011	3.147	0.000
No Limit	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.416
No Limit	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	2.195
No Limit	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.573
No Limit	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	2.266
No Limit	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.731
No Limit	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.336
No Limit	No Limit	C	0.000	0.000	0.000	-1.011	0.000	3.147
19	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.364	0.000	0.000

Age Limit	Benefit	Class Allocation	Employee & Spouse			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
19	1 Treatment Per 6 Months	A	0.000	0.000	0.000	1.121	0.000	0.000
19	1 Treatment Per Year	A	0.000	0.000	0.000	0.517	0.000	0.000
19	2 Treatments Per Year	A	0.000	0.000	0.000	1.189	0.000	0.000
19	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.670	0.000	0.000
19	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.258	0.000	0.000
19	No Limit	A	0.000	0.000	0.000	2.045	0.000	0.000
19	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.376	0.000
19	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	2.132	0.000
19	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.528	0.000
19	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	2.201	0.000
19	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.681	0.000
19	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.270	0.000
19	No Limit	B	0.000	0.000	0.000	-1.011	3.057	0.000
19	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.376
19	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	2.132
19	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.528
19	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	2.201
19	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.681
19	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.270
19	No Limit	C	0.000	0.000	0.000	-1.011	0.000	3.057
18	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.291	0.000	0.000
18	1 Treatment Per 6 Months	A	0.000	0.000	0.000	1.008	0.000	0.000
18	1 Treatment Per Year	A	0.000	0.000	0.000	0.436	0.000	0.000
18	2 Treatments Per Year	A	0.000	0.000	0.000	1.073	0.000	0.000
18	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.581	0.000	0.000
18	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.138	0.000	0.000
18	No Limit	A	0.000	0.000	0.000	1.883	0.000	0.000
18	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.303	0.000
18	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	2.019	0.000
18	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.447	0.000
18	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	2.084	0.000
18	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.592	0.000
18	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.149	0.000
18	No Limit	B	0.000	0.000	0.000	-1.011	2.895	0.000
18	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.303
18	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	2.019
18	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.447
18	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	2.084
18	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.592
18	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.149
18	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.895
17	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.218	0.000	0.000
17	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.895	0.000	0.000
17	1 Treatment Per Year	A	0.000	0.000	0.000	0.355	0.000	0.000
17	2 Treatments Per Year	A	0.000	0.000	0.000	0.956	0.000	0.000
17	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.492	0.000	0.000
17	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.018	0.000	0.000
17	No Limit	A	0.000	0.000	0.000	1.722	0.000	0.000
17	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.230	0.000
17	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.906	0.000
17	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.367	0.000
17	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.968	0.000
17	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.503	0.000
17	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.029	0.000

Age Limit	Benefit	Class Allocation	Employee & Spouse			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
17	No Limit	B	0.000	0.000	0.000	-1.011	2.733	0.000
17	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.230
17	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.906
17	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.367
17	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.968
17	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.503
17	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.029
17	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.733
16	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.146	0.000	0.000
16	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.782	0.000	0.000
16	1 Treatment Per Year	A	0.000	0.000	0.000	0.274	0.000	0.000
16	2 Treatments Per Year	A	0.000	0.000	0.000	0.840	0.000	0.000
16	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.403	0.000	0.000
16	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.898	0.000	0.000
16	No Limit	A	0.000	0.000	0.000	1.560	0.000	0.000
16	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.157	0.000
16	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.793	0.000
16	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.286	0.000
16	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.851	0.000
16	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.414	0.000
16	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.909	0.000
16	No Limit	B	0.000	0.000	0.000	-1.011	2.571	0.000
16	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.157
16	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.793
16	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.286
16	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.851
16	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.414
16	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.909
16	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.571
15	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.073	0.000	0.000
15	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.669	0.000	0.000
15	1 Treatment Per Year	A	0.000	0.000	0.000	0.193	0.000	0.000
15	2 Treatments Per Year	A	0.000	0.000	0.000	0.723	0.000	0.000
15	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.314	0.000	0.000
15	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.778	0.000	0.000
15	No Limit	A	0.000	0.000	0.000	1.398	0.000	0.000
15	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.084	0.000
15	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.681	0.000
15	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.205	0.000
15	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.735	0.000
15	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.325	0.000
15	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.789	0.000
15	No Limit	B	0.000	0.000	0.000	-1.011	2.409	0.000
15	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.084
15	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.681
15	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.205
15	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.735
15	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.325
15	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.789
15	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.409
14	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.000	0.000	0.000
14	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.556	0.000	0.000
14	1 Treatment Per Year	A	0.000	0.000	0.000	0.112	0.000	0.000
14	2 Treatments Per Year	A	0.000	0.000	0.000	0.607	0.000	0.000

Age Limit	Benefit	Class Allocation	Employee & Spouse			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
14	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.225	0.000	0.000
14	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.657	0.000	0.000
14	No Limit	A	0.000	0.000	0.000	1.236	0.000	0.000
14	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.011	0.000
14	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.568	0.000
14	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.124	0.000
14	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.618	0.000
14	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.236	0.000
14	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.669	0.000
14	No Limit	B	0.000	0.000	0.000	-1.011	2.248	0.000
14	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.011
14	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.568
14	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.124
14	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.618
14	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.236
14	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.669
14	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.248
13	1 Treatment Per 12 Months	A	0.000	0.000	0.000	-0.073	0.000	0.000
13	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.443	0.000	0.000
13	1 Treatment Per Year	A	0.000	0.000	0.000	0.031	0.000	0.000
13	2 Treatments Per Year	A	0.000	0.000	0.000	0.490	0.000	0.000
13	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.136	0.000	0.000
13	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.537	0.000	0.000
13	No Limit	A	0.000	0.000	0.000	1.074	0.000	0.000
13	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	0.939	0.000
13	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.455	0.000
13	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.043	0.000
13	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.502	0.000
13	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.147	0.000
13	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.549	0.000
13	No Limit	B	0.000	0.000	0.000	-1.011	2.086	0.000
13	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.939
13	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.455
13	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.043
13	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.502
13	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.147
13	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.549
13	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.086
12	1 Treatment Per 12 Months	A	0.000	0.000	0.000	-0.146	0.000	0.000
12	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.331	0.000	0.000
12	1 Treatment Per Year	A	0.000	0.000	0.000	-0.049	0.000	0.000
12	2 Treatments Per Year	A	0.000	0.000	0.000	0.374	0.000	0.000
12	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.047	0.000	0.000
12	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.417	0.000	0.000
12	No Limit	A	0.000	0.000	0.000	0.913	0.000	0.000
12	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	0.866	0.000
12	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.342	0.000
12	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	0.962	0.000
12	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.385	0.000
12	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.058	0.000
12	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.429	0.000
12	No Limit	B	0.000	0.000	0.000	-1.011	1.924	0.000
12	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.866
12	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.342

Age Limit	Benefit	Class Allocation	Employee & Spouse			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
12	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	0.962
12	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.385
12	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.058
12	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.429
12	No Limit	C	0.000	0.000	0.000	-1.011	0.000	1.924
11	1 Treatment Per 12 Months	A	0.000	0.000	0.000	-0.218	0.000	0.000
11	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.218	0.000	0.000
11	1 Treatment Per Year	A	0.000	0.000	0.000	-0.130	0.000	0.000
11	2 Treatments Per Year	A	0.000	0.000	0.000	0.257	0.000	0.000
11	2 Treatments Per 12 Months	A	0.000	0.000	0.000	-0.042	0.000	0.000
11	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.297	0.000	0.000
11	No Limit	A	0.000	0.000	0.000	0.751	0.000	0.000
11	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	0.793	0.000
11	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.229	0.000
11	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	0.881	0.000
11	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.269	0.000
11	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	0.969	0.000
11	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.308	0.000
11	No Limit	B	0.000	0.000	0.000	-1.011	1.762	0.000
11	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.793
11	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.229
11	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	0.881
11	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.269
11	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.969
11	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.308
11	No Limit	C	0.000	0.000	0.000	-1.011	0.000	1.762
		Not Covered	0.000	0.000	0.000	-1.011	0.000	0.000

Table 2f: Adjustments For Alternate ‘Full Mouth X-Rays’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
No Limit	A	0.850	0.000	0.000	0.833	0.000	0.000	0.527	0.000	0.000
Once in 1 Year	A	0.850	0.000	0.000	0.833	0.000	0.000	0.527	0.000	0.000
Once in 12 Months	A	0.768	0.000	0.000	0.753	0.000	0.000	0.477	0.000	0.000
Once in 3 Years	A	0.359	0.000	0.000	0.352	0.000	0.000	0.223	0.000	0.000
Once in 36 Months	A	0.310	0.000	0.000	0.304	0.000	0.000	0.193	0.000	0.000
Once in 5 Years	A	0.033	0.000	0.000	0.032	0.000	0.000	0.020	0.000	0.000
Once in 60 Months	A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Limit	B	-1.601	2.451	0.000	-1.570	2.403	0.000	-0.994	1.521	0.000
Once in 1 Year	B	-1.601	2.451	0.000	-1.570	2.403	0.000	-0.994	1.521	0.000
Once in 12 Months	B	-1.601	2.369	0.000	-1.570	2.323	0.000	-0.994	1.471	0.000
Once in 3 Years	B	-1.601	1.961	0.000	-1.570	1.923	0.000	-0.994	1.217	0.000
Once in 36 Months	B	-1.601	1.912	0.000	-1.570	1.875	0.000	-0.994	1.187	0.000
Once in 5 Years	B	-1.601	1.634	0.000	-1.570	1.602	0.000	-0.994	1.014	0.000
Once in 60 Months	B	-1.601	1.601	0.000	-1.570	1.570	0.000	-0.994	0.994	0.000
No Limit	C	-1.601	0.000	2.451	-1.570	0.000	2.403	-0.994	0.000	1.521
Once in 1 Year	C	-1.601	0.000	2.451	-1.570	0.000	2.403	-0.994	0.000	1.521
Once in 12 Months	C	-1.601	0.000	2.369	-1.570	0.000	2.323	-0.994	0.000	1.471
Once in 3 Years	C	-1.601	0.000	1.961	-1.570	0.000	1.923	-0.994	0.000	1.217
Once in 36 Months	C	-1.601	0.000	1.912	-1.570	0.000	1.875	-0.994	0.000	1.187
Once in 5 Years	C	-1.601	0.000	1.634	-1.570	0.000	1.602	-0.994	0.000	1.014

Once in 60 Months	C	-1.601	0.000	1.601	-1.570	0.000	1.570	-0.994	0.000	0.994
	Not Covered	-1.601	0.000	0.000	-1.570	0.000	0.000	-0.994	0.000	0.000

Table 2g i: Adjustments For Alternate ‘Implants’ Provisions

Covered with Type A B C Annual Maximum			
	Additive Adjustment to Class C Average Charge For		
Benefit Limitation	Employee	Spouse	Child
Not Covered	-0.658	-0.700	-0.131
1 per tooth in 10 years	-0.033	-0.035	-0.007
1 per tooth in 5 years	0.007	0.007	0.001
1 per tooth in 60 months	0.000	0.000	0.000
1 per tooth in 7 years	-0.010	-0.010	-0.002
1 per tooth in 84 months	-0.016	-0.017	-0.003

Covered with Separate Implant Specific Annual Maximum				
		Additive Adjustment to Class C Average Charge For		
Annual Maximum	Benefit Limitation	Employee	Spouse	Child
	Not Covered	-0.658	-0.700	-0.131
\$1,000	1 per tooth in 10 years	2.228	2.495	0.459
	1 per tooth in 5 years	2.368	2.652	0.488
	1 per tooth in 60 months	2.345	2.626	0.483
	1 per tooth in 7 years	2.310	2.587	0.476
	1 per tooth in 84 months	2.286	2.560	0.471
\$2,000	1 per tooth in 10 years	3.523	3.945	0.726
	1 per tooth in 5 years	3.745	4.195	0.772
	1 per tooth in 60 months	3.708	4.153	0.764
	1 per tooth in 7 years	3.652	4.091	0.752
	1 per tooth in 84 months	3.615	4.049	0.745
\$3,000	1 per tooth in 10 years	4.416	4.949	0.910
	1 per tooth in 5 years	4.694	5.261	0.968
	1 per tooth in 60 months	4.648	5.209	0.958
	1 per tooth in 7 years	4.578	5.131	0.944
	1 per tooth in 84 months	4.532	5.079	0.934
\$4,000	1 per tooth in 10 years	4.943	5.538	1.019
	1 per tooth in 5 years	5.255	5.887	1.083
	1 per tooth in 60 months	5.203	5.829	1.072
	1 per tooth in 7 years	5.125	5.742	1.056
	1 per tooth in 84 months	5.073	5.683	1.045
\$5,000	1 per tooth in 10 years	5.123	5.740	1.056
	1 per tooth in 5 years	5.447	6.102	1.122
	1 per tooth in 60 months	5.393	6.042	1.111
	1 per tooth in 7 years	5.312	5.951	1.095
	1 per tooth in 84 months	5.258	5.891	1.084

Covered with Separate Implant Specific Lifetime Maximum				
		Additive Adjustment to Class C Average Charge For		
Lifetime Maximum	Benefit Limitation	Employee	Spouse	Child
	Not Covered	-0.658	-0.700	-0.131
\$1,000	1 per tooth in 10 years	1.485	1.663	0.306
	1 per tooth in 5 years	1.579	1.769	0.325
	1 per tooth in 60 months	1.563	1.751	0.322
	1 per tooth in 7 years	1.540	1.725	0.317
	1 per tooth in 84 months	1.524	1.707	0.314
\$2,000	1 per tooth in 10 years	2.450	2.748	0.506

Covered with Separate Implant Specific Lifetime Maximum				
		Additive Adjustment to Class C Average Charge For		
Lifetime Maximum	Benefit Limitation	Employee	Spouse	Child
	1 per tooth in 5 years	2.605	2.922	0.537
	1 per tooth in 60 months	2.579	2.893	0.532
	1 per tooth in 7 years	2.540	2.850	0.524
	1 per tooth in 84 months	2.515	2.821	0.519
\$3,000	1 per tooth in 10 years	3.262	3.651	0.672
	1 per tooth in 5 years	3.468	3.881	0.714
	1 per tooth in 60 months	3.434	3.843	0.707
	1 per tooth in 7 years	3.382	3.785	0.696
	1 per tooth in 84 months	3.348	3.747	0.689
\$4,000	1 per tooth in 10 years	3.883	4.351	0.800
	1 per tooth in 5 years	4.128	4.626	0.851
	1 per tooth in 60 months	4.087	4.580	0.842
	1 per tooth in 7 years	4.026	4.511	0.830
	1 per tooth in 84 months	3.985	4.466	0.821
\$5,000	1 per tooth in 10 years	4.341	4.857	0.893
	1 per tooth in 5 years	4.615	5.164	0.950
	1 per tooth in 60 months	4.569	5.113	0.940
	1 per tooth in 7 years	4.500	5.036	0.926
	1 per tooth in 84 months	4.455	4.985	0.917
\$6,000	1 per tooth in 10 years	4.636	5.196	0.956
	1 per tooth in 5 years	4.929	5.524	1.016
	1 per tooth in 60 months	4.880	5.469	1.006
	1 per tooth in 7 years	4.807	5.387	0.991
	1 per tooth in 84 months	4.758	5.333	0.981
\$8,000	1 per tooth in 10 years	4.943	5.538	1.019
	1 per tooth in 5 years	5.255	5.887	1.083
	1 per tooth in 60 months	5.203	5.829	1.072
	1 per tooth in 7 years	5.125	5.742	1.056
	1 per tooth in 84 months	5.073	5.683	1.045
\$10,000	1 per tooth in 10 years	5.123	5.740	1.056
	1 per tooth in 5 years	5.447	6.102	1.122
	1 per tooth in 60 months	5.393	6.042	1.111
	1 per tooth in 7 years	5.312	5.951	1.095
	1 per tooth in 84 months	5.258	5.891	1.084

Table 2g ii: Adjustments For Implant Services - Repairs

Benefit Limitation	Additive Adjustment to Class C Average Charge For		
	Employee	Spouse	Child
Not Covered	-0.001	-0.003	0.000
1 per 10 years	0.000	-0.001	0.000
1 per 12 months	0.001	0.003	0.000
1 per 24 months	0.000	0.002	0.000
1 per 5 years	0.000	0.000	0.000
1 per 60 months	0.000	0.000	0.000
1 per 84 months	0.000	-0.001	0.000
No Limit	0.001	0.004	0.000

Table 2h: Adjustments For Alternate ‘Missing Teeth’ Provisions

Missing Teeth Coverage	Additive Adjustment to Class C Average Charge For		
	Employee	Spouse	Child
No	\$0.000	\$0.000	\$0.000
Yes	0.630	0.722	0.029

Table 2i i: Adjustments For Alternate ‘Examinations’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Time per Year	A	-1.011	0.000	0.000	-1.104	0.000	0.000	-1.193	0.000	0.000
1 Time per 12 Months	A	-1.123	0.000	0.000	-1.227	0.000	0.000	-1.325	0.000	0.000
1 Time per 6 Months	A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Times per Year	A	0.488	0.000	0.000	0.534	0.000	0.000	0.576	0.000	0.000
2 Times per 12 Months	A	0.391	0.000	0.000	0.427	0.000	0.000	0.461	0.000	0.000
2 Times per 2 Years	A	-0.786	0.000	0.000	-0.859	0.000	0.000	-0.928	0.000	0.000
2 Times per 24 Months	A	-0.898	0.000	0.000	-0.981	0.000	0.000	-1.060	0.000	0.000
3 Times per Year	A	0.561	0.000	0.000	0.613	0.000	0.000	0.663	0.000	0.000
No Limit	A	0.786	0.000	0.000	0.859	0.000	0.000	0.928	0.000	0.000
1 Time per Year	B	-3.257	2.246	0.000	-3.558	2.454	0.000	-3.843	2.650	0.000
1 Time per 12 Months	B	-3.257	2.134	0.000	-3.558	2.331	0.000	-3.843	2.518	0.000
1 Time per 6 Months	B	-3.257	3.257	0.000	-3.558	3.558	0.000	-3.843	3.843	0.000
2 Times per Year	B	-3.257	3.745	0.000	-3.558	4.091	0.000	-3.843	4.419	0.000
2 Times per 12 Months	B	-3.257	3.647	0.000	-3.558	3.985	0.000	-3.843	4.304	0.000
2 Times per 2 Years	B	-3.257	2.470	0.000	-3.558	2.699	0.000	-3.843	2.915	0.000
2 Times per 24 Months	B	-3.257	2.358	0.000	-3.558	2.576	0.000	-3.843	2.783	0.000
3 Times per Year	B	-3.257	3.818	0.000	-3.558	4.171	0.000	-3.843	4.506	0.000
No Limit	B	-3.257	4.043	0.000	-3.558	4.417	0.000	-3.843	4.771	0.000
1 Time per Year	C	-3.257	0.000	2.246	-3.558	0.000	2.454	-3.843	0.000	2.650
1 Time per 12 Months	C	-3.257	0.000	2.134	-3.558	0.000	2.331	-3.843	0.000	2.518
1 Time per 6 Months	C	-3.257	0.000	3.257	-3.558	0.000	3.558	-3.843	0.000	3.843
2 Times per Year	C	-3.257	0.000	3.745	-3.558	0.000	4.091	-3.843	0.000	4.419
2 Times per 12 Months	C	-3.257	0.000	3.647	-3.558	0.000	3.985	-3.843	0.000	4.304
2 Times per 2 Years	C	-3.257	0.000	2.470	-3.558	0.000	2.699	-3.843	0.000	2.915
2 Times per 24 Months	C	-3.257	0.000	2.358	-3.558	0.000	2.576	-3.843	0.000	2.783
3 Times per Year	C	-3.257	0.000	3.818	-3.558	0.000	4.171	-3.843	0.000	4.506
No Limit	C	-3.257	0.000	4.043	-3.558	0.000	4.417	-3.843	0.000	4.771
	Not Covered	-3.257	0.000	0.000	-3.558	0.000	0.000	-3.843	0.000	0.000

Table 2i ii: Adjustments For Alternate ‘Examinations – Problem Focused’ Provisions

	Employee	Spouse	Child
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Benefit Limitation	Class Allocation	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
Combined Limitation with Examination										
1 Time per Year	A	-0.111	0.000	0.000	-0.116	0.000	0.000	-0.048	0.000	0.000
1 Time per 12 Months	A	-0.124	0.000	0.000	-0.129	0.000	0.000	-0.053	0.000	0.000
1 Time per 6 Months	A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Times per Year	A	0.054	0.000	0.000	0.056	0.000	0.000	0.023	0.000	0.000
2 Times per 12 Months	A	0.043	0.000	0.000	0.045	0.000	0.000	0.019	0.000	0.000
2 Times per 2 Years	A	-0.086	0.000	0.000	-0.090	0.000	0.000	-0.037	0.000	0.000
2 Times per 24 Months	A	-0.099	0.000	0.000	-0.103	0.000	0.000	-0.043	0.000	0.000
3 Times per Year	A	0.062	0.000	0.000	0.064	0.000	0.000	0.027	0.000	0.000
No Limit	A	0.086	0.000	0.000	0.090	0.000	0.000	0.037	0.000	0.000
1 Time per Year	B	-0.358	0.247	0.000	-0.374	0.258	0.000	-0.155	0.107	0.000
1 Time per 12 Months	B	-0.358	0.235	0.000	-0.374	0.245	0.000	-0.155	0.101	0.000
1 Time per 6 Months	B	-0.358	0.358	0.000	-0.374	0.374	0.000	-0.155	0.155	0.000
2 Times per Year	B	-0.358	0.412	0.000	-0.374	0.430	0.000	-0.155	0.178	0.000
2 Times per 12 Months	B	-0.358	0.401	0.000	-0.374	0.418	0.000	-0.155	0.173	0.000
2 Times per 2 Years	B	-0.358	0.272	0.000	-0.374	0.283	0.000	-0.155	0.117	0.000
2 Times per 24 Months	B	-0.358	0.259	0.000	-0.374	0.271	0.000	-0.155	0.112	0.000
3 Times per Year	B	-0.358	0.420	0.000	-0.374	0.438	0.000	-0.155	0.181	0.000
No Limit	B	-0.358	0.445	0.000	-0.374	0.464	0.000	-0.155	0.192	0.000
1 Time per Year	C	-0.358	0.000	0.247	-0.374	0.000	0.258	-0.155	0.000	0.107
1 Time per 12 Months	C	-0.358	0.000	0.235	-0.374	0.000	0.245	-0.155	0.000	0.101
1 Time per 6 Months	C	-0.358	0.000	0.358	-0.374	0.000	0.374	-0.155	0.000	0.155
2 Times per Year	C	-0.358	0.000	0.412	-0.374	0.000	0.430	-0.155	0.000	0.178
2 Times per 12 Months	C	-0.358	0.000	0.401	-0.374	0.000	0.418	-0.155	0.000	0.173
2 Times per 2 Years	C	-0.358	0.000	0.272	-0.374	0.000	0.283	-0.155	0.000	0.117
2 Times per 24 Months	C	-0.358	0.000	0.259	-0.374	0.000	0.271	-0.155	0.000	0.112
3 Times per Year	C	-0.358	0.000	0.420	-0.374	0.000	0.438	-0.155	0.000	0.181
No Limit	C	-0.358	0.000	0.445	-0.374	0.000	0.464	-0.155	0.000	0.192
Separate Limitation from Examinations										
1 Time per Year	A	0.086	0.000	0.000	0.090	0.000	0.000	0.037	0.000	0.000
1 Time per 12 Months	A	0.064	0.000	0.000	0.067	0.000	0.000	0.028	0.000	0.000
1 Time per 6 Months	A	0.287	0.000	0.000	0.299	0.000	0.000	0.124	0.000	0.000
2 Times per Year	A	0.383	0.000	0.000	0.400	0.000	0.000	0.166	0.000	0.000
2 Times per 12 Months	A	0.364	0.000	0.000	0.380	0.000	0.000	0.157	0.000	0.000
2 Times per 2 Years	A	0.131	0.000	0.000	0.137	0.000	0.000	0.057	0.000	0.000
2 Times per 24 Months	A	0.109	0.000	0.000	0.113	0.000	0.000	0.047	0.000	0.000
3 Times per Year	A	0.398	0.000	0.000	0.415	0.000	0.000	0.172	0.000	0.000
No Limit	A	0.442	0.000	0.000	0.461	0.000	0.000	0.191	0.000	0.000
1 Time per Year	B	-0.358	0.445	0.000	-0.374	0.464	0.000	-0.155	0.192	0.000
1 Time per 12 Months	B	-0.358	0.422	0.000	-0.374	0.441	0.000	-0.155	0.182	0.000
1 Time per 6 Months	B	-0.358	0.645	0.000	-0.374	0.672	0.000	-0.155	0.278	0.000
2 Times per Year	B	-0.358	0.741	0.000	-0.374	0.773	0.000	-0.155	0.320	0.000
2 Times per 12 Months	B	-0.358	0.722	0.000	-0.374	0.753	0.000	-0.155	0.312	0.000
2 Times per 2 Years	B	-0.358	0.489	0.000	-0.374	0.510	0.000	-0.155	0.211	0.000
2 Times per 24 Months	B	-0.358	0.467	0.000	-0.374	0.487	0.000	-0.155	0.202	0.000
3 Times per Year	B	-0.358	0.756	0.000	-0.374	0.788	0.000	-0.155	0.326	0.000
No Limit	B	-0.358	0.800	0.000	-0.374	0.835	0.000	-0.155	0.346	0.000
1 Time per Year	C	-0.358	0.000	0.445	-0.374	0.000	0.464	-0.155	0.000	0.192
1 Time per 12 Months	C	-0.358	0.000	0.422	-0.374	0.000	0.441	-0.155	0.000	0.182
1 Time per 6 Months	C	-0.358	0.000	0.645	-0.374	0.000	0.672	-0.155	0.000	0.278
2 Times per Year	C	-0.358	0.000	0.741	-0.374	0.000	0.773	-0.155	0.000	0.320
2 Times per 12 Months	C	-0.358	0.000	0.722	-0.374	0.000	0.753	-0.155	0.000	0.312
2 Times per 2 Years	C	-0.358	0.000	0.489	-0.374	0.000	0.510	-0.155	0.000	0.211

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
2 Times per 24 Months	C	-0.358	0.000	0.467	-0.374	0.000	0.487	-0.155	0.000	0.202
3 Times per Year	C	-0.358	0.000	0.756	-0.374	0.000	0.788	-0.155	0.000	0.326
No Limit	C	-0.358	0.000	0.800	-0.374	0.000	0.835	-0.155	0.000	0.346
Not Covered		-0.358	0.000	0.000	-0.374	0.000	0.000	-0.155	0.000	0.000

Table 2j: Adjustments For Alternate ‘Prophylaxes’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Time per 12 Months	A	-2.179	0.000	0.000	-2.466	0.000	0.000	-2.285	0.000	0.000
1 Time per 6 Months	A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 Time per Year	A	-1.811	0.000	0.000	-2.050	0.000	0.000	-1.899	0.000	0.000
2 Times per 12 Months	A	0.545	0.000	0.000	0.616	0.000	0.000	0.571	0.000	0.000
2 Times per Year	A	0.735	0.000	0.000	0.832	0.000	0.000	0.771	0.000	0.000
3 Times per 12 Months	A	0.967	0.000	0.000	1.094	0.000	0.000	1.014	0.000	0.000
3 Times per Year	A	1.008	0.000	0.000	1.140	0.000	0.000	1.057	0.000	0.000
4 Times per Year	A	1.157	0.000	0.000	1.310	0.000	0.000	1.214	0.000	0.000
4 Times per 12 Months	A	1.198	0.000	0.000	1.356	0.000	0.000	1.257	0.000	0.000
No Limit	A	1.511	0.000	0.000	1.711	0.000	0.000	1.585	0.000	0.000
1 Time per 12 Months	B	-5.447	3.268	0.000	-6.165	3.699	0.000	-5.711	3.427	0.000
1 Time per 6 Months	B	-5.447	5.447	0.000	-6.165	6.165	0.000	-5.711	5.711	0.000
1 Time per Year	B	-5.447	3.636	0.000	-6.165	4.115	0.000	-5.711	3.812	0.000
2 Times per 12 Months	B	-5.447	5.991	0.000	-6.165	6.781	0.000	-5.711	6.283	0.000
2 Times per Year	B	-5.447	6.182	0.000	-6.165	6.997	0.000	-5.711	6.483	0.000
3 Times per 12 Months	B	-5.447	6.414	0.000	-6.165	7.259	0.000	-5.711	6.725	0.000
3 Times per Year	B	-5.447	6.454	0.000	-6.165	7.305	0.000	-5.711	6.768	0.000
4 Times per Year	B	-5.447	6.604	0.000	-6.165	7.475	0.000	-5.711	6.925	0.000
4 Times per 12 Months	B	-5.447	6.645	0.000	-6.165	7.521	0.000	-5.711	6.968	0.000
No Limit	B	-5.447	6.958	0.000	-6.165	7.875	0.000	-5.711	7.296	0.000
1 Time per 12 Months	C	-5.447	0.000	3.268	-6.165	0.000	3.699	-5.711	0.000	3.427
1 Time per 6 Months	C	-5.447	0.000	5.447	-6.165	0.000	6.165	-5.711	0.000	5.711
1 Time per Year	C	-5.447	0.000	3.636	-6.165	0.000	4.115	-5.711	0.000	3.812
2 Times per 12 Months	C	-5.447	0.000	5.991	-6.165	0.000	6.781	-5.711	0.000	6.283
2 Times per Year	C	-5.447	0.000	6.182	-6.165	0.000	6.997	-5.711	0.000	6.483
3 Times per 12 Months	C	-5.447	0.000	6.414	-6.165	0.000	7.259	-5.711	0.000	6.725
3 Times per Year	C	-5.447	0.000	6.454	-6.165	0.000	7.305	-5.711	0.000	6.768
4 Times per Year	C	-5.447	0.000	6.604	-6.165	0.000	7.475	-5.711	0.000	6.925
4 Times per 12 Months	C	-5.447	0.000	6.645	-6.165	0.000	7.521	-5.711	0.000	6.968
No Limit	C	-5.447	0.000	6.958	-6.165	0.000	7.875	-5.711	0.000	7.296
	Not Covered	-5.447	0.000	0.000	-6.165	0.000	0.000	-5.711	0.000	0.000

Table 2k: Adjustments For Alternate ‘Sealants’ Provisions for Child Only

Benefit Limitation	Age Limit	Class A Allocation			Class B Allocation			Class C Allocation		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Per any Tooth in 5 Years	No Limit	0.386	0.000	0.000	-0.878	1.264	0.000	-0.878	0.000	1.264
1 Per Molar in 3 Years	No Limit	0.333	0.000	0.000	-0.878	1.211	0.000	-0.878	0.000	1.211
1 Per Molar in 36 Months	No Limit	0.302	0.000	0.000	-0.878	1.180	0.000	-0.878	0.000	1.180

Benefit Limitation	Age Limit	Class A Allocation			Class B Allocation			Class C Allocation		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Per Molar in 5 Years	No Limit	0.197	0.000	0.000	-0.878	1.074	0.000	-0.878	0.000	1.074
1 Per Molar in 60 Months	No Limit	0.175	0.000	0.000	-0.878	1.053	0.000	-0.878	0.000	1.053
1 Per Molar in lifetime	No Limit	0.070	0.000	0.000	-0.878	0.948	0.000	-0.878	0.000	0.948
2 Per any Tooth in 5 Years	No Limit	0.860	0.000	0.000	-0.878	1.738	0.000	-0.878	0.000	1.738
2 Per Molar in 3 Years	No Limit	0.491	0.000	0.000	-0.878	1.369	0.000	-0.878	0.000	1.369
2 Per Molar in 36 Months	No Limit	0.460	0.000	0.000	-0.878	1.338	0.000	-0.878	0.000	1.338
2 Per Molar in 5 Years	No Limit	0.702	0.000	0.000	-0.878	1.580	0.000	-0.878	0.000	1.580
2 Per Molar in 60 Months	No Limit	0.681	0.000	0.000	-0.878	1.559	0.000	-0.878	0.000	1.559
Unlimited all Teeth	No Limit	1.229	0.000	0.000	-0.878	2.107	0.000	-0.878	0.000	2.107
Unlimited Molars	No Limit	1.018	0.000	0.000	-0.878	1.896	0.000	-0.878	0.000	1.896
1 Per any Tooth in 5 Years	19	0.257	0.000	0.000	-0.878	1.135	0.000	-0.878	0.000	1.135
1 Per Molar in 3 Years	19	0.210	0.000	0.000	-0.878	1.088	0.000	-0.878	0.000	1.088
1 Per Molar in 36 Months	19	0.182	0.000	0.000	-0.878	1.060	0.000	-0.878	0.000	1.060
1 Per Molar in 5 Years	19	0.087	0.000	0.000	-0.878	0.965	0.000	-0.878	0.000	0.965
1 Per Molar in 60 Months	19	0.068	0.000	0.000	-0.878	0.946	0.000	-0.878	0.000	0.946
1 Per Molar in lifetime	19	-0.026	0.000	0.000	-0.878	0.852	0.000	-0.878	0.000	0.852
2 Per any Tooth in 5 Years	19	0.683	0.000	0.000	-0.878	1.561	0.000	-0.878	0.000	1.561
2 Per Molar in 3 Years	19	0.352	0.000	0.000	-0.878	1.230	0.000	-0.878	0.000	1.230
2 Per Molar in 36 Months	19	0.324	0.000	0.000	-0.878	1.202	0.000	-0.878	0.000	1.202
2 Per Molar in 5 Years	19	0.541	0.000	0.000	-0.878	1.419	0.000	-0.878	0.000	1.419
2 Per Molar in 60 Months	19	0.522	0.000	0.000	-0.878	1.400	0.000	-0.878	0.000	1.400
Unlimited all Teeth	19	1.014	0.000	0.000	-0.878	1.892	0.000	-0.878	0.000	1.892
Unlimited Molars	19	0.825	0.000	0.000	-0.878	1.703	0.000	-0.878	0.000	1.703
1 Per any Tooth in 5 Years	18	0.246	0.000	0.000	-0.878	1.124	0.000	-0.878	0.000	1.124
1 Per Molar in 3 Years	18	0.199	0.000	0.000	-0.878	1.077	0.000	-0.878	0.000	1.077
1 Per Molar in 36 Months	18	0.171	0.000	0.000	-0.878	1.049	0.000	-0.878	0.000	1.049
1 Per Molar in 5 Years	18	0.077	0.000	0.000	-0.878	0.955	0.000	-0.878	0.000	0.955
1 Per Molar in 60 Months	18	0.058	0.000	0.000	-0.878	0.936	0.000	-0.878	0.000	0.936
1 Per Molar in lifetime	18	-0.035	0.000	0.000	-0.878	0.843	0.000	-0.878	0.000	0.843
2 Per any Tooth in 5 Years	18	0.667	0.000	0.000	-0.878	1.545	0.000	-0.878	0.000	1.545
2 Per Molar in 3 Years	18	0.339	0.000	0.000	-0.878	1.217	0.000	-0.878	0.000	1.217
2 Per Molar in 36 Months	18	0.311	0.000	0.000	-0.878	1.189	0.000	-0.878	0.000	1.189
2 Per Molar in 5 Years	18	0.527	0.000	0.000	-0.878	1.405	0.000	-0.878	0.000	1.405
2 Per Molar in 60 Months	18	0.508	0.000	0.000	-0.878	1.386	0.000	-0.878	0.000	1.386
Unlimited all Teeth	18	0.995	0.000	0.000	-0.878	1.873	0.000	-0.878	0.000	1.873
Unlimited Molars	18	0.808	0.000	0.000	-0.878	1.686	0.000	-0.878	0.000	1.686
1 Per any Tooth in 5 Years	17	0.234	0.000	0.000	-0.878	1.112	0.000	-0.878	0.000	1.112
1 Per Molar in 3 Years	17	0.188	0.000	0.000	-0.878	1.066	0.000	-0.878	0.000	1.066
1 Per Molar in 36 Months	17	0.160	0.000	0.000	-0.878	1.038	0.000	-0.878	0.000	1.038
1 Per Molar in 5 Years	17	0.067	0.000	0.000	-0.878	0.945	0.000	-0.878	0.000	0.945
1 Per Molar in 60 Months	17	0.049	0.000	0.000	-0.878	0.927	0.000	-0.878	0.000	0.927
1 Per Molar in lifetime	17	-0.044	0.000	0.000	-0.878	0.834	0.000	-0.878	0.000	0.834
2 Per any Tooth in 5 Years	17	0.651	0.000	0.000	-0.878	1.529	0.000	-0.878	0.000	1.529
2 Per Molar in 3 Years	17	0.327	0.000	0.000	-0.878	1.205	0.000	-0.878	0.000	1.205
2 Per Molar in 36 Months	17	0.299	0.000	0.000	-0.878	1.177	0.000	-0.878	0.000	1.177
2 Per Molar in 5 Years	17	0.512	0.000	0.000	-0.878	1.390	0.000	-0.878	0.000	1.390
2 Per Molar in 60 Months	17	0.494	0.000	0.000	-0.878	1.371	0.000	-0.878	0.000	1.371
Unlimited all Teeth	17	0.975	0.000	0.000	-0.878	1.853	0.000	-0.878	0.000	1.853
Unlimited Molars	17	0.790	0.000	0.000	-0.878	1.668	0.000	-0.878	0.000	1.668
1 Per any Tooth in 5 Years	16	0.222	0.000	0.000	-0.878	1.100	0.000	-0.878	0.000	1.100
1 Per Molar in 3 Years	16	0.177	0.000	0.000	-0.878	1.054	0.000	-0.878	0.000	1.054
1 Per Molar in 36 Months	16	0.149	0.000	0.000	-0.878	1.027	0.000	-0.878	0.000	1.027

Benefit Limitation	Age Limit	Class A Allocation			Class B Allocation			Class C Allocation		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Per Molar in 5 Years	16	0.057	0.000	0.000	-0.878	0.935	0.000	-0.878	0.000	0.935
1 Per Molar in 60 Months	16	0.039	0.000	0.000	-0.878	0.917	0.000	-0.878	0.000	0.917
1 Per Molar in lifetime	16	-0.053	0.000	0.000	-0.878	0.825	0.000	-0.878	0.000	0.825
2 Per any Tooth in 5 Years	16	0.635	0.000	0.000	-0.878	1.513	0.000	-0.878	0.000	1.513
2 Per Molar in 3 Years	16	0.314	0.000	0.000	-0.878	1.192	0.000	-0.878	0.000	1.192
2 Per Molar in 36 Months	16	0.287	0.000	0.000	-0.878	1.165	0.000	-0.878	0.000	1.165
2 Per Molar in 5 Years	16	0.497	0.000	0.000	-0.878	1.375	0.000	-0.878	0.000	1.375
2 Per Molar in 60 Months	16	0.479	0.000	0.000	-0.878	1.357	0.000	-0.878	0.000	1.357
Unlimited all Teeth	16	0.956	0.000	0.000	-0.878	1.834	0.000	-0.878	0.000	1.834
Unlimited Molars	16	0.773	0.000	0.000	-0.878	1.650	0.000	-0.878	0.000	1.650
1 Per any Tooth in 5 Years	15	0.211	0.000	0.000	-0.878	1.089	0.000	-0.878	0.000	1.089
1 Per Molar in 3 Years	15	0.165	0.000	0.000	-0.878	1.043	0.000	-0.878	0.000	1.043
1 Per Molar in 36 Months	15	0.138	0.000	0.000	-0.878	1.016	0.000	-0.878	0.000	1.016
1 Per Molar in 5 Years	15	0.047	0.000	0.000	-0.878	0.925	0.000	-0.878	0.000	0.925
1 Per Molar in 60 Months	15	0.029	0.000	0.000	-0.878	0.907	0.000	-0.878	0.000	0.907
1 Per Molar in lifetime	15	-0.061	0.000	0.000	-0.878	0.816	0.000	-0.878	0.000	0.816
2 Per any Tooth in 5 Years	15	0.619	0.000	0.000	-0.878	1.497	0.000	-0.878	0.000	1.497
2 Per Molar in 3 Years	15	0.301	0.000	0.000	-0.878	1.179	0.000	-0.878	0.000	1.179
2 Per Molar in 36 Months	15	0.274	0.000	0.000	-0.878	1.152	0.000	-0.878	0.000	1.152
2 Per Molar in 5 Years	15	0.483	0.000	0.000	-0.878	1.361	0.000	-0.878	0.000	1.361
2 Per Molar in 60 Months	15	0.465	0.000	0.000	-0.878	1.343	0.000	-0.878	0.000	1.343
Unlimited all Teeth	15	0.936	0.000	0.000	-0.878	1.814	0.000	-0.878	0.000	1.814
Unlimited Molars	15	0.755	0.000	0.000	-0.878	1.633	0.000	-0.878	0.000	1.633
1 Per any Tooth in 5 Years	14	0.176	0.000	0.000	-0.878	1.054	0.000	-0.878	0.000	1.054
1 Per Molar in 3 Years	14	0.132	0.000	0.000	-0.878	1.010	0.000	-0.878	0.000	1.010
1 Per Molar in 36 Months	14	0.105	0.000	0.000	-0.878	0.983	0.000	-0.878	0.000	0.983
1 Per Molar in 5 Years	14	0.018	0.000	0.000	-0.878	0.896	0.000	-0.878	0.000	0.896
1 Per Molar in 60 Months	14	0.000	0.000	0.000	-0.878	0.878	0.000	-0.878	0.000	0.878
1 Per Molar in lifetime	14	-0.088	0.000	0.000	-0.878	0.790	0.000	-0.878	0.000	0.790
2 Per any Tooth in 5 Years	14	0.571	0.000	0.000	-0.878	1.449	0.000	-0.878	0.000	1.449
2 Per Molar in 3 Years	14	0.263	0.000	0.000	-0.878	1.141	0.000	-0.878	0.000	1.141
2 Per Molar in 36 Months	14	0.237	0.000	0.000	-0.878	1.115	0.000	-0.878	0.000	1.115
2 Per Molar in 5 Years	14	0.439	0.000	0.000	-0.878	1.317	0.000	-0.878	0.000	1.317
2 Per Molar in 60 Months	14	0.421	0.000	0.000	-0.878	1.299	0.000	-0.878	0.000	1.299
Unlimited all Teeth	14	0.878	0.000	0.000	-0.878	1.756	0.000	-0.878	0.000	1.756
Unlimited Molars	14	0.702	0.000	0.000	-0.878	1.580	0.000	-0.878	0.000	1.580
1 Per any Tooth in 5 Years	13	0.141	0.000	0.000	-0.878	1.018	0.000	-0.878	0.000	1.018
1 Per Molar in 3 Years	13	0.098	0.000	0.000	-0.878	0.976	0.000	-0.878	0.000	0.976
1 Per Molar in 36 Months	13	0.073	0.000	0.000	-0.878	0.951	0.000	-0.878	0.000	0.951
1 Per Molar in 5 Years	13	-0.012	0.000	0.000	-0.878	0.866	0.000	-0.878	0.000	0.866
1 Per Molar in 60 Months	13	-0.029	0.000	0.000	-0.878	0.849	0.000	-0.878	0.000	0.849
1 Per Molar in lifetime	13	-0.114	0.000	0.000	-0.878	0.764	0.000	-0.878	0.000	0.764
2 Per any Tooth in 5 Years	13	0.522	0.000	0.000	-0.878	1.400	0.000	-0.878	0.000	1.400
2 Per Molar in 3 Years	13	0.225	0.000	0.000	-0.878	1.103	0.000	-0.878	0.000	1.103
2 Per Molar in 36 Months	13	0.200	0.000	0.000	-0.878	1.078	0.000	-0.878	0.000	1.078
2 Per Molar in 5 Years	13	0.395	0.000	0.000	-0.878	1.273	0.000	-0.878	0.000	1.273
2 Per Molar in 60 Months	13	0.378	0.000	0.000	-0.878	1.256	0.000	-0.878	0.000	1.256
Unlimited all Teeth	13	0.819	0.000	0.000	-0.878	1.697	0.000	-0.878	0.000	1.697
Unlimited Molars	13	0.650	0.000	0.000	-0.878	1.528	0.000	-0.878	0.000	1.528
1 Per any Tooth in 5 Years	12	-0.012	0.000	0.000	-0.878	0.866	0.000	-0.878	0.000	0.866
1 Per Molar in 3 Years	12	-0.048	0.000	0.000	-0.878	0.830	0.000	-0.878	0.000	0.830
1 Per Molar in 36 Months	12	-0.069	0.000	0.000	-0.878	0.809	0.000	-0.878	0.000	0.809

