State: District of Columbia
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 10/1/2012 Washington, DC Dental Filing
Project Name/Number: /
Filing Company: The Guardian Life Insurance Company of America

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.530%
Effective Date of Last Rate Revision: 07/03/2012
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Guardian Life Insurance Company of America	1.120%	1.120%	$129,117	368	$11,528,330	2.420%	-0.530%

State: District of Columbia
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: 10/1/2012 Washington, DC Dental Filing
Project Name/Number: /

Filing Company: The Guardian Life Insurance Company of America

Rate/Rule Schedule

State: *District of Columbia*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *10/1/2012 Washington, DC Dental Filing*
Project Name/Number: */*
Filing Company: *The Guardian Life Insurance Company of America*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		DENTAL-1-DC, DENTAL-2-DC & DENTAL-COS-1-DC		Revised	*Previous State Filing Number:*	*JULY 2012*	DENTAL-1-DC (October 2012).pdf DENTAL-2-DC (October 2012).pdf DENTAL-COS-1-DC (October 2012).pdf
					Percent Rate Change Request:	*1.250*	
2		DENTAL-4.1-DC & DENTAL-COS-3-DC		Revised	*Previous State Filing Number:*	*JULY 2012*	DENTAL-4.1-DC (October 2012).pdf DENTAL-COS-3-DC (October 2012).pdf
					Percent Rate Change Request:	*-0.130*	
3		DENTAL-5-DC		Revised	*Previous State Filing Number:*	*JULY 2012*	DENTAL-5-DC (October 2012).pdf
					Percent Rate Change Request:		
4		DENTAL-11.1-DC & DENTAL-COS-4-DC		Revised	*Previous State Filing Number:*	*October 2012*	DENTAL-11.1-DC (October 2012-Revised).pdf DENTAL-COS-4-DC (October 2012-Revised).pdf
					Percent Rate Change Request:		
5		DENTAL-16.1-DC		Revised	*Previous State Filing Number:*	*JULY 2012*	DENTAL-16.1-DC (October 2012).pdf
					Percent Rate Change Request:		

State: *District of Columbia*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *10/1/2012 Washington, DC Dental Filing*
Project Name/Number: */*
Filing Company: *The Guardian Life Insurance Company of America*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
6		PPO Factors		Revised	*Previous State Filing Number:*	*September 2011*	MC-DENT-PPO-PT-1-DC thru MC-DENT-PPO-PT-28-DC (October 2012).pdf MC-DENT-PPO-TG-1-DC thru MC-DENT-PPO-TG-46-DC (October 2012).pdf
					Percent Rate Change Request:		

DENTAL CALCULATION

LINE 1A - DENTAL BASE RATES

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

A. BENEFIT YEAR DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	18.90	25.68	20.55
NOT WAIVED			
25	15.84	25.37	20.43
50	13.50	25.24	20.40
75	11.63	25.11	20.37
100	10.22	24.93	20.35
125	9.07	24.84	20.32
150	8.14	24.77	20.30
175	7.92	24.65	20.26
200	7.68	24.53	20.20
225	7.49	24.36	20.16
250	7.34	24.17	20.11
275	7.20	24.01	20.05
300	7.08	23.79	19.98
WAIVE PREVENTIVE			
25	18.90	24.26	19.96
50	18.90	23.02	19.66
75	18.90	22.00	19.36
100	18.90	21.09	19.02
125	18.90	20.21	18.72
150	18.90	19.47	18.40
175	18.90	18.79	18.10
200	18.90	18.21	17.82
225	18.90	17.74	17.51
250	18.90	17.34	17.22
275	18.90	17.05	16.96
300	18.90	16.76	16.67
WAIVE PREVENTIVE AND BASIC			
25	18.90	25.68	19.90
50	18.90	25.68	19.46
75	18.90	25.68	18.97
100	18.90	25.68	18.50
125	18.90	25.68	18.10
150	18.90	25.68	17.69
175	18.90	25.68	17.29
200	18.90	25.68	16.94
225	18.90	25.68	16.54
250	18.90	25.68	16.17
275	18.90	25.68	15.83
300	18.90	25.68	15.47

B. LIFETIME DEDUCTIBLE

	COINSURANCE RATE FACTOR		
	PREVENTIVE	BASIC	MAJOR
ZERO DEDUCTIBLE	18.90	25.68	20.55
NOT WAIVED			
25	18.12	25.61	20.41
50	17.36	25.54	20.38
75	16.59	25.45	20.34
100	15.84	25.37	20.43
125	15.26	25.34	20.31
150	14.64	25.31	20.30
175	14.08	25.27	20.30
200	13.50	25.24	20.40
225	13.04	25.20	20.28
250	12.58	25.17	20.27
275	12.08	25.14	20.26
300	11.63	25.11	20.37
WAIVE PREVENTIVE			
25	18.90	25.31	20.41
50	18.90	24.94	20.26
75	18.90	24.61	20.11
100	18.90	24.26	19.96
125	18.90	23.96	19.89
150	18.90	23.65	19.81
175	18.90	23.31	19.73
200	18.90	23.02	19.66
225	18.90	22.77	19.58
250	18.90	22.50	19.52
275	18.90	22.26	19.43
300	18.90	22.00	19.36
WAIVE PREVENTIVE AND BASIC			
25	18.90	25.68	20.40
50	18.90	25.68	20.23
75	18.90	25.68	20.07
100	18.90	25.68	19.90
125	18.90	25.68	19.78
150	18.90	25.68	19.68
175	18.90	25.68	19.57
200	18.90	25.68	19.46
225	18.90	25.68	19.34
250	18.90	25.68	19.23
275	18.90	25.68	19.09
300	18.90	25.68	18.97

LINE 1B - SPLIT DEDUCTIBLE BASE RATES

Benefit Year Deductibles

Preventive	Basic / Major	Preventive	Basic	Major
25	25	12.61	27.16	27.06
25	50	12.51	25.51	25.75
25	75	12.40	24.26	24.36
50	50	10.83	24.73	24.96

LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS

Coinsurance	Preventive	Basic	Major
100	1.000	1.026	1.111
95	0.945	0.969	1.050
90	0.890	0.913	0.989
85	0.835	0.856	0.928
80	0.780	0.800	0.867
75	0.725	0.744	0.806
70	0.670	0.687	0.744
65	0.615	0.631	0.683
60	0.560	0.574	0.622
55	0.505	0.518	0.561
50	0.450	0.462	0.500
45	0.395	0.405	0.439
40	0.340	0.349	0.378
35	0.285	0.292	0.317
30	0.230	0.236	0.256
25	0.175	0.179	0.194
20	0.135	0.138	0.150
15	0.095	0.097	0.106
10	0.060	0.062	0.067
5	0.030	0.031	0.033
0	0.000	0.000	0.000

LINE 1D - ORTHODONTIA BASE RATES

Orthodontia Maximum	Base Rate
$500	$2.76
750	4.15
1,000	5.53
1,200	6.63
1,250	6.92
1,500	8.29
1,750	9.68
2,000	11.06
2,500	13.82

LINE 1 - Cosmetic Base Rate

Cosmetic Deductible Amount	Annual Maximum	Base Rate
0	500	5.18
25	500	4.80
50	500	4.54
100	500	3.85

LINE 2 - Cosmetic Coinsurance Factor

Cosmetic Coinsurance %	Factor
25	0.25
40	0.40
50	0.50

LINE 3 - Cosmetic Area Factor

Dental Area Factor Ranges	Cosmetic Area Factor
<80	0.78
80-85	0.83
86-95	0.90
96-105	1.00
106-115	1.10
116-125	1.20
126-135	1.30
136-145	1.40
146-155	1.50
156-165	1.60
166-175	1.70
176-185	1.80
186-195	1.90
196<	2.00

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

LINE 6A1 - NON-CONTRIBUTORY

Multiply the employee and dependent rates by.96

LINE 6A2 - CONTRIBUTORY

Contributory %	Employee Factor	Dependent Factor
1 -25	0.995	0.995
26 - 50	1.00	1.00
51 - 79	1.00	1.00
80 - 100(Voluntary*)	0.978	0.978

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

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

LINE 6B - VOLUNTARY ORTHODONTIA LOAD

Multiply ortho rate by 1.00

LINE 7 - SECULAR TREND FACTOR

Effective Date	Factor
07/01/2012 - 09/30/2012	1.000

Increase factor by 0.0125 for each succeeding quarter through 09/30/2013.

LINE 6 - Non-contributory/Contributory/Voluntary

6A - Non-contributory

Multiply the employee and dependent rates by .96

6B - Contributory

Contributory %	Employee Factor
1 -25	0.995
26 - 50	1.00
51 - 79	1.00
80 - 100 (Voluntary*)	0.978

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

LINE 7 - Cosmetic Secular Trend Factor

Effective Date	Factor
07/01/2012 - 09/30/2012	1.000

Increase factor by .0125 for each succeeding quarter through 09/30/2013.

LINE 8 - Cosmetic Age/Sex Factor

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

Line 9 - Cosmetic Female Percent Factor

This factor is applied to the Employee Rate only.

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

LINE 14 - Cosmetic PPO Factor - Applies to all networks

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

LINE 15 - Adjustment Factor for Dental Guard Options

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

Dental Guard Type	DG Type Factor
DentalGuard 2000	1.000

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

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

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

Line 8 - AGE/SEX FACTOR

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

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

(2) Sum the results for all employees.

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

Zip Code Definitions-For these zip codes use the following factors to the right:

01000 - 02799	66000 - 69399
05000 - 05999	73000 - 74999
12000 - 16899	75000 - 79999
43000 - 43299	83200 - 84799
43700 - 43999	97000 - 99999
50000 - 54999	

Factors

Age	Female Employee Factor	Male Employee Factor	Dependent Factor
Under 25	1.090	0.850	1.238
25-34	1.052	0.832	1.746
35-44	1.052	0.874	1.970
45-54	1.127	0.986	1.899
55-64	1.185	1.114	1.663
65 +	1.143	1.197	1.250

Zip Code Definitions-For these zip codes use the following factors to the right:

08000 - 08699	45000 - 45599
16900 - 19999	45900 - 47999
37010 - 38599	59000 - 59999
32000 - 34999	71600 - 72999
40000 - 42999	81700 - 83199
44000 - 44799	

Factors

Age	Female Employee Factor	Male Employee Factor	Dependent Factor
Under 25	1.033	0.805	1.307
25-34	0.997	0.788	1.843
35-44	0.997	0.828	2.079
45-54	1.067	0.934	2.005
55-64	1.123	1.056	1.756
65 +	1.083	1.133	1.320

Zip Code Definitions-For these zip codes use the following factors to the right:

02800 - 04999	44800 - 44999
06000 - 07999	45600 - 45899
08700 - 11999	48000 - 49999
20000 - 26899	55000 - 58899
27000 - 28999	60000 - 65899
29000 - 31999	70000 - 71499
35000 - 36999	80000 - 81699
38600 - 39899	85000 - 96899
43300 - 43699	

Factors

Age	Female Employee Factor	Male Employee Factor	Dependent Factor
Under 25	1.148	0.895	1.176
25-34	1.108	0.876	1.658
35-44	1.108	0.920	1.871
45-54	1.186	1.038	1.804
55-64	1.248	1.174	1.580
65 +	1.204	1.260	1.188

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

LINE 18 - PARTICIPATION PERCENTAGE

Multiply rates by the appropriate factor below:

I. Without ESP

Employee Participation	Not Tied to Medical	Tied to Medical
Less Than 25%	1.50	1.00
25% - 29%	1.35	1.00
30% - 34%	1.28	1.00
35% - 39%	1.22	1.00
40% - 44%	1.22	1.00
45% - 49%	1.14	1.00
50% - 54%	1.06	1.00
55% - 59%	1.06	1.00
60% - 64%	1.03	1.00
65% - 69%	1.005	1.00
70% - 74%	1.005	1.00
75% - 100%	1.000	1.00