Benefit Limitation	Age Limit	Class A Allocation			Class B Allocation			Class C Allocation		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Per Molar in 5 Years	12	-0.142	0.000	0.000	-0.878	0.736	0.000	-0.878	0.000	0.736
1 Per Molar in 60 Months	12	-0.156	0.000	0.000	-0.878	0.722	0.000	-0.878	0.000	0.722
1 Per Molar in lifetime	12	-0.228	0.000	0.000	-0.878	0.650	0.000	-0.878	0.000	0.650
2 Per any Tooth in 5 Years	12	0.313	0.000	0.000	-0.878	1.191	0.000	-0.878	0.000	1.191
2 Per Molar in 3 Years	12	0.061	0.000	0.000	-0.878	0.939	0.000	-0.878	0.000	0.939
2 Per Molar in 36 Months	12	0.039	0.000	0.000	-0.878	0.917	0.000	-0.878	0.000	0.917
2 Per Molar in 5 Years	12	0.205	0.000	0.000	-0.878	1.083	0.000	-0.878	0.000	1.083
2 Per Molar in 60 Months	12	0.191	0.000	0.000	-0.878	1.069	0.000	-0.878	0.000	1.069
Unlimited all Teeth	12	0.566	0.000	0.000	-0.878	1.444	0.000	-0.878	0.000	1.444
Unlimited Molars	12	0.422	0.000	0.000	-0.878	1.300	0.000	-0.878	0.000	1.300
1 Per any Tooth in 5 Years	11	-0.164	0.000	0.000	-0.878	0.714	0.000	-0.878	0.000	0.714
1 Per Molar in 3 Years	11	-0.193	0.000	0.000	-0.878	0.685	0.000	-0.878	0.000	0.685
1 Per Molar in 36 Months	11	-0.211	0.000	0.000	-0.878	0.667	0.000	-0.878	0.000	0.667
1 Per Molar in 5 Years	11	-0.271	0.000	0.000	-0.878	0.607	0.000	-0.878	0.000	0.607
1 Per Molar in 60 Months	11	-0.283	0.000	0.000	-0.878	0.595	0.000	-0.878	0.000	0.595
1 Per Molar in lifetime	11	-0.342	0.000	0.000	-0.878	0.536	0.000	-0.878	0.000	0.536
2 Per any Tooth in 5 Years	11	0.104	0.000	0.000	-0.878	0.982	0.000	-0.878	0.000	0.982
2 Per Molar in 3 Years	11	-0.104	0.000	0.000	-0.878	0.774	0.000	-0.878	0.000	0.774
2 Per Molar in 36 Months	11	-0.122	0.000	0.000	-0.878	0.756	0.000	-0.878	0.000	0.756
2 Per Molar in 5 Years	11	0.015	0.000	0.000	-0.878	0.893	0.000	-0.878	0.000	0.893
2 Per Molar in 60 Months	11	0.003	0.000	0.000	-0.878	0.881	0.000	-0.878	0.000	0.881
Unlimited all Teeth	11	0.313	0.000	0.000	-0.878	1.191	0.000	-0.878	0.000	1.191
Unlimited Molars	11	0.194	0.000	0.000	-0.878	1.072	0.000	-0.878	0.000	1.072
		Class A	Class B	Class C						
No Coverage		-0.878	0.000	0.000						

Table 2l: Adjustments For Alternate ‘TMJ’ Provisions

TMJ Coverage	Lifetime Maximum	Additive Adjustment to Class C Average Charge		
		Employee	Spouse	Child
No Coverage		\$0.000	\$0.000	\$0.000
Type A, B, C Annual Maximum		0.003	0.003	0.002
TMJ Lifetime Maximum	\$500	0.001	0.001	0.001
TMJ Lifetime Maximum	\$1,000	0.001	0.001	0.001
TMJ Lifetime Maximum	\$1,500	0.002	0.002	0.001
TMJ Lifetime Maximum	\$2,000	0.002	0.002	0.002
TMJ Lifetime Maximum	\$2,500	0.003	0.003	0.002
TMJ Lifetime Maximum	\$3,000	0.003	0.003	0.002

Table 2m: Adjustments For ‘Periodontal Maintenance’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 time per 12 months	A	0.638	-0.981	0.000	0.607	-0.935	0.000	0.008	-0.012	0.000
1 time per 6 months	A	0.638	-0.981	0.000	0.607	-0.935	0.000	0.008	-0.012	0.000
1 Time per 12 months excludes	A	0.810	-0.981	0.000	0.771	-0.935	0.000	0.010	-0.012	0.000
1 Time per 6 months excludes	A	0.981	-0.981	0.000	0.935	-0.935	0.000	0.012	-0.012	0.000
2 Times per Year	A	0.638	-0.981	0.000	0.607	-0.935	0.000	0.008	-0.012	0.000

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
2 Times per Year excludes	A	0.981	-0.981	0.000	0.935	-0.935	0.000	0.012	-0.012	0.000
4 Times per Year	A	0.981	-0.981	0.000	0.935	-0.935	0.000	0.012	-0.012	0.000
4 Times per Year excludes	A	1.178	-0.981	0.000	1.121	-0.935	0.000	0.015	-0.012	0.000
No Limit	A	1.276	-0.981	0.000	1.215	-0.935	0.000	0.016	-0.012	0.000
1 time per 12 months	B	0.000	-0.344	0.000	0.000	-0.327	0.000	0.000	-0.004	0.000
1 time per 6 months	B	0.000	-0.344	0.000	0.000	-0.327	0.000	0.000	-0.004	0.000
1 Time per 12 months excludes	B	0.000	-0.172	0.000	0.000	-0.164	0.000	0.000	-0.002	0.000
1 Time per 6 months excludes	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Times per Year	B	0.000	-0.344	0.000	0.000	-0.327	0.000	0.000	-0.004	0.000
2 Times per Year excludes	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4 Times per Year	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4 Times per Year excludes	B	0.000	0.196	0.000	0.000	0.187	0.000	0.000	0.002	0.000
No Limit	B	0.000	0.294	0.000	0.000	0.280	0.000	0.000	0.004	0.000
1 time per 12 months	C	0.000	-0.981	0.638	0.000	-0.935	0.607	0.000	-0.012	0.008
1 time per 6 months	C	0.000	-0.981	0.638	0.000	-0.935	0.607	0.000	-0.012	0.008
1 Time per 12 months excludes	C	0.000	-0.981	0.810	0.000	-0.935	0.771	0.000	-0.012	0.010
1 Time per 6 months excludes	C	0.000	-0.981	0.981	0.000	-0.935	0.935	0.000	-0.012	0.012
2 Times per Year	C	0.000	-0.981	0.638	0.000	-0.935	0.607	0.000	-0.012	0.008
2 Times per Year excludes	C	0.000	-0.981	0.981	0.000	-0.935	0.935	0.000	-0.012	0.012
4 Times per Year	C	0.000	-0.981	0.981	0.000	-0.935	0.935	0.000	-0.012	0.012
4 Times per Year excludes	C	0.000	-0.981	1.178	0.000	-0.935	1.121	0.000	-0.012	0.015
No Limit	C	0.000	-0.981	1.276	0.000	-0.935	1.215	0.000	-0.012	0.016
Not Covered		0.000	-0.981	0.000	0.000	-0.935	0.000	0.000	-0.012	0.000

Table 2n: Adjustments For ‘Fixed Bridges’ Limitation

Adult Limitation	Class Allocation	Employee			Spouse		
		Class A	Class B	Class C	Class A	Class B	Class C
1 in 10 Years	A	1.361	0.000	-1.361	1.565	0.000	-1.565
1 in 5 Years	A	1.542	0.000	-1.361	1.774	0.000	-1.565
1 in 60 Months	A	1.512	0.000	-1.361	1.739	0.000	-1.565
1 in 7 years	A	1.450	0.000	-1.361	1.667	0.000	-1.565
1 in 84 Months	A	1.421	0.000	-1.361	1.635	0.000	-1.565
1 in 10 Years	B	0.000	1.361	-1.361	0.000	1.565	-1.565
1 in 5 Years	B	0.000	1.542	-1.361	0.000	1.774	-1.565
1 in 60 Months	B	0.000	1.512	-1.361	0.000	1.739	-1.565
1 in 7 years	B	0.000	1.450	-1.361	0.000	1.667	-1.565
1 in 84 Months	B	0.000	1.421	-1.361	0.000	1.635	-1.565
1 in 10 Years	C	0.000	0.000	0.000	0.000	0.000	0.000
1 in 5 Years	C	0.000	0.000	0.181	0.000	0.000	0.209
1 in 60 Months	C	0.000	0.000	0.151	0.000	0.000	0.174
1 in 7 years	C	0.000	0.000	0.089	0.000	0.000	0.102
1 in 84 Months	C	0.000	0.000	0.060	0.000	0.000	0.070
Not Covered		0.000	0.000	-1.361	0.000	0.000	-1.565

Table 2o i: Adjustments For ‘Amalgam Filling Replacement’ Limitation

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 Months	A	4.053	-3.666	0.000	3.961	-3.583	0.000	5.050	-4.568	0.000
1 per 24 month	A	3.666	-3.666	0.000	3.583	-3.583	0.000	4.568	-4.568	0.000

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
No Limit	A	4.073	-3.666	0.000	3.981	-3.583	0.000	5.075	-4.568	0.000
1 per 12 Months	B	0.000	0.387	0.000	0.000	0.378	0.000	0.000	0.482	0.000
1 per 24 month	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Limit	B	0.000	0.407	0.000	0.000	0.398	0.000	0.000	0.508	0.000
1 per 12 Months	C	0.000	-3.666	4.053	0.000	-3.583	3.961	0.000	-4.568	5.050
1 per 24 month	C	0.000	-3.666	3.666	0.000	-3.583	3.583	0.000	-4.568	4.568
No Limit	C	0.000	-3.666	4.073	0.000	-3.583	3.981	0.000	-4.568	5.075
Not Covered		0.000	-3.666	0.000	0.000	-3.583	0.000	0.000	-4.568	0.000

Table 2o ii: Adjustments For ‘Resin Composite Filling Replacement’ Limitation

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 Months	A	1.664	-1.630	0.000	1.864	-1.827	0.000	0.804	-0.788	0.000
1 per 24 month	A	1.630	-1.630	0.000	1.827	-1.827	0.000	0.788	-0.788	0.000
No Limit	A	1.680	-1.630	0.000	1.883	-1.827	0.000	0.812	-0.788	0.000
1 per 12 Months	B	0.000	0.034	0.000	0.000	0.038	0.000	0.000	0.016	0.000
1 per 24 month	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Limit	B	0.000	0.050	0.000	0.000	0.056	0.000	0.000	0.024	0.000
1 per 12 Months	C	0.000	-1.630	1.664	0.000	-1.827	1.864	0.000	-0.788	0.804
1 per 24 month	C	0.000	-1.630	1.630	0.000	-1.827	1.827	0.000	-0.788	0.788
No Limit	C	0.000	-1.630	1.680	0.000	-1.827	1.883	0.000	-0.788	0.812
Not Covered		0.000	-1.630	0.000	0.000	-1.827	0.000	0.000	-0.788	0.000

Table 2p i: Adjustments For ‘Periapical X-rays’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
B	-0.783	0.783	0.000	-0.822	0.822	0.000	-0.567	0.567	0.000
C	-0.783	0.000	0.783	-0.822	0.000	0.822	-0.567	0.000	0.567
Not Covered	-0.783	0.000	0.000	-0.822	0.000	0.000	-0.567	0.000	0.000

Table 2p ii: Adjustments For ‘Other X-rays’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.007	-0.007	0.000	0.009	-0.009	0.000	0.089	-0.089	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.007	0.007	0.000	-0.009	0.009	0.000	-0.089	0.089
Not Covered	0.000	-0.007	0.000	0.000	-0.009	0.000	0.000	-0.089	0.000

Table 2p iii: Adjustments For ‘Cone Beam Imaging’ Allocation

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
I in 10 years	A	0.004	0.000	-0.005	0.007	0.000	-0.009	0.002	0.000	-0.003
I in 5 years	A	0.005	0.000	-0.005	0.010	0.000	-0.009	0.003	0.000	-0.003
I in 60	A	0.005	0.000	-0.005	0.009	0.000	-0.009	0.003	0.000	-0.003
I in 7 years	A	0.004	0.000	-0.005	0.008	0.000	-0.009	0.003	0.000	-0.003
I in 84	A	0.004	0.000	-0.005	0.008	0.000	-0.009	0.003	0.000	-0.003
No Limit	A	0.006	0.000	-0.005	0.012	0.000	-0.009	0.004	0.000	-0.003
I in 10 years	B	0.000	0.004	-0.005	0.000	0.007	-0.009	0.000	0.002	-0.003
I in 5 years	B	0.000	0.005	-0.005	0.000	0.010	-0.009	0.000	0.003	-0.003
I in 60	B	0.000	0.005	-0.005	0.000	0.009	-0.009	0.000	0.003	-0.003
I in 7 years	B	0.000	0.004	-0.005	0.000	0.008	-0.009	0.000	0.003	-0.003
I in 84	B	0.000	0.004	-0.005	0.000	0.008	-0.009	0.000	0.003	-0.003
No Limit	B	0.000	0.006	-0.005	0.000	0.012	-0.009	0.000	0.004	-0.003
I in 10 years	C	0.000	0.000	-0.001	0.000	0.000	-0.002	0.000	0.000	-0.001
I in 5 years	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
I in 60	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
I in 7 years	C	0.000	0.000	-0.001	0.000	0.000	-0.001	0.000	0.000	0.000
I in 84	C	0.000	0.000	-0.001	0.000	0.000	-0.001	0.000	0.000	0.000
No Limit	C	0.000	0.000	0.001	0.000	0.000	0.002	0.000	0.000	0.001
Not Covered		0.000	0.000	-0.005	0.000	0.000	-0.009	0.000	0.000	-0.003

Table 2q: Adjustments For ‘Labs and Tests’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
B	-0.044	0.044	0.000	-0.044	0.044	0.000	-0.020	0.020	0.000
C	-0.044	0.000	0.044	-0.044	0.000	0.044	-0.020	0.000	0.020
Not Covered	-0.044	0.000	0.000	-0.044	0.000	0.000	-0.020	0.000	0.000

Table 2r: Adjustments For Alternate ‘Space maintainers’ Provisions for Child Only

Benefit Limitation	Age Limit	Class A Allocation			Class B Allocation			Class C Allocation		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
I Per Lifetime Per Area	11	-0.060	0.000	0.000	-0.166	0.106	0.000	-0.166	0.000	0.106
No Limit	11	-0.007	0.000	0.000	-0.166	0.159	0.000	-0.166	0.000	0.159
I Per Lifetime Per Area	12	-0.057	0.000	0.000	-0.166	0.109	0.000	-0.166	0.000	0.109
No Limit	12	-0.003	0.000	0.000	-0.166	0.163	0.000	-0.166	0.000	0.163
I Per Lifetime Per Area	13	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	13	-0.001	0.000	0.000	-0.166	0.165	0.000	-0.166	0.000	0.165
I Per Lifetime Per Area	14	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	14	-0.001	0.000	0.000	-0.166	0.165	0.000	-0.166	0.000	0.165
I Per Lifetime Per Area	15	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	15	-0.001	0.000	0.000	-0.166	0.165	0.000	-0.166	0.000	0.165
I Per Lifetime Per Area	16	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	16	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
I Per Lifetime Per Area	17	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	17	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
I Per Lifetime Per Area	18	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111

Benefit Limitation	Age Limit	Class A Allocation			Class B Allocation			Class C Allocation		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
No Limit	18	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
1 Per Lifetime Per Area	19	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	19	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
1 Per Lifetime Per Area	No Limit	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	No Limit	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
		Class A	Class B	Class C						
No Coverage		-0.166	0.000	0.000						

Table 2s: Adjustments For ‘Emergency Palliative Treatment’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.124	-0.124	0.000	0.135	-0.135	0.000	0.049	-0.049	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.124	0.124	0.000	-0.135	0.135	0.000	-0.049	0.049
Not Covered	0.000	-0.124	0.000	0.000	-0.135	0.000	0.000	-0.049	0.000

Table 2t: Adjustments For Alternate ‘Prefabricated Stainless Steel Crowns’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 10 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.364	0.000	-0.404
1 in 2 Years	A	0.004	0.000	-0.004	0.004	0.000	-0.003	0.454	0.000	-0.404
1 in 24months	A	0.004	0.000	-0.004	0.004	0.000	-0.003	0.445	0.000	-0.404
1 in 3 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.440	0.000	-0.404
1 in 5 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.412	0.000	-0.404
1 in 60	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.404	0.000	-0.404
1 in 7 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.388	0.000	-0.404
1 in 84	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.380	0.000	-0.404
No Limit	A	0.008	0.000	-0.004	0.006	0.000	-0.003	0.809	0.000	-0.404
1 in 10 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.364	-0.404
1 in 2 Years	B	0.000	0.004	-0.004	0.000	0.004	-0.003	0.000	0.454	-0.404
1 in 24months	B	0.000	0.004	-0.004	0.000	0.004	-0.003	0.000	0.445	-0.404
1 in 3 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.440	-0.404
1 in 5 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.412	-0.404
1 in 60	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.404	-0.404
1 in 7 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.388	-0.404
1 in 84	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.380	-0.404
No Limit	B	0.000	0.008	-0.004	0.000	0.006	-0.003	0.000	0.809	-0.404
1 in 10 Years	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.040
1 in 2 Years	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.049
1 in 24months	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.040
1 in 3 Years	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.036
1 in 5 Years	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008
1 in 60	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 in 7 Years	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.017
1 in 84	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.024
No Limit	C	0.000	0.000	0.004	0.000	0.000	0.003	0.000	0.000	0.404
Not Covered		0.000	0.000	-0.004	0.000	0.000	-0.003	0.000	0.000	-0.404

Table 2u i: Adjustments For Alternate ‘Pulpotomy’ Provisions

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.040	-0.040	0.000	0.039	-0.039	0.000	0.206	-0.206	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.040	0.040	0.000	-0.039	0.039	0.000	-0.206	0.206
Not Covered	0.000	-0.040	0.000	0.000	-0.039	0.000	0.000	-0.206	0.000

Table 2u ii: Adjustments For Alternate ‘Endodontics – Root Canal’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 1 year	A	4.647	-4.018	0.000	5.002	-4.324	0.000	1.026	-0.887	0.000
1 in 12 months	A	4.556	-4.018	0.000	4.903	-4.324	0.000	1.006	-0.887	0.000
1 in 2 years	A	4.098	-4.018	0.000	4.411	-4.324	0.000	0.905	-0.887	0.000
1 in 24 months	A	4.018	-4.018	0.000	4.324	-4.324	0.000	0.887	-0.887	0.000
1 in 3 years	A	3.824	-4.018	0.000	4.116	-4.324	0.000	0.844	-0.887	0.000
1 per tooth per lifetime	A	3.471	-4.018	0.000	3.736	-4.324	0.000	0.766	-0.887	0.000
No Limit	A	4.821	-4.018	0.000	5.189	-4.324	0.000	1.064	-0.887	0.000
1 in 1 year	B	0.000	0.630	0.000	0.000	0.677	0.000	0.000	0.139	0.000
1 in 12 months	B	0.000	0.538	0.000	0.000	0.579	0.000	0.000	0.119	0.000
1 in 2 years	B	0.000	0.080	0.000	0.000	0.086	0.000	0.000	0.018	0.000
1 in 24 months	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 in 3 years	B	0.000	-0.194	0.000	0.000	-0.208	0.000	0.000	-0.043	0.000
1 per tooth per lifetime	B	0.000	-0.546	0.000	0.000	-0.588	0.000	0.000	-0.121	0.000
No Limit	B	0.000	0.804	0.000	0.000	0.865	0.000	0.000	0.177	0.000
1 in 1 year	C	0.000	-4.018	4.647	0.000	-4.324	5.002	0.000	-0.887	1.026
1 in 12 months	C	0.000	-4.018	4.556	0.000	-4.324	4.903	0.000	-0.887	1.006
1 in 2 years	C	0.000	-4.018	4.098	0.000	-4.324	4.411	0.000	-0.887	0.905
1 in 24 months	C	0.000	-4.018	4.018	0.000	-4.324	4.324	0.000	-0.887	0.887
1 in 3 years	C	0.000	-4.018	3.824	0.000	-4.324	4.116	0.000	-0.887	0.844
1 per tooth per lifetime	C	0.000	-4.018	3.471	0.000	-4.324	3.736	0.000	-0.887	0.766
No Limit	C	0.000	-4.018	4.821	0.000	-4.324	5.189	0.000	-0.887	1.064
Not Covered		0.000	-4.018	0.000	0.000	-4.324	0.000	0.000	-0.887	0.000

Table 2v i: Adjustments For Alternate ‘Periodontal Surgery’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 1 year	A	0.875	-0.592	0.000	0.883	-0.597	0.000	0.045	-0.031	0.000
1 in 12 months	A	0.858	-0.592	0.000	0.865	-0.597	0.000	0.044	-0.031	0.000
1 in 2 year	A	0.785	-0.592	0.000	0.791	-0.597	0.000	0.041	-0.031	0.000
1 in 24 months	A	0.770	-0.592	0.000	0.776	-0.597	0.000	0.040	-0.031	0.000
1 in 3 year	A	0.604	-0.592	0.000	0.609	-0.597	0.000	0.031	-0.031	0.000
1 in 36 months	A	0.592	-0.592	0.000	0.597	-0.597	0.000	0.031	-0.031	0.000
1 in 48 months	A	0.444	-0.592	0.000	0.448	-0.597	0.000	0.023	-0.031	0.000
1 in 60 months	A	0.355	-0.592	0.000	0.358	-0.597	0.000	0.018	-0.031	0.000
No Limit	A	0.929	-0.592	0.000	0.937	-0.597	0.000	0.048	-0.031	0.000
1 in 1 year	B	0.000	0.284	0.000	0.000	0.286	0.000	0.000	0.015	0.000
1 in 12 months	B	0.000	0.266	0.000	0.000	0.269	0.000	0.000	0.014	0.000
1 in 2 year	B	0.000	0.193	0.000	0.000	0.195	0.000	0.000	0.010	0.000

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
I in 24 months	B	0.000	0.178	0.000	0.000	0.179	0.000	0.000	0.009	0.000
I in 3 year	B	0.000	0.012	0.000	0.000	0.012	0.000	0.000	0.001	0.000
I in 36 months	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
I in 48 months	B	0.000	-0.148	0.000	0.000	-0.149	0.000	0.000	-0.008	0.000
I in 60 months	B	0.000	-0.237	0.000	0.000	-0.239	0.000	0.000	-0.012	0.000
No Limit	B	0.000	0.337	0.000	0.000	0.340	0.000	0.000	0.017	0.000
I in 1 year	C	0.000	-0.592	0.875	0.000	-0.597	0.883	0.000	-0.031	0.045
I in 12 months	C	0.000	-0.592	0.858	0.000	-0.597	0.865	0.000	-0.031	0.044
I in 2 year	C	0.000	-0.592	0.785	0.000	-0.597	0.791	0.000	-0.031	0.041
I in 24 months	C	0.000	-0.592	0.770	0.000	-0.597	0.776	0.000	-0.031	0.040
I in 3 year	C	0.000	-0.592	0.604	0.000	-0.597	0.609	0.000	-0.031	0.031
I in 36 months	C	0.000	-0.592	0.592	0.000	-0.597	0.597	0.000	-0.031	0.031
I in 48 months	C	0.000	-0.592	0.444	0.000	-0.597	0.448	0.000	-0.031	0.023
I in 60 months	C	0.000	-0.592	0.355	0.000	-0.597	0.358	0.000	-0.031	0.018
No Limit	C	0.000	-0.592	0.929	0.000	-0.597	0.937	0.000	-0.031	0.048
Not Covered		0.000	-0.592	0.000	0.000	-0.597	0.000	0.000	-0.031	0.000

Table 2v ii: Adjustments For Alternate ‘Periodontal Surgery – Soft and Connective Tissue Grafts’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
I in 1 year	A	0.360	-0.243	0.000	0.358	-0.242	0.000	0.076	-0.051	0.000
I in 12 months	A	0.353	-0.243	0.000	0.351	-0.242	0.000	0.074	-0.051	0.000
I in 2 year	A	0.323	-0.243	0.000	0.321	-0.242	0.000	0.068	-0.051	0.000
I in 24 months	A	0.316	-0.243	0.000	0.315	-0.242	0.000	0.066	-0.051	0.000
I in 3 year	A	0.248	-0.243	0.000	0.247	-0.242	0.000	0.052	-0.051	0.000
I in 36 months	A	0.243	-0.243	0.000	0.242	-0.242	0.000	0.051	-0.051	0.000
I in 48 months	A	0.183	-0.243	0.000	0.182	-0.242	0.000	0.038	-0.051	0.000
I in 60 months	A	0.146	-0.243	0.000	0.145	-0.242	0.000	0.031	-0.051	0.000
No Limit	A	0.382	-0.243	0.000	0.380	-0.242	0.000	0.080	-0.051	0.000
I in 1 year	B	0.000	0.117	0.000	0.000	0.116	0.000	0.000	0.024	0.000
I in 12 months	B	0.000	0.110	0.000	0.000	0.109	0.000	0.000	0.023	0.000
I in 2 year	B	0.000	0.079	0.000	0.000	0.079	0.000	0.000	0.017	0.000
I in 24 months	B	0.000	0.073	0.000	0.000	0.073	0.000	0.000	0.015	0.000
I in 3 year	B	0.000	0.005	0.000	0.000	0.005	0.000	0.000	0.001	0.000
I in 36 months	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
I in 48 months	B	0.000	-0.061	0.000	0.000	-0.061	0.000	0.000	-0.013	0.000
I in 60 months	B	0.000	-0.097	0.000	0.000	-0.097	0.000	0.000	-0.020	0.000
No Limit	B	0.000	0.139	0.000	0.000	0.138	0.000	0.000	0.029	0.000
I in 1 year	C	0.000	-0.243	0.360	0.000	-0.242	0.358	0.000	-0.051	0.076
I in 12 months	C	0.000	-0.243	0.353	0.000	-0.242	0.351	0.000	-0.051	0.074
I in 2 year	C	0.000	-0.243	0.323	0.000	-0.242	0.321	0.000	-0.051	0.068
I in 24 months	C	0.000	-0.243	0.316	0.000	-0.242	0.315	0.000	-0.051	0.066
I in 3 year	C	0.000	-0.243	0.248	0.000	-0.242	0.247	0.000	-0.051	0.052
I in 36 months	C	0.000	-0.243	0.243	0.000	-0.242	0.242	0.000	-0.051	0.051
I in 48 months	C	0.000	-0.243	0.183	0.000	-0.242	0.182	0.000	-0.051	0.038
I in 60 months	C	0.000	-0.243	0.146	0.000	-0.242	0.145	0.000	-0.051	0.031
No Limit	C	0.000	-0.243	0.382	0.000	-0.242	0.380	0.000	-0.051	0.080
Not Covered		0.000	-0.243	0.000	0.000	-0.242	0.000	0.000	-0.051	0.000

Table 2w i: Adjustments For ‘Simple Extractions’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	1.724	-1.724	0.000	1.635	-1.635	0.000	1.034	-1.034	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-1.724	1.724	0.000	-1.635	1.635	0.000	-1.034	1.034
Not Covered	0.000	-1.724	0.000	0.000	-1.635	0.000	0.000	-1.034	0.000

Table 2w ii: Adjustments For ‘Surgical Extractions’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.670	-0.670	0.000	0.444	-0.444	0.000	2.652	-2.652	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.670	0.670	0.000	-0.444	0.444	0.000	-2.652	2.652
Not Covered	0.000	-0.670	0.000	0.000	-0.444	0.000	0.000	-2.652	0.000

Table 2w iii: Adjustments For ‘Other Oral Surgery’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.076	-0.076	0.000	0.075	-0.075	0.000	0.127	-0.127	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.076	0.076	0.000	-0.075	0.075	0.000	-0.127	0.127
Not Covered	0.000	-0.076	0.000	0.000	-0.075	0.000	0.000	-0.127	0.000

Table 2x: Adjustments For ‘General Anesthesia’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.310	-0.310	0.000	0.240	-0.240	0.000	0.779	-0.779	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.310	0.310	0.000	-0.240	0.240	0.000	-0.779	0.779
Not Covered	0.000	-0.310	0.000	0.000	-0.240	0.000	0.000	-0.779	0.000

Table 2y: Adjustments For Alternate ‘Consultations’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 months	A	0.041	-0.071	0.000	0.037	-0.064	0.000	0.030	-0.052	0.000
2 per 12 months	A	0.071	-0.071	0.000	0.064	-0.064	0.000	0.052	-0.052	0.000
No Limit	A	0.092	-0.071	0.000	0.083	-0.064	0.000	0.067	-0.052	0.000
1 per 12 months	B	0.000	-0.030	0.000	0.000	-0.027	0.000	0.000	-0.022	0.000
2 per 12 months	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Limit	B	0.000	0.021	0.000	0.000	0.019	0.000	0.000	0.015	0.000
1 per 12 months	C	0.000	-0.071	0.041	0.000	-0.064	0.037	0.000	-0.052	0.030
2 per 12 months	C	0.000	-0.071	0.071	0.000	-0.064	0.064	0.000	-0.052	0.052
No Limit	C	0.000	-0.071	0.092	0.000	-0.064	0.083	0.000	-0.052	0.067
1 per 12 months	A	0.000	-0.071	0.000	0.000	-0.064	0.000	0.000	-0.052	0.000
2 per 12 months	A	0.041	-0.071	0.000	0.037	-0.064	0.000	0.030	-0.052	0.000
No Limit	A	0.071	-0.071	0.000	0.064	-0.064	0.000	0.052	-0.052	0.000

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
Not Covered		0.092	-0.071	0.000	0.083	-0.064	0.000	0.067	-0.052	0.000

Table 2z: Adjustments For ‘Harmful Habits’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.043	0.000	0.000	0.043	0.000	0.000	0.049	0.000	0.000
B	0.000	0.043	0.000	0.000	0.043	0.000	0.000	0.049	0.000
C	0.000	0.000	0.043	0.000	0.000	0.043	0.000	0.000	0.049
Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2.1: Adjustments For ‘Occlusal Guards / Bruxism Appliances’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.404	0.000	0.000	0.477	0.000	0.000	0.097	0.000	0.000
B	0.000	0.404	0.000	0.000	0.477	0.000	0.000	0.097	0.000
C	0.000	0.000	0.404	0.000	0.000	0.477	0.000	0.000	0.097
Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2.2: Adjustments For Alternate ‘Composite Fillings on Molars’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 Months	A	0.837	0.000	0.000	0.898	0.000	0.000	0.416	0.000	0.000
1 per 24 month	A	0.749	0.000	0.000	0.803	0.000	0.000	0.372	0.000	0.000
No Limit	A	0.895	0.000	0.000	0.960	0.000	0.000	0.445	0.000	0.000
1 per 12 Months	B	0.000	0.837	0.000	0.000	0.898	0.000	0.000	0.416	0.000
1 per 24 month	B	0.000	0.749	0.000	0.000	0.803	0.000	0.000	0.372	0.000
No Limit	B	0.000	0.895	0.000	0.000	0.960	0.000	0.000	0.445	0.000
1 per 12 Months	C	0.000	0.000	0.837	0.000	0.000	0.898	0.000	0.000	0.416
1 per 24 month	C	0.000	0.000	0.749	0.000	0.000	0.803	0.000	0.000	0.372
No Limit	C	0.000	0.000	0.895	0.000	0.000	0.960	0.000	0.000	0.445
Not Covered		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2.3: Adjustments For Alternate ‘Inlays / Onlays / Crowns’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Replacement per 10 years	A	8.281	0.000	-9.938	9.618	0.000	-11.542	0.551	0.000	-0.661
1 Replacement per 5 years	A	11.263	0.000	-9.938	13.081	0.000	-11.542	0.749	0.000	-0.661
1 Replacement per 60 months	A	11.042	0.000	-9.938	12.824	0.000	-11.542	0.735	0.000	-0.661
1 Replacement per 7 years	A	9.911	0.000	-9.938	11.511	0.000	-11.542	0.659	0.000	-0.661
1 Replacement per 84 months	A	9.938	0.000	-9.938	11.542	0.000	-11.542	0.661	0.000	-0.661
1 Replacement per 10 years	B	0.000	8.281	-9.938	0.000	9.618	-11.542	0.000	0.551	-0.661
1 Replacement per 5 years	B	0.000	11.263	-9.938	0.000	13.081	-11.542	0.000	0.749	-0.661
1 Replacement per 60 months	B	0.000	11.042	-9.938	0.000	12.824	-11.542	0.000	0.735	-0.661

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Replacement per 7 years	B	0.000	9.911	-9.938	0.000	11.511	-11.542	0.000	0.659	-0.661
1 Replacement per 84 months	B	0.000	9.938	-9.938	0.000	11.542	-11.542	0.000	0.661	-0.661
1 Replacement per 10 years	C	0.000	0.000	-1.656	0.000	0.000	-1.924	0.000	0.000	-0.110
1 Replacement per 5 years	C	0.000	0.000	1.325	0.000	0.000	1.539	0.000	0.000	0.088
1 Replacement per 60 months	C	0.000	0.000	1.104	0.000	0.000	1.282	0.000	0.000	0.073
1 Replacement per 7 years	C	0.000	0.000	-0.027	0.000	0.000	-0.031	0.000	0.000	-0.002
1 Replacement per 84 months	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered		0.000	0.000	-9.938	0.000	0.000	-11.542	0.000	0.000	-0.661

Table 2.4: Adjustments For Alternate ‘Crown Build-ups / Core & Post’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 10 years	A	1.210	0.000	-1.338	1.324	0.000	-1.464	0.111	0.000	-0.123
1 in 5 years	A	1.423	0.000	-1.338	1.558	0.000	-1.464	0.131	0.000	-0.123
1 in 60	A	1.423	0.000	-1.338	1.558	0.000	-1.464	0.131	0.000	-0.123
1 in 84	A	1.338	0.000	-1.338	1.464	0.000	-1.464	0.123	0.000	-0.123
1 in 10 years	B	0.000	1.210	-1.338	0.000	1.324	-1.464	0.000	0.111	-0.123
1 in 5 years	B	0.000	1.423	-1.338	0.000	1.558	-1.464	0.000	0.131	-0.123
1 in 60	B	0.000	1.423	-1.338	0.000	1.558	-1.464	0.000	0.131	-0.123
1 in 84	B	0.000	1.338	-1.338	0.000	1.464	-1.464	0.000	0.123	-0.123
1 in 10 years	C	0.000	0.000	-0.128	0.000	0.000	-0.140	0.000	0.000	-0.012
1 in 5 years	C	0.000	0.000	0.085	0.000	0.000	0.093	0.000	0.000	0.008
1 in 60	C	0.000	0.000	0.085	0.000	0.000	0.093	0.000	0.000	0.008
1 in 84	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered		0.000	0.000	-1.338	0.000	0.000	-1.464	0.000	0.000	-0.123

Table 2.5: Adjustments For Alternate ‘Repairs’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 months	A	0.077	-0.085	0.000	0.095	-0.105	0.000	0.001	-0.001	0.000
1 per 24 months	A	0.068	-0.085	0.000	0.084	-0.105	0.000	0.001	-0.001	0.000
No Limit	A	0.085	-0.085	0.000	0.105	-0.105	0.000	0.001	-0.001	0.000
1 per 12 months	B	0.000	-0.009	0.000	0.000	-0.011	0.000	0.000	0.000	0.001
1 per 24 months	B	0.000	-0.017	0.000	0.000	-0.021	0.000	0.000	0.000	0.001
No Limit	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001
1 per 12 months	C	0.000	-0.085	0.077	0.000	-0.105	0.095	0.000	-0.001	0.000
1 per 24 months	C	0.000	-0.085	0.068	0.000	-0.105	0.084	0.000	-0.001	0.000
No Limit	C	0.000	-0.085	0.085	0.000	-0.105	0.105	0.000	-0.001	0.000
Not Covered		0.000	-0.085	0.000	0.000	-0.105	0.000	0.000	-0.001	0.000

Table 2.6: Adjustments For Alternate ‘Re- cementations’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 months	A	0.085	-0.095	0.000	0.097	-0.108	0.000	0.003	-0.003	0.000
1 per 24 months	A	0.076	-0.095	0.000	0.086	-0.108	0.000	0.003	-0.003	0.000

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
No Limit	A	0.095	-0.095	0.000	0.108	-0.108	0.000	0.003	-0.003	0.000
1 per 12 months	B	0.000	-0.009	0.000	0.000	-0.011	0.000	0.000	0.000	0.000
1 per 24 months	B	0.000	-0.019	0.000	0.000	-0.022	0.000	0.000	-0.001	0.000
No Limit	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 per 12 months	C	0.000	-0.095	0.085	0.000	-0.108	0.097	0.000	-0.003	0.003
1 per 24 months	C	0.000	-0.095	0.076	0.000	-0.108	0.086	0.000	-0.003	0.003
No Limit	C	0.000	-0.095	0.095	0.000	-0.108	0.108	0.000	-0.003	0.003
Not Covered		0.000	-0.095	0.000	0.000	-0.108	0.000	0.000	-0.003	0.000

Table 2.7: Adjustments For Alternate ‘Scaling and Root Planning’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 12 months	A	2.765	-2.079	0.000	2.463	-1.852	0.000	0.109	-0.082	0.000
1 in 2 year	A	2.120	-2.079	0.000	1.889	-1.852	0.000	0.084	-0.082	0.000
1 in 24 months	A	2.079	-2.079	0.000	1.852	-1.852	0.000	0.082	-0.082	0.000
1 in 3 year	A	1.696	-2.079	0.000	1.511	-1.852	0.000	0.067	-0.082	0.000
1 in 36 months	A	1.663	-2.079	0.000	1.481	-1.852	0.000	0.066	-0.082	0.000
1 in 48 months	A	1.434	-2.079	0.000	1.278	-1.852	0.000	0.057	-0.082	0.000
1 in 60 months	A	1.206	-2.079	0.000	1.074	-1.852	0.000	0.048	-0.082	0.000
Unlimited	A	2.952	-2.079	0.000	2.629	-1.852	0.000	0.117	-0.082	0.000
1 in 12 months	B	0.000	0.686	0.000	0.000	0.611	0.000	0.000	0.027	0.000
1 in 2 year	B	0.000	0.042	0.000	0.000	0.037	0.000	0.000	0.002	0.000
1 in 24 months	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 in 3 year	B	0.000	-0.382	0.000	0.000	-0.341	0.000	0.000	-0.015	0.000
1 in 36 months	B	0.000	-0.416	0.000	0.000	-0.370	0.000	0.000	-0.016	0.000
1 in 48 months	B	0.000	-0.644	0.000	0.000	-0.574	0.000	0.000	-0.025	0.000
1 in 60 months	B	0.000	-0.873	0.000	0.000	-0.778	0.000	0.000	-0.034	0.000
Unlimited	B	0.000	0.873	0.000	0.000	0.778	0.000	0.000	0.034	0.000
1 in 12 months	C	0.000	-2.079	2.765	0.000	-1.852	2.463	0.000	-0.082	0.109
1 in 2 year	C	0.000	-2.079	2.120	0.000	-1.852	1.889	0.000	-0.082	0.084
1 in 24 months	C	0.000	-2.079	2.079	0.000	-1.852	1.852	0.000	-0.082	0.082
1 in 3 year	C	0.000	-2.079	1.696	0.000	-1.852	1.511	0.000	-0.082	0.067
1 in 36 months	C	0.000	-2.079	1.663	0.000	-1.852	1.481	0.000	-0.082	0.066
1 in 48 months	C	0.000	-2.079	1.434	0.000	-1.852	1.278	0.000	-0.082	0.057
1 in 60 months	C	0.000	-2.079	1.206	0.000	-1.852	1.074	0.000	-0.082	0.048
Unlimited	C	0.000	-2.079	2.952	0.000	-1.852	2.629	0.000	-0.082	0.117
Not Covered		0.000	-2.079	0.000	0.000	-1.852	0.000	0.000	-0.082	0.000

Table 2.8: Adjustments For Alternate ‘Dentures – Complete/Partial/Overdenture’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 10 years	A	1.051	0.000	-1.098	1.124	0.000	-1.174	0.003	0.000	-0.003
1 in 5 years	A	1.191	0.000	-1.098	1.273	0.000	-1.174	0.003	0.000	-0.003
1 in 60 months	A	1.168	0.000	-1.098	1.249	0.000	-1.174	0.003	0.000	-0.003
1 in 7 years	A	1.109	0.000	-1.098	1.185	0.000	-1.174	0.003	0.000	-0.003
1 in 84 months	A	1.098	0.000	-1.098	1.174	0.000	-1.174	0.003	0.000	-0.003
1 in 10 years	B	0.000	1.051	-1.098	0.000	1.124	-1.174	0.000	0.003	-0.003
1 in 5 years	B	0.000	1.191	-1.098	0.000	1.273	-1.174	0.000	0.003	-0.003

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 60 months	B	0.000	1.168	-1.098	0.000	1.249	-1.174	0.000	0.003	-0.003
1 in 7 years	B	0.000	1.109	-1.098	0.000	1.185	-1.174	0.000	0.003	-0.003
1 in 84 months	B	0.000	1.098	-1.098	0.000	1.174	-1.174	0.000	0.003	-0.003
1 in 10 years	C	0.000	0.000	-0.047	0.000	0.000	-0.050	0.000	0.000	0.000
1 in 5 years	C	0.000	0.000	0.093	0.000	0.000	0.100	0.000	0.000	0.000
1 in 60 months	C	0.000	0.000	0.070	0.000	0.000	0.075	0.000	0.000	0.000
1 in 7 years	C	0.000	0.000	0.011	0.000	0.000	0.012	0.000	0.000	0.000
1 in 84 months	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered		0.000	0.000	-1.098	0.000	0.000	-1.174	0.000	0.000	-0.003

Table 2.9: Adjustments For Alternate ‘Immediate Temporary Dentures – Complete/Partial’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
Within 6 Months	A	-0.022	0.000	0.000	-0.023	0.000	0.000	0.000	0.000	0.000
Within 12 Months	A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Within 6 Months	B	0.000	-0.022	0.000	0.000	-0.023	0.000	0.000	0.000	0.000
Within 12 Months	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Within 6 Months	C	0.000	0.000	-0.022	0.000	0.000	-0.023	0.000	0.000	0.000
Within 12 Months	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2.10: Adjustments For Alternate ‘Denture Adjustments’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse		
		Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 months	A	0.002	0.000	-0.003	0.003	0.000	-0.005
1 per 6 months	A	0.001	0.000	-0.003	0.002	0.000	-0.005
No Limit	A	0.003	0.000	-0.003	0.005	0.000	-0.005
1 per 12 months	B	0.000	0.002	-0.003	0.000	0.003	-0.005
1 per 6 months	B	0.000	0.001	-0.003	0.000	0.002	-0.005
No Limit	B	0.000	0.003	-0.003	0.000	0.005	-0.005
1 per 12 months	C	0.000	0.000	-0.001	0.000	0.000	-0.001
1 per 6 months	C	0.000	0.000	-0.002	0.000	0.000	-0.003
No Limit	C	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered		0.000	0.000	-0.003	0.000	0.000	-0.005

Table 2.11: Adjustments For Alternate ‘Dentures – Rebases/Relines’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse		
		Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 months	A	0.086	-0.043	0.000	0.093	-0.046	0.000
1 per 24 months	A	0.064	-0.043	0.000	0.069	-0.046	0.000
1 per 36 months	A	0.043	-0.043	0.000	0.046	-0.046	0.000
1 per 48 months	A	0.032	-0.043	0.000	0.035	-0.046	0.000
1 per 60 months	A	0.026	-0.043	0.000	0.028	-0.046	0.000
No Limit	A	0.086	-0.043	0.000	0.093	-0.046	0.000
1 per 12 months	B	0.000	0.043	0.000	0.000	0.046	0.000

Benefit Limitation	Class Allocation	Employee			Spouse		
		Class A	Class B	Class C	Class A	Class B	Class C
1 per 24 months	B	0.000	0.021	0.000	0.000	0.023	0.000
1 per 36 months	B	0.000	0.000	0.000	0.000	0.000	0.000
1 per 48 months	B	0.000	-0.011	0.000	0.000	-0.012	0.000
1 per 60 months	B	0.000	-0.017	0.000	0.000	-0.019	0.000
No Limit	B	0.000	0.043	0.000	0.000	0.046	0.000
1 per 12 months	C	0.000	-0.043	0.086	0.000	-0.046	0.093
1 per 24 months	C	0.000	-0.043	0.064	0.000	-0.046	0.069
1 per 36 months	C	0.000	-0.043	0.043	0.000	-0.046	0.046
1 per 48 months	C	0.000	-0.043	0.032	0.000	-0.046	0.035
1 per 60 months	C	0.000	-0.043	0.026	0.000	-0.046	0.028
No Limit	C	0.000	-0.043	0.086	0.000	-0.046	0.093
Not Covered		0.000	-0.043	0.000	0.000	-0.046	0.000

Table 2.12: Adjustments For Alternate ‘Tissue Conditioning’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse		
		Class A	Class B	Class C	Class A	Class B	Class C
1 per 12 months	A	0.012	0.000	-0.004	0.003	0.000	-0.001
1 per 24 months	A	0.006	0.000	-0.004	0.001	0.000	-0.001
1 per 36 months	A	0.004	0.000	-0.004	0.001	0.000	-0.001
1 per 48 months	A	0.003	0.000	-0.004	0.001	0.000	-0.001
1 per 60 months	A	0.002	0.000	-0.004	0.001	0.000	-0.001
2 per 24 months	A	0.006	0.000	-0.004	0.001	0.000	-0.001
No Limit	A	0.012	0.000	-0.004	0.003	0.000	-0.001
1 per 12 months	B	0.000	0.012	-0.004	0.000	0.003	-0.001
1 per 24 months	B	0.000	0.006	-0.004	0.000	0.001	-0.001
1 per 36 months	B	0.000	0.004	-0.004	0.000	0.001	-0.001
1 per 48 months	B	0.000	0.003	-0.004	0.000	0.001	-0.001
1 per 60 months	B	0.000	0.002	-0.004	0.000	0.001	-0.001
2 per 24 months	B	0.000	0.006	-0.004	0.000	0.001	-0.001
No Limit	B	0.000	0.012	-0.004	0.000	0.003	-0.001
1 per 12 months	C	0.000	0.000	0.008	0.000	0.000	0.002
1 per 24 months	C	0.000	0.000	0.002	0.000	0.000	0.000
1 per 36 months	C	0.000	0.000	0.000	0.000	0.000	0.000
1 per 48 months	C	0.000	0.000	-0.001	0.000	0.000	0.000
1 per 60 months	C	0.000	0.000	-0.002	0.000	0.000	0.000
2 per 24 months	C	0.000	0.000	0.002	0.000	0.000	0.000
No Limit	C	0.000	0.000	0.008	0.000	0.000	0.002
Not Covered		0.000	0.000	-0.004	0.000	0.000	-0.001

Table 2.13: Adjustments For Alternate ‘Occlusal Adjustments’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 12	A	0.022	-0.027	0.000	0.030	-0.037	0.000	0.006	-0.008	0.000
1 in 24	A	0.016	-0.027	0.000	0.021	-0.037	0.000	0.005	-0.008	0.000
1 in 36	A	0.014	-0.027	0.000	0.019	-0.037	0.000	0.004	-0.008	0.000

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
No Limit	A	0.027	-0.027	0.000	0.037	-0.037	0.000	0.008	-0.008	0.000
I in 12	B	0.000	-0.005	0.000	0.000	-0.007	0.000	0.000	-0.002	0.000
I in 24	B	0.000	-0.012	0.000	0.000	-0.016	0.000	0.000	-0.003	0.000
I in 36	B	0.000	-0.014	0.000	0.000	-0.019	0.000	0.000	-0.004	0.000
No Limit	B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
I in 12	C	0.000	-0.027	0.022	0.000	-0.037	0.030	0.000	-0.008	0.006
I in 24	C	0.000	-0.027	0.016	0.000	-0.037	0.021	0.000	-0.008	0.005
I in 36	C	0.000	-0.027	0.014	0.000	-0.037	0.019	0.000	-0.008	0.004
No Limit	C	0.000	-0.027	0.027	0.000	-0.037	0.037	0.000	-0.008	0.008
Not Covered		0.000	-0.027	0.000	0.000	-0.037	0.000	0.000	-0.008	0.000

Table 2.14: Adjustments For ‘Sedative Fillings’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.037	-0.037	0.000	0.041	-0.041	0.000	0.019	-0.019	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.037	0.037	0.000	-0.041	0.041	0.000	-0.019	0.019
Not Covered	0.000	-0.037	0.000	0.000	-0.041	0.000	0.000	-0.019	0.000

Table 2.15: Adjustments For ‘Pulp Capping’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.046	-0.046	0.000	0.053	-0.053	0.000	0.035	-0.035	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.046	0.046	0.000	-0.053	0.053	0.000	-0.035	0.035
Not Covered	0.000	-0.046	0.000	0.000	-0.053	0.000	0.000	-0.035	0.000

Table 2.16 i: Adjustments For ‘Apexification & Re-calcification’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.001	0.000	-0.001	0.004	0.000	-0.004	0.003	0.000	-0.003
B	0.000	0.001	-0.001	0.000	0.004	-0.004	0.000	0.003	-0.003
C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered	0.000	0.000	-0.001	0.000	0.000	-0.004	0.000	0.000	-0.003

Table 2.16 ii: Adjustments For ‘Pulp Therapy’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.000	0.000	0.000	0.000	0.000	0.000	0.044	-0.044	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.044	0.044
Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.044	0.000

Table 2.17: Adjustments For ‘Periodontics – Non-Surgical’ Allocation

	Employee	Spouse	Child
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Class Allocation	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.200	-0.200	0.000	0.176	-0.176	0.000	0.017	-0.017	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.200	0.200	0.000	-0.176	0.176	0.000	-0.017	0.017
Not Covered	0.000	-0.200	0.000	0.000	-0.176	0.000	0.000	-0.017	0.000

Table 2.18: Adjustments For ‘Maxillofacial Prosthesis’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	1.338	0.000	0.000	1.338	0.000	0.000	1.338	0.000	0.000
B	0.000	1.338	0.000	0.000	1.338	0.000	0.000	1.338	0.000
C	0.000	0.000	1.338	0.000	0.000	1.338	0.000	0.000	1.338
Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2.19: Adjustments For ‘Other Prosthesis’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2.20: Adjustments For Alternate ‘Implant Supported Prosthetic’ Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 per 10 years	A	0.245	0.000	-0.327	0.321	0.000	-0.429	0.031	0.000	-0.041
1 per 5 years	A	0.333	0.000	-0.327	0.437	0.000	-0.429	0.042	0.000	-0.041
1 per 60 months	A	0.327	0.000	-0.327	0.429	0.000	-0.429	0.041	0.000	-0.041
1 per 84 months	A	0.280	0.000	-0.327	0.367	0.000	-0.429	0.035	0.000	-0.041
Not Covered	A	0.000	0.000	-0.327	0.000	0.000	-0.429	0.000	0.000	-0.041
1 per 10 years	B	0.000	0.245	-0.327	0.000	0.321	-0.429	0.000	0.031	-0.041
1 per 5 years	B	0.000	0.333	-0.327	0.000	0.437	-0.429	0.000	0.042	-0.041
1 per 60 months	B	0.000	0.327	-0.327	0.000	0.429	-0.429	0.000	0.041	-0.041
1 per 84 months	B	0.000	0.280	-0.327	0.000	0.367	-0.429	0.000	0.035	-0.041
Not Covered	B	0.000	0.000	-0.327	0.000	0.000	-0.429	0.000	0.000	-0.041
1 per 10 years	C	0.000	0.000	-0.082	0.000	0.000	-0.107	0.000	0.000	-0.010
1 per 5 years	C	0.000	0.000	0.007	0.000	0.000	0.009	0.000	0.000	0.001
1 per 60 months	C	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 per 84 months	C	0.000	0.000	-0.047	0.000	0.000	-0.061	0.000	0.000	-0.006
Not Covered	C	0.000	0.000	-0.327	0.000	0.000	-0.429	0.000	0.000	-0.041
Not Covered		0.000	0.000	-0.327	0.000	0.000	-0.429	0.000	0.000	-0.041

Table 2.21: Adjustments For ‘General Services’ Allocation

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
A	0.029	-0.029	0.000	0.034	-0.034	0.000	0.026	-0.026	0.000

Class Allocation	Employee			Spouse			Child		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
B	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
C	0.000	-0.029	0.029	0.000	-0.034	0.034	0.000	-0.026	0.026
Not Covered	0.000	-0.029	0.000	0.000	-0.034	0.000	0.000	-0.026	0.000

Table 4a: Adjustments For Alternate ‘Accident Coverage’ Provisions

Accident Coverage	Multiplicative Adjustment Factor
No	1.000
Yes	1.005

Table 4b: Adjustments For Alternate ‘Coordination of Benefits’ Provisions

Coordination of Benefits Used in Adjudicated Claims	Adjustment Factor
Yes	1.000
No	1.020

Table 4c: Adjustments For Alternate ‘Eligibility’ Provisions

Standard (New Hire 3 Month Wait)	1.00
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Table 4d: Adjustments For Alternate ‘Orthodontia’ Provisions

Orthodontia Coverage	Child Age Limit	Adults	Child
No Coverage		0.000	0.000
Child Only	Child age to 19	0.000	1.000
Child Only	Up to dependent age limit	0.000	1.053
Adult (employee / spouse) & Child	Child age to 19	5.000	1.000
Adult (employee / spouse) & Child	Up to dependent age limit	5.000	1.053

Table 4e: Adjustments For Alternate ‘Preauthorization’ Provisions

Preauthorization of Large Claims Required	Multiplicative Adjustment Factor For	
	Class B	Class C
Yes	1.000	1.000
No	1.100	1.100

Table 4f: Adjustments For Alternate ‘Waiting Periods’ Provisions

	Years of Prior Dental Coverage	Class A	Class B	Class C	Ortho
None		1.000	1.000	1.000	1.000
0/0/0/12	None	1.000	1.000	1.000	0.850
0/0/0/24	None	1.000	1.000	1.000	0.700
0/0/12/12	None	1.000	1.000	0.850	0.850
0/0/24/24	None	1.000	1.000	0.700	0.700
0/0/6/6	None	1.000	1.000	0.925	0.925
0/6/12/12	None	1.000	0.925	0.856	0.856
0/6/12/24	None	1.000	0.925	0.856	0.732
0/6F/12/24/24	None	1.000	0.886	0.732	0.732
0/0/0/12	One or More	1.000	1.000	1.000	0.925

0/0/0/24	One or More	1.000	1.000	1.000	0.925
0/0/12/12	One or More	1.000	1.000	0.925	0.925
0/0/24/24	One or More	1.000	1.000	0.925	0.925
0/0/6/6	One or More	1.000	1.000	0.925	0.925
0/6/12/12	One or More	1.000	0.925	0.925	0.925
0/6/12/24	One or More	1.000	0.925	0.925	0.925
0/6F/12/24/24	One or More	1.000	0.925	0.925	0.925

Table 6a i: 'Group Size' Adjustment Factors

Group Size	Adjustment Factor
2 – 9	1.16
10 – 17	1.08
18 – 24	1.06
25 – 49	1.035
50 – 74	1.02
75 – 99	1.00
100+	0.98

Table 6a ii: 'Multiple Option' Adjustment Factors

Available Dental Options	Adjustment Factor
1	1.00
2	1.03
3+	1.05

Table 6a iii(a): 'Participation' Adjustment Factors

EE Participation Percent	Adjustment Factor		
	Lock-In / Lock-Out Period		
	1 Year	2 Years	None
0% - 19.9%	1.52	1.459	1.52
20% - 24.9%	1.45	1.392	1.45
25% - 34.9%	1.35	1.296	1.35
35% - 39.9%	1.272	1.221	1.272
40% - 44.9%	1.252	1.202	1.252
45% - 49.9%	1.232	1.183	1.232
50% - 54.9%	1.19	1.142	1.19
55% - 59.9%	1.162	1.116	1.162
60% - 64.9%	1.122	1.077	1.122
65% - 69.9%	1.082	1.039	1.082
70% - 74.9%	1.062	1.02	1.062
75% - 79.9%	1.042	1	1.042
80% - 84.9%	1.022	1	1.022
85% - 100%	1	1	1

Table 6a iii(b): Assumed Participation on Virgin Dental Plans

Employer Contribution	VB Support	Section 125 Plan	Employee Adjustment Factor
0%	Yes	Yes	0.484
10%	Yes	Yes	0.557
20%	Yes	Yes	0.629
30%	Yes	Yes	0.702
40%	Yes	Yes	0.774
50%	Yes	Yes	0.847
60%	Yes	Yes	0.920
70%	Yes	Yes	0.992
80%	Yes	Yes	1.000
90%	Yes	Yes	1.000
100%	Yes	Yes	1.000
0%	No	Yes	0.440
10%	No	Yes	0.506
20%	No	Yes	0.572
30%	No	Yes	0.638
40%	No	Yes	0.704
50%	No	Yes	0.770
60%	No	Yes	0.836
70%	No	Yes	0.902
80%	No	Yes	0.968
90%	No	Yes	1.000
100%	No	Yes	1.000
0%	Yes	No	0.440
10%	Yes	No	0.506
20%	Yes	No	0.572
30%	Yes	No	0.638
40%	Yes	No	0.704
50%	Yes	No	0.770
60%	Yes	No	0.836
70%	Yes	No	0.902
80%	Yes	No	0.968
90%	Yes	No	1.000
100%	Yes	No	1.000
0%	No	No	0.400
10%	No	No	0.460
20%	No	No	0.520
30%	No	No	0.580
40%	No	No	0.640
50%	No	No	0.700
60%	No	No	0.760
70%	No	No	0.820
80%	No	No	0.880
90%	No	No	0.940
100%	No	No	1.000

Table 6a iv: Adjustments For Alternate ‘Preannouncement’ Provisions

Preannouncement (# of Months)	Adjustment Factor
None	0.975
1 – 3 months	1.000
4 – 6 months	1.042
7+ months	1.076

Table 6a v: Adjustments For Alternate ‘Open Enrollment’ Provisions

		Adjustment Factor
None or One Time		1.00
Annual Enrollment, Section 125 Plan		1.00
Annual Enrollment, Non-Section 125 Plan		See Following Section by Employee Participation and Employer Contribution Level
Employee Participation	Employer Contribution	
Less than 75%	<= 50%	1.035
Less than 75%	> 50%	1.030
75% to 84.5%	<= 50%	1.030
75% to 84.5%	> 50%	1.020
85% to 94.5%	<= 50%	1.020
85% to 94.5%	> 50%	1.000
95% and Above	<= 50%	1.000
95% and Above	> 50%	1.000

Table 6a vi: Adjustments For Alternate ‘Benefit Consecutive Period’ Provisions

	Adjustment Factor
Liberal	1.000
Strict	0.998

Table 6b i(adult): Adjustments For ‘Adult Age’ Distribution

Age Range	Class A	Class B	Class C	Ortho
No Age Census	1.000	1.000	1.000	1.000

Table 6b i(child): Adjustments to Child Class A, B and C Average Charges For Alternate ‘Child Age’ Provisions

Students Covered Up To Age	Non-Students Covered Up To Age												30 or No Limit	
	18	19	20	21	22	23	24	25	26	27	28	29		
18	0.950													
19	0.955	0.959												
20	0.980	0.970	0.980											
21	0.985	0.980	0.995	1.001										
22	0.990	0.990	1.000	1.004	1.010									
23	1.000	1.000	1.004	1.014	1.018	1.022								
24	1.002	1.002	1.010	1.020	1.024	1.028	1.030							
25	1.006	1.006	1.014	1.022	1.026	1.030	1.034	1.036						
26	1.008	1.008	1.016	1.024	1.028	1.032	1.036	1.038	1.04					
27	1.010	1.010	1.018	1.026	1.030	1.034	1.038	1.04	1.04	1.042				
28	1.010	1.010	1.020	1.028	1.032	1.036	1.038	1.04	1.04	1.042	1.044			

Students Covered Up To Age	Non-Students Covered Up To Age												
	18	19	20	21	22	23	24	25	26	27	28	29	30 or No Limit
29	1.010	1.010	1.021	1.029	1.033	1.037	1.039	1.04	1.041	1.043	1.045	1.047	
30	1.010	1.012	1.022	1.030	1.034	1.038	1.040	1.04	1.042	1.044	1.046	1.048	1.05
No Limit	1.010	1.013	1.023	1.031	1.035	1.039	1.041	1.041	1.043	1.045	1.047	1.049	1.05

Table 6b iii: 'Deductible Utilization' Adjustments

Annual Deductible	Deductible Applies To								
	A, B & C			B & C Only			C Only		
	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
\$0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$5	0.998	0.998	0.998	1.000	0.998	0.998	1.000	1.000	0.998
\$10	0.996	0.996	0.996	1.000	0.996	0.996	1.000	1.000	0.996
\$15	0.994	0.994	0.994	1.000	0.994	0.994	1.000	1.000	0.994
\$20	0.992	0.992	0.992	1.000	0.992	0.992	1.000	1.000	0.992
\$25	0.990	0.990	0.990	1.000	0.990	0.990	1.000	1.000	0.990
\$30	0.987	0.987	0.987	1.000	0.987	0.987	1.000	1.000	0.987
\$35	0.984	0.984	0.984	1.000	0.984	0.984	1.000	1.000	0.984
\$40	0.981	0.981	0.981	1.000	0.981	0.981	1.000	1.000	0.981
\$45	0.978	0.978	0.978	1.000	0.978	0.978	1.000	1.000	0.978
\$50	0.975	0.975	0.975	1.000	0.975	0.975	1.000	1.000	0.975
\$55	0.973	0.973	0.973	1.000	0.973	0.973	1.000	1.000	0.973
\$60	0.971	0.971	0.971	1.000	0.971	0.971	1.000	1.000	0.971
\$65	0.969	0.969	0.969	1.000	0.969	0.969	1.000	1.000	0.969
\$70	0.967	0.967	0.967	1.000	0.967	0.967	1.000	1.000	0.967
\$75	0.965	0.965	0.965	1.000	0.965	0.965	1.000	1.000	0.965
\$80	0.964	0.964	0.964	1.000	0.964	0.964	1.000	1.000	0.964
\$85	0.963	0.963	0.963	1.000	0.963	0.963	1.000	1.000	0.963
\$90	0.962	0.962	0.962	1.000	0.962	0.962	1.000	1.000	0.962
\$95	0.961	0.961	0.961	1.000	0.961	0.961	1.000	1.000	0.961
\$100 or More	0.960	0.960	0.960	1.000	0.960	0.960	1.000	1.000	0.960

Table 6b iv: 'Employer Contribution' Adjustment Factors

Employer Contribution Percentage	Adjustment Factor
0%	1.020
10%	1.018
20%	1.016
30%	1.014
40%	1.012
50%	1.010
60%	1.008
70%	1.006
80%	1.004
90%	1.002
100%	1.000

Table 6b v: 'Gender' Adjustment Factors

Percentage of Eligible Employees That Are Male	Employee				Spouse			
	Class A	Class B	Class C	Ortho	Class A	Class B	Class C	Ortho
0%	1.109	1.010	1.096	1.000	0.880	0.998	0.852	1.000
10%	1.090	1.008	1.079	1.000	0.897	0.998	0.874	1.000
20%	1.070	1.006	1.062	1.000	0.915	0.999	0.895	1.000
30%	1.051	1.005	1.045	1.000	0.932	0.999	0.917	1.000
40%	1.031	1.003	1.028	1.000	0.950	0.999	0.938	1.000
50%	1.012	1.001	1.011	1.000	0.967	1.000	0.960	1.000
60%	0.992	0.999	0.993	1.000	0.984	1.000	0.981	1.000
70%	0.973	0.997	0.976	1.000	1.002	1.000	1.003	1.000
80%	0.953	0.996	0.959	1.000	1.019	1.000	1.024	1.000
90%	0.934	0.994	0.942	1.000	1.037	1.001	1.046	1.000
100%	0.914	0.992	0.925	1.000	1.054	1.001	1.067	1.000

Table 6b vi: 'Immature Business' Adjustment Factors

Years of Dental Coverage	Years of Major Coverage	Years of Ortho Coverage	Employee, Spouse and Child			
			Class A	Class B	Class C	Ortho
0	0	0	1.050	1.050	1.050	1.050
1	0	0	1.030	1.030	1.050	1.050
1	1	0	1.030	1.030	1.030	1.050
1	0	1	1.030	1.030	1.050	1.030
1	1	1	1.030	1.030	1.030	1.030
2	0	0	1.000	1.000	1.050	1.050
2	0	1	1.000	1.000	1.050	1.030
2	0	2	1.000	1.000	1.050	1.000
2	1	0	1.000	1.000	1.030	1.050
2	1	1	1.000	1.000	1.030	1.030
2	1	2	1.000	1.000	1.030	1.000
2	2	0	1.000	1.000	1.000	1.050
2	2	1	1.000	1.000	1.000	1.030
2	2	2	1.000	1.000	1.000	1.000

Table 6b vii: 'Industry' Adjustment Factors

SIC Code	Division Major Group Industry Group Description		Adjustment Factor
A	Division A: Agriculture, Forestry, And Fishing		
01		Agricultural Production Crops	0.8925
02		Agriculture production livestock and animal specialties	0.8925
07		Agricultural Services	1.1025
071		Soil Preparation Services	0.9975
072		Crop Services	0.9975
074		Veterinary Services	1.1025
075		Animal Services, Except Veterinary	0.9975
076		Farm Labor And Management Services	0.9975
078		Landscape And Horticultural Services	1.05
0781		Landscape Counseling and Planning	1.05
0782		Lawn and Garden Services	0.945
0783		Ornamental Shrub and Tree Services	0.9975
08		Forestry	0.9975
09		Fishing, hunting, and trapping	0.945
091		Commercial Fishing	0.8925
092		Fish Hatcheries And Preserves	0.945
097		Hunting And Trapping, And Game Propagation	0.8925
B	Division B: Mining		
10		Metal Mining	0.8925
101		Iron Ores	0.8925
102		Copper Ores	0.8925
1021		Copper Ores	1.02
103		Lead And Zinc Ores	1.02
104		Gold And Silver Ores	1.02
106		Ferroalloy Ores, Except Vanadium	1.02
108		Metal Mining Services	1.02
109		Miscellaneous Metal Ores	1.02
12		Coal Mining	1.02
13		Oil And Gas Extraction	1.02
14		Mining And Quarrying Of Nonmetallic Minerals, Except Fuels	1.02
C	Division C: Construction		
15		Building Construction General Contractors And Operative Builders	1.14
152		General Building Contractors-Residential Buildings	1.14
1521		General Contractors-Single-Family Houses	0.94
1522		General Contractors-Residential Buildings,	0.94
153		Operative Builders	0.94
154		General Building Contractors-Nonresidential Buildings	0.94
16		Heavy Construction Other Than Building Construction Contractors	0.9
161		Highway And Street Construction, Except Elevated Highways	0.89
162		Heavy Construction, Except Highway And Street Construction	0.9
1622		Bridge, Tunnel, and Elevated Highway	0.89
1623		Water, Sewer, Pipeline, and Communications	0.89
1629		Heavy Construction, NEC	0.89
17		Construction Special Trade Contractors	0.99
171		Plumbing, Heating And Air-Conditioning	0.99
172		Painting And Paper Hanging	0.99
173		Electrical Work	0.99
174		Masonry, Stonework, Tile Setting, And Plastering	0.99
175		Carpentry And Floor Work	1

SIC Code	Division	Major Group	Industry Group	Description	Adjustment Factor
1751				Carpentry Work	0.99
1752				Floor Laying and Other Floor Work, NEC	0.99
176				Roofing, Siding, And Sheet Metal Work	0.99
177				Concrete Work	1
1771				Concrete Work	0.99
178				Water Well Drilling	1
1781				Water Well Drilling	0.99
179				Miscellaneous Special Trade Contractors	0.99
D	Division D: Manufacturing				
20		Food And Kindred Products			0.84
201		Meat Products			0.84
2011			Meat Packing Plants		0.8925
2013			Sausages and Other Prepared Meats		0.8925
2015			Poultry Slaughtering and Processing		0.8925
202		Dairy Products			0.8925
203		Canned, Frozen, And Preserved Fruits, Vegetables, And Food Special			0.8925
204		Grain Mill Products			0.8925
205		Bakery Products			0.8925
206		Sugar And Confectionery Products			0.8925
207		Fats And Oils			0.8925
208		Beverages			0.8925
209		Miscellaneous Food Preparations And Kindred Products			0.8925
21		Tobacco Products			0.8925
22		Textile Mill Products			0.9975
23		Apparel And Other Finished Products Made From Fabrics And Similar Materials			1.05
24		Lumber And Wood Products, Except Furniture			0.8925
25		Furniture And Fixtures			0.945
26		Paper And Allied Products			0.945
27		Printing, Publishing, And Allied Industries			1.05
28		Chemicals And Allied Products			1.05
281			Industrial Inorganic Chemicals		0.9975
282			Plastics Materials And Synthetic Resins, Synthetic Rubber, Cellulo		0.9975
283			Drugs		1.05
284			Soap, Detergents, And Cleaning Preparations; Perfumes, Cosmetics,		0.9975
285			Paints, Varnishes, Lacquers, Enamels, And Allied Products		0.9975
286			Industrial Organic Chemicals		0.9975
287			Agricultural Chemicals		0.9975
289			Miscellaneous Chemical Products		0.9975
29		Petroleum Refining And Related Industries			0.9975
30		Rubber And Miscellaneous Plastics Products			0.9975
31		Leather And Leather Products			0.9975
32		Stone, Clay, Glass, And Concrete Products			0.9975
33		Primary Metal Industries			0.9975
34		Fabricated Metal Products, Except Machinery And Transportation Equipment			0.9975
35		Industrial And Commercial Machinery And Computer Equipment			0.9975
36		Electronic And Other Electrical Equipment And Components, Except Computer Equipment			0.9975
37		Transportation Equipment			1.05

SIC Code	Division	Major Group	Industry Group	Description	Adjustment Factor
38				Measuring, Analyzing, And Controlling Instruments; Photographic, Medical And Optical Goods; Watches And Clocks	1.05
39				Miscellaneous Manufacturing Industries	1.05
391				Jewelry, Silverware, And Plated Ware	1.05
393				Musical Instruments	1.05
394				Dolls, Toys, Games And Sporting And Athletic Goods	0.9975
395				Pens, Pencils, And Other Artists' Materials	0.9975
396				Costume Jewelry, Costume Novelties, Buttons, And Miscellaneous Not	0.9975
399				Miscellaneous Manufacturing Industries	0.9975
E	Division E: Transportation, Communications, Electric, Gas, And Sanitary Services				
40				Railroad Transportation	1.05
401				Railroads	1.05
4011				Railroads, Line-haul Operating	0.97
4013				Railroad Switching and Terminal	1
41				Local And Suburban Transit And Interurban Highway Passenger Transportation	1
411				Local And Suburban Passenger Transportation	1
4111				Local and Suburban Transit	0.97
4119				Local Passenger Transportation, NEC	0.97
412				Taxicabs	0.85
413				Intercity And Rural Bus Transportation	1
414				Bus Charter Service	1
415				School Buses	1
417				Terminal And Service Facilities For Motor Vehicle Passenger Transp	1
42				Motor Freight Transportation And Warehousing	0.87
421				Trucking And Courier Services, Except Air	0.87
422				Public Warehousing And Storage	0.9
4221				Farm Product Warehousing and Storage	0.9
4222				Refrigerated Warehousing and Storage	0.87
4225				General Warehousing and Storage	0.87
4226				Special Warehousing and Storage, NEC	0.87
423				Terminal And Joint Terminal Maintenance Facilities For Motor Freig	0.9
43				United States Postal Service	1.1
44				Water Transportation	0.87
441				Deep Sea Foreign Transportation Of Freight	0.9
4412				Deep Sea Foreign Transportation of Freight	0.87
442				Deep Sea Domestic Transportation Of Freight	0.9
4424				Deep Sea Domestic Transportation of Freight	0.87
443				Freight Transportation On The Great Lakes&Die;St. Lawrence Seaway	0.9
444				Water Transportation Of Freight, Not Elsewhere Classified	0.9
4449				Water Transportation of Freight, NEC	0.87
448				Water Transportation Of Passengers	0.9
4481				Deep Sea Transportation of Passengers, Except	0.87
4482				Ferries	0.9
4489				Water Transportation of Passengers, NEC	0.87
449				Services Incidental To Water Transportation	0.9
4491				Marine Cargo Handling	0.87
4492				Towing and Tugboat Services	0.87

SIC Code	Division Major Group Industry Group Description			Adjustment Factor
4493			Marinas	0.87
4499			Water Transportation Services, NEC	0.87
45			Transportation By Air	0.95
451			Air Transportation, Scheduled, And Air Courier Services	0.92
452			Air Transportation, Nonscheduled	0.95
4522			Air Transportation, Nonscheduled	0.92
458			Airports, Flying Fields, And Airport Terminal Services	0.95
4581			Airports, Flying Fields, and Airport Terminal	0.92
46			Pipelines, Except Natural Gas	0.95
47			Transportation Services	0.97
472			Arrangement Of Passenger Transportation	1
4724			Travel Agencies	0.97
4725			Tour Operators	0.97
4729			Arrangement of Passenger Transportation, NEC	0.97
473			Arrangement Of Transportation Of Freight And Cargo	0.97
474			Rental Of Railroad Cars	1
478			Miscellaneous Services Incidental To Transportation	1
4783			Packing and Crating	1
4785			Fixed Facilities and Inspection and Weighing	0.97
4789			Transportation Services, NEC	0.97
48			Communications	0.97
481			Telephone Communications	0.97
482			Telegraph And Other Message Communications	0.97
483			Radio And Television Broadcasting Stations	0.97
484			Cable And Other Pay Television Services	0.97
4841			Cable and Other Pay Television Services	1
489			Communications Services, Not Elsewhere Classified	0.97
49			Electric, Gas, And Sanitary Services	0.92
491			Electric Services	0.92
492			Gas Production And Distribution	0.92
4922			Natural Gas Transmission	0.92
4923			Natural Gas Transmission and Distribution	0.92
4924			Natural Gas Distribution	0.92
4925			Mixed, Manufactured, or Liquefied Petroleum	0.95
493			Combination Electric And Gas, And Other Utility Services	0.95
4931			Electric and Other Services Combined	0.95
4932			Gas and Other Services Combined	0.92
4939			Combination Utilities, NEC	0.95
494			Water Supply	0.92
495			Sanitary Services	0.92
4952			Sewerage Systems	0.95
4953			Refuse Systems	0.92
4959			Sanitary Services, NEC	0.92
496			Steam And Air-Conditioning Supply	0.95
497			Irrigation Systems	0.95
F			Division F: Wholesale Trade	
50			Wholesale Trade-durable Goods	0.97
501			Motor Vehicles And Motor Vehicle Parts And Supplies	0.97
5012			Automobiles and Other Motor Vehicles	0.98
5013			Motor Vehicle Supplies and New Parts	0.98
5014			Tires and Tubes	0.98

SIC Code	Division Major Group Industry Group Description			Adjustment Factor
5015			Motor Vehicle Parts, Used	0.98
502			Furniture And Home furnishings	0.98
503			Lumber And Other Construction Materials	0.98
504			Professional And Commercial Equipment And Supplies	0.98
505			Metals And Minerals, Except Petroleum	0.98
506			Electrical Goods	0.98
507			Hardware, And Plumbing And Heating Equipment And Supplies	0.98
508			Machinery, Equipment, And Supplies	0.98
509			Miscellaneous Durable Goods	0.98
51			Wholesale Trade-non-durable Goods	0.98
G	Division G: Retail Trade			
52			Building Materials, Hardware, Garden Supply, And Mobile Home Dealers	0.833
521			Lumber And Other Building Materials Dealers	0.833
5211			Lumber and Other Building Materials Dealers	0.9
523			Paint, Glass, And Wallpaper Stores	0.9
525			Hardware Stores	0.9
526			Retail Nurseries, Lawn And Garden Supply Stores	0.9
527			Mobile Home Dealers	0.9
53			General Merchandise Stores	1.06
54			Food Stores	0.96
55			Automotive Dealers And Gasoline Service Stations	0.96
551			Motor Vehicle Dealers (New And Used)	0.96
552			Motor Vehicle Dealers (Used Only)	0.96
553			Auto And Home Supply Stores	0.96
554			Gasoline Service Stations	0.8925
5541			Gasoline Service Stations	0.9
555			Boat Dealers	0.96
556			Recreational Vehicle Dealers	0.96
557			Motorcycle Dealers	0.96
559			Automotive Dealers, Not Elsewhere Classified	0.96
56			Apparel And Accessory Stores	1.01
57			Home Furniture, Furnishings, And Equipment Stores	1.01
58			Eating And Drinking Places	0.95
59			Miscellaneous Retail	1.06
H	Division H: Finance, Insurance, And Real Estate			
60			Depository Institutions	1.11
601			Central Reserve Depository Institutions	1.05
6011			Federal Reserve Banks	0.97
6019			Central Reserve Depository Institutions, NEC	0.97
602			Commercial Banks	1.02
603			Savings Institutions	1.02
606			Credit Unions	1.02
608			Foreign Banking And Branches And Agencies Of Foreign Banks	1.02
609			Functions Related To Depository Banking	1.02
61			Non-depository Credit Institutions	1.02
62			Security And Commodity Brokers, Dealers, Exchanges, And Services	1.07
63			Insurance Carriers	1.07
64			Insurance Agents, Brokers, And Service	1.07
65			Real Estate	1.07
651			Real Estate Operators (Except Developers) And Lessors	1.02
653			Real Estate Agents And Managers	1.02

SIC Code	Division	Major Group	Industry Group	Description	Adjustment Factor
654				Title Abstract Offices	1.02
655				Land Subdividers And Developers	1.02
67				Holding And Other Investment Offices	1.02
I	Division I: Services				
70				Hotels, Rooming Houses, Camps, And Other Lodging Places	0.93
701				Hotels And Motels	0.93
7011				Hotels and Motels	0.9215
702				Rooming And Boarding Houses	0.9215
703				Camps And Recreational Vehicle Parks	0.9215
704				Organization Hotels And Lodging Houses, On Membership Basis	0.9215
72				Personal Services	0.97
721				Laundry, Cleaning, And Garment Services	0.9215
722				Photographic Studios, Portrait	0.97
723				Beauty Shops	0.97
724				Barber Shops	0.9215
725				Shoe Repair Shops And Shoeshine Parlors	0.873
726				Funeral Service And Crematories	0.9215
729				Miscellaneous Personal Services	0.97
7291				Tax Return Preparation Services	0.97
7299				Miscellaneous Personal Services, NEC	0.9215
73				Business Services	1.0185
731				Advertising	1.0185
732				Consumer Credit Reporting Agencies, Mercantile Reporting Agencies,	1.0185
733				Mailing, Reproduction, Commercial Art And Photography, And Stenogr	1.0185
734				Services To Dwellings And Other Buildings	0.9215
735				Miscellaneous Equipment Rental And Leasing	1.0185
736				Personnel Supply Services	1.0185
737				Computer Programming, Data Processing, And Other Computer Related	1.0185
738				Miscellaneous Business Services	1.0185
7381				Detective, Guard, and Armored Car Services	0.9215
7382				Security Systems Services	0.97
7383				News Syndicates	1.0185
7384				Photofinishing Laboratories	1.0185
7389				Business Services, NEC	1.0185
739				Special Comptroller Codes	1.0185
75				Automotive Repair, Services, And Parking	0.9215
751				Automotive Rental And Leasing, Without Drivers	0.9215
7513				Truck Rental and Leasing, Without Drivers	0.873
7514				Passenger Car Rental	0.9215
7515				Passenger Car Leasing	0.9215
7519				Utility Trailer and Recreational Vehicle	0.873
752				Automobile Parking	0.873
753				Automotive Repair Shops	0.873
754				Automotive Services, Except Repair	0.873
76				Miscellaneous Repair Services	0.97
762				Electrical Repair Shops	0.9215
763				Watch, Clock, And Jewelry Repair	0.97
764				Reupholstery And Furniture Repair	0.9215

SIC Code	Division	Major Group	Industry Group	Description	Adjustment Factor
769				Miscellaneous Repair Shops And Related Services	0.9215
78				Motion Pictures	1.1155
781				Motion Picture Production And Allied Services	1.1155
782				Motion Picture Distribution And Allied Services	1.1155
783				Motion Picture Theaters	0.873
784				Video Tape Rental	0.873
79				Amusement And Recreation Services	1.164
791				Dance Studios, Schools, And Halls	1.067
792				Theatrical Producers (Except Motion Picture), Bands, Orchestras, A	1.164
793				Bowling Centers	1.0185
794				Commercial Sports	1.067
7941				Professional Sports Clubs and Promoters	1.067
7948				Racing, Including Track Operations	1.0185
799				Miscellaneous Amusement And Recreation Services	1.067
7991				Physical Fitness Facilities	1.067
7992				Public Golf Courses	1.0185
7993				Coin-Operated Amusement Devices	1.0185
7996				Amusement Parks	1.0185
7997				Membership Sports and Recreation Clubs	1.067
7999				Amusement and Recreation Services, NEC	1.0185
80				Health Services	1.067
81				Legal Services	1.067
82				Educational Services	1.1155
821				Elementary And Secondary Schools	1.1155
822				Colleges, Universities, Professional Schools, And Junior Colleges	1.1155
823				Libraries	1.1155
824				Vocational Schools	1.0185
829				Schools And Educational Services, Not Elsewhere Classified	1.1155
83				Social Services	0.97
84				Museums, Art Galleries, And Botanical And Zoological Gardens	1.0185
841				Museums And Art Galleries	1.0185
842				Arboreta And Botanical Or Zoological Gardens	0.97
86				Membership Organizations	1.0185
87				Engineering, Accounting, Research, Management, And Related Services	1.067
88				Private Households	0.9215
89				Miscellaneous Services	1.067
J				Division J: Public Administration	
91				Executive, Legislative, And General Government, Except Finance	1.067
911				Executive Offices	1.067
9111				Executive Offices	1.01
912				Legislative Bodies	1.045
9121				Legislative Bodies	1.01
913				Executive And Legislative Offices Combined	1.01
919				General Government, Not Elsewhere Classified	1.01
92				Justice, Public Order, And Safety	1.01
921				Courts	1.01
922				Public Order And Safety	1.01
9221				Police Protection	1.01
9222				Legal Counsel and Prosecution	1.01
9223				Correctional Institutions	0.91
9224				Fire Protection	1.01

SIC Code	Division	Major Group	Industry Group	Description	Adjustment Factor
9229				Public Order and Safety, NEC	1.01
93				Public Finance, Taxation, And Monetary Policy	1.01
94				Administration Of Human Resource Programs	1.01
95				Administration Of Environmental Quality And Housing Programs	1.01
96				Administration Of Economic Programs	1.01
97				National Security And International Affairs	1.05
971				National Security	1.01
972				International Affairs	1.05
K	K. Nonclassifiable Establishments				
99				Nonclassifiable Establishments	1.1

Table 6b viii(a): ‘Plan Design Utilization – Non-Ortho’ Adjustment Factors

Coinsurance Levels	Class A Factor	Class B Factor	Class C Factor (By Annual Maximum)						
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$5,000+
100/100/100	1.190	1.310	1.010	1.191	1.520	1.670	1.753	1.870	2.195
100/100/60	1.110	1.120	0.909	0.983	1.071	1.105	1.116	1.139	1.187
100/100/50	1.090	1.080	0.889	0.950	1.015	1.040	1.048	1.065	1.099
100/100/0	1.000	0.920	0.000	0.000	0.000	0.000	0.000	0.000	0.000
100/90/70	1.080	1.120	0.923	1.014	1.133	1.180	1.197	1.229	1.298
100/90/60	1.060	1.080	0.901	0.975	1.063	1.097	1.109	1.131	1.180
100/90/50	1.040	1.040	0.882	0.942	1.008	1.033	1.041	1.057	1.092
100/85/70	1.060	1.100	0.919	1.011	1.129	1.161	1.193	1.225	1.295
100/85/60	1.040	1.060	0.898	0.972	1.060	1.082	1.105	1.128	1.176
100/85/50	1.020	1.020	0.879	0.938	1.004	1.021	1.037	1.054	1.089
100/80/80	1.060	1.130	0.939	1.053	1.216	1.281	1.308	1.355	1.460
100/80/60	1.020	1.040	0.894	0.968	1.056	1.090	1.102	1.124	1.173
100/80/50	1.000	1.000	0.875	0.935	1.000	1.026	1.033	1.050	1.085
100/80/0	0.920	0.840	0.000	0.000	0.000	0.000	0.000	0.000	0.000
90/80/70	1.010	1.080	0.914	1.005	1.124	1.171	1.188	1.220	1.289
90/80/60	0.990	1.040	0.892	0.966	1.054	1.088	1.100	1.122	1.171
90/80/50	0.980	1.000	0.873	0.933	0.998	1.024	1.032	1.048	1.083
90/80/0	0.890	0.840	0.000	0.000	0.000	0.000	0.000	0.000	0.000
80/80/80	1.010	1.120	0.936	1.050	1.212	1.278	1.305	1.351	1.456
80/80/60	0.970	1.030	0.891	0.965	1.052	1.086	1.098	1.121	1.169
80/80/50	0.950	0.990	0.871	0.932	0.996	1.022	1.030	1.047	1.081
80/80/0	0.870	0.830	0.000	0.000	0.000	0.000	0.000	0.000	0.000
80/70/60	0.930	0.990	0.884	0.958	1.045	1.079	1.091	1.114	1.162
80/70/50	0.910	0.960	0.864	0.924	0.989	1.015	1.023	1.039	1.074
80/60/50	0.880	0.920	0.857	0.917	0.982	1.008	1.016	1.032	1.067
80/50/50	0.850	0.890	0.851	0.908	0.975	1.001	1.009	1.025	1.061
50/50/50	0.780	0.880	0.845	0.898	0.969	0.996	1.003	1.020	1.055
40/40/40	0.710	0.810	0.819	0.868	0.915	0.927	0.940	0.953	0.979

Table 6b viii(b): ‘Effective Coinsurance for Primary Plans’ Adjustment Factors

Effective Coinsurance	Coinsurance Levels Under Primary Allocation of Services For		
	Class A	Class B	Class C
Class A	0.944	0.056	0.000
Class B	0.000	0.585	0.415
Class C	0.000	0.000	1.000

Table 6b viii(c): ‘Plan Design Utilization – Ortho’ Adjustment Factors

Ortho Coinsurance	Lifetime Ortho Maximum					
	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000+
20%	0.827	0.858	0.885	0.896	0.901	0.906
30%	0.842	0.881	0.917	0.932	0.939	0.944
40%	0.858	0.906	0.955	0.974	0.985	0.992
50%	0.875	0.935	1.000	1.026	1.041	1.050
60%	0.894	0.968	1.056	1.090	1.112	1.124
70%	0.916	1.007	1.126	1.172	1.204	1.221
80%	0.939	1.053	1.216	1.281	1.328	1.355
90%	0.966	1.108	1.336	1.432	1.506	1.548
100%	0.996	1.176	1.505	1.655	1.780	1.855