II. With ESP

Not Tied to Medical	1.06	Tied to Medical	1.00

LINE 19 - NON-TRANSFER FACTOR

Multiply rates by the appropriate factor below:

	Less Than 10 Employees		10 - 249 Employees		More than 250 Employees	
	Major Services		Major Services		Major Services	
Duration	Included	Excluded	Included	Excluded	Included	Excluded
1 Year	1.074	1.02	1.03	1.02	1.05	1.03
2-4 Years	1.074	1.02	1.03	1.02	1.05	1.03
5+ Years	1.042	1.00	1.00	1.00	1.00	1.00

Line 18 - Cosmetic Participation Factor

Multiply rates by the appropriate factor below:

I. Without ESP

Employee Participation	Not Tied to Medical	Tied to Medical
Less Than 25%	1.50	1.00
25% - 29%	1.35	1.00
30% - 34%	1.28	1.00
35% - 39%	1.22	1.00
40% - 44%	1.22	1.00
45% - 49%	1.14	1.00
50% - 54%	1.06	1.00
55% - 59%	1.06	1.00
60% - 64%	1.03	1.00
65% - 69%	1.005	1.00
70% - 74%	1.005	1.00
75% - 100%	1.000	1.00

II. With ESP

Not Tied to Medical	1.06	Tied to Medical	1.00

Line 19 - Non-transfer Factor

With Major

From 50 Employees to 249

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.03	1.00	1.03
2-4	1.00	1.03	1.00	1.03
5+ years	1.00	1.00	1.00	1.00

More than 250

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.05	1.00	1.05
2-4	1.00	1.05	1.00	1.05
5+ years	1.00	1.00	1.00	1.00

Without Major

From 50 Employees to 249

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.02	1.00	1.02
2-4	1.00	1.02	1.00	1.02
5+ years	1.00	1.00	1.00	1.00

More than 250

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.03	1.00	1.03
2-4	1.00	1.03	1.00	1.03
5+ years	1.00	1.00	1.00	1.00

Line 28 - DEPENDENT AGE LIMITS

Line 28A - DENTAL AGE LIMITS

Multiply dependent rate by the appropriate factor below:

Dependent Children Covered through			Dependent Children Covered through		
Non Students	Full-Time Students	Factor	Non Students	Full-Time Students	Factor
19	19	0.940	21	24	0.996
19	20	0.950	21	25	1.001
19	21	0.960	21	26	1.006
19	22	0.970	22	22	0.987
19	23	0.979	22	23	0.997
19	24	0.984	22	24	1.002
19	25	0.989	22	25	1.007
19	26	0.994	22	26	1.012
20	20	0.956	23	23	1.003
20	21	0.966	23	24	1.008
20	22	0.975	23	25	1.013
20	23	0.985	23	26	1.018
20	24	0.990	24	24	1.014
20	25	0.995	24	25	1.019
20	26	0.994	24	26	1.024
21	21	0.971	25	25	1.025
21	22	0.981	25	26	1.030
21	23	0.991	26	26	1.050
			27	27	1.040

Line 28B - ORTHODONTIA AGE LIMITS

Multiply rates by the appropriate factor below:

Dependent Children Covered through		Factor
Non Students	Full-Time Students	
19	19	1.00

Line 30 - Implants

Case	Maximim Benefit													
Size	$500	$750	$1,000	$1,200	$1,250	$1,500	$1,750	$2,000	$2,500	$3,000	$3,500	$4,000	$4,500	$5,000
2-15	1.010	1.010	1.010	1.015	1.015	1.015	1.018	1.020	1.025	1.040	1.040	1.040	1.040	1.040
16-24	1.015	1.015	1.015	1.020	1.020	1.020	1.023	1.025	1.030	1.035	1.035	1.035	1.035	1.035
25-49	1.012	1.012	1.012	1.015	1.015	1.015	1.018	1.020	1.025	1.030	1.030	1.030	1.030	1.030
50-99	1.010	1.010	1.010	1.012	1.012	1.012	1.014	1.015	1.020	1.025	1.025	1.025	1.025	1.025
100-249	1.008	1.008	1.008	1.010	1.010	1.010	1.011	1.012	1.015	1.020	1.020	1.020	1.020	1.020
250+	1.005	1.005	1.005	1.008	1.008	1.008	1.009	1.010	1.012	1.015	1.015	1.015	1.015	1.015

THE GUARDIAN Life Insurance Company of America

DENTAL PPO PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
Z1	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	80	50
Z2	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	80	80	50
Z3	Any	Y	Any	100	90	50	Same as In-Network	N	Same as In-Network	80	80	50
Z4	Any	Y	Any	100	100	50	Same as In-Network	N	Same as In-Network	80	80	50
Z5	Any	Y	Any	90	90	60	Same as In-Network	N	Same as In-Network	80	80	50
Z6	Any	Y	Any	90	90	50	Same as In-Network	N	Same as In-Network	80	80	40
Z7	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	70	40
Z8	Any	Y	Any	80	80	50	Same as In-Network	N	Same as In-Network	70	60	40
Z9	Any	Y	Any	100	50	0	Same as In-Network	N	Same as In-Network	90	40	0
Z0	Any	Y	Any	100	80	0	Same as In-Network	N	Same as In-Network	90	70	0
ZA	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	50	25
ZB	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	80	0
ZC	Any	Y	Any	100	100	0	Same as In-Network	N	Same as In-Network	100	80	0
ZD	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	100	80	50
ZE	Any	Y	Any	100	100	25	Same as In-Network	N	Same as In-Network	80	80	0
ZF	Any	Y	Any	100	80	25	Same as In-Network	N	Same as In-Network	100	50	0
ZG	Any	Y	Any	100	80	0	Same as In-Network	N	Same as In-Network	100	50	0
ZH	Any	Y	Any	100	80	25	Same as In-Network	N	Same as In-Network	100	80	0
ZI	Any	Y	Any	100	90	50	Same as In-Network	N	Same as In-Network	100	80	25
ZJ	Any	Y	Any	90	90	25	Same as In-Network	N	Same as In-Network	70	70	0
ZK	Any	Y	Any	80	80	25	Same as In-Network	N	Same as In-Network	60	60	0
ZL	Any	Y	Any	100	100	40	Same as In-Network	N	Same as In-Network	100	80	25
ZM	Any	Y	Any	100	90	40	Same as In-Network	N	Same as In-Network	100	80	25
ZN	Any	Y	Any	100	80	60	Same as In-Network	N	Same as In-Network	100	50	50
ZO	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	50	50
ZP	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	80	50
ZQ	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	90	70	40
ZR	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	85	50
ZS	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	100	75	50
ZT	ANY	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	90	70	40
Y1	Any	Y	Any	100	100	60	In-Network + $25	N	Same as In-Network	100	80	50
Y2	Any	Y	Any	100	90	60	In-Network + $25	N	Same as In-Network	80	80	50
Y3	Any	Y	Any	100	90	50	In-Network + $25	N	Same as In-Network	80	80	50
Y4	Any	Y	Any	100	100	50	In-Network + $25	N	Same as In-Network	80	80	50
Y5	Any	Y	Any	90	90	60	In-Network + $25	N	Same as In-Network	80	80	50
Y6	Any	Y	Any	90	90	50	In-Network + $25	N	Same as In-Network	80	80	40
Y7	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	80	70	40
Y8	Any	Y	Any	80	80	50	In-Network + $25	N	Same as In-Network	70	60	40
Y9	Any	Y	Any	100	50	0	In-Network + $25	N	Same as In-Network	90	40	0
Y0	Any	Y	Any	100	80	0	In-Network + $25	N	Same as In-Network	90	70	0
YA	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	100	50	25
YB	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	100	80	0
YC	Any	Y	Any	100	100	0	In-Network + $25	N	Same as In-Network	100	80	0
YD	Any	Y	Any	100	90	60	In-Network + $25	N	Same as In-Network	100	80	50
YE	Any	Y	Any	100	100	25	In-Network + $25	N	Same as In-Network	80	80	0
YF	Any	Y	Any	100	80	25	In-Network + $25	N	Same as In-Network	100	50	0
YG	Any	Y	Any	100	80	0	In-Network + $25	N	Same as In-Network	100	50	0
YH	Any	Y	Any	100	80	25	In-Network + $25	N	Same as In-Network	100	80	0
YI	Any	Y	Any	100	90	50	In-Network + $25	N	Same as In-Network	100	80	25
YJ	Any	Y	Any	90	90	25	In-Network + $25	N	Same as In-Network	70	70	0
YK	Any	Y	Any	80	80	25	In-Network + $25	N	Same as In-Network	60	60	0
YL	Any	Y	Any	100	100	40	In-Network + $25	N	Same as In-Network	100	80	25
YM	Any	Y	Any	100	90	40	In-Network + $25	N	Same as In-Network	100	80	25
YN	Any	Y	Any	100	80	60	In-Network + $25	N	Same as In-Network	100	50	50
YO	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	100	50	50
YP	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	80	80	50
YQ	Any	Y	Any	100	100	60	In-Network + $25	N	Same as In-Network	90	70	40
YR	Any	Y	Any	100	100	60	In-Network + $25	N	Same as In-Network	100	85	50
YS	Any	Y	Any	100	90	60	In-Network + $25	N	Same as In-Network	100	75	50
YT	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	90	70	40