Table 6c: 'Area' Adjustment Factors

State	State Code	Zip Code	Area Description	Area Utilization Step 6c	Area Charge Step 6b ii	Fee Discount Step 16a	Network Penetration Step 19a i
Alaska	AK	995	Southern AK	83.30%	138.12%	77.80%	27.37%
Alaska	AK	996	Southern AK	116.90%	127.78%	85.32%	22.68%
Alaska	AK	997	Fairbanks	107.10%	138.12%	77.80%	27.37%
Alaska	AK	998	Southern AK	103.80%	127.78%	85.32%	22.68%
Alaska	AK	999	Southern AK	83.40%	127.78%	85.32%	22.68%
Alabama	AL	350	Birmingham	89.50%	71.73%	74.79%	61.19%
Alabama	AL	351	Birmingham	89.50%	71.73%	74.79%	61.19%
Alabama	AL	352	Birmingham	82.70%	77.31%	73.41%	68.36%
Alabama	AL	354	Tuscaloosa-Salem	88.80%	72.24%	74.79%	61.19%
Alabama	AL	355	Northern AL	76.90%	76.54%	74.79%	61.19%
Alabama	AL	356	Northern AL	104.30%	81.69%	69.81%	44.38%
Alabama	AL	357	Northern AL	75.10%	81.69%	69.81%	44.38%
Alabama	AL	358	Huntsville	67.40%	81.69%	69.81%	44.38%
Alabama	AL	359	Northern AL	76.70%	70.25%	78.49%	24.53%
Alabama	AL	360	Montgomery	78.70%	71.35%	78.93%	50.01%
Alabama	AL	361	Montgomery	78.70%	71.35%	78.93%	50.01%
Alabama	AL	362	Anniston	84.00%	70.25%	78.49%	24.53%
Alabama	AL	363	Southern AL	89.50%	71.35%	78.93%	50.01%
Alabama	AL	364	Southern AL	87.50%	71.35%	78.93%	50.01%
Alabama	AL	365	Mobile	73.30%	81.72%	69.80%	40.67%
Alabama	AL	366	Mobile	72.20%	81.72%	69.80%	40.67%
Alabama	AL	367	Tuscaloosa-Salem	102.80%	71.35%	78.93%	50.01%
Alabama	AL	368	Opelika	85.60%	71.35%	78.93%	50.01%
Alabama	AL	369	Tuscaloosa-Salem	78.60%	71.35%	78.93%	50.01%
Arkansas	AR	716	Southern AR	95.20%	74.32%	79.57%	37.33%
Arkansas	AR	717	Southern AR	93.10%	74.32%	79.57%	37.33%
Arkansas	AR	718	Southern AR	81.90%	74.32%	79.57%	37.33%
Arkansas	AR	719	Little Rock-Hot Spr.	89.00%	74.32%	79.57%	37.33%
Arkansas	AR	720	Little Rock-Hot Spr.	92.20%	80.64%	77.18%	70.66%
Arkansas	AR	721	Little Rock-Hot Spr.	85.20%	80.64%	77.18%	70.66%
Arkansas	AR	722	Little Rock-Hot Spr.	75.00%	85.64%	72.73%	54.55%
Arkansas	AR	723	Northeast AR	84.20%	74.43%	79.57%	37.33%
Arkansas	AR	724	Northeast AR	78.70%	82.41%	74.75%	48.82%

Arkansas	AR	725	Northeast AR	88.40%	82.41%	74.75%	48.82%
Arkansas	AR	726	Northeast AR	79.80%	82.41%	74.75%	48.82%
Arkansas	AR	727	Northeast AR	81.90%	82.41%	74.75%	48.82%
Arkansas	AR	728	Ft. Smith	71.70%	74.32%	79.57%	37.33%
Arkansas	AR	729	Ft. Smith	80.10%	82.41%	74.75%	48.82%
Arizona	AZ	850	Phoenix	89.90%	92.73%	69.53%	73.27%
Arizona	AZ	851	Phoenix	91.20%	93.02%	69.26%	75.97%
Arizona	AZ	852	Phoenix	90.30%	93.02%	69.26%	75.97%
Arizona	AZ	853	Phoenix	89.20%	93.14%	68.59%	81.70%
Arizona	AZ	855	Tuscon-Globe	89.20%	83.48%	76.55%	55.89%
Arizona	AZ	856	Tuscon-Globe	89.30%	96.50%	68.40%	71.97%
Arizona	AZ	857	Tuscon-Globe	87.40%	96.50%	68.40%	71.97%
Arizona	AZ	859	Northern AZ	80.70%	88.99%	76.55%	55.89%
Arizona	AZ	860	Northern AZ	82.60%	101.03%	65.88%	28.32%
Arizona	AZ	863	Northern AZ	78.20%	88.98%	74.47%	51.31%
Arizona	AZ	864	Northern AZ	79.70%	88.98%	74.47%	51.31%
Arizona	AZ	865	Northern AZ	82.60%	101.03%	65.88%	28.32%
California	CA	900	Downtown Los Angeles	114.40%	116.02%	63.45%	49.95%
California	CA	901	Downtown Los Angeles	115.00%	116.02%	63.45%	49.95%
California	CA	902	Inglewood-Santa Monica	115.40%	117.22%	64.26%	52.43%
California	CA	903	Inglewood-Santa Monica	116.30%	118.23%	64.67%	49.53%
California	CA	904	Inglewood-Santa Monica	111.60%	118.23%	64.67%	49.53%
California	CA	905	Southern LA Suburbs	111.80%	114.05%	64.64%	50.08%
California	CA	906	Southern LA Suburbs	125.60%	105.02%	69.57%	55.89%
California	CA	907	Southern LA Suburbs	124.40%	103.21%	70.07%	61.53%
California	CA	908	Southern LA Suburbs	124.40%	103.21%	70.07%	61.53%
California	CA	910	Pasadena-Mojave	120.10%	105.39%	73.71%	62.62%
California	CA	911	Pasadena-Mojave	115.00%	105.39%	73.71%	62.62%
California	CA	912	San Fernando Valley	118.50%	105.39%	73.71%	62.62%
California	CA	913	San Fernando Valley	125.50%	107.66%	68.65%	62.77%
California	CA	914	San Fernando Valley	125.50%	107.66%	68.65%	62.77%
California	CA	915	San Fernando Valley	120.50%	107.65%	69.31%	52.07%

California	CA	916	San Fernando Valley	120.50%	107.65%	69.31%	52.07%
California	CA	917	Eastern Los Angeles	117.00%	107.12%	64.94%	60.72%
California	CA	918	Eastern Los Angeles	129.90%	107.12%	64.94%	60.72%
California	CA	919	San Diego	105.60%	106.02%	66.94%	69.30%
California	CA	920	San Diego	108.40%	107.19%	62.98%	64.38%
California	CA	921	San Diego	112.50%	106.93%	64.06%	63.91%
California	CA	922	Palm Springs	108.00%	103.31%	66.33%	74.52%
California	CA	923	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	924	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	925	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	926	Orange County	116.50%	111.24%	65.21%	58.83%
California	CA	927	Orange County	117.70%	111.24%	65.21%	58.83%
California	CA	928	Orange County	118.20%	111.24%	65.21%	58.83%
California	CA	930	Ventura-Bakersfield	109.30%	104.18%	70.24%	69.86%
California	CA	931	Ventura-Bakersfield	101.70%	112.59%	74.73%	48.53%
California	CA	932	Ventura-Bakersfield	94.80%	99.33%	76.75%	72.11%
California	CA	933	Ventura-Bakersfield	94.80%	99.33%	76.75%	72.11%
California	CA	934	Ventura-Bakersfield	100.70%	99.33%	76.75%	72.11%
California	CA	935	Pasadena-Mojave	107.20%	99.33%	76.75%	72.11%
California	CA	936	Fresno	98.40%	99.17%	69.92%	70.01%
California	CA	937	Fresno	98.40%	99.17%	69.92%	70.01%
California	CA	939	San Jose	106.90%	110.00%	75.82%	54.43%
California	CA	940	San Francisco	105.90%	117.19%	75.50%	49.02%
California	CA	941	San Francisco	104.60%	126.47%	69.99%	45.56%
California	CA	942	San Francisco	134.40%	122.69%	70.17%	63.70%
California	CA	943	San Francisco	128.80%	129.23%	65.85%	23.21%
California	CA	944	San Francisco	119.90%	126.17%	68.01%	40.42%
California	CA	945	Eastern San Francisco Suburbs	122.20%	113.62%	74.39%	52.53%

California	CA	946	Eastern San Francisco Suburbs	110.30%	115.89%	76.23%	43.21%
California	CA	947	San Francisco	101.70%	115.89%	76.23%	43.21%
California	CA	948	Eastern San Francisco Suburbs	121.10%	115.89%	76.23%	43.21%
California	CA	949	Northern San Francisco Suburbs	103.00%	115.89%	76.23%	43.21%
California	CA	950	San Jose	119.60%	118.41%	72.94%	44.44%
California	CA	951	San Jose	121.70%	117.49%	72.99%	49.50%
California	CA	952	Northern CA	107.70%	101.07%	71.19%	53.94%
California	CA	953	Fresno	113.30%	101.07%	71.19%	53.94%
California	CA	954	Northern San Francisco Suburbs	101.70%	110.64%	76.01%	39.36%
California	CA	955	Northern CA	122.70%	104.92%	76.01%	39.36%
California	CA	956	Northern CA	101.10%	103.44%	73.30%	60.87%
California	CA	957	Northern CA	101.10%	103.44%	73.30%	60.87%
California	CA	958	Northern CA	102.70%	105.35%	70.17%	63.70%
California	CA	959	Northern CA	97.30%	104.92%	76.01%	39.36%
California	CA	960	Northern CA	107.70%	104.92%	76.01%	39.36%
California	CA	961	Northern CA	107.70%	104.92%	76.01%	39.36%
Colorado	CO	800	Denver	87.20%	101.02%	68.01%	62.48%
Colorado	CO	801	Denver	87.30%	102.08%	69.14%	62.68%
Colorado	CO	802	Denver	87.30%	101.25%	68.13%	57.13%
Colorado	CO	803	Denver	93.10%	102.11%	79.49%	34.84%
Colorado	CO	804	Colorado Springs/Misc.	96.50%	99.88%	79.49%	34.84%
Colorado	CO	805	Denver	86.00%	95.40%	70.21%	55.76%
Colorado	CO	806	Denver	86.00%	95.40%	70.21%	55.76%
Colorado	CO	807	Colorado Springs/Misc.	81.10%	95.40%	70.21%	55.76%
Colorado	CO	808	Colorado Springs/Misc.	90.20%	94.31%	76.90%	77.34%
Colorado	CO	809	Colorado Springs/Misc.	88.40%	99.24%	68.68%	64.91%
Colorado	CO	810	Colorado Springs/Misc.	86.80%	94.31%	76.90%	77.34%

Colorado	CO	811	Colorado Springs/Misc.	85.70%	96.85%	75.78%	30.05%
Colorado	CO	812	Colorado Springs/Misc.	83.40%	96.85%	75.78%	30.05%
Colorado	CO	813	Colorado Springs/Misc.	95.90%	96.85%	75.78%	30.05%
Colorado	CO	814	Colorado Springs/Misc.	89.20%	96.85%	75.78%	30.05%
Colorado	CO	815	Colorado Springs/Misc.	86.80%	96.85%	75.78%	30.05%
Colorado	CO	816	Colorado Springs/Misc.	86.80%	96.85%	75.78%	30.05%
Connecticut	CT	60	Central CT	82.10%	109.40%	74.01%	50.70%
Connecticut	CT	61	Hartford	90.80%	112.83%	73.22%	59.90%
Connecticut	CT	62	Central CT	87.60%	109.40%	74.01%	50.70%
Connecticut	CT	63	New London	88.50%	109.40%	74.01%	50.70%
Connecticut	CT	64	Central CT	80.50%	112.82%	69.62%	46.58%
Connecticut	CT	65	New Haven	90.20%	114.82%	71.77%	42.00%
Connecticut	CT	66	Bridgeport	90.40%	114.82%	71.77%	42.00%
Connecticut	CT	67	Waterbury	92.80%	112.82%	69.62%	46.58%
Connecticut	CT	68	Stamford	85.10%	122.23%	72.82%	46.05%
Connecticut	CT	69	Stamford	84.30%	122.23%	72.82%	46.05%
Dist. Of Columbia	DC	200	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	201	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	202	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	203	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	204	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	205	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%

Dist Of Columbi a	DC	207	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbi a	DC	208	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbi a	DC	209	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbi a	DC	220	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbi a	DC	221	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbi a	DC	222	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbi a	DC	223	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Delawar e	DE	197	All Delaware excluding Wilmington	78.50%	112.71%	72.88%	45.78%
Delawar e	DE	198	Wilmington	74.40%	121.53%	74.27%	22.84%
Delawar e	DE	199	All Delaware excluding Wilmington	71.90%	112.71%	72.88%	45.78%
Florida	FL	320	Northeast FL	76.60%	89.50%	69.44%	63.03%
Florida	FL	321	Northeast FL	72.70%	89.50%	69.44%	63.03%
Florida	FL	322	Jacksonville	76.70%	93.52%	67.00%	61.99%
Florida	FL	323	Tallahassee	72.70%	89.12%	71.36%	49.63%
Florida	FL	324	Tallahassee	70.50%	89.12%	71.36%	49.63%
Florida	FL	325	Pensacola	74.00%	89.12%	71.36%	49.63%
Florida	FL	326	Gainesville	81.50%	96.49%	64.12%	58.42%
Florida	FL	327	Northeast FL	80.20%	92.78%	67.15%	63.20%
Florida	FL	328	Orlando	84.00%	90.97%	67.15%	72.25%
Florida	FL	329	Northeast FL	91.00%	94.56%	70.65%	46.43%
Florida	FL	330	Miami	88.40%	108.90%	67.68%	66.35%
Florida	FL	331	Miami	97.00%	114.20%	67.46%	45.88%
Florida	FL	332	Miami	82.20%	114.20%	67.46%	45.88%
Florida	FL	333	Ft. Lauderdale	88.20%	98.55%	67.63%	62.75%
Florida	FL	334	West Palm Beach	83.40%	94.23%	70.85%	71.07%
Florida	FL	335	Tampa Area	86.40%	91.89%	66.09%	79.91%
Florida	FL	336	Tampa	89.30%	88.11%	70.27%	72.87%
Florida	FL	337	Tampa Area	90.60%	86.37%	71.34%	69.68%
Florida	FL	338	Tampa Area	80.10%	86.61%	70.13%	75.61%
Florida	FL	339	Ft. Meyers	75.50%	94.86%	70.98%	57.09%
Florida	FL	341	Ft. Meyers	79.00%	99.49%	73.74%	61.84%
Florida	FL	342	Tampa Area	87.00%	97.62%	60.84%	69.82%

Florida	FL	344	Gainesville	75.60%	93.13%	69.84%	78.20%
Florida	FL	346	Tampa Area	94.90%	89.47%	66.92%	74.49%
Florida	FL	347	Northeast FL	87.70%	90.77%	70.13%	75.61%
Florida	FL	349	West Palm Beach	84.90%	93.24%	66.49%	60.27%
Georgia	GA	300	Atlanta Area	81.80%	96.63%	73.32%	58.19%
Georgia	GA	301	Atlanta Area	88.80%	91.91%	73.47%	58.85%
Georgia	GA	302	Atlanta	78.20%	99.15%	70.13%	53.06%
Georgia	GA	303	Atlanta	72.50%	105.01%	69.58%	43.93%
Georgia	GA	304	Swainsboro	69.40%	90.47%	75.62%	26.31%
Georgia	GA	305	Atlanta Area	76.10%	91.11%	74.73%	45.85%
Georgia	GA	306	Augusta-Macon	70.80%	91.11%	74.73%	45.85%
Georgia	GA	308	Augusta-Macon	67.60%	91.11%	74.73%	45.85%
Georgia	GA	309	Augusta-Macon	76.20%	91.11%	74.73%	45.85%
Georgia	GA	310	Augusta-Macon	58.10%	87.36%	87.40%	42.19%
Georgia	GA	311	Atlanta	70.20%	105.01%	69.58%	43.93%
Georgia	GA	312	Augusta-Macon	58.10%	87.36%	87.40%	42.19%
Georgia	GA	313	Savannah	59.40%	91.57%	73.15%	64.93%
Georgia	GA	314	Savannah	59.40%	91.57%	73.15%	64.93%
Georgia	GA	315	Savannah	64.80%	90.47%	75.62%	26.31%
Georgia	GA	316	Savannah	64.80%	90.47%	75.62%	26.31%
Georgia	GA	317	Albany	63.10%	86.69%	78.01%	36.81%
Georgia	GA	318	Albany	59.70%	86.69%	78.01%	36.81%
Georgia	GA	319	Columbus	58.30%	86.69%	78.01%	36.81%
Georgia	GA	398	Albany	109.30%	83.18%	74.13%	34.04%
Guam	GM	969	All Guam	127.30%	109.74%	69.30%	54.83%
Hawaii	HI	967	All Hawaii	73.90%	98.28%	69.30%	54.83%
Hawaii	HI	968	All Hawaii	73.90%	98.28%	69.30%	54.83%
Iowa	IA	500	Central IA excluding Des Moines	71.30%	88.65%	74.25%	29.81%
Iowa	IA	501	Central IA excluding Des Moines	72.80%	88.65%	74.25%	29.81%
Iowa	IA	502	Central IA excluding Des Moines	67.90%	91.39%	72.99%	32.13%
Iowa	IA	503	Des Moines	69.90%	91.39%	72.99%	32.13%
Iowa	IA	504	Central IA excluding Des Moines	66.40%	82.11%	70.31%	16.89%
Iowa	IA	505	Central IA excluding Des Moines	65.40%	82.11%	70.31%	16.89%
Iowa	IA	506	Central IA excluding Des Moines	65.40%	82.11%	70.31%	16.89%
Iowa	IA	507	Central IA excluding Des Moines	63.20%	91.39%	72.99%	32.13%
Iowa	IA	508	Western IA excluding Sioux City	69.80%	81.69%	74.13%	44.02%
Iowa	IA	509	Des Moines	95.00%	98.85%	74.25%	29.81%

Iowa	IA	510	Western IA excluding Sioux City	71.30%	81.69%	74.13%	44.02%
Iowa	IA	511	Sioux City	59.90%	88.41%	79.48%	14.21%
Iowa	IA	512	Western IA excluding Sioux City	71.30%	81.69%	74.13%	44.02%
Iowa	IA	513	Western IA excluding Sioux City	67.60%	84.43%	72.99%	32.13%
Iowa	IA	514	Western IA excluding Sioux City	69.90%	81.69%	74.13%	44.02%
Iowa	IA	515	Western IA excluding Sioux City	69.10%	81.69%	74.13%	44.02%
Iowa	IA	516	Western IA excluding Sioux City	71.20%	81.69%	74.13%	44.02%
Iowa	IA	520	Dubuque	66.90%	85.12%	71.38%	26.07%
Iowa	IA	521	Central IA excluding Des Moines	67.10%	82.11%	70.31%	16.89%
Iowa	IA	522	Southeast IA	64.10%	85.12%	71.38%	26.07%
Iowa	IA	523	Southeast IA	66.80%	82.11%	70.31%	16.89%
Iowa	IA	524	Southeast IA	61.50%	85.12%	71.38%	26.07%
Iowa	IA	525	Southeast IA	65.30%	83.00%	75.09%	28.89%
Iowa	IA	526	Southeast IA	63.60%	83.00%	75.09%	28.89%
Iowa	IA	527	Southeast IA	75.80%	83.00%	75.09%	28.89%
Iowa	IA	528	Quad Cities, IL-IA	69.00%	85.12%	71.38%	26.07%
Iowa	IA	612	Quad Cities, IL-IA	75.40%	87.91%	76.24%	39.06%
Idaho	ID	832	Miscellaneous ID	106.00%	84.23%	75.40%	70.96%
Idaho	ID	833	Miscellaneous ID	98.10%	86.09%	75.96%	63.90%
Idaho	ID	834	Miscellaneous ID	116.40%	84.23%	75.40%	70.96%
Idaho	ID	835	Miscellaneous ID	109.90%	86.09%	75.96%	63.90%
Idaho	ID	836	Boise	103.70%	86.09%	75.96%	63.90%
Idaho	ID	837	Boise	95.80%	89.96%	77.72%	66.63%
Idaho	ID	838	Miscellaneous ID	105.20%	86.09%	75.96%	63.90%
Illinois	IL	600	Chicago	93.80%	106.67%	66.00%	39.67%
Illinois	IL	601	Chicago	95.20%	102.48%	65.89%	48.82%
Illinois	IL	602	Chicago	95.30%	106.67%	66.00%	39.67%
Illinois	IL	603	Chicago	83.20%	102.48%	65.89%	48.82%
Illinois	IL	604	Chicago	91.90%	99.97%	66.05%	57.69%
Illinois	IL	605	Chicago	99.30%	103.18%	62.75%	50.93%
Illinois	IL	606	Chicago	96.30%	104.20%	67.41%	50.54%
Illinois	IL	607	Chicago	100.20%	100.58%	68.95%	48.33%
Illinois	IL	608	Chicago	94.50%	100.58%	68.95%	48.33%
Illinois	IL	609	East Central IL	79.80%	95.76%	61.50%	40.11%
Illinois	IL	610	Northwest IL	89.40%	87.91%	76.24%	39.06%
Illinois	IL	611	Northwest IL	88.30%	92.55%	68.75%	45.69%
Illinois	IL	613	Northwest IL	86.90%	87.39%	71.15%	31.60%
Illinois	IL	614	Galesburg	74.80%	87.39%	71.15%	31.60%

Illinois	IL	615	Peoria-Bloomington	80.50%	93.59%	62.25%	29.10%
Illinois	IL	616	Peoria-Bloomington	78.90%	93.59%	62.25%	29.10%
Illinois	IL	617	Peoria-Bloomington	78.30%	93.59%	62.25%	29.10%
Illinois	IL	618	East Central IL	81.20%	95.76%	61.50%	40.11%
Illinois	IL	619	East Central IL	71.90%	95.76%	61.50%	40.11%
Illinois	IL	620	St. Louis MO-IL	72.50%	89.62%	65.79%	60.55%
Illinois	IL	622	St. Louis MO-IL	76.70%	89.62%	65.79%	60.55%
Illinois	IL	623	Springfield	77.70%	93.50%	65.79%	60.55%
Illinois	IL	624	Southeast IL	73.00%	81.79%	69.18%	40.87%
Illinois	IL	625	Springfield	79.20%	84.81%	69.18%	40.87%
Illinois	IL	626	Springfield	80.50%	84.81%	69.18%	40.87%
Illinois	IL	627	Springfield	76.90%	95.76%	61.50%	40.11%
Illinois	IL	628	Southeast IL	70.70%	83.68%	66.08%	21.36%
Illinois	IL	629	Southeast IL	70.90%	83.68%	66.08%	21.36%
Illinois	IL	630	St. Louis MO-IL	84.70%	97.82%	63.91%	61.05%
Illinois	IL	631	St. Louis MO-IL	77.70%	94.52%	72.55%	42.89%
Illinois	IL	633	St. Louis MO-IL	75.00%	97.82%	63.91%	61.05%
Indiana	IN	460	North Central IN	89.20%	92.42%	68.46%	56.27%
Indiana	IN	461	Indianapolis	83.00%	92.42%	68.46%	56.27%
Indiana	IN	462	Indianapolis	94.90%	91.26%	70.58%	56.43%
Indiana	IN	463	Gary	87.10%	93.89%	66.05%	48.02%
Indiana	IN	464	Gary	88.60%	93.89%	66.05%	48.02%
Indiana	IN	465	North Central IN	94.10%	90.62%	69.41%	36.59%
Indiana	IN	466	North Central IN	90.20%	90.62%	69.41%	36.59%
Indiana	IN	467	Ft, Wayne	82.00%	87.80%	72.86%	25.01%
Indiana	IN	468	Ft, Wayne	84.00%	87.80%	72.86%	25.01%
Indiana	IN	469	North Central IN	70.50%	87.80%	72.86%	25.01%
Indiana	IN	470	Southeast-Central IN	86.80%	86.05%	66.58%	46.91%
Indiana	IN	471	Southern IN	77.60%	85.72%	66.58%	46.91%
Indiana	IN	472	Southeast-Central IN	76.50%	86.05%	66.58%	46.91%
Indiana	IN	473	North Central IN	79.60%	86.90%	66.58%	46.91%
Indiana	IN	474	Southwest-Central IN	78.60%	85.72%	66.58%	46.91%
Indiana	IN	475	Southern IN	66.90%	74.55%	76.18%	12.64%
Indiana	IN	478	Southwest-Central IN	83.00%	85.70%	70.39%	33.21%
Indiana	IN	479	North Central IN	80.90%	85.70%	70.39%	33.21%
Kansas	KS	660	Topeka KC Area	80.70%	89.68%	73.46%	72.24%
Kansas	KS	664	Central KS	76.10%	83.64%	67.57%	23.22%
Kansas	KS	665	Central KS	75.40%	83.64%	67.57%	23.22%
Kansas	KS	666	Topeka KC Area	64.80%	84.85%	75.06%	18.34%
Kansas	KS	667	Central KS	64.80%	83.64%	67.57%	23.22%
Kansas	KS	668	Central KS	88.40%	83.64%	67.57%	23.22%
Kansas	KS	669	Central KS	64.60%	85.23%	71.49%	22.50%
Kansas	KS	670	Southern KS	70.30%	84.54%	69.95%	36.44%
Kansas	KS	671	Southern KS	69.00%	84.54%	69.95%	36.44%

Kansas	KS	672	Southern KS	65.00%	89.61%	74.14%	46.52%
Kansas	KS	673	Central KS	65.80%	84.54%	69.95%	36.44%
Kansas	KS	674	Central KS	79.50%	85.23%	71.49%	22.50%
Kansas	KS	675	Central KS	81.60%	85.23%	71.49%	22.50%
Kansas	KS	676	Central KS	80.80%	85.23%	71.49%	22.50%
Kansas	KS	677	Central KS	66.20%	85.23%	71.49%	22.50%
Kansas	KS	678	Southern KS	64.10%	85.23%	71.49%	22.50%
Kansas	KS	679	Southern KS	66.90%	85.23%	71.49%	22.50%
Kentucky	KY	400	Central KY	98.00%	78.35%	62.39%	78.93%
Kentucky	KY	401	Central KY	97.20%	78.35%	62.39%	78.93%
Kentucky	KY	402	Louisville	81.80%	85.57%	62.40%	77.09%
Kentucky	KY	403	Central KY	79.40%	84.07%	64.96%	65.97%
Kentucky	KY	404	South Central KY	99.60%	84.07%	64.96%	65.97%
Kentucky	KY	405	Lexington	82.90%	88.26%	65.42%	80.69%
Kentucky	KY	406	Central KY	97.90%	86.46%	65.42%	80.69%
Kentucky	KY	407	Central KY	86.90%	75.75%	66.32%	62.73%
Kentucky	KY	408	Eastern KY	55.00%	75.75%	66.32%	62.73%
Kentucky	KY	409	South Central KY	61.90%	75.75%	66.32%	62.73%
Kentucky	KY	410	Cincinnati Area OH-KY	66.10%	89.08%	64.96%	65.97%
Kentucky	KY	411	Ashland	82.20%	72.96%	76.17%	46.01%
Kentucky	KY	412	Ashland	62.90%	72.96%	76.17%	46.01%
Kentucky	KY	413	Eastern KY	57.40%	75.34%	71.54%	44.69%
Kentucky	KY	414	Eastern KY	58.10%	75.34%	71.54%	44.69%
Kentucky	KY	415	Eastern KY	94.50%	75.34%	71.54%	44.69%
Kentucky	KY	416	Eastern KY	75.40%	75.34%	71.54%	44.69%
Kentucky	KY	417	Eastern KY	79.40%	75.34%	71.54%	44.69%
Kentucky	KY	418	Eastern KY	84.70%	75.34%	71.54%	44.69%
Kentucky	KY	420	Paducah	85.90%	85.17%	65.68%	40.06%
Kentucky	KY	421	Western KY	80.50%	85.17%	65.68%	40.06%
Kentucky	KY	422	Western KY	68.60%	77.06%	80.30%	39.22%
Kentucky	KY	423	Western KY	83.20%	77.06%	80.30%	39.22%

Kentucky	KY	424	Western KY	78.50%	77.06%	80.30%	39.22%
Kentucky	KY	425	South Central KY	82.80%	75.75%	66.32%	62.73%
Kentucky	KY	426	Central KY	76.80%	75.75%	66.32%	62.73%
Kentucky	KY	427	Central KY	92.10%	75.75%	66.32%	62.73%
Kentucky	KY	450	Cincinnati Area OH-KY	76.80%	92.28%	68.20%	54.83%
Kentucky	KY	476	Western KY	57.10%	81.11%	76.18%	12.64%
Kentucky	KY	477	Western KY	79.20%	87.10%	68.47%	28.81%
Louisiana	LA	700	New Orleans	83.60%	83.68%	72.19%	54.05%
Louisiana	LA	701	New Orleans	78.30%	90.38%	62.15%	49.05%
Louisiana	LA	703	Baton Rouge	82.20%	83.70%	81.55%	22.49%
Louisiana	LA	704	Baton Rouge	85.50%	83.68%	72.19%	54.05%
Louisiana	LA	705	Southwest LA	66.60%	83.70%	81.55%	22.49%
Louisiana	LA	706	Southwest LA	68.10%	83.70%	81.55%	22.49%
Louisiana	LA	707	Baton Rouge	72.90%	83.70%	81.55%	22.49%
Louisiana	LA	708	Baton Rouge	75.40%	86.14%	73.80%	37.33%
Louisiana	LA	710	Northern LA	81.40%	75.35%	79.83%	39.39%
Louisiana	LA	711	Northern LA	82.90%	84.57%	71.56%	41.01%
Louisiana	LA	712	Northern LA	87.60%	84.57%	71.56%	41.01%
Louisiana	LA	713	Northern LA	91.20%	75.35%	79.83%	39.39%
Louisiana	LA	714	Northern LA	90.70%	75.35%	79.83%	39.39%
Massachusetts	MA	10	Western MA	82.80%	110.17%	66.17%	41.95%
Massachusetts	MA	11	Springfield	85.80%	110.17%	66.17%	41.95%
Massachusetts	MA	12	Western MA	82.40%	110.17%	66.17%	41.95%
Massachusetts	MA	13	Western MA	92.50%	111.43%	69.28%	51.86%
Massachusetts	MA	14	Worcester - Fitchburg	82.20%	111.43%	69.28%	51.86%
Massachusetts	MA	15	Worcester - Fitchburg	73.40%	114.56%	63.42%	36.11%
Massachusetts	MA	16	Worcester - Fitchburg	75.30%	118.11%	74.12%	33.78%

Massachusetts	MA	17	Northwest Boston	83.60%	120.39%	66.73%	35.13%
Massachusetts	MA	18	Northwest Boston	88.10%	119.06%	67.15%	39.05%
Massachusetts	MA	19	Boston	84.20%	119.06%	67.15%	39.05%
Massachusetts	MA	20	Boston	87.00%	115.06%	66.96%	47.98%
Massachusetts	MA	21	Boston	74.20%	124.95%	63.97%	38.05%
Massachusetts	MA	22	Boston	88.90%	124.95%	63.97%	38.05%
Massachusetts	MA	23	Southeast Boston	95.20%	114.64%	66.96%	47.98%
Massachusetts	MA	24	Southeast Boston	88.00%	127.92%	64.69%	32.86%
Massachusetts	MA	25	Southeast MA	95.70%	115.79%	63.65%	41.30%
Massachusetts	MA	26	Southeast MA	95.70%	115.79%	63.65%	41.30%
Massachusetts	MA	27	Southeast MA	78.90%	112.63%	66.96%	47.98%
Maryland	MD	206	Northwest-Southeast MD	91.60%	105.55%	61.48%	75.50%
Maryland	MD	210	Baltimore	93.30%	105.02%	59.30%	67.86%
Maryland	MD	211	Baltimore	88.40%	105.02%	59.30%	67.86%
Maryland	MD	212	Baltimore	94.30%	98.26%	60.50%	71.97%
Maryland	MD	214	Baltimore	85.10%	105.02%	59.30%	67.86%
Maryland	MD	215	Cumberland	109.20%	94.76%	61.33%	61.99%
Maryland	MD	216	Northwest-Southeast MD	80.80%	93.86%	61.00%	50.03%
Maryland	MD	217	Northwest-Southeast MD	88.20%	101.72%	61.33%	61.99%
Maryland	MD	218	Northwest-Southeast MD	78.80%	101.72%	61.33%	61.99%
Maryland	MD	219	Baltimore	85.80%	105.02%	59.30%	67.86%
Maine	ME	39	Portland-Southwest	80.40%	110.66%	79.12%	19.38%
Maine	ME	40	Portland-Southwest	73.40%	106.51%	78.66%	19.82%
Maine	ME	41	Portland-Southwest	77.40%	110.66%	79.12%	19.38%
Maine	ME	42	Northern ME	77.10%	106.51%	78.66%	19.82%
Maine	ME	43	Northern ME	92.90%	106.51%	78.66%	19.82%
Maine	ME	44	Northern ME	79.10%	98.12%	84.81%	21.05%
Maine	ME	45	Portland-Southwest	80.40%	100.16%	84.81%	21.05%
Maine	ME	46	Northern ME	81.50%	98.12%	84.81%	21.05%

Maine	ME	47	Northern ME	81.60%	98.12%	84.81%	21.05%
Maine	ME	48	Portland-Southwest	80.40%	100.16%	84.81%	21.05%
Maine	ME	49	Northern ME	81.60%	98.12%	84.81%	21.05%
Michigan	MI	480	Detroit	96.10%	94.75%	76.15%	59.97%
Michigan	MI	481	Detroit	99.60%	96.33%	71.98%	65.16%
Michigan	MI	482	Detroit	100.60%	92.19%	73.30%	61.41%
Michigan	MI	483	Detroit	95.70%	96.26%	73.59%	60.67%
Michigan	MI	484	Flint	100.00%	90.49%	74.09%	44.25%
Michigan	MI	485	Flint	100.00%	90.49%	74.09%	44.25%
Michigan	MI	486	Saginaw-Midland	100.00%	86.13%	73.37%	33.17%
Michigan	MI	487	Northeast MI	100.10%	86.13%	73.37%	33.17%
Michigan	MI	488	Lansing	95.80%	90.29%	71.28%	23.70%
Michigan	MI	489	Lansing	93.70%	90.29%	71.28%	23.70%
Michigan	MI	490	Southwest MI	85.60%	90.92%	74.29%	21.37%
Michigan	MI	491	Southwest MI	89.70%	90.92%	74.29%	21.37%
Michigan	MI	492	Southwest MI	98.60%	90.92%	74.29%	21.37%
Michigan	MI	493	Northwest MI	98.80%	89.90%	76.90%	25.21%
Michigan	MI	494	Northwest MI	94.70%	89.90%	76.90%	25.21%
Michigan	MI	495	Northwest MI	98.90%	89.90%	76.90%	25.21%
Michigan	MI	496	Northwest MI	77.80%	92.19%	80.45%	21.06%
Michigan	MI	497	Northeast MI	106.00%	92.19%	80.45%	21.06%
Michigan	MI	498	Iron Mountain, MI - WI	95.70%	90.41%	84.00%	10.55%
Michigan	MI	499	Iron Mountain, MI - WI	95.70%	90.41%	84.00%	10.55%
Minnesota	MN	550	Central MN including St. Paul	86.60%	106.10%	71.80%	54.99%
Minnesota	MN	551	Central MN including St. Paul	86.30%	106.10%	71.80%	54.99%
Minnesota	MN	553	Central MN including St. Paul	86.80%	109.00%	71.21%	55.92%
Minnesota	MN	554	Minneapolis	86.00%	109.20%	71.94%	55.83%
Minnesota	MN	555	Central MN including St. Paul	126.10%	109.00%	71.21%	55.92%

Minnesota	MN	556	Duluth	102.20%	91.56%	79.67%	18.15%
Minnesota	MN	557	Duluth	100.40%	91.56%	79.67%	18.15%
Minnesota	MN	558	Duluth	86.60%	91.56%	79.67%	18.15%
Minnesota	MN	559	Rochester	93.60%	94.54%	73.37%	44.59%
Minnesota	MN	560	Western MN	99.70%	94.54%	73.37%	44.59%
Minnesota	MN	561	Western MN	105.60%	84.84%	84.90%	20.70%
Minnesota	MN	562	Western MN	108.30%	84.84%	84.90%	20.70%
Minnesota	MN	563	Central MN including St. Paul	87.90%	91.29%	75.31%	36.05%
Minnesota	MN	564	Central MN including St. Paul	85.20%	91.29%	75.31%	36.05%
Minnesota	MN	565	Western MN	88.60%	85.57%	74.51%	13.79%
Minnesota	MN	566	Western MN	87.20%	85.57%	74.51%	13.79%
Minnesota	MN	567	Western MN	88.60%	85.57%	74.51%	13.79%
Missouri	MO	634	Northern MO	73.30%	97.14%	63.91%	61.05%
Missouri	MO	635	Northern MO	78.40%	78.89%	64.41%	30.03%
Missouri	MO	636	Southeast MO	78.10%	78.04%	68.80%	25.68%
Missouri	MO	637	Southeast MO	68.70%	78.04%	68.80%	25.68%
Missouri	MO	638	Southeast MO	82.70%	72.61%	73.65%	31.70%
Missouri	MO	639	Southeast MO	78.50%	72.61%	73.65%	31.70%
Missouri	MO	640	Kansas City MO-KS	79.60%	88.67%	68.89%	70.15%
Missouri	MO	641	Kansas City MO-KS	84.90%	91.00%	65.32%	65.88%
Missouri	MO	644	Northern MO	76.60%	78.89%	64.41%	30.03%
Missouri	MO	645	St. Joseph	79.20%	78.89%	64.41%	30.03%
Missouri	MO	646	Northern MO	63.80%	78.89%	64.41%	30.03%
Missouri	MO	647	Southwest MO	64.10%	84.08%	76.13%	45.86%
Missouri	MO	648	Southwest MO	74.60%	84.08%	76.13%	45.86%
Missouri	MO	650	Southwest MO	71.40%	88.61%	69.67%	30.81%
Missouri	MO	651	Southwest MO	70.60%	88.61%	69.67%	30.81%
Missouri	MO	652	Columbia	72.80%	88.61%	69.67%	30.81%
Missouri	MO	653	Southwest MO	63.80%	76.53%	73.65%	31.70%
Missouri	MO	654	Southwest MO	73.20%	76.53%	73.65%	31.70%
Missouri	MO	655	Southwest MO	75.10%	76.53%	73.65%	31.70%
Missouri	MO	656	Southwest MO	77.10%	78.21%	78.56%	30.65%
Missouri	MO	657	Southwest MO	70.60%	78.21%	78.56%	30.65%
Missouri	MO	658	Southwest MO	73.40%	86.42%	77.38%	57.21%

Missouri	MO	661	Kansas City MO-KS	74.20%	88.87%	73.46%	72.24%
Missouri	MO	662	Kansas City MO-KS	81.90%	98.43%	70.92%	72.09%
Mississippi	MS	386	Northern MS	89.50%	82.26%	69.40%	37.05%
Mississippi	MS	387	North Central MS	93.30%	84.76%	69.40%	37.05%
Mississippi	MS	388	Northern MS	86.80%	82.26%	69.40%	37.05%
Mississippi	MS	389	North Central MS	78.80%	85.81%	68.35%	39.27%
Mississippi	MS	390	South Central MS	77.00%	83.32%	68.35%	39.27%
Mississippi	MS	391	South Central MS	75.10%	83.32%	68.35%	39.27%
Mississippi	MS	392	Jackson	74.40%	82.87%	76.12%	35.45%
Mississippi	MS	393	South Central MS	70.90%	83.32%	68.35%	39.27%
Mississippi	MS	394	Southern MS	65.60%	82.24%	74.13%	34.04%
Mississippi	MS	395	Southern MS	74.30%	82.24%	74.13%	34.04%
Mississippi	MS	396	Southern MS	80.70%	82.24%	74.13%	34.04%
Mississippi	MS	397	North Central MS	88.30%	84.76%	69.40%	37.05%
Montana	MT	590	Southeast MT	79.00%	86.32%	79.52%	20.54%
Montana	MT	591	Southeast MT	76.90%	96.87%	81.43%	24.62%
Montana	MT	592	Southeast MT	80.70%	86.32%	79.52%	20.54%
Montana	MT	593	Southeast MT	80.80%	86.32%	79.52%	20.54%
Montana	MT	594	Northwest MT	79.90%	84.04%	79.52%	20.54%
Montana	MT	595	Northwest MT	82.90%	84.04%	79.52%	20.54%
Montana	MT	596	Northwest MT	82.60%	84.04%	79.52%	20.54%
Montana	MT	597	Southeast MT	74.30%	86.32%	79.52%	20.54%
Montana	MT	598	Northwest MT	77.20%	94.81%	79.09%	11.34%
Montana	MT	599	Northwest MT	77.30%	94.81%	79.09%	11.34%
North Carolina	NC	270	Greenboro-Winston Salem-High Point	78.00%	93.55%	79.06%	29.77%
North Carolina	NC	271	Greenboro-Winston Salem-High Point	76.50%	97.91%	82.28%	28.26%
North Carolina	NC	272	Greenboro-Winston Salem-High Point	79.90%	92.48%	82.92%	22.19%
North Carolina	NC	273	Greenboro-Winston Salem-High Point	74.30%	93.55%	79.06%	29.77%
North Carolina	NC	274	Greenboro-Winston Salem-High Point	78.30%	97.91%	82.28%	28.26%
North Carolina	NC	275	Raleigh-Durham-East, Central NC	80.60%	102.73%	76.60%	49.48%

North Carolina	NC	276	Raleigh-Durham-East, Central NC	80.20%	105.38%	75.51%	46.30%
North Carolina	NC	277	Raleigh-Durham-East, Central NC	87.40%	103.31%	71.84%	42.76%
North Carolina	NC	278	Northeast NC	77.10%	93.89%	73.83%	29.19%
North Carolina	NC	279	Northeast NC	78.70%	93.89%	73.83%	29.19%
North Carolina	NC	280	Charlotte Area - Hickory - Gastonia	83.10%	97.13%	77.68%	48.68%
North Carolina	NC	281	Charlotte Area - Hickory - Gastonia	77.40%	97.27%	79.03%	42.88%
North Carolina	NC	282	Charlotte	79.60%	102.42%	79.32%	51.15%
North Carolina	NC	283	Fayetteville	74.90%	93.89%	73.83%	29.19%
North Carolina	NC	284	Wilmington	83.10%	93.89%	73.83%	29.19%
North Carolina	NC	285	Raleigh-Durham-East, Central NC	80.90%	93.89%	73.83%	29.19%
North Carolina	NC	286	Charlotte Area - Hickory - Gastonia	72.20%	92.48%	82.92%	22.19%
North Carolina	NC	287	Asheville-Southwest NC	75.40%	92.48%	82.92%	22.19%
North Carolina	NC	288	Asheville-Southwest NC	73.40%	102.70%	74.04%	20.95%
North Carolina	NC	289	Asheville-Southwest NC	76.00%	102.70%	74.04%	20.95%
North Dakota	ND	580	All ND	88.40%	86.41%	79.14%	13.58%
North Dakota	ND	581	All ND	79.10%	94.11%	85.00%	0.00%
North Dakota	ND	582	All ND	88.60%	86.41%	79.14%	13.58%
North Dakota	ND	583	All ND	90.00%	86.41%	79.14%	13.58%
North Dakota	ND	584	All ND	93.20%	86.41%	79.14%	13.58%
North Dakota	ND	585	All ND	88.50%	86.41%	79.14%	13.58%
North Dakota	ND	586	All ND	89.10%	86.41%	79.14%	13.58%
North Dakota	ND	587	All ND	93.60%	86.41%	79.14%	13.58%
North Dakota	ND	588	All ND	89.50%	86.41%	79.14%	13.58%
Nebraska	NE	680	Southeast NE	83.30%	85.13%	64.43%	74.88%

Nebraska	NE	681	Omaha	96.40%	85.13%	64.43%	74.88%
Nebraska	NE	683	Southeast NE	96.50%	80.62%	67.76%	53.94%
Nebraska	NE	684	Southeast NE	96.50%	80.62%	67.76%	53.94%
Nebraska	NE	685	Lincoln-North Central	97.20%	80.62%	67.76%	53.94%
Nebraska	NE	686	Lincoln-North Central	73.30%	80.70%	73.36%	39.23%
Nebraska	NE	687	Lincoln-North Central	75.50%	80.70%	73.36%	39.23%
Nebraska	NE	688	West Central NE	71.60%	80.70%	73.36%	39.23%
Nebraska	NE	689	Southeast NE	77.10%	78.29%	73.36%	39.23%
Nebraska	NE	690	Southeast NE	78.70%	78.29%	73.36%	39.23%
Nebraska	NE	691	West Central NE	71.70%	80.70%	73.36%	39.23%
Nebraska	NE	692	West Central NE	72.30%	80.70%	73.36%	39.23%
Nebraska	NE	693	West Central NE	67.90%	80.70%	73.36%	39.23%
New Hampshire	NH	30	Central NH	81.30%	109.71%	75.03%	34.05%
New Hampshire	NH	31	Concord-Manchester	79.70%	111.84%	78.03%	22.49%
New Hampshire	NH	32	Central NH	87.80%	109.71%	75.03%	34.05%
New Hampshire	NH	33	Concord-Manchester	80.40%	111.84%	78.03%	22.49%
New Hampshire	NH	34	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	35	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	36	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	37	Western NH	87.70%	106.24%	81.46%	12.44%
New Hampshire	NH	38	Eastern NH	86.60%	108.96%	77.82%	31.75%
New Jersey	NJ	70	Jersey City	87.40%	112.40%	65.30%	57.39%
New Jersey	NJ	71	Newark-Elizabeth	102.30%	106.56%	64.83%	72.77%

New Jersey	NJ	72	Newark-Elizabeth	105.90%	106.56%	64.83%	72.77%
New Jersey	NJ	73	Jersey City	105.50%	111.34%	64.83%	72.77%
New Jersey	NJ	74	Northern NJ	87.30%	114.26%	70.57%	53.60%
New Jersey	NJ	75	Northern NJ	94.40%	114.26%	70.57%	53.60%
New Jersey	NJ	76	Northern NJ	92.50%	115.33%	67.63%	61.82%
New Jersey	NJ	77	Trenton-Central NJ	100.50%	109.42%	67.19%	66.76%
New Jersey	NJ	78	Northern NJ	92.30%	112.96%	70.38%	69.11%
New Jersey	NJ	79	Northern NJ	84.70%	122.94%	68.07%	41.90%
New Jersey	NJ	80	Camden-South Central	92.50%	101.59%	65.95%	71.59%
New Jersey	NJ	81	Camden-South Central	92.50%	101.59%	65.95%	71.59%
New Jersey	NJ	82	Atlantic City-Southern	94.10%	101.59%	65.95%	71.59%
New Jersey	NJ	83	Atlantic City-Southern	93.20%	101.59%	65.95%	71.59%
New Jersey	NJ	84	Atlantic City-Southern	93.20%	101.59%	65.95%	71.59%
New Jersey	NJ	85	Trenton-Central NJ	91.10%	110.13%	66.24%	61.57%
New Jersey	NJ	86	Trenton-Central NJ	89.40%	110.13%	66.24%	61.57%
New Jersey	NJ	87	Trenton-Central NJ	100.70%	107.06%	65.95%	71.59%
New Jersey	NJ	88	New Brunswick-Perth Amboy	88.60%	111.78%	71.93%	62.30%
New Jersey	NJ	89	New Brunswick-Perth Amboy	94.60%	111.78%	71.93%	62.30%
New Mexico	NM	870	All NM	71.40%	96.47%	74.79%	33.03%
New Mexico	NM	871	All NM	79.30%	96.55%	73.44%	57.80%
New Mexico	NM	872	All NM	75.60%	96.47%	74.79%	33.03%
New Mexico	NM	873	All NM	79.70%	96.47%	74.79%	33.03%
New Mexico	NM	874	All NM	76.30%	96.47%	74.79%	33.03%
New Mexico	NM	875	All NM	72.50%	96.47%	74.79%	33.03%

New Mexico	NM	877	All NM	79.60%	96.47%	74.79%	33.03%
New Mexico	NM	878	All NM	79.20%	87.95%	76.25%	49.78%
New Mexico	NM	879	All NM	79.20%	87.95%	76.25%	49.78%
New Mexico	NM	880	All NM	73.70%	87.95%	76.25%	49.78%
New Mexico	NM	881	All NM	79.30%	87.95%	76.25%	49.78%
New Mexico	NM	882	All NM	77.00%	87.95%	76.25%	49.78%
New Mexico	NM	883	All NM	79.30%	87.95%	76.25%	49.78%
New Mexico	NM	884	All NM	78.90%	96.47%	74.79%	33.03%
Nevada	NV	889	Las Vegas	83.90%	90.05%	74.87%	89.07%
Nevada	NV	890	Southern NV	87.70%	90.05%	74.87%	89.07%
Nevada	NV	891	Las Vegas	90.50%	92.46%	74.53%	82.88%
Nevada	NV	893	Northern NV	60.40%	103.61%	81.14%	55.04%
Nevada	NV	894	Northern NV	84.60%	103.61%	81.14%	55.04%
Nevada	NV	895	Reno	84.20%	103.61%	81.14%	55.04%
Nevada	NV	897	Northern NV	84.60%	103.61%	81.14%	55.04%
Nevada	NV	898	Northern NV	82.10%	103.61%	81.14%	55.04%
New York	NY	100	Manhattan	78.70%	155.56%	58.24%	39.60%
New York	NY	101	Manhattan	81.70%	155.56%	58.24%	39.60%
New York	NY	102	Manhattan	81.70%	155.56%	58.24%	39.60%
New York	NY	103	Staten Island	122.00%	114.82%	63.08%	58.60%
New York	NY	104	Bronx	123.10%	105.62%	62.66%	67.10%
New York	NY	105	Putnam-Westchester	91.80%	119.67%	66.49%	59.93%
New York	NY	106	New Rochelle - White Plains - Yonkers	96.60%	119.55%	67.92%	48.62%
New York	NY	107	New Rochelle - White Plains - Yonkers	89.40%	119.55%	67.92%	48.62%
New York	NY	108	New Rochelle - White Plains - Yonkers	101.20%	119.55%	67.92%	48.62%
New York	NY	109	Suffern Area-Middletown	108.80%	109.38%	64.78%	68.50%
New York	NY	110	Nassau-Suffolk	122.10%	114.82%	63.08%	58.60%
New York	NY	111	Queens	109.40%	114.82%	63.08%	58.60%
New York	NY	112	Brooklyn	139.90%	124.52%	63.60%	51.73%

New York	NY	113	Queens	119.70%	120.81%	64.91%	46.56%
New York	NY	114	Queens	112.70%	116.17%	63.86%	58.45%
New York	NY	115	Nassau-Suffolk	97.40%	117.60%	61.47%	49.83%
New York	NY	116	Queens	110.70%	120.32%	61.47%	49.83%
New York	NY	117	Nassau-Suffolk	105.20%	103.98%	67.22%	69.67%
New York	NY	118	Nassau-Suffolk	99.70%	117.60%	61.47%	49.83%
New York	NY	119	Nassau-Suffolk	103.00%	103.98%	67.22%	69.67%
New York	NY	120	Albany-Schenectady-Troy	89.70%	95.89%	68.13%	53.49%
New York	NY	121	Albany-Schenectady-Troy	91.50%	95.89%	68.13%	53.49%
New York	NY	122	Albany-Schenectady-Troy	89.40%	96.77%	67.94%	49.39%
New York	NY	123	Albany-Schenectady-Troy	91.10%	96.77%	67.94%	49.39%
New York	NY	124	Poughkeepsie-Kingston	87.30%	96.77%	67.94%	49.39%
New York	NY	125	Poughkeepsie-Kingston	92.10%	96.65%	63.20%	72.79%
New York	NY	126	Poughkeepsie-Kingston	93.90%	96.65%	63.20%	72.79%
New York	NY	127	Poughkeepsie-Kingston	91.70%	96.65%	63.20%	72.79%
New York	NY	128	Northeast NY	83.70%	95.89%	68.13%	53.49%
New York	NY	129	Northeast NY	85.50%	87.74%	77.02%	32.42%
New York	NY	130	Syracuse	76.80%	94.43%	71.22%	36.77%
New York	NY	131	Syracuse	86.70%	94.43%	71.22%	36.77%
New York	NY	132	Syracuse	72.50%	94.43%	71.22%	36.77%
New York	NY	133	Utica-Rome	89.30%	87.74%	77.02%	32.42%
New York	NY	134	Utica-Rome	89.30%	87.74%	77.02%	32.42%
New York	NY	135	Utica-Rome	94.50%	87.74%	77.02%	32.42%
New York	NY	136	Northeast NY	79.40%	87.74%	77.02%	32.42%
New York	NY	137	Southwest NY - Binghamton - Elmira	87.40%	88.18%	77.15%	26.17%
New York	NY	138	Southwest NY - Binghamton - Elmira	87.50%	88.18%	77.15%	26.17%

New York	NY	139	Southwest NY - Binghamton - Elmira	88.10%	88.18%	77.15%	26.17%
New York	NY	140	Northwest NY excluding Buffalo & Rochester	88.20%	85.38%	76.96%	41.04%
New York	NY	141	Northwest NY excluding Buffalo & Rochester	88.20%	85.38%	76.96%	41.04%
New York	NY	142	Buffalo	95.80%	85.92%	72.24%	72.80%
New York	NY	143	Northwest NY excluding Buffalo & Rochester	92.10%	85.38%	76.96%	41.04%
New York	NY	144	Northwest NY excluding Buffalo & Rochester	92.10%	85.38%	76.96%	41.04%
New York	NY	145	Northwest NY excluding Buffalo & Rochester	89.60%	88.91%	78.76%	44.83%
New York	NY	146	Rochester	80.00%	88.91%	78.76%	44.83%
New York	NY	147	Southwest NY - Binghamton - Elmira	84.70%	85.38%	76.96%	41.04%
New York	NY	148	Southwest NY - Binghamton - Elmira	84.70%	85.38%	76.96%	41.04%
New York	NY	149	Southwest NY - Binghamton - Elmira	100.50%	85.38%	76.96%	41.04%
Ohio	OH	430	Marion-Columbus Area	87.10%	93.80%	65.83%	52.95%
Ohio	OH	431	Marion-Columbus Area	88.00%	93.80%	65.83%	52.95%
Ohio	OH	432	Columbus	86.80%	92.96%	67.43%	57.46%
Ohio	OH	433	Marion-Columbus Area	87.60%	82.30%	75.84%	38.68%
Ohio	OH	434	Southwest OH	86.50%	91.26%	63.13%	46.51%
Ohio	OH	435	Southwest OH	86.50%	91.26%	63.13%	46.51%
Ohio	OH	436	Toledo	86.50%	91.26%	63.13%	46.51%
Ohio	OH	437	Southeast OH	79.10%	81.28%	70.93%	43.56%
Ohio	OH	438	Southeast OH	79.10%	81.28%	70.93%	43.56%
Ohio	OH	439	Southeast OH	80.90%	81.28%	70.93%	43.56%
Ohio	OH	440	Cleveland	85.10%	90.15%	68.93%	58.53%
Ohio	OH	441	Cleveland	85.70%	91.53%	65.57%	65.25%
Ohio	OH	442	Akron-Canton	82.70%	90.28%	68.38%	49.10%
Ohio	OH	443	Akron-Canton	80.80%	90.28%	68.38%	49.10%
Ohio	OH	444	Youngstown-Warren	85.30%	80.85%	68.56%	48.59%
Ohio	OH	445	Youngstown-Warren	90.40%	80.85%	68.56%	48.59%
Ohio	OH	446	Akron-Canton	74.30%	81.28%	70.93%	43.56%
Ohio	OH	447	Akron-Canton	69.80%	87.96%	68.01%	46.60%

Ohio	OH	448	Mansfield-Sandusky	94.00%	84.71%	69.45%	44.78%
Ohio	OH	449	Mansfield-Sandusky	108.80%	84.71%	69.45%	44.78%
Ohio	OH	451	Southwest OH	78.00%	92.28%	68.20%	54.83%
Ohio	OH	452	Cincinnati	73.20%	95.16%	65.69%	50.50%
Ohio	OH	453	Southwest OH	79.40%	84.98%	64.82%	39.89%
Ohio	OH	454	Dayton	83.50%	89.33%	63.11%	54.04%
Ohio	OH	455	Southwest OH	71.60%	84.98%	64.82%	39.89%
Ohio	OH	456	Southwest OH	74.30%	81.86%	72.22%	47.18%
Ohio	OH	457	Southeast OH	77.80%	81.86%	72.22%	47.18%
Ohio	OH	458	Southwest OH	87.70%	82.30%	75.84%	38.68%
Oklahoma	OK	730	Central OK	76.70%	90.92%	67.57%	60.70%
Oklahoma	OK	731	Oklahoma City	80.80%	90.92%	67.57%	60.70%
Oklahoma	OK	734	Central OK	91.20%	85.24%	64.06%	35.68%
Oklahoma	OK	735	Western OK	89.40%	83.38%	75.17%	50.04%
Oklahoma	OK	736	Western OK	80.30%	83.38%	75.17%	50.04%
Oklahoma	OK	737	Western OK	97.30%	86.23%	68.33%	19.37%
Oklahoma	OK	738	Western OK	88.10%	86.23%	68.33%	19.37%
Oklahoma	OK	739	Western OK	92.30%	83.38%	75.17%	50.04%
Oklahoma	OK	740	Eastern OK	71.90%	87.09%	71.71%	53.72%
Oklahoma	OK	741	Tulsa	71.30%	88.59%	70.22%	64.25%
Oklahoma	OK	743	Eastern OK	90.30%	80.47%	71.12%	52.68%
Oklahoma	OK	744	Eastern OK	89.90%	80.47%	71.12%	52.68%
Oklahoma	OK	745	Eastern OK	83.60%	85.24%	64.06%	35.68%
Oklahoma	OK	746	Eastern OK	110.90%	87.02%	68.33%	19.37%
Oklahoma	OK	747	Eastern OK	73.30%	85.24%	64.06%	35.68%
Oklahoma	OK	748	Eastern OK	83.20%	80.47%	71.12%	52.68%
Oklahoma	OK	749	Eastern OK	85.40%	85.24%	64.06%	35.68%
Oregon	OR	970	Miscellaneous OR	88.00%	102.85%	75.38%	48.21%
Oregon	OR	971	Miscellaneous OR	89.40%	102.85%	75.38%	48.21%
Oregon	OR	972	Portland	88.20%	102.65%	73.83%	46.20%
Oregon	OR	973	Salem	89.90%	102.38%	77.86%	33.82%
Oregon	OR	974	Eugene	91.30%	98.21%	78.92%	37.22%
Oregon	OR	975	Miscellaneous OR	95.50%	98.21%	78.92%	37.22%
Oregon	OR	976	Miscellaneous OR	103.60%	99.08%	82.63%	32.23%
Oregon	OR	977	Miscellaneous OR	100.00%	99.08%	82.63%	32.23%

Oregon	OR	978	Miscellaneous OR	92.90%	92.99%	79.47%	47.47%
Oregon	OR	979	Miscellaneous OR	107.40%	92.99%	79.47%	47.47%
Pennsylvania	PA	150	Pittsburgh	92.50%	81.91%	63.70%	76.37%
Pennsylvania	PA	151	Pittsburgh	90.90%	82.36%	65.94%	78.78%
Pennsylvania	PA	152	Pittsburgh	90.80%	84.82%	64.81%	82.46%
Pennsylvania	PA	153	Washington	96.30%	82.47%	57.74%	75.87%
Pennsylvania	PA	154	Southwest PA	90.10%	82.47%	57.74%	75.87%
Pennsylvania	PA	155	Southwest PA	92.70%	79.85%	61.66%	79.40%
Pennsylvania	PA	156	Southwest PA	98.30%	79.85%	61.66%	79.40%
Pennsylvania	PA	157	West Central PA	94.40%	83.08%	73.84%	73.51%
Pennsylvania	PA	158	West Central PA	94.00%	83.08%	73.84%	73.51%
Pennsylvania	PA	159	Johnstown	101.60%	73.77%	73.84%	73.51%
Pennsylvania	PA	160	Northwest PA	99.00%	82.64%	63.95%	61.44%
Pennsylvania	PA	161	Northwest PA	99.00%	82.64%	63.95%	61.44%
Pennsylvania	PA	162	West Central PA	108.30%	74.90%	78.54%	48.53%
Pennsylvania	PA	163	Northwest PA	96.50%	73.35%	78.54%	48.53%
Pennsylvania	PA	164	Northwest PA	93.20%	80.30%	73.50%	63.29%
Pennsylvania	PA	165	Erie	92.90%	80.30%	73.50%	63.29%
Pennsylvania	PA	166	West Central PA	105.50%	83.08%	73.84%	73.51%
Pennsylvania	PA	167	West Central PA	88.50%	74.90%	78.54%	48.53%
Pennsylvania	PA	168	West Central PA	83.60%	82.84%	79.76%	43.10%
Pennsylvania	PA	169	Reading-East Central PA	84.30%	81.24%	81.30%	45.64%
Pennsylvania	PA	170	West Central PA	86.30%	86.43%	71.52%	57.18%
Pennsylvania	PA	171	Harrisburg	76.80%	86.43%	71.52%	57.18%
Pennsylvania	PA	172	Southwest PA	95.90%	78.94%	70.94%	54.23%

Pennsylvania	PA	173	Lancaster-York	86.70%	89.79%	70.94%	54.23%
Pennsylvania	PA	174	Lancaster-York	87.00%	89.79%	70.94%	54.23%
Pennsylvania	PA	175	Lancaster-York	89.30%	89.79%	70.94%	54.23%
Pennsylvania	PA	176	Lancaster-York	92.50%	91.74%	73.41%	71.72%
Pennsylvania	PA	177	Reading-East Central PA	94.70%	81.24%	81.30%	45.64%
Pennsylvania	PA	178	Reading-East Central PA	100.90%	81.24%	81.30%	45.64%
Pennsylvania	PA	179	Reading-East Central PA	93.50%	86.61%	77.11%	62.09%
Pennsylvania	PA	180	Northeast PA	99.50%	91.88%	64.98%	71.04%
Pennsylvania	PA	181	Allentown	97.60%	94.98%	67.14%	74.53%
Pennsylvania	PA	182	Northeast PA	107.00%	82.14%	72.33%	66.94%
Pennsylvania	PA	183	Northeast PA	102.90%	94.98%	67.14%	74.53%
Pennsylvania	PA	184	Northeast PA	100.80%	85.59%	71.53%	84.49%
Pennsylvania	PA	185	Scranton-Wilkes Barre	102.00%	82.01%	71.53%	84.49%
Pennsylvania	PA	186	Northeast PA	97.80%	82.14%	72.33%	66.94%
Pennsylvania	PA	187	Scranton-Wilkes Barre	102.00%	82.01%	71.53%	84.49%
Pennsylvania	PA	188	Northeast PA	101.00%	82.14%	72.33%	66.94%
Pennsylvania	PA	189	Reading-East Central PA	95.90%	104.05%	64.81%	64.12%
Pennsylvania	PA	190	Philadelphia	98.60%	101.39%	60.74%	65.43%
Pennsylvania	PA	191	Philadelphia	102.50%	98.93%	62.25%	67.10%
Pennsylvania	PA	192	Philadelphia	109.80%	126.02%	62.25%	67.10%
Pennsylvania	PA	193	Reading-East Central PA	102.30%	104.05%	64.81%	64.12%
Pennsylvania	PA	194	Reading-East Central PA	99.40%	104.05%	64.81%	64.12%
Pennsylvania	PA	195	Reading-East Central PA	88.30%	86.61%	77.11%	62.09%
Pennsylvania	PA	196	Reading-East Central PA	88.30%	86.61%	77.11%	62.09%

Puerto Rico	PR	6	All PR	97.20%	63.99%	88.92%	40.26%
Puerto Rico	PR	7	All PR	92.30%	63.99%	88.92%	40.26%
Puerto Rico	PR	9	All PR	113.20%	70.03%	85.76%	33.46%
Rhode Island	RI	28	All other	81.90%	96.53%	74.81%	59.68%
Rhode Island	RI	29	Providence	87.80%	102.88%	71.19%	55.12%
South Carolina	SC	290	Miscellaneous SC	71.40%	89.13%	75.15%	30.44%
South Carolina	SC	291	Miscellaneous SC	73.00%	89.13%	75.15%	30.44%
South Carolina	SC	292	Columbia	77.80%	93.56%	74.14%	41.87%
South Carolina	SC	293	Greenville-Spartansburg	75.40%	90.51%	76.19%	26.01%
South Carolina	SC	294	Charleston	76.20%	93.42%	78.09%	54.15%
South Carolina	SC	295	Miscellaneous SC	76.80%	89.13%	75.15%	30.44%
South Carolina	SC	296	Greenville-Spartansburg	73.60%	90.51%	76.19%	26.01%
South Carolina	SC	297	Miscellaneous SC	75.70%	89.13%	75.15%	30.44%
South Carolina	SC	298	Miscellaneous SC	83.50%	89.13%	75.15%	30.44%
South Carolina	SC	299	Miscellaneous SC	83.50%	93.42%	78.09%	54.15%
South Dakota	SD	570	SD except Sioux Falls	90.00%	86.40%	78.07%	23.31%
South Dakota	SD	571	Sioux Falls	85.20%	91.15%	82.50%	24.79%
South Dakota	SD	572	SD except Sioux Falls	89.60%	86.40%	78.07%	23.31%
South Dakota	SD	573	SD except Sioux Falls	89.60%	86.40%	78.07%	23.31%
South Dakota	SD	574	SD except Sioux Falls	89.10%	86.40%	78.07%	23.31%
South Dakota	SD	575	SD except Sioux Falls	89.20%	86.40%	78.07%	23.31%
South Dakota	SD	576	SD except Sioux Falls	90.00%	86.40%	78.07%	23.31%
South Dakota	SD	577	SD except Sioux Falls	86.20%	86.40%	78.07%	23.31%
Tennessee	TN	307	Chattanooga TN-GA	68.60%	91.11%	74.73%	45.85%

Tennessee	TN	370	Nashville-Columbia	74.30%	91.38%	65.20%	66.31%
Tennessee	TN	371	Nashville-Columbia	72.90%	89.11%	66.43%	67.65%
Tennessee	TN	372	Nashville-Columbia	65.20%	96.56%	69.00%	58.33%
Tennessee	TN	373	Knoxville Area	75.10%	83.69%	74.98%	48.15%
Tennessee	TN	374	Chattanooga TN-GA	71.70%	86.41%	71.53%	43.41%
Tennessee	TN	376	Johnson City	76.20%	78.47%	80.39%	49.40%
Tennessee	TN	377	Knoxville Area	85.50%	84.96%	71.04%	37.99%
Tennessee	TN	378	Knoxville Area	78.60%	84.96%	71.04%	37.99%
Tennessee	TN	379	Knoxville	75.70%	91.11%	69.79%	45.07%
Tennessee	TN	380	Western TN	79.60%	82.46%	71.19%	62.01%
Tennessee	TN	381	Memphis	66.20%	84.71%	73.28%	49.80%
Tennessee	TN	382	Western TN	80.80%	82.46%	71.19%	62.01%
Tennessee	TN	383	Western TN	95.60%	82.46%	71.19%	62.01%
Tennessee	TN	384	Nashville-Columbia	81.40%	83.86%	71.19%	62.01%
Tennessee	TN	385	Knoxville Area	91.10%	84.96%	71.04%	37.99%
Texas	TX	750	Dallas-Ft. Worth	88.80%	96.99%	67.50%	57.81%
Texas	TX	751	Dallas-Ft. Worth	88.80%	97.60%	66.03%	69.03%
Texas	TX	752	Dallas-Ft. Worth	88.70%	100.92%	66.02%	56.43%
Texas	TX	753	Dallas-Ft. Worth	88.70%	100.92%	66.02%	56.43%
Texas	TX	754	Northeast TX	76.20%	84.47%	76.21%	35.01%
Texas	TX	755	Texarkana TX-AR	79.00%	84.47%	76.21%	35.01%
Texas	TX	756	Northeast TX	75.50%	84.47%	76.21%	35.01%
Texas	TX	757	Northeast TX	77.00%	84.47%	76.21%	35.01%
Texas	TX	758	Northeast TX	91.90%	84.47%	76.21%	35.01%
Texas	TX	759	Northeast TX	92.70%	84.47%	76.21%	35.01%
Texas	TX	760	Dallas-Ft. Worth	78.20%	93.28%	69.75%	53.59%
Texas	TX	761	Dallas-Ft. Worth	78.20%	89.03%	72.18%	57.49%
Texas	TX	762	Wichita Falls-Denton	78.90%	94.13%	65.55%	59.53%
Texas	TX	763	Wichita Falls-Denton	90.40%	82.14%	79.00%	32.62%
Texas	TX	764	Central TX excluding Austin - San Antonio	91.60%	85.55%	67.41%	58.09%

Texas	TX	765	Central TX excluding Austin - San Antonio	103.80%	89.74%	70.67%	59.25%
Texas	TX	766	Central TX excluding Austin - San Antonio	87.80%	89.74%	70.67%	59.25%
Texas	TX	767	Central TX excluding Austin - San Antonio	83.70%	85.55%	67.41%	58.09%
Texas	TX	768	Central TX excluding Austin - San Antonio	82.30%	88.83%	66.40%	23.98%
Texas	TX	769	Central TX excluding Austin - San Antonio	95.50%	88.83%	66.40%	23.98%
Texas	TX	770	Texas City - Houston - Galveston	76.20%	98.13%	66.30%	46.61%
Texas	TX	771	Texas City - Houston - Galveston	115.70%	98.13%	66.30%	46.61%
Texas	TX	772	Texas City - Houston - Galveston	83.60%	98.13%	66.30%	46.61%
Texas	TX	773	Northeast TX	79.00%	95.22%	66.97%	45.82%
Texas	TX	774	Corpus - Christi - Victoria - Houston Area	99.00%	94.01%	66.39%	58.50%
Texas	TX	775	Texas City - Houston - Galveston	81.10%	86.72%	74.07%	54.63%
Texas	TX	776	Orange - Beaumont - Pt. Arthur	84.10%	84.90%	72.77%	38.57%
Texas	TX	777	Orange - Beaumont - Pt. Arthur	91.30%	84.90%	72.77%	38.57%
Texas	TX	778	Northeast TX	75.70%	89.83%	70.67%	59.25%
Texas	TX	779	Corpus - Christi - Victoria - Houston Area	96.70%	83.41%	74.25%	50.42%
Texas	TX	780	Central TX excluding Austin - San Antonio	74.50%	87.90%	65.92%	64.78%
Texas	TX	781	Central TX excluding Austin - San Antonio	65.20%	83.41%	74.25%	50.42%
Texas	TX	782	San Antonio	77.50%	83.56%	65.92%	64.78%
Texas	TX	783	Corpus - Christi - Victoria - Houston Area	80.00%	79.48%	77.37%	57.84%
Texas	TX	784	Corpus - Christi - Victoria - Houston Area	73.90%	79.48%	77.37%	57.84%
Texas	TX	785	Corpus - Christi - Victoria - Houston Area	70.80%	79.48%	77.37%	57.84%
Texas	TX	786	Austin	82.70%	99.24%	65.79%	63.62%
Texas	TX	787	Austin	80.90%	101.33%	67.40%	56.00%
Texas	TX	788	Central TX excluding Austin - San Antonio	95.90%	88.83%	66.40%	23.98%

Texas	TX	789	Central TX excluding Austin - San Antonio	106.50%	100.32%	67.40%	56.00%
Texas	TX	790	Lubbock, Amarillo Areas, Childress	86.40%	90.05%	84.31%	21.67%
Texas	TX	791	Amarillo	74.50%	90.05%	84.31%	21.67%
Texas	TX	792	Lubbock, Amarillo Areas, Childress	63.50%	90.05%	84.31%	21.67%
Texas	TX	793	Lubbock, Amarillo Areas, Childress	81.30%	91.11%	73.07%	37.54%
Texas	TX	794	Lubbock	79.80%	87.99%	73.07%	37.54%
Texas	TX	795	Central TX excluding Austin - San Antonio	80.10%	87.99%	73.07%	37.54%
Texas	TX	796	Central TX excluding Austin - San Antonio	84.60%	87.99%	73.07%	37.54%
Texas	TX	797	Central TX excluding Austin - San Antonio	66.20%	88.83%	66.40%	23.98%
Texas	TX	798	El Paso	57.00%	85.48%	68.57%	63.03%
Texas	TX	799	El Paso	69.10%	85.48%	68.57%	63.03%
Texas	TX	885	El Paso	89.90%	113.81%	68.57%	63.03%
Utah	UT	840	Northern Utah excluding Salt Lake City	115.80%	77.48%	71.24%	89.48%
Utah	UT	841	Salt Lake City	107.60%	78.77%	71.48%	80.22%
Utah	UT	842	Salt Lake City	157.10%	82.12%	67.08%	84.55%
Utah	UT	843	Northern Utah excluding Salt Lake City	112.90%	76.82%	67.08%	84.55%
Utah	UT	844	Ogden	112.90%	76.82%	67.08%	84.55%
Utah	UT	845	Central & Southern UT	107.90%	71.45%	69.70%	68.96%
Utah	UT	846	Central & Southern UT	123.90%	71.45%	69.70%	68.96%
Utah	UT	847	Central & Southern UT	131.00%	71.45%	69.70%	68.96%
Virginia	VA	224	Northern VA	80.50%	107.17%	58.68%	65.06%
Virginia	VA	225	Northern VA	88.40%	107.17%	58.68%	65.06%
Virginia	VA	226	Northern VA	84.50%	96.93%	68.78%	32.43%
Virginia	VA	227	Northern VA	75.80%	96.93%	68.78%	32.43%
Virginia	VA	228	Northern VA	76.50%	96.93%	68.78%	32.43%
Virginia	VA	229	Northern VA	69.90%	96.93%	68.78%	32.43%
Virginia	VA	230	Southeast VA	84.40%	95.74%	70.72%	66.66%
Virginia	VA	231	Southeast VA	84.40%	95.74%	70.72%	66.66%
Virginia	VA	232	Richmond	86.60%	93.79%	70.10%	65.22%
Virginia	VA	233	Southeast VA	87.00%	96.00%	64.24%	62.76%
Virginia	VA	234	Southeast VA	85.50%	96.55%	73.04%	83.39%
Virginia	VA	235	Norfolk-Portsmouth	87.90%	96.00%	64.24%	62.76%
Virginia	VA	236	Southeast VA	81.90%	96.43%	63.74%	51.98%

Virginia	VA	237	Norfolk-Portsmouth	84.50%	96.43%	63.74%	51.98%
Virginia	VA	238	Southeast VA	80.40%	96.00%	64.24%	62.76%
Virginia	VA	239	Southwest VA	78.00%	87.63%	75.61%	32.43%
Virginia	VA	240	Southwest VA	79.90%	89.53%	82.26%	27.53%
Virginia	VA	241	Southwest VA	83.40%	89.53%	82.26%	27.53%
Virginia	VA	242	Southwest VA	66.10%	89.53%	82.26%	27.53%
Virginia	VA	243	Southwest VA	77.50%	89.53%	82.26%	27.53%
Virginia	VA	244	Southwest VA	83.50%	96.67%	68.78%	32.43%
Virginia	VA	245	Southwest VA	80.70%	87.63%	75.61%	32.43%
Virginia	VA	246	Southwest VA	68.00%	89.53%	82.26%	27.53%
Virgin Islands	VI	8	All VI	59.10%	103.81%	86.66%	27.32%
Vermont	VT	50	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	51	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	52	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	53	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	54	All VT	91.10%	100.86%	77.13%	32.57%
Vermont	VT	56	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	57	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	58	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	59	All VT	89.80%	100.86%	77.13%	32.57%
Washington	WA	980	Seattle-Tacoma	95.40%	115.17%	74.61%	49.50%
Washington	WA	981	Seattle-Tacoma	97.40%	116.53%	75.18%	44.51%
Washington	WA	982	Seattle-Tacoma	92.10%	106.76%	78.44%	42.68%
Washington	WA	983	Seattle-Tacoma	96.40%	109.98%	75.55%	51.85%
Washington	WA	984	Seattle-Tacoma	96.00%	109.98%	75.55%	51.85%
Washington	WA	985	Olympia	96.90%	105.90%	75.26%	36.51%
Washington	WA	986	Central & Southern WA	103.20%	100.96%	76.98%	63.02%
Washington	WA	988	Central & Southern WA	103.70%	104.83%	76.61%	48.40%
Washington	WA	989	Central & Southern WA	102.10%	104.83%	76.61%	48.40%
Washington	WA	990	Spokane - Lewiston - Eastern WA	126.70%	100.83%	70.26%	63.05%
Washington	WA	991	Spokane - Lewiston - Eastern WA	123.20%	100.83%	70.26%	63.05%
Washington	WA	992	Spokane - Lewiston - Eastern WA	102.40%	99.49%	74.12%	56.22%
Washington	WA	993	Central & Southern WA	115.70%	106.53%	83.44%	59.02%

Washing ton	WA	994	Spokane - Lewiston - Eastern WA	90.20%	102.37%	83.44%	59.02%
Wiscons in	WI	530	Kenosha-Racine Sheboygan	84.70%	97.82%	69.70%	42.50%
Wiscons in	WI	531	Kenosha-Racine Sheboygan	77.30%	98.45%	74.82%	40.78%
Wiscons in	WI	532	Milwaukee	81.60%	96.98%	72.99%	48.01%
Wiscons in	WI	534	Kenosha-Racine Sheboygan	89.30%	97.73%	82.26%	24.02%
Wiscons in	WI	535	Madison	78.10%	92.70%	76.78%	25.09%
Wiscons in	WI	537	Madison	70.70%	107.23%	84.15%	48.99%
Wiscons in	WI	538	Madison	77.30%	92.70%	76.78%	25.09%
Wiscons in	WI	539	Portage - Appleton - Oshkosh	75.90%	97.82%	69.70%	42.50%
Wiscons in	WI	540	Northwest WI	87.80%	92.76%	71.20%	26.79%
Wiscons in	WI	541	North Central- Northwest WI	77.40%	92.59%	86.51%	14.96%
Wiscons in	WI	542	North Central- Northwest WI	79.30%	92.59%	86.51%	14.96%
Wiscons in	WI	543	North Central- Northwest WI	69.50%	104.72%	84.40%	31.73%
Wiscons in	WI	544	North Central- Northwest WI	76.90%	97.08%	81.42%	29.78%
Wiscons in	WI	545	North Central- Northwest WI	76.70%	92.83%	71.20%	26.79%
Wiscons in	WI	546	North Central- Northwest WI	81.50%	97.08%	81.42%	29.78%
Wiscons in	WI	547	Northwest WI	78.60%	97.08%	81.42%	29.78%
Wiscons in	WI	548	Northwest WI	88.60%	92.76%	71.20%	26.79%
Wiscons in	WI	549	Portage - Appleton - Oshkosh	92.20%	97.08%	81.42%	29.78%
West Virginia	WV	247	Huntington- Southwest	77.90%	80.69%	74.22%	49.46%
West Virginia	WV	248	Huntington- Southwest	53.00%	80.69%	74.22%	49.46%
West Virginia	WV	249	Eastern WV	70.20%	86.57%	74.22%	49.46%
West Virginia	WV	250	Wheating - Northwest - Central WV	82.60%	80.69%	74.22%	49.46%
West Virginia	WV	251	Wheating - Northwest - Central WV	73.60%	80.69%	74.22%	49.46%

West Virginia	WV	252	Wheeting - Northwest - Central WV	73.60%	80.69%	74.22%	49.46%
West Virginia	WV	253	Charlestown	65.80%	80.69%	74.22%	49.46%
West Virginia	WV	254	Eastern WV	83.60%	83.61%	77.81%	43.51%
West Virginia	WV	255	Huntington-Southwest	75.30%	80.69%	74.22%	49.46%
West Virginia	WV	256	Huntington-Southwest	78.30%	80.69%	74.22%	49.46%
West Virginia	WV	257	Huntington-Southwest	78.70%	80.69%	74.22%	49.46%
West Virginia	WV	258	Huntington-Southwest	84.60%	80.69%	74.22%	49.46%
West Virginia	WV	259	Huntington-Southwest	84.60%	80.69%	74.22%	49.46%
West Virginia	WV	260	Wheeting - Northwest - Central WV	74.40%	77.18%	69.46%	46.54%
West Virginia	WV	261	Wheeting - Northwest - Central WV	83.50%	81.54%	77.81%	43.51%
West Virginia	WV	262	Wheeting - Northwest - Central WV	83.80%	81.54%	77.81%	43.51%
West Virginia	WV	263	Wheeting - Northwest - Central WV	84.70%	81.54%	77.81%	43.51%
West Virginia	WV	264	Wheeting - Northwest - Central WV	86.00%	81.54%	77.81%	43.51%
West Virginia	WV	265	Wheeting - Northwest - Central WV	83.30%	77.18%	69.46%	46.54%
West Virginia	WV	266	Wheeting - Northwest - Central WV	86.60%	80.69%	74.22%	49.46%
West Virginia	WV	267	Eastern WV	74.10%	83.61%	77.81%	43.51%
West Virginia	WV	268	Eastern WV	74.70%	83.61%	77.81%	43.51%
Wyoming	WY	820	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	821	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	822	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	823	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	824	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	825	All WY	77.10%	88.96%	63.42%	7.28%
Wyoming	WY	826	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	827	All WY	79.30%	88.96%	63.42%	7.28%

Wyoming	WY	828	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	829	All WY	76.10%	88.60%	83.97%	6.88%
Wyoming	WY	830	All WY	75.30%	88.60%	83.97%	6.88%
Wyoming	WY	831	All WY	76.10%	88.60%	83.97%	6.88%

Table 6d(a): 'Historical Trend' Factors

Year	Trend for R&C Plans In-Network (applicable to Class A, B & C)	Trend for R&C Plans Out-of-Network (applicable to Class A, B & C)	Trend for R&C Plans In & Out-of- Network (applicable to Class D - Ortho)
1999	6.5%	6.5%	2.0%
2000-2003	7.0%	7.5%	2.0%
2004-2005	7.0%	8.0%	2.0%
2006	6.0%	8.0%	2.0%
2007 - 2009	5.0%	7.0%	2.0%
1/1/2010 - 3/31/2012	6.0%	8.0%	2.0%
4/1/2012 and later	5.0%	7.0%	2.0%

Table 6d(b): ‘Relative Trend’ Factors

Relative Trend for Class D - Ortho = 1.00

Deductible Applies to All Services (applicable to Class A, B & C)

Area Factor < .85									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.580	0.680	0.740	0.820	0.900	0.940	0.980	1.020	1.060
\$500	0.580	0.680	0.740	0.820	0.900	0.940	0.980	1.020	1.060
\$750	0.690	0.770	0.850	0.925	1.000	1.050	1.100	1.150	1.200
\$1,000	0.810	0.900	0.990	1.070	1.150	1.210	1.270	1.330	1.390
\$1,250	0.885	0.970	1.060	1.143	1.225	1.284	1.343	1.402	1.460
\$1,500	0.960	1.040	1.130	1.215	1.300	1.358	1.415	1.473	1.530
\$1,750	0.975	1.055	1.145	1.230	1.315	1.373	1.430	1.488	1.545
\$2,000	0.990	1.070	1.160	1.245	1.330	1.388	1.445	1.503	1.560
Unlimited	1.000	1.080	1.180	1.260	1.340	1.400	1.460	1.520	1.580
Area Factor .85 to 1.15									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.560	0.610	0.680	0.735	0.790	0.833	0.875	0.918	0.960
\$500	0.560	0.610	0.680	0.735	0.790	0.833	0.875	0.918	0.960
\$750	0.630	0.710	0.780	0.845	0.910	0.953	0.995	1.038	1.080
\$1,000	0.730	0.790	0.850	0.920	0.990	1.040	1.090	1.140	1.190
\$1,250	0.820	0.885	0.950	1.023	1.095	1.148	1.200	1.253	1.305
\$1,500	0.910	0.980	1.050	1.125	1.200	1.255	1.310	1.365	1.420
\$1,750	0.940	1.010	1.080	1.155	1.230	1.284	1.338	1.392	1.445
\$2,000	0.970	1.040	1.110	1.185	1.260	1.313	1.365	1.418	1.470
Unlimited	1.000	1.070	1.140	1.215	1.290	1.343	1.395	1.448	1.500
Area Factor > 1.15									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.500	0.550	0.610	0.670	0.730	0.768	0.805	0.843	0.880
\$500	0.500	0.550	0.610	0.670	0.730	0.768	0.805	0.843	0.880
\$750	0.580	0.650	0.700	0.745	0.790	0.828	0.865	0.903	0.940
\$1,000	0.660	0.720	0.780	0.820	0.860	0.898	0.935	0.973	1.010
\$1,250	0.740	0.800	0.855	0.903	0.950	0.993	1.035	1.078	1.120
\$1,500	0.820	0.880	0.930	0.985	1.040	1.088	1.135	1.183	1.230
\$1,750	0.875	0.935	0.990	1.048	1.105	1.152	1.198	1.244	1.290
\$2,000	0.930	0.990	1.050	1.110	1.170	1.215	1.260	1.305	1.350
Unlimited	1.000	1.050	1.110	1.170	1.230	1.278	1.325	1.373	1.420

Deductible Applies to Classes B&C Only (applicable to Class A, B & C)

Area Factor < .85									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.580	0.660	0.720	0.790	0.860	0.908	0.955	1.003	1.050
\$500	0.580	0.660	0.720	0.790	0.860	0.908	0.955	1.003	1.050
\$750	0.690	0.760	0.810	0.885	0.960	1.010	1.060	1.110	1.160
\$1,000	0.810	0.890	0.950	1.025	1.100	1.160	1.220	1.280	1.340
\$1,250	0.885	0.955	1.020	1.098	1.175	1.235	1.295	1.355	1.415
\$1,500	0.960	1.020	1.090	1.170	1.250	1.310	1.370	1.430	1.490
\$1,750	0.975	1.035	1.110	1.188	1.265	1.325	1.385	1.445	1.505
\$2,000	0.990	1.050	1.130	1.205	1.280	1.340	1.400	1.460	1.520
Unlimited	1.000	1.070	1.140	1.215	1.290	1.350	1.410	1.470	1.530
Area Factor .85 to 1.15									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.560	0.600	0.640	0.695	0.750	0.798	0.845	0.893	0.940
\$500	0.560	0.600	0.640	0.695	0.750	0.798	0.845	0.893	0.940
\$750	0.630	0.690	0.760	0.810	0.860	0.900	0.940	0.980	1.020
\$1,000	0.730	0.780	0.820	0.885	0.950	1.000	1.050	1.100	1.150
\$1,250	0.820	0.870	0.920	0.985	1.050	1.102	1.153	1.204	1.255
\$1,500	0.910	0.960	1.020	1.085	1.150	1.203	1.255	1.308	1.360
\$1,750	0.940	0.990	1.050	1.115	1.180	1.233	1.285	1.338	1.390
\$2,000	0.970	1.020	1.080	1.145	1.210	1.263	1.315	1.368	1.420
Unlimited	1.000	1.050	1.110	1.175	1.240	1.293	1.345	1.398	1.450
Area Factor > 1.15									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.500	0.550	0.580	0.630	0.680	0.720	0.760	0.800	0.840
\$500	0.500	0.550	0.580	0.630	0.680	0.720	0.760	0.800	0.840
\$750	0.580	0.640	0.690	0.720	0.750	0.790	0.830	0.870	0.910
\$1,000	0.660	0.700	0.750	0.790	0.830	0.870	0.910	0.950	0.990
\$1,250	0.740	0.780	0.830	0.873	0.915	0.958	1.000	1.043	1.085
\$1,500	0.820	0.860	0.910	0.955	1.000	1.045	1.090	1.135	1.180
\$1,750	0.875	0.920	0.965	1.015	1.065	1.109	1.153	1.197	1.240
\$2,000	0.930	0.980	1.020	1.075	1.130	1.173	1.215	1.258	1.300
Unlimited	1.000	1.040	1.090	1.140	1.190	1.235	1.280	1.325	1.370

Deductible Applies to Class C Only (applicable to Class A, B & C)