THE GUARDIAN Life Insurance Company of America

DENTAL PPO PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
X1	Any	Y	Any	100	100	60	In-Network + $50	N	Same as In-Network	100	80	50
X2	Any	Y	Any	100	90	60	In-Network + $50	N	Same as In-Network	80	80	50
X3	Any	Y	Any	100	90	50	In-Network + $50	N	Same as In-Network	80	80	50
X4	Any	Y	Any	100	100	50	In-Network + $50	N	Same as In-Network	80	80	50
X5	Any	Y	Any	90	90	60	In-Network + $50	N	Same as In-Network	80	80	50
X6	Any	Y	Any	90	90	50	In-Network + $50	N	Same as In-Network	80	80	40
X7	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	80	70	40
X8	Any	Y	Any	80	80	50	In-Network + $50	N	Same as In-Network	70	60	40
X9	Any	Y	Any	100	50	0	In-Network + $50	N	Same as In-Network	90	40	0
X0	Any	Y	Any	100	80	0	In-Network + $50	N	Same as In-Network	90	70	0
XA	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	100	50	25
XB	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	100	80	0
XC	Any	Y	Any	100	100	0	In-Network + $50	N	Same as In-Network	100	80	0
XD	Any	Y	Any	100	90	60	In-Network + $50	N	Same as In-Network	100	80	50
XE	Any	Y	Any	100	100	25	In-Network + $50	N	Same as In-Network	80	80	0
XF	Any	Y	Any	100	80	25	In-Network + $50	N	Same as In-Network	100	50	0
XG	Any	Y	Any	100	80	0	In-Network + $50	N	Same as In-Network	100	50	0
XH	Any	Y	Any	100	80	25	In-Network + $50	N	Same as In-Network	100	80	0
XI	Any	Y	Any	100	90	50	In-Network + $50	N	Same as In-Network	100	80	25
XJ	Any	Y	Any	90	90	25	In-Network + $50	N	Same as In-Network	70	70	0
XK	Any	Y	Any	80	80	25	In-Network + $50	N	Same as In-Network	60	60	0
XL	Any	Y	Any	100	100	40	In-Network + $50	N	Same as In-Network	100	80	25
XM	Any	Y	Any	100	90	40	In-Network + $50	N	Same as In-Network	100	80	25
XN	Any	Y	Any	100	80	60	In-Network + $50	N	Same as In-Network	100	50	50
XO	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	100	50	50
XP	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	80	80	50
XQ	Any	Y	Any	100	100	60	In-Network + $50	N	Same as In-Network	90	70	40
XR	Any	Y	Any	100	100	60	In-Network + $50	N	Same as In-Network	100	85	50
XS	Any	Y	Any	100	90	60	In-Network + $50	N	Same as In-Network	100	75	50
XT	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	90	70	40
W1	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	100	80	50
W2	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	80	80	50
W3	Any	Y	Any	100	90	50	Same as In-Network	Y	Same as In-Network	80	80	50
W4	Any	Y	Any	100	100	50	Same as In-Network	Y	Same as In-Network	80	80	50
W5	Any	Y	Any	90	90	60	Same as In-Network	Y	Same as In-Network	80	80	50
W6	Any	Y	Any	90	90	50	Same as In-Network	Y	Same as In-Network	80	80	40
W7	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	80	70	40
W8	Any	Y	Any	80	80	50	Same as In-Network	Y	Same as In-Network	70	60	40
W9	Any	Y	Any	100	50	0	Same as In-Network	Y	Same as In-Network	90	40	0
W0	Any	Y	Any	100	80	0	Same as In-Network	Y	Same as In-Network	90	70	0
WA	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	50	25
WB	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	80	0
WC	Any	Y	Any	100	100	0	Same as In-Network	Y	Same as In-Network	100	80	0
WD	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	100	80	50
WE	Any	Y	Any	100	100	25	Same as In-Network	Y	Same as In-Network	80	80	0
WF	Any	Y	Any	100	80	25	Same as In-Network	Y	Same as In-Network	100	50	0
WG	Any	Y	Any	100	80	0	Same as In-Network	Y	Same as In-Network	100	50	0
WH	Any	Y	Any	100	80	25	Same as In-Network	Y	Same as In-Network	100	80	0
WI	Any	Y	Any	100	90	50	Same as In-Network	Y	Same as In-Network	100	80	25
WJ	Any	Y	Any	90	90	25	Same as In-Network	Y	Same as In-Network	70	70	0
WK	Any	Y	Any	80	80	25	Same as In-Network	Y	Same as In-Network	60	60	0
WL	Any	Y	Any	100	100	40	Same as In-Network	Y	Same as In-Network	100	80	25
WM	Any	Y	Any	100	90	40	Same as In-Network	Y	Same as In-Network	100	80	25
WN	Any	Y	Any	100	80	60	Same as In-Network	Y	Same as In-Network	100	50	50
WO	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	50	50
WP	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	80	80	50
WQ	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	90	70	40
WR	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	100	85	50
WS	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	100	75	50
WT	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	90	70	40

THE GUARDIAN Life Insurance Company of America

DENTAL PPO PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
V1	Any	Y	Any	100	100	60	In-Network + $25	Y	Same as In-Network	100	80	50
V2	Any	Y	Any	100	90	60	In-Network + $25	Y	Same as In-Network	80	80	50
V3	Any	Y	Any	100	90	50	In-Network + $25	Y	Same as In-Network	80	80	50
V4	Any	Y	Any	100	100	50	In-Network + $25	Y	Same as In-Network	80	80	50
V5	Any	Y	Any	90	90	60	In-Network + $25	Y	Same as In-Network	80	80	50
V6	Any	Y	Any	90	90	50	In-Network + $25	Y	Same as In-Network	80	80	40
V7	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	80	70	40
V8	Any	Y	Any	80	80	50	In-Network + $25	Y	Same as In-Network	70	60	40
V9	Any	Y	Any	100	50	0	In-Network + $25	Y	Same as In-Network	90	40	0
V0	Any	Y	Any	100	80	0	In-Network + $25	Y	Same as In-Network	90	70	0
VA	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	100	50	25
VB	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	100	80	0
VC	Any	Y	Any	100	100	0	In-Network + $25	Y	Same as In-Network	100	80	0
VD	Any	Y	Any	100	90	60	In-Network + $25	Y	Same as In-Network	100	80	50
VE	Any	Y	Any	100	100	25	In-Network + $25	Y	Same as In-Network	80	80	0
VF	Any	Y	Any	100	80	25	In-Network + $25	Y	Same as In-Network	100	50	0
VG	Any	Y	Any	100	80	0	In-Network + $25	Y	Same as In-Network	100	50	0
VH	Any	Y	Any	100	80	25	In-Network + $25	Y	Same as In-Network	100	80	0
VI	Any	Y	Any	100	90	50	In-Network + $25	Y	Same as In-Network	100	80	25
VJ	Any	Y	Any	90	90	25	In-Network + $25	Y	Same as In-Network	70	70	0
VK	Any	Y	Any	80	80	25	In-Network + $25	Y	Same as In-Network	60	60	0
VL	Any	Y	Any	100	100	40	In-Network + $25	Y	Same as In-Network	100	80	25
VM	Any	Y	Any	100	90	40	In-Network + $25	Y	Same as In-Network	100	80	25
VN	Any	Y	Any	100	80	60	In-Network + $25	Y	Same as In-Network	100	50	50
VO	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	100	50	50
VP	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	80	80	50
VQ	Any	Y	Any	100	100	60	In-Network + $25	Y	Same as In-Network	90	70	40
VR	Any	Y	Any	100	100	60	In-Network + $25	Y	Same as In-Network	100	85	50
VS	Any	Y	Any	100	90	60	In-Network + $25	Y	Same as In-Network	100	75	50
VT	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	90	70	40
U1	Any	Y	Any	100	100	60	In-Network + $50	Y	Same as In-Network	100	80	50
U2	Any	Y	Any	100	90	60	In-Network + $50	Y	Same as In-Network	80	80	50
U3	Any	Y	Any	100	90	50	In-Network + $50	Y	Same as In-Network	80	80	50
U4	Any	Y	Any	100	100	50	In-Network + $50	Y	Same as In-Network	80	80	50
U5	Any	Y	Any	90	90	60	In-Network + $50	Y	Same as In-Network	80	80	50
U6	Any	Y	Any	90	90	50	In-Network + $50	Y	Same as In-Network	80	80	40
U7	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	80	70	40
U8	Any	Y	Any	80	80	50	In-Network + $50	Y	Same as In-Network	70	60	40
U9	Any	Y	Any	100	50	0	In-Network + $50	Y	Same as In-Network	90	40	0
U0	Any	Y	Any	100	80	0	In-Network + $50	Y	Same as In-Network	90	70	0
UA	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	100	50	25
UB	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	100	80	0
UC	Any	Y	Any	100	100	0	In-Network + $50	Y	Same as In-Network	100	80	0
UD	Any	Y	Any	100	90	60	In-Network + $50	Y	Same as In-Network	100	80	50
UE	Any	Y	Any	100	100	25	In-Network + $50	Y	Same as In-Network	80	80	0
UF	Any	Y	Any	100	80	25	In-Network + $50	Y	Same as In-Network	100	50	0
UG	Any	Y	Any	100	80	0	In-Network + $50	Y	Same as In-Network	100	50	0
UH	Any	Y	Any	100	80	25	In-Network + $50	Y	Same as In-Network	100	80	0
UI	Any	Y	Any	100	90	50	In-Network + $50	Y	Same as In-Network	100	80	25
UJ	Any	Y	Any	90	90	25	In-Network + $50	Y	Same as In-Network	70	70	0
UK	Any	Y	Any	80	80	25	In-Network + $50	Y	Same as In-Network	60	60	0
UL	Any	Y	Any	100	100	40	In-Network + $50	Y	Same as In-Network	100	80	25
UM	Any	Y	Any	100	90	40	In-Network + $50	Y	Same as In-Network	100	80	25
UN	Any	Y	Any	100	80	60	In-Network + $50	Y	Same as In-Network	100	50	50
UO	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	100	50	50
UP	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	80	80	50
UQ	Any	Y	Any	100	100	60	In-Network + $50	Y	Same as In-Network	90	70	40
UR	Any	Y	Any	100	100	60	In-Network + $50	Y	Same as In-Network	100	85	50
US	Any	Y	Any	100	90	60	In-Network + $50	Y	Same as In-Network	100	75	50
UT	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	90	70	40

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Bundled Coinsurance PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out of Network Maximum	Out-of-Network Coinsurance		
4U	Any	Y	Any	100	80	80	In-Network + $50	N	Same as In-Network	70	70	70
4V	Any	Y	Any	100	80	80	In-Network + $50	N	Same as In-Network	100	60	60
4W	Any	Y	Any	100	80	80	In-Network + $50	N	Same as In-Network	80	60	60
5U	Any	Y	Any	100	80	80	Same as In-Network	N	Same as In-Network	70	70	70
5V	Any	Y	Any	100	80	80	Same as In-Network	N	Same as In-Network	100	60	60
5W	Any	Y	Any	100	80	80	Same as In-Network	N	Same as In-Network	80	60	60
8U	Any	Y	Any	100	80	80	In-Network + $50	Y	Same as In-Network	70	70	70
8V	Any	Y	Any	100	80	80	In-Network + $50	Y	Same as In-Network	100	60	60
8W	Any	Y	Any	100	80	80	In-Network + $50	Y	Same as In-Network	80	60	60
9U	Any	Y	Any	100	80	80	Same as In-Network	Y	Same as In-Network	70	70	70
9V	Any	Y	Any	100	80	80	Same as In-Network	Y	Same as In-Network	100	60	60
9W	Any	Y	Any	100	80	80	Same as In-Network	Y	Same as In-Network	80	60	60
5Y	Any	N/A	Any	0	70	70	Same as In-Network	N/A	Same as In-Network	0	50	50
5X	Any	Y	Any	100	70	70	Same as In-Network	N	Same as In-Network	80	50	50
9X	Any	Y	Any	100	70	70	Same as In-Network	Y	Same as In-Network	80	50	50