Area Factor < .85									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.580	0.546	0.531	0.552	0.572	0.579	0.587	0.594	0.601
\$500	0.580	0.546	0.531	0.552	0.572	0.579	0.587	0.594	0.601
\$750	0.690	0.681	0.664	0.663	0.661	0.665	0.670	0.674	0.678
\$1,000	0.810	0.792	0.774	0.785	0.795	0.809	0.824	0.838	0.852
\$1,250	0.885	0.858	0.836	0.843	0.849	0.862	0.876	0.889	0.902
\$1,500	0.960	0.923	0.898	0.901	0.903	0.915	0.927	0.939	0.951
\$1,750	0.975	0.935	0.910	0.912	0.913	0.926	0.938	0.950	0.963
\$2,000	0.990	0.947	0.922	0.923	0.923	0.936	0.949	0.961	0.974
Unlimited	1.000	0.968	0.938	0.935	0.932	0.945	0.957	0.970	0.982
Area Factor .85 to 1.15									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.560	0.526	0.505	0.511	0.516	0.525	0.534	0.543	0.552
\$500	0.560	0.526	0.505	0.511	0.516	0.525	0.534	0.543	0.552
\$750	0.630	0.630	0.619	0.619	0.619	0.625	0.630	0.636	0.641
\$1,000	0.730	0.693	0.650	0.667	0.684	0.695	0.706	0.717	0.728
\$1,250	0.820	0.792	0.761	0.768	0.775	0.786	0.796	0.806	0.817
\$1,500	0.910	0.891	0.871	0.869	0.866	0.876	0.886	0.895	0.905
\$1,750	0.940	0.918	0.893	0.892	0.890	0.900	0.909	0.918	0.927
\$2,000	0.970	0.945	0.915	0.915	0.914	0.923	0.931	0.940	0.948
Unlimited	1.000	0.975	0.947	0.943	0.938	0.946	0.954	0.961	0.969
Area Factor > 1.15									
Annual Deductible									
Annual Maximum	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200 and Over
\$250	0.500	0.486	0.456	0.463	0.469	0.480	0.491	0.502	0.513
\$500	0.500	0.486	0.456	0.463	0.469	0.480	0.491	0.502	0.513
\$750	0.580	0.562	0.539	0.537	0.535	0.547	0.558	0.570	0.581
\$1,000	0.660	0.637	0.626	0.622	0.618	0.627	0.637	0.646	0.655
\$1,250	0.740	0.719	0.706	0.702	0.698	0.708	0.718	0.728	0.738
\$1,500	0.820	0.801	0.785	0.781	0.777	0.788	0.799	0.809	0.820
\$1,750	0.875	0.856	0.833	0.828	0.823	0.831	0.839	0.846	0.854
\$2,000	0.930	0.910	0.881	0.875	0.869	0.874	0.879	0.883	0.888
Unlimited	1.000	0.970	0.952	0.942	0.931	0.936	0.941	0.945	0.950

Table 6e: Adjustments For Alternate 'Rate Guarantee' Factors

	Under 100 Eligible Lives	100 and over Eligible Lives
6 Months	0.985	0.985
7 Months	0.988	0.988
8 Months	0.990	0.990
9 Months	0.993	0.993
10 Months	0.995	0.995
11 Months	0.998	0.998
12 Months	1.000	1.000
13 Months	1.003	1.003
14 Months	1.005	1.005
15 Months	1.008	1.008
16 Months	1.010	1.010
17 Months	1.013	1.013
18 Months	1.015	1.015
19 Months	1.018	1.018
20 Months	1.020	1.020
21 Months	1.023	1.023
22 Months	1.025	1.025
23 Months	1.028	1.028
24 Months	1.030	1.0707
30 Months	1.055	1.0865
36 Months	1.080	1.1024

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

Table 6f: Adjustments For Alternate ‘Rate Cap’ Provisions

2 nd Year Percent	3 rd Year Percent																
	None	4.0	4.5	5.0	5.5	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0	11.0	12.0	13.0
None	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
4.0	1.030	1.082	1.080	1.077	1.074	1.072	1.069	1.066	1.059	1.051	1.040	1.030	1.030	1.030	1.030	1.030	1.030
4.5	1.028	1.080	1.077	1.074	1.072	1.069	1.066	1.064	1.056	1.048	1.038	1.028	1.028	1.028	1.028	1.028	1.028
5.0	1.025	1.077	1.074	1.072	1.069	1.066	1.064	1.061	1.053	1.046	1.035	1.025	1.025	1.025	1.025	1.025	1.025
5.5	1.023	1.074	1.072	1.069	1.066	1.064	1.061	1.059	1.051	1.043	1.033	1.023	1.023	1.023	1.023	1.023	1.023
6.0	1.020	1.072	1.069	1.066	1.064	1.061	1.059	1.056	1.048	1.040	1.030	1.020	1.020	1.020	1.020	1.020	1.020
6.5	1.018	1.069	1.066	1.064	1.061	1.059	1.056	1.053	1.046	1.038	1.028	1.018	1.018	1.018	1.018	1.018	1.018
7.0	1.015	1.066	1.064	1.061	1.059	1.056	1.053	1.051	1.043	1.035	1.025	1.015	1.015	1.015	1.015	1.015	1.015
7.5	1.008	1.059	1.056	1.053	1.051	1.048	1.046	1.043	1.035	1.028	1.018	1.008	1.008	1.008	1.008	1.008	1.008
8.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
8.5	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
9.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
9.5	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
10.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
11.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
12.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
13.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000

Table 8a: Adjustments For Alternate ‘Claim Review’ Provisions

Claim Review Used in Adjudicated Claims	Adjustment to Class B Services	Adjustment to Class C Services
Yes	1.000	1.000
No	1.050	1.100

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

Table 8b: 'Reasonable & Customary (R&C) Percentile' Adjustment Factors

Percent	Threshold	Remove Usual	Adults (Employee and Spouse) Out-of-Network			Child Out-of-Network		
			Class A	Class B	Class C	Class A	Class B	Class C
51 st	\$10	No	0.845	0.831	0.846	0.855	0.842	0.848
51 st	\$10	Yes	0.857	0.844	0.858	0.868	0.854	0.860
51 st	\$15	No	0.849	0.835	0.850	0.859	0.846	0.852
51 st	\$15	Yes	0.861	0.848	0.862	0.872	0.858	0.865
51 st	\$5	No	0.836	0.823	0.837	0.846	0.833	0.839
51 st	\$5	Yes	0.849	0.835	0.850	0.859	0.846	0.852
51 st	None	No	0.828	0.815	0.829	0.838	0.825	0.831
51 st	None	Yes	0.840	0.827	0.841	0.851	0.837	0.843
70th	\$10	No	0.917	0.903	0.918	0.928	0.914	0.920
70th	\$10	Yes	0.931	0.916	0.932	0.942	0.928	0.934
70th	\$15	No	0.921	0.907	0.923	0.933	0.918	0.925
70th	\$15	Yes	0.935	0.921	0.936	0.947	0.932	0.938
70th	\$5	No	0.908	0.894	0.909	0.919	0.905	0.911
70th	\$5	Yes	0.922	0.907	0.923	0.933	0.919	0.925
70th	None	No	0.899	0.885	0.900	0.910	0.896	0.902
70th	None	Yes	0.912	0.898	0.914	0.924	0.909	0.916
80th	\$10	No	0.960	0.936	0.962	0.971	0.944	0.963
80th	\$10	Yes	0.974	0.950	0.976	0.986	0.958	0.977
80th	\$15	No	0.965	0.941	0.967	0.976	0.948	0.968
80th	\$15	Yes	0.979	0.955	0.981	0.990	0.962	0.982
80th	\$5	No	0.950	0.927	0.952	0.962	0.934	0.953
80th	\$5	Yes	0.965	0.941	0.967	0.976	0.948	0.968
80th	None	No	0.941	0.918	0.943	0.952	0.925	0.944
80th	None	Yes	0.955	0.932	0.957	0.966	0.939	0.958
90th	\$10	No	0.978	0.963	0.979	0.989	0.974	0.981
90th	\$10	Yes	0.993	0.977	0.994	1.000	0.989	0.996
90th	\$15	No	0.983	0.968	0.984	0.994	0.979	0.986
90th	\$15	Yes	0.998	0.982	0.999	1.000	0.994	1.000
90th	\$5	No	0.969	0.953	0.970	0.980	0.965	0.972
90th	\$5	Yes	0.983	0.968	0.984	0.994	0.979	0.986
90th	None	No	0.959	0.944	0.960	0.970	0.955	0.962
90th	None	Yes	0.973	0.958	0.974	0.985	0.969	0.976
99th	\$10	No	1.000	0.995	1.000	1.000	1.000	1.000
99th	\$10	Yes	1.000	1.000	1.000	1.000	1.000	1.000
99th	\$15	No	1.000	0.999	1.000	1.000	1.000	1.000
99th	\$15	Yes	1.000	1.000	1.000	1.000	1.000	1.000
99th	\$5	No	1.000	0.985	1.000	1.000	0.997	1.000
99th	\$5	Yes	1.000	1.000	1.000	1.000	1.000	1.000
99th	None	No	0.991	0.975	0.992	1.000	0.987	0.994
99th	None	Yes	1.000	0.990	1.000	1.000	1.000	1.000

Table 10a: ‘Deductible’ Adjustments

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
\$25	2x Type I	A, B & C	1.250	0.000	0.000	0.350	0.000	0.000
\$25	2x Type II	A, B & C	1.250	0.000	0.000	0.350	0.000	0.000
\$25	3x Type I	A, B & C	1.250	0.000	0.000	0.920	0.000	0.000
\$25	3x Type II	A, B & C	1.250	0.000	0.000	0.920	0.000	0.000
\$25	No Limit	A, B & C	1.250	0.000	0.000	1.230	0.000	0.000
\$25	2x Type I	B & C Only	0.000	0.780	0.000	0.000	0.340	0.000
\$25	2x Type II	B & C Only	0.000	0.780	0.000	0.000	0.340	0.000
\$25	3x Type I	B & C Only	0.000	0.780	0.000	0.000	0.460	0.000
\$25	3x Type II	B & C Only	0.000	0.780	0.000	0.000	0.460	0.000
\$25	No Limit	B & C Only	0.000	0.780	0.000	0.000	0.490	0.000
\$25	2x Type I	C Only	0.000	0.000	0.300	0.000	0.000	0.030
\$25	2x Type II	C Only	0.000	0.000	0.300	0.000	0.000	0.030
\$25	3x Type I	C Only	0.000	0.000	0.300	0.000	0.000	0.030
\$25	3x Type II	C Only	0.000	0.000	0.300	0.000	0.000	0.030
\$25	No Limit	C Only	0.000	0.000	0.300	0.000	0.000	0.030
\$50	2x Type I	A, B & C	2.433	0.057	0.000	0.745	0.015	0.000
\$50	2x Type II	A, B & C	2.433	0.057	0.000	0.745	0.015	0.000
\$50	3x Type I	A, B & C	2.433	0.057	0.000	1.823	0.037	0.000
\$50	3x Type II	A, B & C	2.433	0.057	0.000	1.823	0.037	0.000
\$50	No Limit	A, B & C	2.433	0.057	0.000	2.401	0.049	0.000
\$50	2x Type I	B & C Only	0.000	1.550	0.000	0.000	0.680	0.000
\$50	2x Type II	B & C Only	0.000	1.550	0.000	0.000	0.680	0.000
\$50	3x Type I	B & C Only	0.000	1.550	0.000	0.000	0.920	0.000
\$50	3x Type II	B & C Only	0.000	1.550	0.000	0.000	0.920	0.000
\$50	No Limit	B & C Only	0.000	1.550	0.000	0.000	0.970	0.000
\$50	2x Type I	C Only	0.000	0.000	0.590	0.000	0.000	0.070
\$50	2x Type II	C Only	0.000	0.000	0.590	0.000	0.000	0.070
\$50	3x Type I	C Only	0.000	0.000	0.590	0.000	0.000	0.070
\$50	3x Type II	C Only	0.000	0.000	0.590	0.000	0.000	0.070
\$50	No Limit	C Only	0.000	0.000	0.590	0.000	0.000	0.070
\$75	2x Type I	A, B & C	3.228	0.472	0.000	1.157	0.142	0.000
\$75	2x Type II	A, B & C	3.228	0.472	0.000	1.157	0.142	0.000
\$75	3x Type I	A, B & C	3.228	0.472	0.000	2.526	0.309	0.000
\$75	3x Type II	A, B & C	3.228	0.472	0.000	2.526	0.309	0.000
\$75	No Limit	A, B & C	3.228	0.472	0.000	3.234	0.396	0.000
\$75	2x Type I	B & C Only	0.000	2.287	0.003	0.000	1.043	0.000
\$75	2x Type II	B & C Only	0.000	2.287	0.003	0.000	1.043	0.000
\$75	3x Type I	B & C Only	0.000	2.287	0.003	0.000	1.369	0.000
\$75	3x Type II	B & C Only	0.000	2.287	0.003	0.000	1.369	0.000
\$75	No Limit	B & C Only	0.000	2.287	0.003	0.000	1.430	0.000
\$75	2x Type I	C Only	0.000	0.000	0.870	0.000	0.000	0.100
\$75	2x Type II	C Only	0.000	0.000	0.870	0.000	0.000	0.100
\$75	3x Type I	C Only	0.000	0.000	0.870	0.000	0.000	0.100
\$75	3x Type II	C Only	0.000	0.000	0.870	0.000	0.000	0.100
\$75	No Limit	C Only	0.000	0.000	0.870	0.000	0.000	0.100
\$100	2x Type I	A, B & C	3.702	1.118	0.000	1.452	0.358	0.000
\$100	2x Type II	A, B & C	3.702	1.118	0.000	1.452	0.358	0.000

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
\$100	3x Type I	A, B & C	3.702	1.118	0.000	3.016	0.744	0.000
\$100	3x Type II	A, B & C	3.702	1.118	0.000	3.016	0.744	0.000
\$100	No Limit	A, B & C	3.702	1.118	0.000	3.810	0.941	0.000
\$100	2x Type I	B & C Only	0.000	2.941	0.009	0.000	1.350	0.000
\$100	2x Type II	B & C Only	0.000	2.941	0.009	0.000	1.350	0.000
\$100	3x Type I	B & C Only	0.000	2.941	0.009	0.000	1.750	0.000
\$100	3x Type II	B & C Only	0.000	2.941	0.009	0.000	1.750	0.000
\$100	No Limit	B & C Only	0.000	2.941	0.009	0.000	1.820	0.000
\$100	2x Type I	C Only	0.000	0.000	1.150	0.000	0.000	0.130
\$100	2x Type II	C Only	0.000	0.000	1.150	0.000	0.000	0.130
\$100	3x Type I	C Only	0.000	0.000	1.150	0.000	0.000	0.130
\$100	3x Type II	C Only	0.000	0.000	1.150	0.000	0.000	0.130
\$100	No Limit	C Only	0.000	0.000	1.150	0.000	0.000	0.130
\$125	2x Type I	A, B & C	4.011	1.794	0.000	1.813	0.617	0.000
\$125	2x Type II	A, B & C	4.011	1.794	0.000	1.813	0.617	0.000
\$125	3x Type I	A, B & C	4.011	1.794	0.000	3.435	1.170	0.000
\$125	3x Type II	A, B & C	4.011	1.794	0.000	3.435	1.170	0.000
\$125	No Limit	A, B & C	4.011	1.794	0.000	4.204	1.431	0.000
\$125	2x Type I	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
\$125	2x Type II	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
\$125	3x Type I	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
\$125	3x Type II	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
\$125	No Limit	B & C Only	0.000	4.060	0.070	0.000	2.480	0.000
\$125	2x Type I	C Only	0.000	0.000	1.420	0.000	0.000	0.160
\$125	2x Type II	C Only	0.000	0.000	1.420	0.000	0.000	0.160
\$125	3x Type I	C Only	0.000	0.000	1.420	0.000	0.000	0.160
\$125	3x Type II	C Only	0.000	0.000	1.420	0.000	0.000	0.160
\$125	No Limit	C Only	0.000	0.000	1.420	0.000	0.000	0.160
\$150	2x Type I	A, B & C	4.169	2.621	0.000	2.105	0.946	0.000
\$150	2x Type II	A, B & C	4.169	2.621	0.000	2.105	0.946	0.000
\$150	3x Type I	A, B & C	4.169	2.621	0.000	3.761	1.690	0.000
\$150	3x Type II	A, B & C	4.169	2.621	0.000	3.761	1.690	0.000
\$150	No Limit	A, B & C	4.169	2.621	0.000	4.499	2.021	0.000
\$150	2x Type I	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
\$150	2x Type II	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
\$150	3x Type I	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
\$150	3x Type II	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
\$150	No Limit	B & C Only	0.000	4.060	0.070	0.000	2.480	0.000
\$150	2x Type I	C Only	0.000	0.000	1.690	0.000	0.000	0.190
\$150	2x Type II	C Only	0.000	0.000	1.690	0.000	0.000	0.190
\$150	3x Type I	C Only	0.000	0.000	1.690	0.000	0.000	0.190
\$150	3x Type II	C Only	0.000	0.000	1.690	0.000	0.000	0.190
\$150	No Limit	C Only	0.000	0.000	1.690	0.000	0.000	0.190
\$175	2x Type I	A, B & C	4.207	3.373	0.000	2.381	1.304	0.000
\$175	2x Type II	A, B & C	4.207	3.373	0.000	2.381	1.304	0.000
\$175	3x Type I	A, B & C	4.207	3.373	0.000	3.973	2.177	0.000
\$175	3x Type II	A, B & C	4.207	3.373	0.000	3.973	2.177	0.000
\$175	No Limit	A, B & C	4.207	3.373	0.000	4.619	2.531	0.000

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
\$175	2x Type I	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
\$175	2x Type II	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
\$175	3x Type I	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
\$175	3x Type II	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
\$175	No Limit	B & C Only	0.000	4.957	0.223	0.000	3.020	0.000
\$175	2x Type I	C Only	0.000	0.000	1.955	0.000	0.000	0.210
\$175	2x Type II	C Only	0.000	0.000	1.955	0.000	0.000	0.210
\$175	3x Type I	C Only	0.000	0.000	1.955	0.000	0.000	0.210
\$175	3x Type II	C Only	0.000	0.000	1.955	0.000	0.000	0.210
\$175	No Limit	C Only	0.000	0.000	1.955	0.000	0.000	0.210
\$200	2x Type I	A, B & C	4.152	4.218	0.000	2.601	1.719	0.000
\$200	2x Type II	A, B & C	4.152	4.218	0.000	2.601	1.719	0.000
\$200	3x Type I	A, B & C	4.152	4.218	0.000	4.124	2.726	0.000
\$200	3x Type II	A, B & C	4.152	4.218	0.000	4.124	2.726	0.000
\$200	No Limit	A, B & C	4.152	4.218	0.000	4.684	3.096	0.000
\$200	2x Type I	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
\$200	2x Type II	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
\$200	3x Type I	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
\$200	3x Type II	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
\$200	No Limit	B & C Only	0.000	4.957	0.223	0.000	3.020	0.000
\$200	2x Type I	C Only	0.000	0.000	2.220	0.000	0.000	0.230
\$200	2x Type II	C Only	0.000	0.000	2.220	0.000	0.000	0.230
\$200	3x Type I	C Only	0.000	0.000	2.220	0.000	0.000	0.230
\$200	3x Type II	C Only	0.000	0.000	2.220	0.000	0.000	0.230
\$200	No Limit	C Only	0.000	0.000	2.220	0.000	0.000	0.230
\$225	2x Type I	A, B & C	4.154	4.856	0.000	2.818	2.092	0.000
\$225	2x Type II	A, B & C	4.154	4.856	0.000	2.818	2.092	0.000
\$225	3x Type I	A, B & C	4.154	4.856	0.000	4.253	3.157	0.000
\$225	3x Type II	A, B & C	4.154	4.856	0.000	4.253	3.157	0.000
\$225	No Limit	A, B & C	4.154	4.856	0.000	4.733	3.512	0.000
\$225	2x Type I	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000
\$225	2x Type II	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000
\$225	3x Type I	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
\$225	3x Type II	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
\$225	No Limit	B & C Only	0.000	5.624	0.516	0.000	3.450	0.000
\$225	2x Type I	C Only	0.000	0.000	2.480	0.000	0.000	0.250
\$225	2x Type II	C Only	0.000	0.000	2.480	0.000	0.000	0.250
\$225	3x Type I	C Only	0.000	0.000	2.480	0.000	0.000	0.250
\$225	3x Type II	C Only	0.000	0.000	2.480	0.000	0.000	0.250
\$225	No Limit	C Only	0.000	0.000	2.480	0.000	0.000	0.250
\$250	2x Type I	A, B & C	4.111	5.539	0.000	3.003	2.497	0.000
\$250	2x Type II	A, B & C	4.111	5.539	0.000	3.003	2.497	0.000
\$250	3x Type I	A, B & C	4.111	5.539	0.000	4.352	3.618	0.000
\$250	3x Type II	A, B & C	4.111	5.539	0.000	4.352	3.618	0.000
\$250	No Limit	A, B & C	4.111	5.539	0.000	4.756	3.954	0.000
\$250	2x Type I	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000
\$250	2x Type II	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
\$250	3x Type I	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
\$250	3x Type II	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
\$250	No Limit	B & C Only	0.000	5.624	0.516	0.000	3.450	0.000
\$250	2x Type I	C Only	0.000	0.000	2.740	0.000	0.000	0.270
\$250	2x Type II	C Only	0.000	0.000	2.740	0.000	0.000	0.270
\$250	3x Type I	C Only	0.000	0.000	2.740	0.000	0.000	0.270
\$250	3x Type II	C Only	0.000	0.000	2.740	0.000	0.000	0.270
\$250	No Limit	C Only	0.000	0.000	2.740	0.000	0.000	0.270
\$275	2x Type I	A, B & C	4.023	6.267	0.000	3.155	2.935	0.000
\$275	2x Type II	A, B & C	4.023	6.267	0.000	3.155	2.935	0.000
\$275	3x Type I	A, B & C	4.023	6.267	0.000	4.419	4.111	0.000
\$275	3x Type II	A, B & C	4.023	6.267	0.000	4.419	4.111	0.000
\$275	No Limit	A, B & C	4.023	6.267	0.000	4.753	4.422	0.000
\$275	2x Type I	B & C Only	0.000	6.213	0.888	0.000	2.878	0.000
\$275	2x Type II	B & C Only	0.000	6.213	0.888	0.000	2.878	0.000
\$275	3x Type I	B & C Only	0.000	6.213	0.888	0.000	3.731	0.000
\$275	3x Type II	B & C Only	0.000	6.213	0.888	0.000	3.731	0.000
\$275	No Limit	B & C Only	0.000	6.213	0.888	0.000	3.880	0.000
\$275	2x Type I	C Only	0.000	0.000	3.000	0.000	0.000	0.290
\$275	2x Type II	C Only	0.000	0.000	3.000	0.000	0.000	0.290
\$275	3x Type I	C Only	0.000	0.000	3.000	0.000	0.000	0.290
\$275	3x Type II	C Only	0.000	0.000	3.000	0.000	0.000	0.290
\$275	No Limit	C Only	0.000	0.000	3.000	0.000	0.000	0.290
\$300	2x Type I	A, B & C	3.891	7.039	0.000	3.273	3.407	0.000
\$300	2x Type II	A, B & C	3.891	7.039	0.000	3.273	3.407	0.000
\$300	3x Type I	A, B & C	3.891	7.039	0.000	4.454	4.636	0.000
\$300	3x Type II	A, B & C	3.891	7.039	0.000	4.454	4.636	0.000
\$300	No Limit	A, B & C	3.891	7.039	0.000	4.724	4.916	0.000
\$300	2x Type I	B & C Only	0.000	6.722	1.338	0.000	3.197	0.000
\$300	2x Type II	B & C Only	0.000	6.722	1.338	0.000	3.197	0.000
\$300	3x Type I	B & C Only	0.000	6.722	1.338	0.000	4.144	0.000
\$300	3x Type II	B & C Only	0.000	6.722	1.338	0.000	4.144	0.000
\$300	No Limit	B & C Only	0.000	6.722	1.338	0.000	4.310	0.000
\$300	2x Type I	C Only	0.000	0.000	3.260	0.000	0.000	0.310
\$300	2x Type II	C Only	0.000	0.000	3.260	0.000	0.000	0.310
\$300	3x Type I	C Only	0.000	0.000	3.260	0.000	0.000	0.310
\$300	3x Type II	C Only	0.000	0.000	3.260	0.000	0.000	0.310
\$300	No Limit	C Only	0.000	0.000	3.260	0.000	0.000	0.310

Table 10b: Adjustment Factor For ‘Deductible Carryover’

Deductible Carryover	Adjustment Factor
None	0.000
4 th quarter carryover	0.200

Table 12ai: Effective Coinsurance Levels for Copay Schedules

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Alaska	AK	995	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	996	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	997	Fairbanks	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	998	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	999	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alabama	AL	350	Birmingham	89.9 / 75.5 / 38.1	86.2 / 58.1 / 32.3	86.2 / 49.0 / 26.0	82.4 / 34.4 / 20.6	78.7 / 20.5 / 14.0	100 / 32.8 / 0
Alabama	AL	351	Birmingham	89.9 / 75.5 / 38.1	86.2 / 58.1 / 32.3	86.2 / 49.0 / 26.0	82.4 / 34.4 / 20.6	78.7 / 20.5 / 14.0	100 / 32.8 / 0
Alabama	AL	352	Birmingham	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Alabama	AL	354	Tuscaloosa-Salem	91.0 / 80.6 / 46.7	87.5 / 67.4 / 41.7	87.5 / 60.9 / 36.4	84.0 / 47.6 / 31.7	80.5 / 36.2 / 26.0	100 / 46.0 / 0
Alabama	AL	355	Northern AL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Alabama	AL	356	Northern AL	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Alabama	AL	357	Northern AL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Alabama	AL	358	Huntsville	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Alabama	AL	359	Northern AL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Alabama	AL	360	Montgomery	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Alabama	AL	361	Montgomery	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Alabama	AL	362	Anniston	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Alabama	AL	363	Southern AL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Alabama	AL	364	Southern AL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Alabama	AL	365	Mobile	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Alabama	AL	366	Mobile	91.4 / 83.1 / 47.0	88.0 / 71.8 / 42.1	88.0 / 66.2 / 36.6	84.6 / 53.8 / 31.9	81.1 / 43.9 / 26.3	100 / 52.4 / 0
Alabama	AL	367	Tuscaloosa-Salem	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Alabama	AL	368	Opelika	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Alabama	AL	369	Tuscaloosa-Salem	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Arkansas	AR	716	Southern AR	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Arkansas	AR	717	Southern AR	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Arkansas	AR	718	Southern AR	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Arkansas	AR	719	Little Rock-Hot Spr.	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Arkansas	AR	720	Little Rock-Hot Spr.	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	721	Little Rock-Hot Spr.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arkansas	AR	722	Little Rock-Hot Spr.	91.7 / 82.2 / 39.2	88.5 / 70.9 / 35.0	88.5 / 64.5 / 26.2	85.2 / 51.7 / 20.9	81.0 / 40.2 / 17.1	100 / 49.6 / 0
Arkansas	AR	723	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	724	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	725	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	726	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	727	Northeast AR	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Arkansas	AR	728	Ft. Smith	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	729	Ft. Smith	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Arizona	AZ	850	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	851	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	852	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	853	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	855	Tuscon-Globe	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	856	Tuscon-Globe	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	857	Tuscon-Globe	91.4 / 80.8 / 35.8	88.2 / 67.7 / 31.5	88.2 / 60.6 / 22.3	84.9 / 48.2 / 16.5	80.7 / 35.9 / 12.5	100 / 46.1 / 0
Arizona	AZ	859	Northern AZ	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	860	Northern AZ	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Arizona	AZ	863	Northern AZ	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	864	Northern AZ	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	865	Northern AZ	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
California	CA	900	Downtown Los Angeles	92.7 / 82.0 / 40.6	89.9 / 68.6 / 35.5	89.9 / 60.6 / 28.8	87.1 / 47.7 / 23.2	80.8 / 37.0 / 16.6	100 / 44.8 / 0
California	CA	901	Downtown Los Angeles	92.7 / 82.0 / 40.6	89.9 / 68.6 / 35.5	89.9 / 60.6 / 28.8	87.1 / 47.7 / 23.2	80.8 / 37.0 / 16.6	100 / 44.8 / 0
California	CA	902	Inglewood-Santa Mon.	92.6 / 80.8 / 41.4	89.9 / 65.9 / 36.3	89.9 / 57.9 / 29.7	87.1 / 44.7 / 24.2	80.7 / 33.5 / 17.7	100 / 41.8 / 0
California	CA	903	Inglewood-Santa Mon.	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
California	CA	904	Inglewood-Santa Mon.	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
California	CA	905	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	906	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	907	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	908	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	910	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	911	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	912	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	913	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	914	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	915	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	916	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	917	Eastern Los Angeles	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
California	CA	918	Eastern Los Angeles	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
California	CA	919	San Diego	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
California	CA	920	San Diego	92.1 / 80.4 / 41.2	89.1 / 67.3 / 37.2	89.1 / 59.9 / 28.8	86.2 / 47.5 / 23.5	82.3 / 35.3 / 19.8	100 / 45.5 / 0
California	CA	921	San Diego	92.1 / 80.4 / 41.2	89.1 / 67.3 / 37.2	89.1 / 59.9 / 28.8	86.2 / 47.5 / 23.5	82.3 / 35.3 / 19.8	100 / 45.5 / 0
California	CA	922	Palm Springs	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
California	CA	923	San Bernadino	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
California	CA	924	San Bernadino	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
California	CA	925	San Bernadino	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	926	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	927	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	928	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	930	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	931	Ventura-Bakersfield	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	932	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	933	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	934	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	935	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	936	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	937	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	939	San Jose	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	940	San Francisco	93.8 / 78.4 / 42.0	91.5 / 67.2 / 35.5	91.5 / 53.4 / 30.8	86.1 / 42.8 / 24.5	83.8 / 19.3 / 19.0	100 / 40.8 / 0
California	CA	941	San Francisco	93.9 / 79.0 / 42.4	91.6 / 68.2 / 35.9	91.6 / 55.2 / 31.2	86.3 / 44.9 / 24.9	84.1 / 22.9 / 19.6	100 / 43.0 / 0
California	CA	942	Northern CA	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	943	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	944	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	945	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	946	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	947	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	948	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	949	Northern S.F. Suburbs	93.6 / 78.4 / 40.1	91.3 / 67.2 / 33.3	91.3 / 53.6 / 28.5	85.8 / 42.8 / 21.9	83.4 / 20.1 / 16.4	100 / 40.9 / 0
California	CA	950	San Jose	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	951	San Jose	93.6 / 78.4 / 40.1	91.3 / 67.2 / 33.3	91.3 / 53.6 / 28.5	85.8 / 42.8 / 21.9	83.4 / 20.1 / 16.4	100 / 40.9 / 0
California	CA	952	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	953	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	954	Northern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	955	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
California	CA	956	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	957	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	958	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	959	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	960	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
California	CA	961	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
Colorado	CO	800	Denver	92.3 / 81.5 / 42.8	89.4 / 69.5 / 38.9	89.4 / 62.7 / 30.7	86.5 / 50.2 / 25.6	82.7 / 38.6 / 22.0	100 / 48.1 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Colorado	CO	801	Denver	92.1 / 82.2 / 41.0	89.3 / 70.7 / 37.1	89.3 / 64.2 / 28.7	86.4 / 51.8 / 23.4	82.6 / 40.4 / 19.7	100 / 49.7 / 0
Colorado	CO	802	Denver	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Colorado	CO	803	Denver	92.8 / 79.9 / 41.5	90.1 / 64.4 / 36.5	90.1 / 56.5 / 29.8	87.5 / 41.6 / 24.3	81.2 / 30.6 / 17.9	100 / 38.4 / 0
Colorado	CO	804	Colorado Springs/Misc.	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	805	Denver	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	806	Denver	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	807	Colorado Springs/Misc.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Colorado	CO	808	Colorado Springs/Misc.	92.9 / 81.5 / 39.6	90.2 / 67.3 / 34.4	90.2 / 60.2 / 27.5	87.5 / 46.3 / 21.8	81.6 / 36.1 / 15.3	100 / 43.2 / 0
Colorado	CO	809	Colorado Springs/Misc.	92.1 / 82.2 / 41.5	89.1 / 70.8 / 37.5	89.1 / 64.2 / 29.2	86.1 / 51.8 / 23.9	82.2 / 40.5 / 20.2	100 / 49.8 / 0
Colorado	CO	810	Colorado Springs/Misc.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Colorado	CO	811	Colorado Springs/Misc.	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Colorado	CO	812	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	813	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	814	Colorado Springs/Misc.	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	815	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	816	Colorado Springs/Misc.	93.9 / 83.2 / 43.4	91.5 / 74.7 / 37.1	91.5 / 62.0 / 32.5	86.3 / 52.7 / 26.6	83.9 / 32.9 / 21.3	100 / 50.8 / 0
Connecticut	CT	60	Central CT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Connecticut	CT	61	Hartford	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Connecticut	CT	62	Central CT	94.2 / 82.8 / 44.0	91.9 / 74.2 / 37.7	91.9 / 61.5 / 33.1	87.0 / 51.7 / 26.8	84.7 / 31.8 / 21.6	100 / 49.8 / 0
Connecticut	CT	63	New London	93.5 / 81.3 / 42.4	91.0 / 66.8 / 37.3	91.0 / 59.2 / 30.8	88.6 / 46.4 / 25.4	83.0 / 35.8 / 19.0	100 / 43.6 / 0
Connecticut	CT	64	Central CT	93.2 / 83.2 / 48.8	90.6 / 71.2 / 44.3	90.6 / 63.8 / 38.5	87.9 / 50.5 / 33.7	82.1 / 41.0 / 28.1	100 / 47.7 / 0
Connecticut	CT	65	New Haven	93.7 / 79.3 / 41.7	91.4 / 68.7 / 35.2	91.4 / 54.5 / 30.5	86.0 / 44.1 / 24.1	83.6 / 20.4 / 18.6	100 / 42.1 / 0
Connecticut	CT	66	Bridgeport	93.5 / 77.1 / 37.3	91.0 / 65.1 / 30.3	91.0 / 51.0 / 25.2	85.4 / 40.0 / 18.4	83.0 / 15.7 / 12.5	100 / 38.0 / 0
Connecticut	CT	67	Waterbury	93.0 / 81.3 / 44.2	90.3 / 67.1 / 39.4	90.3 / 59.6 / 33.1	87.6 / 45.4 / 27.8	81.5 / 35.1 / 21.7	100 / 42.3 / 0
Connecticut	CT	68	Stamford	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Connecticut	CT	69	Stamford	94.1 / 84.1 / 51.4	91.8 / 76.0 / 46.1	91.8 / 63.6 / 42.1	86.8 / 55.0 / 36.7	84.5 / 34.9 / 32.3	100 / 53.1 / 0
District Of Columbia	DC	200	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	201	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	202	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	203	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	204	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	205	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	207	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	208	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	209	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	220	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	221	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
District Of Columbia	DC	222	Washington DC-MD-VA	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
District Of Columbia	DC	223	Washington DC-MD-VA	92.2 / 83.2 / 42.7	89.2 / 71.8 / 37.6	89.2 / 64.3 / 31.1	86.2 / 50.0 / 25.7	79.4 / 40.7 / 19.3	100 / 46.7 / 0
Delaware	DE	197	All Delaware excluding Wilmington	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
Delaware	DE	198	Wilmington	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
Delaware	DE	199	All Delaware excluding Wilmington	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Florida	FL	320	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	321	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	322	Jacksonville	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	323	Tallahassee	91.5 / 83.1 / 50.8	88.2 / 71.8 / 46.2	88.2 / 66.3 / 41.3	84.9 / 54.3 / 36.9	81.6 / 44.2 / 31.7	100 / 52.8 / 0
Florida	FL	324	Tallahassee	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Florida	FL	325	Pensacola	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Florida	FL	326	Gainesville	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	327	Northeast FL	91.2 / 80.8 / 43.1	87.9 / 67.9 / 37.9	87.9 / 61.2 / 32.0	84.6 / 48.1 / 27.0	81.2 / 37.2 / 21.0	100 / 46.7 / 0
Florida	FL	328	Orlando	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	329	Northeast FL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	330	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	331	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	332	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	333	Ft. Lauderdale	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Florida	FL	334	West Palm Beach	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Florida	FL	335	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	336	Tampa	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	337	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	338	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	339	Ft. Meyers	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	341	Ft. Meyers	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Florida	FL	342	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	344	Gainesville	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	346	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	347	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	349	West Palm Beach	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Georgia	GA	300	Atlanta Area	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	301	Atlanta Area	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	302	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	303	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	304	Swainsboro	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Georgia	GA	305	Atlanta Area	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	306	Augusta-Macon	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Georgia	GA	308	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	309	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	310	Augusta-Macon	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Georgia	GA	311	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	312	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	313	Savannah	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	314	Savannah	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	315	Savannah	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	316	Savannah	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	317	Albany	92.6 / 81.1 / 43.7	89.8 / 67.2 / 38.8	89.8 / 59.4 / 32.5	87.0 / 44.6 / 27.1	80.7 / 34.1 / 20.9	100 / 41.5 / 0
Georgia	GA	318	Albany	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	319	Columbus	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	398	Albany	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Guam	GM	969	All Guam	94.4 / 86.0 / 53.3	92.2 / 79.2 / 48.2	92.2 / 69.4 / 44.2	87.3 / 61.0 / 39.4	85.0 / 46.8 / 34.9	100 / 59.7 / 0
Hawaii	HI	967	All HI	92.5 / 81.6 / 44.9	89.6 / 70.2 / 41.3	89.6 / 63.4 / 33.5	86.6 / 50.4 / 28.5	82.8 / 38.6 / 25.0	100 / 48.1 / 0
Hawaii	HI	968	All HI	92.5 / 81.6 / 44.9	89.6 / 70.2 / 41.3	89.6 / 63.4 / 33.5	86.6 / 50.4 / 28.5	82.8 / 38.6 / 25.0	100 / 48.1 / 0
Iowa	IA	500	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	501	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	502	Central IA excluding Des Moines	92.3 / 83.3 / 45.2	89.2 / 72.8 / 41.4	89.2 / 66.7 / 33.5	86.1 / 54.9 / 28.5	82.1 / 44.5 / 25.1	100 / 53.0 / 0
Iowa	IA	503	Des Moines	92.3 / 83.3 / 45.2	89.2 / 72.8 / 41.4	89.2 / 66.7 / 33.5	86.1 / 54.9 / 28.5	82.1 / 44.5 / 25.1	100 / 53.0 / 0
Iowa	IA	504	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	505	Central IA excluding Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	506	Central IA excluding Des Moines	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	507	Central IA excluding Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	508	Western IA excluding Sioux City	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Iowa	IA	509	Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Iowa	IA	510	Western IA excluding Sioux City	93.1 / 84.8 / 46.6	90.3 / 74.6 / 41.9	90.3 / 67.6 / 36.0	87.4 / 55.2 / 30.9	81.7 / 46.5 / 25.1	100 / 52.5 / 0
Iowa	IA	511	Sioux City	93.1 / 84.8 / 46.6	90.3 / 74.6 / 41.9	90.3 / 67.6 / 36.0	87.4 / 55.2 / 30.9	81.7 / 46.5 / 25.1	100 / 52.5 / 0
Iowa	IA	512	Western IA excluding Sioux City	91.7 / 83.1 / 49.0	88.4 / 72.0 / 44.2	88.4 / 66.4 / 39.1	85.1 / 54.3 / 34.5	81.7 / 44.5 / 29.2	100 / 53.0 / 0
Iowa	IA	513	Western IA excluding Sioux City	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	514	Western IA excluding Sioux City	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	515	Western IA excluding Sioux City	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Iowa	IA	516	Western IA excluding Sioux City	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	520	Dubuque	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Iowa	IA	521	Central IA excluding Des Moines	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	522	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	523	Southeast IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	524	Southeast IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	525	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	526	Southeast IA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Iowa	IA	527	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	528	Quad Cities, IL-IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	612	Quad Cities, IL-IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Idaho	ID	832	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	833	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	834	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	835	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	836	Boise	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Idaho	ID	837	Boise	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Idaho	ID	838	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Illinois	IL	600	Chicago	91.7 / 78.7 / 38.5	88.7 / 64.3 / 34.4	88.7 / 56.4 / 25.5	85.6 / 43.0 / 20.0	81.5 / 29.8 / 16.2	100 / 40.8 / 0
Illinois	IL	601	Chicago	91.9 / 78.7 / 39.5	88.9 / 64.2 / 35.4	88.9 / 56.2 / 26.7	85.9 / 42.8 / 21.3	81.8 / 29.6 / 17.5	100 / 40.6 / 0
Illinois	IL	602	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	603	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	604	Chicago	91.5 / 80.0 / 46.9	88.3 / 66.0 / 42.0	88.3 / 59.0 / 36.5	85.1 / 46.3 / 31.9	81.8 / 34.8 / 26.3	100 / 44.9 / 0
Illinois	IL	605	Chicago	91.5 / 80.0 / 46.9	88.3 / 66.0 / 42.0	88.3 / 59.0 / 36.5	85.1 / 46.3 / 31.9	81.8 / 34.8 / 26.3	100 / 44.9 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Illinois	IL	606	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	607	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	608	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	609	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	610	Northwest IL	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Illinois	IL	611	Northwest IL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	613	Northwest IL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	614	Galesburg	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	615	Peoria-Bloomington	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	616	Peoria-Bloomington	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	617	Peoria-Bloomington	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	618	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	619	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	620	St. Louis MO-IL	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Illinois	IL	622	St. Louis MO-IL	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Illinois	IL	623	Springfield	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Illinois	IL	624	Southeast IL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Illinois	IL	625	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	626	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	627	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	628	Southeast IL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Illinois	IL	629	Southeast IL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Illinois	IL	630	St. Louis MO-IL	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Illinois	IL	631	St. Louis MO-IL	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Illinois	IL	633	St. Louis MO-IL	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Indiana	IN	460	North Central IN	91.5 / 80.3 / 47.6	88.2 / 66.5 / 42.8	88.2 / 59.6 / 37.4	85.0 / 47.1 / 32.8	81.7 / 35.6 / 27.3	100 / 45.6 / 0
Indiana	IN	461	Indianapolis	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Indiana	IN	462	Indianapolis	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Indiana	IN	463	Gary	91.5 / 80.3 / 47.6	88.2 / 66.5 / 42.8	88.2 / 59.6 / 37.4	85.0 / 47.1 / 32.8	81.7 / 35.6 / 27.3	100 / 45.6 / 0
Indiana	IN	464	Gary	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Indiana	IN	465	North Central IN	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Indiana	IN	466	North Central IN	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Indiana	IN	467	Ft, Wayne	92.6 / 83.6 / 42.4	89.7 / 73.3 / 38.3	89.7 / 67.0 / 30.4	86.8 / 55.5 / 25.0	83.1 / 44.9 / 21.2	100 / 53.7 / 0
Indiana	IN	468	Ft, Wayne	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Indiana	IN	469	North Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	470	Southeast-Central IN	92.1 / 81.9 / 43.7	89.1 / 70.5 / 39.8	89.1 / 63.8 / 32.1	86.0 / 51.2 / 26.9	82.0 / 39.7 / 23.1	100 / 49.0 / 0
Indiana	IN	471	Southern IN	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Indiana	IN	472	Southeast-Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	473	North Central IN	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Indiana	IN	474	Southwest-Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	475	Southern IN	91.9 / 81.7 / 40.5	88.8 / 70.3 / 36.4	88.8 / 63.6 / 28.0	85.7 / 50.5 / 22.6	81.5 / 38.9 / 18.9	100 / 48.4 / 0
Indiana	IN	478	Southwest-Central IN	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Indiana	IN	479	North Central IN	91.7 / 81.3 / 42.7	88.5 / 69.0 / 38.7	88.5 / 62.1 / 30.6	85.2 / 49.6 / 25.4	81.0 / 37.7 / 21.7	100 / 47.5 / 0
Kansas	KS	660	Topeka KC Area	92.3 / 82.9 / 44.1	89.5 / 71.9 / 40.3	89.5 / 65.7 / 32.3	86.6 / 53.6 / 27.3	82.8 / 42.6 / 23.8	100 / 51.6 / 0
Kansas	KS	664	Central KS	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	665	Central KS	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Kansas	KS	666	Topeka KC Area	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	667	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	668	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	669	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	670	Southern KS	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Kansas	KS	671	Southern KS	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Kansas	KS	672	Southern KS	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	673	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	674	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	675	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	676	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	677	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	678	Southern KS	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kansas	KS	679	Southern KS	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	400	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	401	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	402	Louisville	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	403	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	404	South Central KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	405	Lexington	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	406	Central KY	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Kentucky	KY	407	Central KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	408	Eastern KY	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kentucky	KY	409	South Central KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	410	Cincinnati AreaOH-KY	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Kentucky	KY	411	Ashland	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	412	Ashland	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Kentucky	KY	413	Eastern KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Kentucky	KY	414	Eastern KY	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kentucky	KY	415	Eastern KY	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	416	Eastern KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	417	Eastern KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	418	Eastern KY	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Kentucky	KY	420	Paducah	92.2 / 83.8 / 44.4	89.3 / 73.5 / 40.4	89.3 / 67.7 / 32.5	86.3 / 56.2 / 27.3	82.4 / 45.7 / 23.9	100 / 54.2 / 0
Kentucky	KY	421	Western KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	422	Western KY	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	423	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	424	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	425	South Central KY	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Kentucky	KY	426	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	427	Central KY	89.9 / 76.6 / 36.1	85.9 / 60.6 / 30.3	85.9 / 52.5 / 23.7	82.0 / 36.7 / 18.0	78.1 / 23.4 / 11.2	100 / 35.0 / 0
Kentucky	KY	450	Cincinnati AreaOH-KY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Kentucky	KY	476	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	477	Western KY	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Louisiana	LA	700	New Orleans	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Louisiana	LA	701	New Orleans	90.3 / 81.4 / 40.8	86.6 / 69.1 / 35.3	86.6 / 62.9 / 29.3	82.9 / 49.2 / 24.2	79.2 / 38.5 / 17.9	100 / 47.8 / 0
Louisiana	LA	703	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	704	Baton Rouge	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Louisiana	LA	705	Southwest LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	706	Southwest LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	707	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	708	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	710	Northern LA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Louisiana	LA	711	Northern LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	712	Northern LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	713	Northern LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	714	Northern LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Massachusetts	MA	10	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	11	Springfield	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	12	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	13	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	14	Worster - Fitchburg	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	15	Worster - Fitchburg	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	16	Worster - Fitchburg	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	17	Northwest Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Massachusetts	MA	18	Northwest Boston	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	19	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	20	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	21	Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	22	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	23	Southeast Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	24	Southeast Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	25	Southeast MA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	26	Southeast MA	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	27	Southeast MA	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Maryland	MD	206	Northwest-Southeast	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Maryland	MD	210	Baltimore	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	211	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maryland	MD	212	Baltimore	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	214	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maryland	MD	215	Cumberland	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Maryland	MD	216	Northwest-Southeast	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Maryland	MD	217	Northwest-Southeast	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	218	Northwest-Southeast	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Maryland	MD	219	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maine	ME	39	Portland-Southwest	93.9 / 82.6 / 44.5	91.5 / 74.0 / 38.4	91.5 / 60.6 / 33.8	86.5 / 50.2 / 27.7	84.1 / 29.9 / 22.6	100 / 48.3 / 0
Maine	ME	40	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	41	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	42	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	43	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	44	Northern ME	93.0 / 82.4 / 47.1	90.3 / 68.9 / 42.4	90.3 / 61.5 / 36.5	87.7 / 49.0 / 31.5	81.6 / 38.8 / 25.6	100 / 46.2 / 0
Maine	ME	45	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	46	Northern ME	92.7 / 81.9 / 45.5	90.0 / 68.1 / 40.7	90.0 / 60.5 / 34.6	87.3 / 47.5 / 29.4	81.0 / 37.1 / 23.4	100 / 44.7 / 0
Maine	ME	47	Northern ME	92.7 / 81.9 / 45.5	90.0 / 68.1 / 40.7	90.0 / 60.5 / 34.6	87.3 / 47.5 / 29.4	81.0 / 37.1 / 23.4	100 / 44.7 / 0
Maine	ME	48	Portland-Southwest	93.8 / 80.0 / 44.2	91.5 / 69.9 / 38.0	91.5 / 56.9 / 33.4	86.2 / 46.3 / 27.3	83.9 / 25.2 / 22.0	100 / 44.5 / 0
Maine	ME	49	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Michigan	MI	480	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	481	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	482	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	483	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	484	Flint	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Michigan	MI	485	Flint	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Michigan	MI	486	Saginaw-Midland	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Michigan	MI	487	Northeast MI	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Michigan	MI	488	Lansing	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Michigan	MI	489	Lansing	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Michigan	MI	490	Southwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	491	Southwest MI	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Michigan	MI	492	Southwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	493	Northwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	494	Northwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	495	Northwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	496	Northwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	497	Northeast MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	498	Iron Mountain, MI - WI	93.3 / 83.3 / 41.3	90.5 / 72.1 / 36.1	90.5 / 64.3 / 29.6	87.8 / 50.3 / 24.0	82.1 / 40.7 / 17.6	100 / 47.8 / 0
Michigan	MI	499	Iron Mountain, MI - WI	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Minnesota	MN	550	Central MN including St. Paul	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Minnesota	MN	551	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	553	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	554	Minneapolis	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	555	Central MN including St. Paul	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Minnesota	MN	556	Duluth	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	557	Duluth	92.4 / 83.4 / 45.5	89.4 / 72.5 / 40.8	89.4 / 64.8 / 34.8	86.3 / 50.6 / 29.6	79.9 / 41.3 / 23.7	100 / 47.7 / 0
Minnesota	MN	558	Duluth	92.4 / 83.4 / 45.5	89.4 / 72.5 / 40.8	89.4 / 64.8 / 34.8	86.3 / 50.6 / 29.6	79.9 / 41.3 / 23.7	100 / 47.7 / 0
Minnesota	MN	559	Rochester	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	560	Western MN	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Minnesota	MN	561	Western MN	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Minnesota	MN	562	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Minnesota	MN	563	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	564	Central MN including St. Paul	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Minnesota	MN	565	Western MN	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Minnesota	MN	566	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Minnesota	MN	567	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	634	Northern MO	91.7 / 81.5 / 45.3	88.1 / 70.2 / 41.5	88.1 / 63.6 / 33.5	84.6 / 50.1 / 28.6	80.3 / 38.6 / 25.2	100 / 47.8 / 0
Missouri	MO	635	Northern MO	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Missouri	MO	636	Southeast MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	637	Southeast MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	638	Southeast MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	639	Southeast MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Missouri	MO	640	Kansas City MO-KS	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Missouri	MO	641	Kansas City MO-KS	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Missouri	MO	644	Northern MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	645	St. Joseph	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	646	Northern MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	647	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	648	Southwest MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	650	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	651	Southwest MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	652	Columbia	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	653	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	654	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	655	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	656	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	657	Southwest MO	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Missouri	MO	658	Southwest MO	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Missouri	MO	661	Kansas City MO-KS	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Missouri	MO	662	Kansas City MO-KS	92.3 / 82.9 / 44.1	89.5 / 71.9 / 40.3	89.5 / 65.7 / 32.3	86.6 / 53.6 / 27.3	82.8 / 42.6 / 23.8	100 / 51.6 / 0
Mississippi	MS	386	Northern MS	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Mississippi	MS	387	North Central MS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Mississippi	MS	388	Northern MS	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Mississippi	MS	389	North Central MS	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Mississippi	MS	390	South Central MS	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Mississippi	MS	391	South Central MS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Mississippi	MS	392	Jackson	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Mississippi	MS	393	South Central MS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Mississippi	MS	394	Southern MS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Mississippi	MS	395	Southern MS	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Mississippi	MS	396	Southern MS	92.4 / 81.9 / 39.6	89.2 / 70.4 / 35.3	89.2 / 63.5 / 27.2	86.1 / 51.2 / 21.4	82.1 / 39.4 / 17.4	100 / 49.1 / 0
Mississippi	MS	397	North Central MS	92.4 / 81.9 / 39.6	89.2 / 70.4 / 35.3	89.2 / 63.5 / 27.2	86.1 / 51.2 / 21.4	82.1 / 39.4 / 17.4	100 / 49.1 / 0
Montana	MT	590	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	591	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	592	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	593	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	594	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	595	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	596	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Montana	MT	597	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	598	Northwest MT	91.4 / 80.7 / 42.9	88.5 / 67.2 / 37.9	88.5 / 59.5 / 31.4	85.6 / 42.8 / 25.9	79.0 / 32.8 / 19.7	100 / 38.8 / 0
Montana	MT	599	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
North Carolina	NC	270	Greenboro-Winston Salem- High Point	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
North Carolina	NC	271	Greenboro-Winston Salem- High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	272	Greenboro-Winston Salem- High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	273	Greenboro-Winston Salem- High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	274	Greenboro-Winston Salem- High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	275	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	276	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	277	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	278	Northeast NC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
North Carolina	NC	279	Northeast NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	280	Charlotte Area - Hickory - Gastonia	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	281	Charlotte Area - Hickory - Gastonia	92.9 / 80.8 / 41.9	90.3 / 65.9 / 36.8	90.3 / 57.8 / 30.3	87.7 / 44.7 / 24.8	81.5 / 33.5 / 18.3	100 / 41.9 / 0
North Carolina	NC	282	Charlotte	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	283	Fayetteville	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	284	Wilmington	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	285	Raleigh-Durham-East, Central NC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	286	Charlotte Area - Hickory - Gastonia	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
North Carolina	NC	287	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Carolina	NC	288	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Carolina	NC	289	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Dakota	ND	580	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	581	All ND	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
North Dakota	ND	582	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	583	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	584	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	585	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	586	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	587	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
North Dakota	ND	588	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Nebraska	NE	680	Southeast NE	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Nebraska	NE	681	Omaha	89.9 / 78.7 / 36.7	86.1 / 64.6 / 30.8	86.1 / 57.5 / 24.4	82.3 / 42.3 / 18.8	78.5 / 30.0 / 12.1	100 / 40.6 / 0
Nebraska	NE	683	Southeast NE	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Nebraska	NE	684	Southeast NE	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Nebraska	NE	685	Lincoln-North Central	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Nebraska	NE	686	Lincoln-North Central	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Nebraska	NE	687	Lincoln-North Central	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Nebraska	NE	688	West Central NE	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Nebraska	NE	689	Southeast NE	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Nebraska	NE	690	Southeast NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Nebraska	NE	691	West Central NE	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Nebraska	NE	692	West Central NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Nebraska	NE	693	West Central NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
New Hampshire	NH	30	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	31	Concord-Manchester	93.7 / 79.5 / 45.5	91.2 / 69.0 / 39.5	91.2 / 55.7 / 35.1	85.8 / 45.0 / 29.0	83.3 / 23.2 / 24.0	100 / 43.2 / 0
New Hampshire	NH	32	Central NH	94.6 / 85.4 / 54.7	92.5 / 78.1 / 49.8	92.5 / 67.0 / 46.0	88.0 / 59.1 / 41.1	85.8 / 41.6 / 36.9	100 / 57.3 / 0
New Hampshire	NH	33	Concord-Manchester	93.7 / 79.5 / 45.5	91.2 / 69.0 / 39.5	91.2 / 55.7 / 35.1	85.8 / 45.0 / 29.0	83.3 / 23.2 / 24.0	100 / 43.2 / 0
New Hampshire	NH	34	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	35	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	36	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	37	Western NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	38	Eastern NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Jersey	NJ	70	Jersey City	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	71	Newark-Elizabeth	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New Jersey	NJ	72	Newark-Elizabeth	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New Jersey	NJ	73	Jersey City	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	74	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	75	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	76	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	77	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	78	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	79	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	80	Camden-South Central	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New Jersey	NJ	81	Camden-South Central	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New Jersey	NJ	82	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	83	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0