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance			In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance			Out of Network Maximum
A1	Any	Y	100	100	60	1000	Same as In-Network	Y	100	80	50	500
A2	Any	Y	100	90	60	1000	Same as In-Network	Y	80	80	50	500
A3	Any	Y	100	90	50	1000	Same as In-Network	Y	80	80	50	500
A4	Any	Y	100	100	50	1000	Same as In-Network	Y	80	80	50	500
A5	Any	Y	90	90	60	1000	Same as In-Network	Y	80	80	50	500
A6	Any	Y	90	90	50	1000	Same as In-Network	Y	80	80	40	500
A7	Any	Y	100	80	50	1000	Same as In-Network	Y	80	70	40	500
A8	Any	Y	80	80	50	1000	Same as In-Network	Y	70	60	40	500
AA	Any	Y	100	80	50	1000	Same as In-Network	Y	100	50	25	500
AB	Any	Y	100	80	50	1000	Same as In-Network	Y	100	80	0	500
AD	Any	Y	100	90	60	1000	Same as In-Network	Y	100	80	50	500
AI	Any	Y	100	90	50	1000	Same as In-Network	Y	100	80	25	500
AL	Any	Y	100	100	40	1000	Same as In-Network	Y	100	80	25	500
AM	Any	Y	100	90	40	1000	Same as In-Network	Y	100	80	25	500
AN	Any	Y	100	80	60	1000	Same as In-Network	Y	100	50	50	500
AO	Any	Y	100	80	50	1000	Same as In-Network	Y	100	50	50	500
AP	Any	Y	100	80	50	1000	Same as In-Network	Y	80	80	50	500
AQ	Any	Y	100	100	60	1000	Same as In-Network	Y	90	70	40	500
AR	Any	Y	100	100	60	1000	Same as In-Network	Y	100	85	50	500
AS	Any	Y	100	90	60	1000	Same as In-Network	Y	100	75	50	500
AT	Any	Y	100	80	50	1000	Same as In-Network	Y	90	70	40	500
B1	Any	Y	100	100	60	1500	Same as In-Network	Y	100	80	50	1000
B2	Any	Y	100	90	60	1500	Same as In-Network	Y	80	80	50	1000
B3	Any	Y	100	90	50	1500	Same as In-Network	Y	80	80	50	1000
B4	Any	Y	100	100	50	1500	Same as In-Network	Y	80	80	50	1000
B5	Any	Y	90	90	60	1500	Same as In-Network	Y	80	80	50	1000
B6	Any	Y	90	90	50	1500	Same as In-Network	Y	80	80	40	1000
B7	Any	Y	100	80	50	1500	Same as In-Network	Y	80	70	40	1000
B8	Any	Y	80	80	50	1500	Same as In-Network	Y	70	60	40	1000
BA	Any	Y	100	80	50	1500	Same as In-Network	Y	100	50	25	1000
BB	Any	Y	100	80	50	1500	Same as In-Network	Y	100	80	0	1000
BD	Any	Y	100	90	60	1500	Same as In-Network	Y	100	80	50	1000
BI	Any	Y	100	90	50	1500	Same as In-Network	Y	100	80	25	1000
BL	Any	Y	100	100	40	1500	Same as In-Network	Y	100	80	25	1000
BM	Any	Y	100	90	40	1500	Same as In-Network	Y	100	80	25	1000
BN	Any	Y	100	80	60	1500	Same as In-Network	Y	100	50	50	1000
BO	Any	Y	100	80	50	1500	Same as In-Network	Y	100	50	50	1000
BP	Any	Y	100	80	50	1500	Same as In-Network	Y	80	80	50	1000
BQ	Any	Y	100	100	60	1500	Same as In-Network	Y	90	70	40	1000
BR	Any	Y	100	100	60	1500	Same as In-Network	Y	100	85	50	1000
BS	Any	Y	100	90	60	1500	Same as In-Network	Y	100	75	50	1000
BT	Any	Y	100	80	50	1500	Same as In-Network	Y	90	70	40	1000
C1	Any	Y	100	100	60	2000	Same as In-Network	Y	100	80	50	1000
C2	Any	Y	100	90	60	2000	Same as In-Network	Y	80	80	50	1000
C3	Any	Y	100	90	50	2000	Same as In-Network	Y	80	80	50	1000
C4	Any	Y	100	100	50	2000	Same as In-Network	Y	80	80	50	1000
C5	Any	Y	90	90	60	2000	Same as In-Network	Y	80	80	50	1000
C6	Any	Y	90	90	50	2000	Same as In-Network	Y	80	80	40	1000
C7	Any	Y	100	80	50	2000	Same as In-Network	Y	80	70	40	1000
C8	Any	Y	80	80	50	2000	Same as In-Network	Y	70	60	40	1000
CA	Any	Y	100	80	50	2000	Same as In-Network	Y	100	50	25	1000
CB	Any	Y	100	80	50	2000	Same as In-Network	Y	100	80	0	1000
CD	Any	Y	100	90	60	2000	Same as In-Network	Y	100	80	50	1000
CI	Any	Y	100	90	50	2000	Same as In-Network	Y	100	80	25	1000
CL	Any	Y	100	100	40	2000	Same as In-Network	Y	100	80	25	1000
CM	Any	Y	100	90	40	2000	Same as In-Network	Y	100	80	25	1000
CN	Any	Y	100	80	60	2000	Same as In-Network	Y	100	50	50	1000
CO	Any	Y	100	80	50	2000	Same as In-Network	Y	100	50	50	1000
CP	Any	Y	100	80	50	2000	Same as In-Network	Y	80	80	50	1000
CQ	Any	Y	100	100	60	2000	Same as In-Network	Y	90	70	40	1000
CR	Any	Y	100	100	60	2000	Same as In-Network	Y	100	85	50	1000
CS	Any	Y	100	90	60	2000	Same as In-Network	Y	100	75	50	1000
CT	Any	Y	100	80	50	2000	Same as In-Network	Y	90	70	40	1000