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New Jersey	NJ	84	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	85	Trenton-Central NJ	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
New Jersey	NJ	86	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	87	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	88	New Brunswick-Perth Amboy	93.5 / 78.3 / 36.4	91.1 / 66.8 / 29.2	91.1 / 52.9 / 24.1	85.5 / 41.9 / 17.2	83.1 / 18.5 / 11.3	100 / 40.0 / 0
New Jersey	NJ	89	New Brunswick-Perth Amboy	93.2 / 81.9 / 44.3	90.6 / 68.2 / 39.5	90.6 / 60.6 / 33.2	88.1 / 47.8 / 27.9	82.2 / 37.3 / 21.8	100 / 45.0 / 0
New Mexico	NM	870	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	871	All NM	92.9 / 81.1 / 40.8	90.3 / 68.2 / 36.8	90.3 / 60.5 / 28.2	87.7 / 49.4 / 23.0	84.1 / 37.9 / 19.3	100 / 47.7 / 0
New Mexico	NM	872	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	873	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	874	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	875	All NM	92.9 / 81.2 / 41.3	90.3 / 68.3 / 37.3	90.3 / 60.7 / 28.7	87.7 / 49.6 / 23.5	84.1 / 38.2 / 19.9	100 / 48.0 / 0
New Mexico	NM	877	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	878	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	879	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	880	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	881	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	882	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	883	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	884	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
Nevada	NV	889	Las Vegas	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	890	Southern NV	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	891	Las Vegas	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	893	Northern NV	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Nevada	NV	894	Northern NV	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	895	Reno	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	897	Northern NV	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	898	Northern NV	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
New York	NY	100	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	101	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	102	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	103	Staten Island	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New York	NY	104	Bronx	91.6 / 80.2 / 47.1	88.4 / 66.3 / 42.2	88.4 / 59.2 / 36.7	85.2 / 46.7 / 32.1	82.0 / 35.4 / 26.5	100 / 45.3 / 0
New York	NY	105	Putnam-Westchester	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	106	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	107	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
New York	NY	108	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	109	Suffern Area-Middletown	92.5 / 81.0 / 43.6	89.7 / 68.1 / 39.8	89.7 / 60.6 / 31.8	86.9 / 49.3 / 26.7	83.2 / 37.7 / 23.2	100 / 47.6 / 0
New York	NY	110	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	111	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	112	Brooklyn	92.5 / 81.0 / 43.6	89.7 / 68.1 / 39.8	89.7 / 60.6 / 31.8	86.9 / 49.3 / 26.7	83.2 / 37.7 / 23.2	100 / 47.6 / 0
New York	NY	113	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	114	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	115	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	116	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	117	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	118	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	119	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	120	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	121	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	122	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	123	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	124	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	125	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	126	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	127	Poughkeepsie-Kingston	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	128	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	129	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	130	Syracuse	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	131	Syracuse	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	132	Syracuse	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	133	Utica-Rome	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	134	Utica-Rome	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	135	Utica-Rome	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	136	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	137	Southwest NY - Binghamton - Elmira	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	138	Southwest NY - Binghamton - Elmira	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	139	Southwest NY - Binghamton - Elmira	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
New York	NY	140	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	141	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
New York	NY	142	Buffalo	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	143	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	144	Northwest NY excluding Buffalo & Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	145	Northwest NY excluding Buffalo & Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	146	Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	147	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
New York	NY	148	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
New York	NY	149	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Ohio	OH	430	Marion-Columbus Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Ohio	OH	431	Marion-Columbus Area	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Ohio	OH	432	Columbus	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	433	Marion-Columbus Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	434	Southwest OH	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	435	Southwest OH	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	436	Toledo	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Ohio	OH	437	Southeast OH	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Ohio	OH	438	Southeast OH	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Ohio	OH	439	Southeast OH	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Ohio	OH	440	Cleveland	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	441	Cleveland	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Ohio	OH	442	Akron-Canton	91.0 / 79.1 / 44.7	87.6 / 64.6 / 39.6	87.6 / 57.3 / 33.9	84.2 / 43.9 / 29.0	80.7 / 31.8 / 23.2	100 / 42.3 / 0
Ohio	OH	443	Akron-Canton	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	444	Youngstown-Warren	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	445	Youngstown-Warren	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	446	Akron-Canton	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	447	Akron-Canton	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	448	Mansfield-Sandusky	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	449	Mansfield-Sandusky	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	451	Southwest OH	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Ohio	OH	452	Cincinnati	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	453	Southwest OH	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	454	Dayton	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	455	Southwest OH	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	456	Southwest OH	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

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Ohio	OH	457	Southeast OH	92.5 / 83.5 / 39.7	89.4 / 72.8 / 34.4	89.4 / 65.5 / 27.5	86.4 / 50.7 / 21.8	80.1 / 41.8 / 15.2	100 / 47.6 / 0
Ohio	OH	458	Southwest OH	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Oklahoma	OK	730	Central OK	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Oklahoma	OK	731	Oklahoma City	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Oklahoma	OK	734	Central OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	735	Western OK	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Oklahoma	OK	736	Western OK	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Oklahoma	OK	737	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	738	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	739	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	740	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	741	Tulsa	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Oklahoma	OK	743	Eastern OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	744	Eastern OK	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Oklahoma	OK	745	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	746	Eastern OK	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Oklahoma	OK	747	Eastern OK	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Oklahoma	OK	748	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	749	Eastern OK	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Oregon	OR	970	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	971	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	972	Portland	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	973	Salem	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	974	Eugene	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	975	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	976	Miscellaneous OR	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Oregon	OR	977	Miscellaneous OR	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Oregon	OR	978	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	979	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Pennsylvania	PA	150	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	151	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	152	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	153	Washington	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	154	Southwest PA	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	155	Southwest PA	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	156	Southwest PA	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	157	West Central PA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Pennsylvania	PA	158	West Central PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	159	Johnstown	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	160	Northwest PA	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Pennsylvania	PA	161	Northwest PA	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	162	West Central PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	163	Northwest PA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Pennsylvania	PA	164	Northwest PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	165	Erie	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Pennsylvania	PA	166	West Central PA	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Pennsylvania	PA	167	West Central PA	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Pennsylvania	PA	168	West Central PA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Pennsylvania	PA	169	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	170	West Central PA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Pennsylvania	PA	171	Harrisburg	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	172	Southwest PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	173	Lancaster-York	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Pennsylvania	PA	174	Lancaster-York	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Pennsylvania	PA	175	Lancaster-York	92.4 / 81.0 / 42.9	89.2 / 68.8 / 39.0	89.2 / 61.8 / 30.8	86.1 / 48.8 / 25.5	82.0 / 36.9 / 22.0	100 / 46.7 / 0
Pennsylvania	PA	176	Lancaster-York	92.4 / 81.0 / 42.9	89.2 / 68.8 / 39.0	89.2 / 61.8 / 30.8	86.1 / 48.8 / 25.5	82.0 / 36.9 / 22.0	100 / 46.7 / 0
Pennsylvania	PA	177	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	178	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	179	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	180	Northeast PA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	181	Allentown	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	182	Northeast PA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Pennsylvania	PA	183	Northeast PA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Pennsylvania	PA	184	Northeast PA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	185	Scranton-Wilkes Barre	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	186	Northeast PA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	187	Scranton-Wilkes Barre	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	188	Northeast PA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Pennsylvania	PA	189	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	190	Philadelphia	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Pennsylvania	PA	191	Philadelphia	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Pennsylvania	PA	192	Philadelphia	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Pennsylvania	PA	193	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	194	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Pennsylvania	PA	195	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	196	Reading-East Central PA	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Puerto Rico	PR	6	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Puerto Rico	PR	7	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Puerto Rico	PR	9	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Rhode Island	RI	28	All other	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Rhode Island	RI	29	Providence	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
South Carolina	SC	290	Miscellaneous SC	92.6 / 84.3 / 40.0	89.8 / 74.5 / 34.7	89.8 / 66.9 / 28.1	87.0 / 53.1 / 22.4	80.8 / 43.9 / 15.7	100 / 50.0 / 0
South Carolina	SC	291	Miscellaneous SC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Carolina	SC	292	Columbia	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Carolina	SC	293	Greenville-Spartansburg	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Carolina	SC	294	Charleston	92.2 / 80.0 / 42.5	89.4 / 64.6 / 37.4	89.4 / 56.8 / 30.9	86.6 / 42.0 / 25.4	80.0 / 31.1 / 19.1	100 / 38.8 / 0
South Carolina	SC	295	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	296	Greenville-Spartansburg	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	297	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	298	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	299	Miscellaneous SC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Dakota	SD	570	SD except Sioux Falls	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Dakota	SD	571	Sioux Falls	92.9 / 83.3 / 42.7	89.9 / 72.2 / 37.7	89.9 / 64.3 / 31.3	87.0 / 50.8 / 25.9	81.0 / 41.0 / 19.8	100 / 47.9 / 0
South Dakota	SD	572	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	573	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	574	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	575	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	576	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	577	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Tennessee	TN	307	Chattanooga TN-GA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Tennessee	TN	370	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	371	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	372	Nashville-Columbia	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Tennessee	TN	373	Knoxville Area	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Tennessee	TN	374	Chattanooga TN-GA	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Tennessee	TN	376	Johnson City	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Tennessee	TN	377	Knoxville Area	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Tennessee	TN	378	Knoxville Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	379	Knoxville	91.0 / 80.4 / 44.7	87.6 / 67.1 / 39.5	87.6 / 60.6 / 33.8	84.1 / 48.1 / 29.0	80.7 / 36.8 / 23.1	100 / 46.5 / 0
Tennessee	TN	380	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	381	Memphis	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Tennessee	TN	382	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	383	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	384	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	385	Knoxville Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	750	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	751	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	752	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	753	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	754	Northeast TX	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Texas	TX	755	Texarkana TX-AR	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	756	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	757	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	758	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	759	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	760	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	761	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	762	Wichita Falls-Denton	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	763	Wichita Falls-Denton	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	764	Central TX excluding Austin - San Antonio	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Texas	TX	765	Central TX excluding Austin - San Antonio	91.6 / 81.0 / 46.7	88.5 / 68.2 / 41.8	88.5 / 61.7 / 36.3	85.4 / 48.6 / 31.6	82.3 / 37.3 / 26.0	100 / 47.0 / 0
Texas	TX	766	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	767	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	768	Central TX excluding Austin - San Antonio	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	769	Central TX excluding Austin - San Antonio	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Texas	TX	770	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	771	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	772	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	773	Northeast TX	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	774	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	775	Texas City - Houston - Galveston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	776	Orange - Beaumont - Pt. Arthur	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Texas	TX	777	Orange - Beaumont - Pt. Arthur	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	778	Northeast TX	91.6 / 81.0 / 46.7	88.5 / 68.2 / 41.8	88.5 / 61.7 / 36.3	85.4 / 48.6 / 31.6	82.3 / 37.3 / 26.0	100 / 47.0 / 0
Texas	TX	779	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	780	Central TX excluding Austin - San Antonio	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	781	Central TX excluding Austin - San Antonio	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	782	San Antonio	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Texas	TX	783	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	784	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	785	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	786	Austin	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	787	Austin	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	788	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	789	Central TX excluding Austin - San Antonio	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	790	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	791	Amarillo	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Texas	TX	792	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	793	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	794	Lubbock	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	795	Central TX excluding Austin - San Antonio	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	796	Central TX excluding Austin - San Antonio	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	797	Central TX excluding Austin - San Antonio	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Texas	TX	798	El Paso	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	799	El Paso	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	885	El Paso Area TX - NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
Utah	UT	840	Northern Utah excluding Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	841	Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	842	Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	843	Northern Utah excluding Salt Lake City	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Utah	UT	844	Ogden	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

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Utah	UT	845	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Utah	UT	846	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Utah	UT	847	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Virginia	VA	224	Northern VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	225	Northern VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	226	Northern VA	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Virginia	VA	227	Northern VA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Virginia	VA	228	Northern VA	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Virginia	VA	229	Northern VA	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Virginia	VA	230	Southeast VA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Virginia	VA	231	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	232	Richmond	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Virginia	VA	233	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	234	Southeast VA	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	235	Norfolk-Portsmouth	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	236	Southeast VA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Virginia	VA	237	Norfolk-Portsmouth	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	238	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	239	Southwest VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	240	Southwest VA	91.2 / 76.6 / 42.4	87.9 / 59.9 / 37.1	87.9 / 51.3 / 31.1	84.6 / 37.6 / 26.1	81.3 / 24.5 / 20.0	100 / 36.1 / 0
Virginia	VA	241	Southwest VA	91.7 / 78.0 / 46.2	88.5 / 62.1 / 41.3	88.5 / 53.9 / 35.7	85.3 / 41.3 / 31.0	82.0 / 28.9 / 25.3	100 / 39.9 / 0
Virginia	VA	242	Southwest VA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Virginia	VA	243	Southwest VA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Virginia	VA	244	Southwest VA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Virginia	VA	245	Southwest VA	92.4 / 83.5 / 48.8	88.8 / 73.3 / 45.0	88.8 / 66.8 / 38.0	85.3 / 55.5 / 33.2	80.9 / 45.2 / 30.0	100 / 53.8 / 0
Virginia	VA	246	Southwest VA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Virgin Islands	VI	8	All V.I.	93.4 / 79.8 / 31.2	91.0 / 65.2 / 25.2	91.0 / 57.0 / 17.2	88.6 / 41.4 / 10.8	82.9 / 30.8 / 3.3	100 / 37.6 / 0
Vermont	VT	50	All VT	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Vermont	VT	51	All VT	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Vermont	VT	52	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	53	All VT	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Vermont	VT	54	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	56	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	57	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	58	All VT	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Vermont	VT	59	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Washington	WA	980	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
Washington	WA	981	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	982	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	983	Seattle-Tacoma	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	984	Seattle-Tacoma	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	985	Olympia	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Washington	WA	986	Central & Southern WA	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Washington	WA	988	Central & Southern WA	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Washington	WA	989	Central & Southern WA	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	990	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	991	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	992	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	993	Central & Southern WA	93.8 / 83.9 / 39.9	91.5 / 76.0 / 33.2	91.5 / 63.8 / 28.3	86.3 / 54.9 / 21.7	83.9 / 35.6 / 16.1	100 / 53.2 / 0
Washington	WA	994	Spokane - Lewiston - Eastern WA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
Wisconsin	WI	530	Kenosha-Racine Sheboygan	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Wisconsin	WI	531	Kenosha-Racine Sheboygan	91.7 / 82.5 / 42.1	88.4 / 71.5 / 38.1	88.4 / 65.1 / 29.9	85.0 / 52.5 / 24.7	80.7 / 41.3 / 21.0	100 / 50.4 / 0
Wisconsin	WI	532	Milwaukee	91.7 / 82.5 / 42.1	88.4 / 71.5 / 38.1	88.4 / 65.1 / 29.9	85.0 / 52.5 / 24.7	80.7 / 41.3 / 21.0	100 / 50.4 / 0
Wisconsin	WI	534	Kenosha-Racine Sheboygan	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	535	Madison	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	537	Madison	92.6 / 81.1 / 43.7	89.8 / 67.2 / 38.8	89.8 / 59.4 / 32.5	87.0 / 44.6 / 27.1	80.7 / 34.1 / 20.9	100 / 41.5 / 0
Wisconsin	WI	538	Madison	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	539	Portage - Appleton - Oshkosh	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	540	Northwest WI	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Wisconsin	WI	541	North Central-Northwest	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Wisconsin	WI	542	North Central-Northwest	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Wisconsin	WI	543	North Central-Northwest	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Wisconsin	WI	544	North Central-Northwest	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	545	North Central-Northwest	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	546	North Central-Northwest	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	547	Northwest WI	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	548	Northwest WI	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Wisconsin	WI	549	Portage - Appleton - Oshkosh	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
West Virginia	WV	247	Huntington-Southwest	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
West Virginia	WV	248	Huntington-Southwest	91.3 / 82.5 / 47.3	87.8 / 71.0 / 42.4	87.8 / 65.0 / 37.0	84.2 / 52.6 / 32.4	80.7 / 42.4 / 26.9	100 / 51.2 / 0
West Virginia	WV	249	Eastern WV	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	250	Wheating - Northwest -	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0

State/ Possession	State	Zip Code	Area Description	\$5 Copay Schedule - In- Network Class A/B/C Coinsurance	\$10A Copay Schedule - In- Network Class A/B/C Coinsurance	\$10B Copay Schedule - In- Network Class A/B/C Coinsurance	\$15 Copay Schedule - In- Network Class A/B/C Coinsurance	\$20 Copay Schedule - In- Network Class A/B/C Coinsurance	AB Copay Schedule - In- Network Class A/B/C Coinsurance
			Central WV						
West Virginia	WV	251	Wheeling - Northwest - Central WV	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	252	Wheeling - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	253	Charlestown	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
West Virginia	WV	254	Eastern WV	93.4 / 83.2 / 45.3	90.8 / 71.8 / 40.5	90.8 / 64.2 / 34.4	88.3 / 50.1 / 29.2	82.9 / 40.5 / 23.4	100 / 47.1 / 0
West Virginia	WV	255	Huntington-Southwest	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	256	Huntington-Southwest	91.3 / 82.5 / 47.3	87.8 / 71.0 / 42.4	87.8 / 65.0 / 37.0	84.2 / 52.6 / 32.4	80.7 / 42.4 / 26.9	100 / 51.2 / 0
West Virginia	WV	257	Huntington-Southwest	91.3 / 81.2 / 42.8	87.8 / 68.8 / 37.5	87.8 / 62.5 / 31.6	84.3 / 48.9 / 26.6	80.8 / 37.8 / 20.5	100 / 47.3 / 0
West Virginia	WV	258	Huntington-Southwest	92.0 / 82.8 / 40.2	88.9 / 71.9 / 36.1	88.9 / 65.4 / 27.4	85.7 / 53.4 / 21.9	81.7 / 42.5 / 18.3	100 / 51.5 / 0
West Virginia	WV	259	Huntington-Southwest	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	260	Wheeling - Northwest - Central WV	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
West Virginia	WV	261	Wheeling - Northwest - Central WV	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	262	Wheeling - Northwest - Central WV	91.4 / 83.9 / 46.8	88.0 / 73.5 / 41.8	88.0 / 68.0 / 36.4	84.6 / 56.0 / 31.8	81.2 / 46.7 / 26.2	100 / 54.7 / 0
West Virginia	WV	263	Wheeling - Northwest - Central WV	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	264	Wheeling - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	265	Wheeling - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	266	Wheeling - Northwest - Central WV	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
West Virginia	WV	267	Eastern WV	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
West Virginia	WV	268	Eastern WV	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Wyoming	WY	820	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	821	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	822	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	823	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	824	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	825	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	826	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	827	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	828	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	829	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	830	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	831	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0

Table 12b i(Adult): ‘Adult Annual Maximum (Non-Orthodontia)’ Adjustment Factors

CoInsurance Levels			Adjustment Factors For Adults					
Class A	Class B	Class C	Annual Maximum					
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
100%	100%	100%	0.568	0.836	0.934	0.999	1.012	1.014
100%	100%	90%	0.611	0.854	0.939	0.993	1.012	1.014
100%	100%	80%	0.649	0.868	0.945	0.991	1.007	1.012
100%	100%	70%	0.679	0.876	0.945	0.986	0.997	1.004
100%	100%	60%	0.700	0.883	0.944	0.980	0.989	0.996
100%	100%	50%	0.710	0.887	0.942	0.971	0.982	0.987
100%	100%	40%	0.729	0.900	0.948	0.971	0.980	0.983
100%	100%	30%	0.743	0.913	0.954	0.970	0.977	0.979
100%	100%	20%	0.755	0.922	0.960	0.970	0.974	0.976
100%	100%	10%	0.767	0.931	0.964	0.968	0.973	0.973
100%	100%	0%	0.776	0.936	0.965	0.965	0.970	0.969
100%	90%	90%	0.611	0.852	0.938	0.994	1.012	1.014
100%	90%	80%	0.651	0.864	0.944	0.992	1.005	1.012
100%	90%	70%	0.681	0.874	0.943	0.984	0.996	1.003
100%	90%	60%	0.694	0.880	0.941	0.977	0.987	0.993
100%	90%	50%	0.711	0.891	0.944	0.972	0.983	0.987
100%	90%	40%	0.732	0.905	0.951	0.971	0.980	0.982
100%	90%	30%	0.747	0.917	0.958	0.971	0.976	0.978
100%	90%	20%	0.759	0.928	0.963	0.970	0.974	0.976
100%	90%	10%	0.770	0.934	0.965	0.967	0.971	0.971
100%	90%	0%	0.782	0.935	0.965	0.964	0.967	0.967
100%	80%	80%	0.652	0.862	0.942	0.991	1.005	1.012
100%	80%	70%	0.674	0.872	0.941	0.983	0.994	1.001
100%	80%	60%	0.689	0.878	0.939	0.975	0.986	0.991
100%	80%	50%	0.713	0.895	0.946	0.972	0.984	0.986
100%	80%	40%	0.735	0.911	0.954	0.972	0.979	0.982
100%	80%	30%	0.749	0.922	0.960	0.971	0.975	0.978
100%	80%	20%	0.763	0.933	0.965	0.969	0.973	0.974
100%	80%	10%	0.775	0.934	0.964	0.965	0.970	0.969
100%	80%	0%	0.790	0.936	0.965	0.964	0.966	0.966
100%	70%	70%	0.669	0.870	0.939	0.981	0.993	1.001
100%	70%	60%	0.687	0.880	0.940	0.974	0.986	0.990
100%	70%	50%	0.714	0.898	0.948	0.973	0.984	0.986
100%	70%	40%	0.737	0.915	0.957	0.972	0.978	0.981
100%	70%	30%	0.753	0.928	0.963	0.971	0.974	0.976
100%	70%	20%	0.767	0.932	0.964	0.967	0.972	0.972
100%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
100%	70%	0%	0.800	0.939	0.966	0.964	0.965	0.966
100%	60%	60%	0.686	0.883	0.942	0.975	0.987	0.990
100%	60%	50%	0.715	0.903	0.951	0.974	0.984	0.986
100%	60%	40%	0.738	0.919	0.959	0.973	0.978	0.981
100%	60%	30%	0.755	0.929	0.963	0.969	0.974	0.976
100%	60%	20%	0.771	0.931	0.963	0.965	0.970	0.970
100%	60%	10%	0.791	0.936	0.965	0.964	0.966	0.967
100%	60%	0%	0.812	0.941	0.968	0.964	0.964	0.965
100%	50%	50%	0.717	0.908	0.953	0.974	0.983	0.986

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
100%	50%	40%	0.741	0.924	0.962	0.972	0.977	0.979
100%	50%	30%	0.759	0.928	0.962	0.968	0.973	0.974
100%	50%	20%	0.779	0.932	0.963	0.965	0.968	0.969
100%	50%	10%	0.802	0.939	0.966	0.964	0.966	0.966
100%	50%	0%	0.826	0.944	0.968	0.963	0.963	0.964
100%	40%	40%	0.743	0.922	0.960	0.971	0.976	0.978
100%	40%	30%	0.763	0.926	0.961	0.966	0.971	0.972
100%	40%	20%	0.788	0.934	0.964	0.965	0.968	0.968
100%	40%	10%	0.814	0.941	0.968	0.964	0.965	0.965
100%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
90%	90%	90%	0.608	0.850	0.937	0.994	1.012	1.014
90%	90%	80%	0.646	0.863	0.943	0.992	1.006	1.013
90%	90%	70%	0.676	0.873	0.942	0.985	0.996	1.004
90%	90%	60%	0.691	0.879	0.941	0.978	0.988	0.995
90%	90%	50%	0.706	0.890	0.943	0.972	0.983	0.987
90%	90%	40%	0.728	0.905	0.951	0.971	0.980	0.983
90%	90%	30%	0.744	0.917	0.958	0.971	0.976	0.979
90%	90%	20%	0.757	0.928	0.963	0.970	0.974	0.976
90%	90%	10%	0.769	0.934	0.965	0.967	0.971	0.971
90%	90%	0%	0.781	0.934	0.964	0.964	0.966	0.967
90%	80%	80%	0.649	0.860	0.941	0.991	1.005	1.012
90%	80%	70%	0.670	0.870	0.940	0.983	0.995	1.002
90%	80%	60%	0.684	0.876	0.938	0.975	0.986	0.991
90%	80%	50%	0.707	0.894	0.946	0.973	0.984	0.987
90%	80%	40%	0.731	0.910	0.953	0.972	0.979	0.982
90%	80%	30%	0.747	0.922	0.960	0.971	0.975	0.978
90%	80%	20%	0.761	0.932	0.965	0.969	0.973	0.974
90%	80%	10%	0.774	0.934	0.964	0.965	0.968	0.969
90%	80%	0%	0.790	0.936	0.965	0.964	0.966	0.967
90%	70%	70%	0.663	0.868	0.938	0.981	0.994	1.001
90%	70%	60%	0.682	0.878	0.939	0.975	0.987	0.991
90%	70%	50%	0.710	0.897	0.948	0.973	0.984	0.987
90%	70%	40%	0.734	0.914	0.957	0.973	0.979	0.982
90%	70%	30%	0.750	0.928	0.963	0.971	0.974	0.977
90%	70%	20%	0.766	0.932	0.964	0.967	0.972	0.972
90%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
90%	70%	0%	0.801	0.939	0.966	0.964	0.965	0.966
90%	60%	60%	0.681	0.882	0.941	0.975	0.987	0.991
90%	60%	50%	0.711	0.902	0.951	0.974	0.984	0.986
90%	60%	40%	0.737	0.919	0.959	0.973	0.978	0.981
90%	60%	30%	0.753	0.928	0.963	0.969	0.974	0.976
90%	60%	20%	0.769	0.930	0.962	0.965	0.970	0.970
90%	60%	10%	0.791	0.936	0.965	0.964	0.966	0.967
90%	60%	0%	0.813	0.942	0.968	0.964	0.964	0.965
90%	50%	50%	0.711	0.908	0.954	0.975	0.984	0.986
90%	50%	40%	0.738	0.923	0.961	0.972	0.977	0.980
90%	50%	30%	0.757	0.927	0.962	0.968	0.974	0.974
90%	50%	20%	0.778	0.932	0.963	0.965	0.968	0.969

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
90%	50%	10%	0.802	0.939	0.966	0.964	0.966	0.966
90%	50%	0%	0.828	0.943	0.968	0.963	0.963	0.964
90%	40%	40%	0.740	0.921	0.960	0.971	0.976	0.978
90%	40%	30%	0.762	0.926	0.960	0.966	0.972	0.972
90%	40%	20%	0.787	0.933	0.964	0.965	0.968	0.969
90%	40%	10%	0.815	0.941	0.968	0.964	0.965	0.965
90%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
80%	80%	80%	0.645	0.858	0.940	0.991	1.006	1.013
80%	80%	70%	0.666	0.869	0.940	0.983	0.995	1.003
80%	80%	60%	0.679	0.875	0.938	0.975	0.986	0.991
80%	80%	50%	0.705	0.893	0.945	0.973	0.985	0.987
80%	80%	40%	0.728	0.910	0.953	0.972	0.980	0.982
80%	80%	30%	0.746	0.923	0.961	0.972	0.976	0.978
80%	80%	20%	0.760	0.932	0.964	0.968	0.974	0.974
80%	80%	10%	0.773	0.933	0.964	0.965	0.968	0.969
80%	80%	0%	0.790	0.936	0.965	0.964	0.966	0.967
80%	70%	70%	0.658	0.866	0.937	0.981	0.994	1.001
80%	70%	60%	0.678	0.877	0.939	0.975	0.987	0.991
80%	70%	50%	0.705	0.897	0.948	0.974	0.985	0.987
80%	70%	40%	0.731	0.914	0.957	0.973	0.979	0.982
80%	70%	30%	0.749	0.928	0.963	0.971	0.975	0.977
80%	70%	20%	0.764	0.931	0.963	0.967	0.972	0.972
80%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
80%	70%	0%	0.801	0.939	0.966	0.964	0.965	0.966
80%	60%	60%	0.676	0.881	0.941	0.976	0.988	0.991
80%	60%	50%	0.705	0.902	0.951	0.974	0.984	0.987
80%	60%	40%	0.734	0.919	0.960	0.974	0.978	0.981
80%	60%	30%	0.753	0.928	0.962	0.969	0.974	0.976
80%	60%	20%	0.768	0.929	0.962	0.965	0.970	0.970
80%	60%	10%	0.792	0.936	0.965	0.964	0.967	0.967
80%	60%	0%	0.814	0.942	0.968	0.964	0.964	0.964
80%	50%	50%	0.706	0.907	0.953	0.975	0.984	0.987
80%	50%	40%	0.737	0.922	0.961	0.972	0.977	0.980
80%	50%	30%	0.755	0.926	0.961	0.968	0.974	0.974
80%	50%	20%	0.778	0.931	0.963	0.965	0.968	0.970
80%	50%	10%	0.803	0.939	0.966	0.964	0.966	0.966
80%	50%	0%	0.830	0.943	0.968	0.963	0.963	0.964
80%	40%	40%	0.738	0.920	0.959	0.971	0.976	0.979
80%	40%	30%	0.760	0.925	0.960	0.967	0.972	0.973
80%	40%	20%	0.787	0.933	0.964	0.965	0.968	0.969
80%	40%	10%	0.817	0.941	0.968	0.964	0.965	0.965
80%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
70%	70%	70%	0.653	0.864	0.936	0.982	0.994	1.002
70%	70%	60%	0.674	0.876	0.938	0.975	0.987	0.992
70%	70%	50%	0.701	0.896	0.948	0.974	0.985	0.988
70%	70%	40%	0.728	0.915	0.957	0.973	0.979	0.982
70%	70%	30%	0.747	0.928	0.963	0.971	0.975	0.977
70%	70%	20%	0.763	0.930	0.963	0.967	0.972	0.972

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
70%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
70%	70%	0%	0.803	0.939	0.966	0.964	0.965	0.966
70%	60%	60%	0.672	0.879	0.940	0.976	0.988	0.992
70%	60%	50%	0.701	0.901	0.951	0.975	0.985	0.988
70%	60%	40%	0.729	0.919	0.960	0.974	0.979	0.982
70%	60%	30%	0.750	0.927	0.962	0.969	0.974	0.976
70%	60%	20%	0.768	0.929	0.962	0.965	0.970	0.970
70%	60%	10%	0.792	0.936	0.965	0.964	0.967	0.967
70%	60%	0%	0.816	0.942	0.968	0.964	0.964	0.964
70%	50%	50%	0.701	0.906	0.953	0.976	0.985	0.987
70%	50%	40%	0.733	0.921	0.961	0.973	0.978	0.980
70%	50%	30%	0.753	0.925	0.961	0.968	0.974	0.974
70%	50%	20%	0.777	0.931	0.963	0.965	0.970	0.970
70%	50%	10%	0.803	0.939	0.966	0.964	0.966	0.966
70%	50%	0%	0.833	0.943	0.968	0.963	0.963	0.964
70%	40%	40%	0.735	0.919	0.959	0.971	0.977	0.979
70%	40%	30%	0.758	0.924	0.960	0.967	0.972	0.973
70%	40%	20%	0.787	0.933	0.964	0.965	0.968	0.969
70%	40%	10%	0.819	0.941	0.967	0.964	0.965	0.965
70%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
60%	60%	60%	0.668	0.878	0.940	0.977	0.988	0.993
60%	60%	50%	0.698	0.901	0.951	0.975	0.985	0.988
60%	60%	40%	0.726	0.920	0.960	0.974	0.979	0.982
60%	60%	30%	0.748	0.926	0.962	0.969	0.974	0.976
60%	60%	20%	0.767	0.929	0.962	0.965	0.970	0.970
60%	60%	10%	0.792	0.936	0.965	0.964	0.967	0.967
60%	60%	0%	0.818	0.942	0.968	0.964	0.964	0.964
60%	50%	50%	0.697	0.906	0.953	0.976	0.985	0.988
60%	50%	40%	0.728	0.920	0.960	0.973	0.978	0.981
60%	50%	30%	0.752	0.924	0.960	0.968	0.974	0.974
60%	50%	20%	0.776	0.930	0.963	0.966	0.970	0.970
60%	50%	10%	1.610	1.877	1.932	1.929	1.932	1.932
60%	50%	10%	1.610	1.877	1.932	1.929	1.932	1.932
60%	50%	0%	0.836	0.943	0.968	0.963	0.963	0.964
60%	40%	40%	0.731	0.918	0.958	0.971	0.977	0.979
60%	40%	30%	0.757	0.924	0.959	0.967	0.973	0.974
60%	40%	20%	0.787	0.932	0.963	0.965	0.970	0.969
60%	40%	10%	0.821	0.941	0.967	0.964	0.965	0.965
60%	40%	0%	0.844	0.944	0.968	0.962	0.963	0.964
50%	50%	50%	0.693	0.905	0.953	0.977	0.986	0.989
50%	50%	40%	0.723	0.919	0.959	0.973	0.979	0.981
50%	50%	30%	0.749	0.923	0.959	0.968	0.974	0.975
50%	50%	20%	0.776	0.930	0.963	0.966	0.970	0.970
50%	50%	10%	0.806	0.939	0.966	0.964	0.966	0.967
50%	50%	0%	0.838	0.943	0.968	0.963	0.963	0.964
50%	40%	40%	0.726	0.917	0.958	0.972	0.978	0.980
50%	40%	30%	0.754	0.923	0.959	0.968	0.973	0.974
50%	40%	20%	0.786	0.932	0.963	0.965	0.970	0.970

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
50%	40%	10%	0.823	0.941	0.967	0.964	0.965	0.966
50%	40%	0%	0.844	0.944	0.968	0.962	0.963	0.964
40%	40%	40%	0.720	0.915	0.957	0.972	0.978	0.981
40%	40%	30%	0.753	0.922	0.959	0.968	0.974	0.975
40%	40%	20%	0.786	0.932	0.963	0.966	0.970	0.970
40%	40%	10%	0.825	0.940	0.967	0.964	0.965	0.966
40%	40%	0%	0.843	0.944	0.968	0.962	0.963	0.964

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			\$500			1,000			\$1,500			\$2,000			\$2,500			\$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
60%	60%	40%	0.987	0.705	0.783	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
60%	60%	30%	0.996	0.711	0.790	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.997	0.992	0.953
60%	60%	20%	1.000	0.716	0.795	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
60%	60%	10%	1.000	0.721	0.801	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
60%	60%	0%	1.000	0.725	0.805	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	50%	50%	0.997	0.712	0.791	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.999	0.994	0.954
60%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
60%	50%	30%	1.000	0.727	0.807	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.996	0.991	0.952
60%	50%	20%	1.000	0.733	0.814	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
60%	50%	10%	1.000	0.739	0.820	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	50%	0%	1.000	0.739	0.820	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	50%	0%	1.000	0.743	0.826	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
60%	40%	40%	1.000	0.734	0.815	1.000	0.928	0.887	1.000	0.976	0.915	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
60%	40%	30%	1.000	0.741	0.823	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
60%	40%	20%	1.000	0.746	0.828	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
60%	40%	10%	1.000	0.752	0.836	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	40%	0%	1.000	0.758	0.842	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
50%	50%	50%	0.996	0.711	0.790	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	1.000	0.995	0.955	0.999	0.994	0.954
50%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
50%	50%	30%	1.000	0.727	0.808	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
50%	50%	20%	1.000	0.735	0.816	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
50%	50%	10%	1.000	0.741	0.823	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
50%	50%	0%	1.000	0.747	0.829	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
50%	40%	40%	1.000	0.731	0.811	0.999	0.927	0.887	1.000	0.975	0.915	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
50%	40%	30%	1.000	0.739	0.820	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
50%	40%	20%	1.000	0.745	0.827	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
50%	40%	10%	1.000	0.751	0.835	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
50%	40%	0%	1.000	0.759	0.843	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
40%	40%	40%	1.000	0.727	0.808	0.998	0.926	0.886	0.999	0.975	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
40%	40%	30%	1.000	0.736	0.818	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
40%	40%	20%	1.000	0.743	0.826	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
40%	40%	10%	1.000	0.751	0.835	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
40%	40%	0%	1.000	0.759	0.843	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950

Table 12b ii: ‘Plan/Calendar Year Annual Maximum’ Adjustment Factors

Plan Type	Plan / Calendar	Annual Max	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Graded	Plan	All	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Graded	Calendar	500	1.000	1.026	1.028	1.030	1.031	1.034	1.034	1.034	1.033	1.033	1.032	1.030
Graded	Calendar	750	1.000	1.014	1.018	1.021	1.023	1.023	1.025	1.024	1.024	1.023	1.020	1.016
Graded	Calendar	1000	1.000	1.021	1.024	1.024	1.026	1.026	1.027	1.027	1.026	1.026	1.027	1.026
Graded	Calendar	1250	1.000	1.021	1.023	1.025	1.026	1.028	1.029	1.029	1.028	1.028	1.027	1.025
Graded	Calendar	1500	1.000	1.008	1.008	1.008	1.010	1.010	1.010	1.010	1.009	1.009	1.009	1.009
Graded	Calendar	1750	1.000	1.007	1.009	1.010	1.010	1.011	1.012	1.011	1.010	1.010	1.010	1.008
Graded	Calendar	2000	1.000	1.006	1.007	1.007	1.008	1.008	1.008	1.008	1.009	1.008	1.008	1.008
Graded	Calendar	2250	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Graded	Calendar	2500	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Graded	Calendar	2750	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Graded	Calendar	3000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Standard or Transition	Calendar	All	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Standard or Transition	Plan	500	1.000	0.987	0.986	0.985	0.985	0.983	0.983	0.983	0.984	0.984	0.984	0.985
Standard or Transition	Plan	750	1.000	0.993	0.991	0.989	0.989	0.988	0.987	0.988	0.988	0.989	0.990	0.992
Standard or Transition	Plan	1000	1.000	0.990	0.988	0.988	0.987	0.987	0.987	0.986	0.987	0.987	0.987	0.987
Standard or Transition	Plan	1250	1.000	0.989	0.988	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.987	0.987
Standard or Transition	Plan	1500	1.000	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996
Standard or Transition	Plan	1750	1.000	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.995	0.995	0.995	0.996
Standard or Transition	Plan	2000	1.000	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
Standard or Transition	Plan	2250	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000
Standard or Transition	Plan	2500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Standard or Transition	Plan	2750	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Standard or Transition	Plan	3000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Table 12c: ‘Lifetime Maximum (Orthodontia)’ Adjustment Factors

Lifetime Maximum	Employee	Spouse	Child
\$500	0.333	0.333	0.333
\$1,000	0.667	0.667	0.667
\$1,500	1.000	1.000	1.000
\$2,000	1.333	1.333	1.333
\$2,500	1.500	1.500	1.500
\$3,000	1.600	1.600	1.600
\$4,000	1.667	1.667	1.667
\$5,000	1.733	1.733	1.733

Table 12f: Adjustment Factors For ‘Late Entrant’ Provision

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/24/24	0%	0%	1.000	0.921	0.898	0.898
0/6F/12/24/24	0%	10%	1.000	0.922	0.898	0.898
0/6F/12/24/24	0%	20%	1.000	0.923	0.899	0.899
0/6F/12/24/24	0%	30%	1.000	0.924	0.900	0.900
0/6F/12/24/24	0%	40%	1.000	0.924	0.901	0.901
0/6F/12/24/24	0%	50%	1.000	0.925	0.902	0.902
0/6F/12/24/24	0%	60%	1.000	0.926	0.903	0.903
0/6F/12/24/24	0%	70%	1.000	0.927	0.904	0.904
0/6F/12/24/24	0%	80%	1.000	0.927	0.905	0.905
0/6F/12/24/24	0%	90%	1.000	0.928	0.906	0.906
0/6F/12/24/24	0%	100%	1.000	0.928	0.906	0.906
0/6F/12/24/24	10%	0%	1.000	0.928	0.907	0.907
0/6F/12/24/24	10%	10%	1.000	0.929	0.907	0.907
0/6F/12/24/24	10%	20%	1.000	0.930	0.908	0.908
0/6F/12/24/24	10%	30%	1.000	0.930	0.909	0.909
0/6F/12/24/24	10%	40%	1.000	0.931	0.910	0.910
0/6F/12/24/24	10%	50%	1.000	0.932	0.911	0.911
0/6F/12/24/24	10%	60%	1.000	0.932	0.912	0.912
0/6F/12/24/24	10%	70%	1.000	0.933	0.913	0.913
0/6F/12/24/24	10%	80%	1.000	0.934	0.913	0.913
0/6F/12/24/24	10%	90%	1.000	0.934	0.914	0.914
0/6F/12/24/24	10%	100%	1.000	0.934	0.914	0.914
0/6F/12/24/24	20%	0%	1.000	0.935	0.916	0.916
0/6F/12/24/24	20%	10%	1.000	0.936	0.916	0.916
0/6F/12/24/24	20%	20%	1.000	0.937	0.917	0.917
0/6F/12/24/24	20%	30%	1.000	0.937	0.918	0.918
0/6F/12/24/24	20%	40%	1.000	0.938	0.919	0.919
0/6F/12/24/24	20%	50%	1.000	0.938	0.919	0.919
0/6F/12/24/24	20%	60%	1.000	0.939	0.920	0.920
0/6F/12/24/24	20%	70%	1.000	0.939	0.921	0.921
0/6F/12/24/24	20%	80%	1.000	0.940	0.922	0.922
0/6F/12/24/24	20%	90%	1.000	0.941	0.923	0.923
0/6F/12/24/24	20%	100%	1.000	0.941	0.923	0.923
0/6F/12/24/24	30%	0%	1.000	0.942	0.925	0.925
0/6F/12/24/24	30%	10%	1.000	0.943	0.925	0.925
0/6F/12/24/24	30%	20%	1.000	0.943	0.926	0.926

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/24/24	30%	30%	1.000	0.944	0.927	0.927
0/6F/12/24/24	30%	40%	1.000	0.944	0.927	0.927
0/6F/12/24/24	30%	50%	1.000	0.945	0.928	0.928
0/6F/12/24/24	30%	60%	1.000	0.945	0.929	0.929
0/6F/12/24/24	30%	70%	1.000	0.946	0.929	0.929
0/6F/12/24/24	30%	80%	1.000	0.946	0.930	0.930
0/6F/12/24/24	30%	90%	1.000	0.947	0.931	0.931
0/6F/12/24/24	30%	100%	1.000	0.947	0.931	0.931
0/6F/12/24/24	40%	0%	1.000	0.949	0.934	0.934
0/6F/12/24/24	40%	10%	1.000	0.950	0.934	0.934
0/6F/12/24/24	40%	20%	1.000	0.950	0.935	0.935
0/6F/12/24/24	40%	30%	1.000	0.951	0.935	0.935
0/6F/12/24/24	40%	40%	1.000	0.951	0.936	0.936
0/6F/12/24/24	40%	50%	1.000	0.951	0.937	0.937
0/6F/12/24/24	40%	60%	1.000	0.952	0.937	0.937
0/6F/12/24/24	40%	70%	1.000	0.952	0.938	0.938
0/6F/12/24/24	40%	80%	1.000	0.953	0.938	0.938
0/6F/12/24/24	40%	90%	1.000	0.953	0.939	0.939
0/6F/12/24/24	40%	100%	1.000	0.953	0.939	0.939
0/6F/12/24/24	50%	0%	1.000	0.956	0.943	0.943
0/6F/12/24/24	50%	10%	1.000	0.956	0.943	0.943
0/6F/12/24/24	50%	20%	1.000	0.957	0.944	0.944
0/6F/12/24/24	50%	30%	1.000	0.957	0.944	0.944
0/6F/12/24/24	50%	40%	1.000	0.958	0.945	0.945
0/6F/12/24/24	50%	50%	1.000	0.958	0.945	0.945
0/6F/12/24/24	50%	60%	1.000	0.958	0.946	0.946
0/6F/12/24/24	50%	70%	1.000	0.959	0.946	0.946
0/6F/12/24/24	50%	80%	1.000	0.959	0.947	0.947
0/6F/12/24/24	50%	90%	1.000	0.960	0.947	0.947
0/6F/12/24/24	50%	100%	1.000	0.960	0.947	0.947
0/6F/12/24/24	60%	0%	1.000	0.963	0.952	0.952
0/6F/12/24/24	60%	10%	1.000	0.963	0.952	0.952
0/6F/12/24/24	60%	20%	1.000	0.964	0.953	0.953
0/6F/12/24/24	60%	30%	1.000	0.964	0.953	0.953
0/6F/12/24/24	60%	40%	1.000	0.964	0.953	0.953
0/6F/12/24/24	60%	50%	1.000	0.965	0.954	0.954
0/6F/12/24/24	60%	60%	1.000	0.965	0.954	0.954
0/6F/12/24/24	60%	70%	1.000	0.965	0.955	0.955
0/6F/12/24/24	60%	80%	1.000	0.966	0.955	0.955
0/6F/12/24/24	60%	90%	1.000	0.966	0.956	0.956
0/6F/12/24/24	60%	100%	1.000	0.966	0.956	0.956
0/6F/12/24/24	70%	0%	1.000	0.970	0.961	0.961
0/6F/12/24/24	70%	10%	1.000	0.970	0.961	0.961
0/6F/12/24/24	70%	20%	1.000	0.970	0.961	0.961
0/6F/12/24/24	70%	30%	1.000	0.971	0.962	0.962
0/6F/12/24/24	70%	40%	1.000	0.971	0.962	0.962
0/6F/12/24/24	70%	50%	1.000	0.971	0.962	0.962
0/6F/12/24/24	70%	60%	1.000	0.972	0.963	0.963
0/6F/12/24/24	70%	70%	1.000	0.972	0.963	0.963
0/6F/12/24/24	70%	80%	1.000	0.972	0.964	0.964
0/6F/12/24/24	70%	90%	1.000	0.972	0.964	0.964

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/24/24	70%	100%	1.000	0.972	0.964	0.964
0/6F/12/24/24	80%	0%	1.000	0.977	0.970	0.970
0/6F/12/24/24	80%	10%	1.000	0.977	0.970	0.970
0/6F/12/24/24	80%	20%	1.000	0.977	0.970	0.970
0/6F/12/24/24	80%	30%	1.000	0.977	0.971	0.971
0/6F/12/24/24	80%	40%	1.000	0.978	0.971	0.971
0/6F/12/24/24	80%	50%	1.000	0.978	0.971	0.971
0/6F/12/24/24	80%	60%	1.000	0.978	0.971	0.971
0/6F/12/24/24	80%	70%	1.000	0.978	0.972	0.972
0/6F/12/24/24	80%	80%	1.000	0.978	0.972	0.972
0/6F/12/24/24	80%	90%	1.000	0.979	0.972	0.972
0/6F/12/24/24	80%	100%	1.000	0.979	0.972	0.972
0/6F/12/24/24	90%	0%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	10%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	20%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	30%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	40%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	50%	1.000	0.984	0.980	0.980
0/6F/12/24/24	90%	60%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	70%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	80%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	90%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	100%	1.000	0.985	0.980	0.980
0/6F/12/24/24	100%	0%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	10%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	20%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	30%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	40%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	50%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	60%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	70%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	80%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	90%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	100%	1.000	1.000	1.000	1.000
0/6F/12/12/12	0%	0%	1.000	0.939	0.929	0.929
0/6F/12/12/12	0%	10%	1.000	0.940	0.930	0.930
0/6F/12/12/12	0%	20%	1.000	0.941	0.930	0.930
0/6F/12/12/12	0%	30%	1.000	0.941	0.931	0.931
0/6F/12/12/12	0%	40%	1.000	0.942	0.932	0.932
0/6F/12/12/12	0%	50%	1.000	0.942	0.932	0.932
0/6F/12/12/12	0%	60%	1.000	0.943	0.933	0.933
0/6F/12/12/12	0%	70%	1.000	0.943	0.934	0.934
0/6F/12/12/12	0%	80%	1.000	0.944	0.934	0.934
0/6F/12/12/12	0%	90%	1.000	0.944	0.935	0.935
0/6F/12/12/12	0%	100%	1.000	0.944	0.935	0.935
0/6F/12/12/12	10%	0%	1.000	0.945	0.935	0.935
0/6F/12/12/12	10%	10%	1.000	0.945	0.936	0.936
0/6F/12/12/12	10%	20%	1.000	0.946	0.937	0.937
0/6F/12/12/12	10%	30%	1.000	0.946	0.937	0.937
0/6F/12/12/12	10%	40%	1.000	0.947	0.938	0.938
0/6F/12/12/12	10%	50%	1.000	0.947	0.938	0.938

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/12/12	10%	60%	1.000	0.948	0.939	0.939
0/6F/12/12/12	10%	70%	1.000	0.948	0.940	0.940
0/6F/12/12/12	10%	80%	1.000	0.949	0.940	0.940
0/6F/12/12/12	10%	90%	1.000	0.949	0.941	0.941
0/6F/12/12/12	10%	100%	1.000	0.949	0.941	0.941
0/6F/12/12/12	20%	0%	1.000	0.950	0.942	0.942
0/6F/12/12/12	20%	10%	1.000	0.951	0.942	0.942
0/6F/12/12/12	20%	20%	1.000	0.951	0.943	0.943
0/6F/12/12/12	20%	30%	1.000	0.952	0.943	0.943
0/6F/12/12/12	20%	40%	1.000	0.952	0.944	0.944
0/6F/12/12/12	20%	50%	1.000	0.952	0.944	0.944
0/6F/12/12/12	20%	60%	1.000	0.953	0.945	0.945
0/6F/12/12/12	20%	70%	1.000	0.953	0.945	0.945
0/6F/12/12/12	20%	80%	1.000	0.954	0.946	0.946
0/6F/12/12/12	20%	90%	1.000	0.954	0.946	0.946
0/6F/12/12/12	20%	100%	1.000	0.954	0.946	0.946
0/6F/12/12/12	30%	0%	1.000	0.955	0.948	0.948
0/6F/12/12/12	30%	10%	1.000	0.956	0.948	0.948
0/6F/12/12/12	30%	20%	1.000	0.956	0.949	0.949
0/6F/12/12/12	30%	30%	1.000	0.957	0.949	0.949
0/6F/12/12/12	30%	40%	1.000	0.957	0.950	0.950
0/6F/12/12/12	30%	50%	1.000	0.958	0.950	0.950
0/6F/12/12/12	30%	60%	1.000	0.958	0.951	0.951
0/6F/12/12/12	30%	70%	1.000	0.958	0.951	0.951
0/6F/12/12/12	30%	80%	1.000	0.959	0.952	0.952
0/6F/12/12/12	30%	90%	1.000	0.959	0.952	0.952
0/6F/12/12/12	30%	100%	1.000	0.959	0.952	0.952
0/6F/12/12/12	40%	0%	1.000	0.961	0.954	0.954
0/6F/12/12/12	40%	10%	1.000	0.961	0.955	0.955
0/6F/12/12/12	40%	20%	1.000	0.962	0.955	0.955
0/6F/12/12/12	40%	30%	1.000	0.962	0.955	0.955
0/6F/12/12/12	40%	40%	1.000	0.962	0.956	0.956
0/6F/12/12/12	40%	50%	1.000	0.963	0.956	0.956
0/6F/12/12/12	40%	60%	1.000	0.963	0.957	0.957
0/6F/12/12/12	40%	70%	1.000	0.963	0.957	0.957
0/6F/12/12/12	40%	80%	1.000	0.964	0.957	0.957
0/6F/12/12/12	40%	90%	1.000	0.964	0.958	0.958
0/6F/12/12/12	40%	100%	1.000	0.964	0.958	0.958
0/6F/12/12/12	50%	0%	1.000	0.966	0.960	0.960
0/6F/12/12/12	50%	10%	1.000	0.966	0.961	0.961
0/6F/12/12/12	50%	20%	1.000	0.967	0.961	0.961
0/6F/12/12/12	50%	30%	1.000	0.967	0.961	0.961
0/6F/12/12/12	50%	40%	1.000	0.967	0.962	0.962
0/6F/12/12/12	50%	50%	1.000	0.968	0.962	0.962
0/6F/12/12/12	50%	60%	1.000	0.968	0.963	0.963
0/6F/12/12/12	50%	70%	1.000	0.968	0.963	0.963
0/6F/12/12/12	50%	80%	1.000	0.969	0.963	0.963
0/6F/12/12/12	50%	90%	1.000	0.969	0.964	0.964
0/6F/12/12/12	50%	100%	1.000	0.969	0.964	0.964
0/6F/12/12/12	60%	0%	1.000	0.971	0.967	0.967
0/6F/12/12/12	60%	10%	1.000	0.972	0.967	0.967

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/12/12	60%	20%	1.000	0.972	0.967	0.967
0/6F/12/12/12	60%	30%	1.000	0.972	0.967	0.967
0/6F/12/12/12	60%	40%	1.000	0.972	0.968	0.968
0/6F/12/12/12	60%	50%	1.000	0.973	0.968	0.968
0/6F/12/12/12	60%	60%	1.000	0.973	0.968	0.968
0/6F/12/12/12	60%	70%	1.000	0.973	0.969	0.969
0/6F/12/12/12	60%	80%	1.000	0.974	0.969	0.969
0/6F/12/12/12	60%	90%	1.000	0.974	0.969	0.969
0/6F/12/12/12	60%	100%	1.000	0.974	0.969	0.969
0/6F/12/12/12	60%	0%	1.000	0.977	0.973	0.973
0/6F/12/12/12	70%	10%	1.000	0.977	0.973	0.973
0/6F/12/12/12	70%	20%	1.000	0.977	0.973	0.973
0/6F/12/12/12	70%	30%	1.000	0.977	0.974	0.974
0/6F/12/12/12	70%	40%	1.000	0.978	0.974	0.974
0/6F/12/12/12	70%	50%	1.000	0.978	0.974	0.974
0/6F/12/12/12	70%	60%	1.000	0.978	0.974	0.974
0/6F/12/12/12	70%	70%	1.000	0.978	0.975	0.975
0/6F/12/12/12	70%	80%	1.000	0.978	0.975	0.975
0/6F/12/12/12	70%	90%	1.000	0.979	0.975	0.975
0/6F/12/12/12	70%	100%	1.000	0.979	0.975	0.975
0/6F/12/12/12	70%	0%	1.000	0.982	0.979	0.979
0/6F/12/12/12	80%	10%	1.000	0.982	0.979	0.979
0/6F/12/12/12	80%	20%	1.000	0.982	0.979	0.979
0/6F/12/12/12	80%	30%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	40%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	50%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	60%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	70%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	80%	1.000	0.983	0.981	0.981
0/6F/12/12/12	80%	90%	1.000	0.984	0.981	0.981
0/6F/12/12/12	80%	100%	1.000	0.984	0.981	0.981
0/6F/12/12/12	80%	0%	1.000	0.987	0.985	0.985
0/6F/12/12/12	90%	10%	1.000	0.988	0.985	0.985
0/6F/12/12/12	90%	20%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	30%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	40%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	50%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	60%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	70%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	80%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	90%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	100%	1.000	0.988	0.986	0.986
0/6F/12/12/12	100%	0%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	10%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	20%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	30%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	40%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	50%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	60%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	70%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	80%	1.000	1.000	1.000	1.000

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/12/12	100%	90%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	100%	1.000	1.000	1.000	1.000
1 st After 12 Month Wait	All	All	1.000	1.000	1.000	1.000

Table 16a: ‘Fee Discount (Orthodontia)’ Adjustment Factors

Orthodontia Lifetime Maximum	Adjustment Factor
\$500	1.000
\$1,000	1.000
\$1,500	1.000
\$1,750	1.000
\$2,000	0.800
\$2,500	0.700
\$3,000	0.700
\$4,000	0.700
\$5,000	0.700

Table 16b: ‘PDP Utilization Adjustment’ Factors

Plan	Class A	Class B	Class C	Orthodontia
In-Network	0.970	0.970	0.970	1.000
Out-of-Network	1.000	1.000	1.000	1.000

Table 16d: ‘PDP Maximum Adjustment’ Factors

Non-Orthodontia Annual Maximum	Adjustment Factor
\$250	1.050
\$500	1.050
\$750	1.035
\$1,000	1.020
\$1,250	1.015
\$1,500	1.010
\$1,750	1.0075
\$2,000	1.005
\$2,500	1.005
\$3,000	1.005
\$4,000	1.005
\$5,000	1.005

Table 19a ii: ‘PDP Plan Design Adjustment’ Factors

PDP Plan Type	Co-Insurance Differential	Adjustment Factor
Classic	n/a	-0.05
MAC	n/a	-0.05
Value	<5.1%	0.04
Value	5.1% - < 15.1%	0.10
Value	15.1% - < 25.1%	0.20
Value	>= 25.1%	0.35
Value MAC	<5.1%	0.24
Value MAC	5.1% - < 15.1%	0.30
Value MAC	15.1% - < 25.1%	0.40
Value MAC	>= 25.1%	0.55
Hybrid	n/a	0.00
Schedule	n/a	0.00
Copay Classic	n/a	0.20
Copay MAC	n/a	0.20
Copay Value	n/a	0.20
Copay Value MAC	n/a	0.20

Table 22: Dependent Factors

# of Tiers	Tier Description	Employee Factor	Spouse Factor	Child Factor
1	Employee Only	1.000	0.000	0.000
2	Employee Only	1.000	0.000	0.000
2	Family	1.000	0.834	1.177
3	Employee Only	1.000	0.000	0.000
3	Employee + 1	1.000	0.813	0.187
3	Family	1.000	0.848	1.877
4	Employee Only	1.000	0.000	0.000
4	Employee + Spouse	1.000	1.000	0.000
4	Employee + Child(ren)	1.000	0.000	1.500
4	Family	1.000	1.000	1.778
X	Composite	1.000	0.506	0.713

Table 25: Default Tier Distribution

Rating Tier	Percentage
Two Tier	
Employee Only	39.4%
Family	60.6%
Three Tier	
Employee only	39.4%
Employee + 1	25.1%
Family	35.5%
Four Tier	
Employee Only	39.4%
Employee + Spouse	18.9%
Employee + Child(ren)	10.0%
Family	31.7%

Table 28: Retention

Members	Constant	Variable Expense per Member
1.0 to 2.9	250	4.15
3.0 to 20.9	250	3.95
21.0 to 52.4	700	3.77
52.5 to 104.9	700	3.59
105.0 to 209.9	1,000	3.41
210.0 to 419.9	1,400	3.25
420.0 to 1,049.9	1,400	3.10
1,050.0 to 1,109.9	1,790	2.95
1,110.0 to 1,329.9	2,055	2.61
1,330.0 to 1,554.9	2,145	2.61
1,555.0 to 1,774.9	2,145	2.12
1,775.0 to 1,999.9	2,325	2.12
2,000.0 and above	2,325	2.12

Table 29: Premium Tax (Percent of Premium)

STATE	ACCIDENT & HEALTH PREMIUM TAX RATES
AL	1.600%
AK	2.700%
AZ	2.000%
AR	2.500%
CA	2.350%
CO	2.000%
CT	1.750%
DE	2.000%
DC	2.000%
FL	1.750%
GA	2.250%
HI	4.265%
ID	1.500%
IL	0.400%
IN	1.300%
IA	1.000%
KS	2.000%
KY	1.500%
LA	2.250%
ME	2.000%
MD	2.000%
MA	2.000%
MI	1.250%
MN	2.000%
MS	3.000%
MO	2.000%
MT	2.750%

STATE	ACCIDENT & HEALTH PREMIUM TAX RATES
NE	0.500%
NV	3.500%
NH	2.000%
NJ	1.050%
NM	3.003%
NY	2.000%
NC	1.900%
ND	1.750%
OH	1.400%
OK	2.250%
OR	0.000%
PA	2.000%
RI	2.000%
SC	1.250%
SD	2.500%
TN	1.750%
TX	1.750%
UT	2.250%
VT	2.000%
VA	2.250%
WA	2.000%
WV	3.000%
WI	0.000%
WY	0.750%
GM	4.000%
PR	4.000%
VI	5.000%

State: District of Columbia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental

Product Name: Group Stand-Alone Dental On-Exchange Rate Filing

Project Name/Number: Group Stand-Alone Dental On-Exchange Rate Filing/B14-32 SB

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC SHOP Cover Letter 06112014.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memo 2014 SHOP DC 06102014.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	We comply.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

META-129584408

State Tracking #:

Company Tracking #:

B14-32 SB

State:

District of Columbia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

H10G Group Health - Dental/H10G.000 Health Dental

Product Name:

Group Stand-Alone Dental On-Exchange Rate Filing

Project Name/Number:

Group Stand-Alone Dental On-Exchange Rate Filing/B14-32 SB

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	Actuarial Memo 2014 SHOP DC 06102014.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	



Metropolitan Life Insurance Company
501 U.S. Highway 22 West
Bridgewater, NJ 08807

June 11, 2014

District of Columbia Department of Insurance
Department of Insurance & Securities Reg.
Government of the District of Columbia
810 First Street, N.E., Suite 701
Washington, DC 20002

Re: Metropolitan Life Insurance Company Group Dental Rate Filing
Filing Installment number B14-32 SB

Dear Sir/Madam,

This rate filing is a rate revision for Small Group Dental benefits provided under form GP-HIX-DC-2014. This pertains to Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange. The proposed effective date of these plans is 1/1/2015. There are no policyholders or premium impacted by this filing.

Included in this rate filing is an Actuarial Memorandum that discusses the sources of the claim costs used to generate premium rates and the Dental Rate Filing Document that explains in detail the Dental Rating Algorithm.

The Actuarial Certification can be found on the last page of the Actuarial Memorandum.

Please contact me if you have any questions. Thank you.

Sincerely,

A handwritten signature in black ink, which appears to read "Adam Laubach". The signature is written in a cursive, flowing style.

Adam Laubach, ASA MAAA
Associate Actuary

Email: alaubach@metlife.com Phone: (908) 253-1286

**METROPOLITAN LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

A. Description of Benefits

This rate filing is a rate revision for Group Dental benefits provided under form GP-HIX-DC-2014 in 2015. This pertains to Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

We offer four plans - Pediatric Only Plan Low, Pediatric Only Plan High, Family Plan Low and Family Plan High.

The Pediatric Only Plan Low (for a child under age 19) has coinsurance equal to 90%/50%/50%/50% in network and 80%/40%/40%/50% out of network, a \$100 deductible in/out with an unlimited plan maximum in/out. The in network out of pocket maximum is equal to \$350 per child and \$700 for two or more children.

The Pediatric Only Plan High (for a child under age 19) has coinsurance equal to 100%/60%/50%/50% in network and 90%/50%/40%/50% out of network, a \$50 deductible in/out with an unlimited plan maximum in/out. The in network out of pocket maximum is equal to \$350 per child and \$700 for two or more children.

The Family Plan Low has 90%/50%/50%/50% coinsurance in/out, a \$100 individual deductible in/\$200 individual deductible out (\$300 family deductible in/\$600 family deductible out). The in network plan maximum is equal to \$1,500 (not applicable to child under age 19) and the out of network plan maximum is equal to \$1,500. The in network out of pocket maximum (applies only to child under age 19) is equal to \$350 per child and \$700 for two or more children.

The Family Plan High has 100%/60%/50%/50% coinsurance in/out, a \$50 individual deductible in/\$50 individual deductible out (\$150 family deductible in/\$150 family deductible out). The in network plan maximum is equal to \$2,000 (not applicable to child under age 19) and the out of network plan maximum is equal to \$2,000. The in network out of pocket maximum (applies only to child under age 19) is equal to \$350 per child and \$700 for two or more children.

B. Issue Age Range

Premium rates are calculated for Adult and Child.

C. Marketing Method

The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

D. Premium Basis

Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard distribution. Both employees and dependents are eligible without a waiting period.

Premium rates will generally be expressed in tiers such as the following :

(i) Pediatric Only 1 Child (rate maximum of 3 per contract)

**METROPOLITAN LIFE INSURANCE COMPANY
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- (ii) Family Structure 1 1 Adult
 1 Adult & 1 Child
 1 Adult & 2 Children
 1 Adult & 3 or more Children

- (iii) Family Structure 2 2 Adults
 2 Adults & 1 Child
 2 Adults & 2 Children
 2 Adults & 3 or more Children

Premium rates do not vary by individual within a tier.

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

There are three reasons for the proposed rate change: positive trend, increase in ACA tax, and plan design changes. Proposed rates for the Pediatric Only plans are now listed for 1 Child only with rate maximum of 3 per contract. Below are the proposed rates.

Pediatric Only

1 Child

Plan ID : 43849DC006001			
Low Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 26.07	\$ 26.29	\$ 26.51	\$ 26.73

Plan ID : 43849DC0070001			
High Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 31.31	\$ 31.56	\$ 31.83	\$ 32.09

Family Plan *

- 1 Adult
 1 Adult + 1 CH
 1 Adult + 2 CH
 1 Adult + 3 (or more) CH
 2 Adults
 2 Adults + 1 CH
 2 Adults + 2 CH
 2 Adults + 3 (or more) CH

Plan ID : 43849DC0080001			
Low Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 27.41	\$ 27.63	\$ 27.85	\$ 28.07
\$ 54.72	\$ 55.14	\$ 55.55	\$ 55.97
\$ 82.04	\$ 82.64	\$ 83.26	\$ 83.87
\$ 109.35	\$ 110.15	\$ 110.96	\$ 111.78
\$ 54.82	\$ 55.25	\$ 55.69	\$ 56.13
\$ 82.13	\$ 82.76	\$ 83.40	\$ 84.04
\$ 109.45	\$ 110.27	\$ 111.10	\$ 111.94
\$ 136.76	\$ 137.78	\$ 138.81	\$ 139.84

Plan ID : 43849DC0090001			
High Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 34.16	\$ 34.44	\$ 34.73	\$ 35.01
\$ 68.09	\$ 68.63	\$ 69.17	\$ 69.71
\$ 102.02	\$ 102.81	\$ 103.61	\$ 104.41
\$ 135.94	\$ 136.99	\$ 138.05	\$ 139.11
\$ 68.33	\$ 68.89	\$ 69.45	\$ 70.02
\$ 102.25	\$ 103.07	\$ 103.89	\$ 104.72
\$ 136.18	\$ 137.25	\$ 138.33	\$ 139.42
\$ 170.11	\$ 171.44	\$ 172.78	\$ 174.13

* The Child Rate in the Family Plan is a composite of the Under Age 19 Rate and the age 19 to 26 Rate.

F. For Each Change, Indication if New or Modified

The two changes – plan design changes and increase in ACA tax – are both modifications.

G. For Each Change Comparison to Status Quo

ACA Tax changed from 2.1% to 2.8%. Annual trend in 2014 was also approximately 3.3% but has been applied for an additional year.

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

**METROPOLITAN LIFE INSURANCE COMPANY
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Changes to the plan design include a reduction to the out of pocket maximum to \$350 for one child and \$700 for two or more children in combination with other plan design changes to keep the Actuarial Values within the prescribed limits while maintaining consistency between in and out of network benefits.

I. Annual Rate Change for DC Policyholders

Because there have been no contracts sold, no contracts or members will be affected, and there is no average rate change. The minimum rate change that a subscriber could receive would be -2.6%, and the maximum rate change that a subscriber could receive would be 5.5%.

J. Base Period Experience

This product is purely manually rated. The manual rating algorithm that is described in the Word document named Dental Rate Filing specifically discusses the development of premium rates.

K. Projected Base Period Experience

This product is purely manually rated. The manual rating algorithm that is described in the Word document named Dental Rate Filing specifically discusses the development of premium rates.

L. Manual Rate Development

The manual rating algorithm that is described in the Word document named Dental Rate Filing specifically discusses the development of premium rates.

M. Credibility

This product is purely manually rated. The manual rating algorithm that is described in the Word document named Dental Rate Filing specifically discusses the development of premium rates.

N. Projected Index Rate

This section is not applicable to a dental rate filing.

O. Market-wide Adjustments to the Index Rate

This section is not applicable to a dental rate filing.

P. Plan Level Adjustments to the Index Rate

This section is not applicable to a dental rate filing.

Q. Non-Benefit Expenses

Expenses are based on the number of members in a group as shown in the table below and do not vary

**METROPOLITAN LIFE INSURANCE COMPANY
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by policy year. The number of members in a group is equal to the number of employees plus their dependents.

Members	Constant	Variable Expense Per Member Per Month
1 to 2.9	\$250	\$4.15
3 to 20.9	\$250	\$3.95
21 to 52.4	\$700	\$3.77
52.5 to 104.9	\$700	\$3.59
105 to 209.9	\$1,000	\$3.41
210 to 419.9	\$1,400	\$3.25
420 to 1049.9	\$1,400	\$3.10
1,050 to 1,109.9	\$1,790	\$2.95
1,110 to 1,329.9	\$2,055	\$2.61
1,330 to 1,554.9	\$2,145	\$2.61
1,555 to 1,774.9	\$2,145	\$2.12
1,775 to 1,999.9	\$2,325	\$2.12
2,000 and above	\$2,325	\$2.12

The expense scale excludes broker commissions. Broker commissions are paid at a flat 6% of premium. Premium Tax is derived for each state individually. Please refer to Table 29 in the Dental Rate Filing 2013 document for Premium Tax % by state, Premium Rates include an ACA Tax, equal to 2.1% in 2014 and 2.8% in 2015 and thereafter. Premium Rates also include a State Exchange Fee equal to 3.5%.

R. Filed Loss Ratio

Anticipated Loss Ratios	
Minimum	Maximum
60%	75%

S. Actuarial Certification

I certify that, to the best of my knowledge and judgment, the premium rates are neither inadequate nor excessive nor unfairly discriminatory, the premium rates are appropriate for the classes of risks for which they have been computed

I certify that, to the best of my knowledge and judgment, the actuarial value requirements have been satisfied for both the Pediatric only Low and High Plans at levels equal to 70% + or – 2% and 85% + or – 2%, respectively.

I certify that, to the best of my knowledge and judgment, the annual limitations on cost sharing are reasonable.

The entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8.

**METROPOLITAN LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM**



Adam Laubach, ASA MAAA

June 10, 2014

T. District of Columbia Loss Ratio Analysis (Include Countrywide Loss Ratio Analysis separately, if applicable)

This product is purely manually rated. There is no experience for this product for the District of Columbia. We are providing countrywide experience for our Dental PPO business.

Nationwide Dental PPO - Groups under 50 lives							
Calendar Year	Number of cases	Earned Premium	Incurred Claims	ILR	Number of Claims	Number of groups	Number of covered lives
2011	31,780	316,370,797	209,229,291	66.1%	1,108,915	31,780	547,391
2012	33,855	313,847,897	206,445,763	65.8%	1,032,229	33,855	601,778
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2013	33,927	334,233,725	219,682,251	65.7%	1,036,237	33,927	614,148

There have been no previous rate changes for this product.

**METROPOLITAN LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM**

A. Description of Benefits

This rate filing is a rate revision for Group Dental benefits provided under form GP-HIX-DC-2014 in 2015. This pertains to Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

We offer four plans - Pediatric Only Plan Low, Pediatric Only Plan High, Family Plan Low and Family Plan High.

The Pediatric Only Plan Low (for a child under age 19) has coinsurance equal to 90%/50%/50%/50% in network and 80%/40%/40%/50% out of network, a \$100 deductible in/out with an unlimited plan maximum in/out. The in network out of pocket maximum is equal to \$350 per child and \$700 for two or more children.

The Pediatric Only Plan High (for a child under age 19) has coinsurance equal to 100%/60%/50%/50% in network and 90%/50%/40%/50% out of network, a \$50 deductible in/out with an unlimited plan maximum in/out. The in network out of pocket maximum is equal to \$350 per child and \$700 for two or more children.

The Family Plan Low has 90%/50%/50%/50% coinsurance in/out, a \$100 individual deductible in/\$200 individual deductible out (\$300 family deductible in/\$600 family deductible out). The in network plan maximum is equal to \$1,500 (not applicable to child under age 19) and the out of network plan maximum is equal to \$1,500. The in network out of pocket maximum (applies only to child under age 19) is equal to \$350 per child and \$700 for two or more children.

The Family Plan High has 100%/60%/50%/50% coinsurance in/out, a \$50 individual deductible in/\$50 individual deductible out (\$150 family deductible in/\$150 family deductible out). The in network plan maximum is equal to \$2,000 (not applicable to child under age 19) and the out of network plan maximum is equal to \$2,000. The in network out of pocket maximum (applies only to child under age 19) is equal to \$350 per child and \$700 for two or more children.

B. Issue Age Range

Premium rates are calculated for Adult and Child.

C. Marketing Method

The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

D. Premium Basis

Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard distribution. Both employees and dependents are eligible without a waiting period.

Premium rates will generally be expressed in tiers such as the following :

(i) Pediatric Only 1 Child (rate maximum of 3 per contract)

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- (ii) Family Structure 1 1 Adult
 1 Adult & 1 Child
 1 Adult & 2 Children
 1 Adult & 3 or more Children

- (iii) Family Structure 2 2 Adults
 2 Adults & 1 Child
 2 Adults & 2 Children
 2 Adults & 3 or more Children

Premium rates do not vary by individual within a tier.

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

There are three reasons for the proposed rate change: positive trend, increase in ACA tax, and plan design changes. Proposed rates for the Pediatric Only plans are now listed for 1 Child only with rate maximum of 3 per contract. Below are the proposed rates.

Pediatric Only

1 Child

Plan ID : 43849DC0060001			
Low Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 26.07	\$ 26.29	\$ 26.51	\$ 26.73

Plan ID : 43849DC0070001			
High Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 31.31	\$ 31.56	\$ 31.83	\$ 32.09

Family Plan *

- 1 Adult
 1 Adult + 1 CH
 1 Adult + 2 CH
 1 Adult + 3 (or more) CH
 2 Adults
 2 Adults + 1 CH
 2 Adults + 2 CH
 2 Adults + 3 (or more) CH

Plan ID : 43849DC0080001			
Low Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 27.41	\$ 27.63	\$ 27.85	\$ 28.07
\$ 54.72	\$ 55.14	\$ 55.55	\$ 55.97
\$ 82.04	\$ 82.64	\$ 83.26	\$ 83.87
\$ 109.35	\$ 110.15	\$ 110.96	\$ 111.78
\$ 54.82	\$ 55.25	\$ 55.69	\$ 56.13
\$ 82.13	\$ 82.76	\$ 83.40	\$ 84.04
\$ 109.45	\$ 110.27	\$ 111.10	\$ 111.94
\$ 136.76	\$ 137.78	\$ 138.81	\$ 139.84

Plan ID : 43849DC0090001			
High Plan - Base Monthly Premium for Effective Dates			
1/1/2015 - 3/31/2015	4/1/2015 - 6/30/2015	7/1/2015 - 9/30/2015	10/1/2015 - 12/31/2015
\$ 34.16	\$ 34.44	\$ 34.73	\$ 35.01
\$ 68.09	\$ 68.63	\$ 69.17	\$ 69.71
\$ 102.02	\$ 102.81	\$ 103.61	\$ 104.41
\$ 135.94	\$ 136.99	\$ 138.05	\$ 139.11
\$ 68.33	\$ 68.89	\$ 69.45	\$ 70.02
\$ 102.25	\$ 103.07	\$ 103.89	\$ 104.72
\$ 136.18	\$ 137.25	\$ 138.33	\$ 139.42
\$ 170.11	\$ 171.44	\$ 172.78	\$ 174.13

* The Child Rate in the Family Plan is a composite of the Under Age 19 Rate and the age 19 to 26 Rate.

F. For Each Change, Indication if New or Modified

The two changes – plan design changes and increase in ACA tax – are both modifications.

G. For Each Change Comparison to Status Quo

ACA Tax changed from 2.1% to 2.8%. Annual trend in 2014 was also approximately 3.3% but has been applied for an additional year.

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

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Changes to the plan design include a reduction to the out of pocket maximum to \$350 for one child and \$700 for two or more children in combination with other plan design changes to keep the Actuarial Values within the prescribed limits while maintaining consistency between in and out of network benefits.

I. Annual Rate Change for DC Policyholders

Because there have been no contracts sold, no contracts or members will be affected, and there is no average rate change. The minimum rate change that a subscriber could receive would be -2.6%, and the maximum rate change that a subscriber could receive would be 5.5%.

J. Base Period Experience

This product is purely manually rated. The manual rating algorithm that is described in the Word document named Dental Rate Filing specifically discusses the development of premium rates.

K. Projected Base Period Experience

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L. Manual Rate Development

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M. Credibility

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N. Projected Index Rate

This section is not applicable to a dental rate filing.

O. Market-wide Adjustments to the Index Rate

This section is not applicable to a dental rate filing.

P. Plan Level Adjustments to the Index Rate

This section is not applicable to a dental rate filing.

Q. Non-Benefit Expenses

Expenses are based on the number of members in a group as shown in the table below and do not vary

**METROPOLITAN LIFE INSURANCE COMPANY
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by policy year. The number of members in a group is equal to the number of employees plus their dependents.

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