THE GUARDIAN Life Insurance Company of America

DENTAL PPO SPLIT MAXIMUM PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance			In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance			Out of Network Maximum
D1	Any	Y	100	100	60	1000	Same as In-Network	N	100	80	50	500
D2	Any	Y	100	90	60	1000	Same as In-Network	N	80	80	50	500
D3	Any	Y	100	90	50	1000	Same as In-Network	N	80	80	50	500
D4	Any	Y	100	100	50	1000	Same as In-Network	N	80	80	50	500
D5	Any	Y	90	90	60	1000	Same as In-Network	N	80	80	50	500
D6	Any	Y	90	90	50	1000	Same as In-Network	N	80	80	40	500
D7	Any	Y	100	80	50	1000	Same as In-Network	N	80	70	40	500
D8	Any	Y	80	80	50	1000	Same as In-Network	N	70	60	40	500
DD	Any	Y	100	90	60	1000	Same as In-Network	N	100	80	50	500
DI	Any	Y	100	90	50	1000	Same as In-Network	N	100	80	25	500
DL	Any	Y	100	100	40	1000	Same as In-Network	N	100	80	25	500
DM	Any	Y	100	90	40	1000	Same as In-Network	N	100	80	25	500
DN	Any	Y	100	80	60	1000	Same as In-Network	N	100	50	50	500
DO	Any	Y	100	80	50	1000	Same as In-Network	N	100	50	50	500
DP	Any	Y	100	80	50	1000	Same as In-Network	N	80	80	50	500
DQ	Any	Y	100	100	60	1000	Same as In-Network	N	90	70	40	500
DR	Any	Y	100	100	60	1000	Same as In-Network	N	100	85	50	500
DS	Any	Y	100	90	60	1000	Same as In-Network	N	100	75	50	500
DT	Any	Y	100	80	50	1000	Same as In-Network	N	90	70	40	500
E1	Any	Y	100	100	60	1500	Same as In-Network	N	100	80	50	1000
E2	Any	Y	100	90	60	1500	Same as In-Network	N	80	80	50	1000
E3	Any	Y	100	90	50	1500	Same as In-Network	N	80	80	50	1000
E4	Any	Y	100	100	50	1500	Same as In-Network	N	80	80	50	1000
E5	Any	Y	90	90	60	1500	Same as In-Network	N	80	80	50	1000
E6	Any	Y	90	90	50	1500	Same as In-Network	N	80	80	40	1000
E7	Any	Y	100	80	50	1500	Same as In-Network	N	80	70	40	1000
E8	Any	Y	80	80	50	1500	Same as In-Network	N	70	60	40	1000
EA	Any	Y	100	80	50	1500	Same as In-Network	N	100	50	25	1000
EB	Any	Y	100	80	50	1500	Same as In-Network	N	100	80	0	1000
ED	Any	Y	100	90	60	1500	Same as In-Network	N	100	80	50	1000
EI	Any	Y	100	90	50	1500	Same as In-Network	N	100	80	25	1000
EL	Any	Y	100	100	40	1500	Same as In-Network	N	100	80	25	1000
EM	Any	Y	100	90	40	1500	Same as In-Network	N	100	80	25	1000
EN	Any	Y	100	80	60	1500	Same as In-Network	N	100	50	50	1000
EO	Any	Y	100	80	50	1500	Same as In-Network	N	100	50	50	1000
EP	Any	Y	100	80	50	1500	Same as In-Network	N	80	80	50	1000
EQ	Any	Y	100	100	60	1500	Same as In-Network	N	90	70	40	1000
ER	Any	Y	100	100	60	1500	Same as In-Network	N	100	85	50	1000
ES	Any	Y	100	90	60	1500	Same as In-Network	N	100	75	50	1000
ET	Any	Y	100	80	50	1500	Same as In-Network	N	90	70	40	1000
F1	Any	Y	100	100	60	2000	Same as In-Network	N	100	80	50	1000
F2	Any	Y	100	90	60	2000	Same as In-Network	N	80	80	50	1000
F3	Any	Y	100	90	50	2000	Same as In-Network	N	80	80	50	1000
F4	Any	Y	100	100	50	2000	Same as In-Network	N	80	80	50	1000
F5	Any	Y	90	90	60	2000	Same as In-Network	N	80	80	50	1000
F6	Any	Y	90	90	50	2000	Same as In-Network	N	80	80	40	1000
F7	Any	Y	100	80	50	2000	Same as In-Network	N	80	70	40	1000
F8	Any	Y	80	80	50	2000	Same as In-Network	N	70	60	40	1000
FA	Any	Y	100	80	50	2000	Same as In-Network	N	100	50	25	1000
FB	Any	Y	100	80	50	2000	Same as In-Network	N	100	80	0	1000
FD	Any	Y	100	90	60	2000	Same as In-Network	N	100	80	50	1000
FI	Any	Y	100	90	50	2000	Same as In-Network	N	100	80	25	1000
FL	Any	Y	100	100	40	2000	Same as In-Network	N	100	80	25	1000
FM	Any	Y	100	90	40	2000	Same as In-Network	N	100	80	25	1000
FN	Any	Y	100	80	60	2000	Same as In-Network	N	100	50	50	1000
FO	Any	Y	100	80	50	2000	Same as In-Network	N	100	50	50	1000
FP	Any	Y	100	80	50	2000	Same as In-Network	N	80	80	50	1000
FQ	Any	Y	100	100	60	2000	Same as In-Network	N	90	70	40	1000
FR	Any	Y	100	100	60	2000	Same as In-Network	N	100	85	50	1000
FS	Any	Y	100	90	60	2000	Same as In-Network	N	100	75	50	1000
FT	Any	Y	100	80	50	2000	Same as In-Network	N	90	70	40	1000

THE GUARDIAN Life Insurance Company of America

DENTAL PPO SPLIT MAXIMUM PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance			In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance			Out of Network Maximum
G1	Any	Y	100	100	60	2000	Same as In-Network	N	100	80	50	1500
G2	Any	Y	100	90	60	2000	Same as In-Network	N	80	80	50	1500
G3	Any	Y	100	90	50	2000	Same as In-Network	N	80	80	50	1500
G4	Any	Y	100	100	50	2000	Same as In-Network	N	80	80	50	1500
G5	Any	Y	90	90	60	2000	Same as In-Network	N	80	80	50	1500
G6	Any	Y	90	90	50	2000	Same as In-Network	N	80	80	40	1500
G7	Any	Y	100	80	50	2000	Same as In-Network	N	80	70	40	1500
G8	Any	Y	80	80	50	2000	Same as In-Network	N	70	60	40	1500
GA	Any	Y	100	80	50	2000	Same as In-Network	N	100	50	25	1500
GB	Any	Y	100	80	50	2000	Same as In-Network	N	100	80	0	1500
GD	Any	Y	100	90	60	2000	Same as In-Network	N	100	80	50	1500
GI	Any	Y	100	90	50	2000	Same as In-Network	N	100	80	25	1500
GL	Any	Y	100	100	40	2000	Same as In-Network	N	100	80	25	1500
GM	Any	Y	100	90	40	2000	Same as In-Network	N	100	80	25	1500
GN	Any	Y	100	80	60	2000	Same as In-Network	N	100	50	50	1500
GO	Any	Y	100	80	50	2000	Same as In-Network	N	100	50	50	1500
GP	Any	Y	100	80	50	2000	Same as In-Network	N	80	80	50	1500
GQ	Any	Y	100	100	60	2000	Same as In-Network	N	90	70	40	1500
GR	Any	Y	100	100	60	2000	Same as In-Network	N	100	85	50	1500
GS	Any	Y	100	90	60	2000	Same as In-Network	N	100	75	50	1500
GT	Any	Y	100	80	50	2000	Same as In-Network	N	90	70	40	1500
H1	Any	Y	100	100	60	1250	Same as In-Network	N	100	80	50	750
H2	Any	Y	100	90	60	1250	Same as In-Network	N	80	80	50	750
H3	Any	Y	100	90	50	1250	Same as In-Network	N	80	80	50	750
H4	Any	Y	100	100	50	1250	Same as In-Network	N	80	80	50	750
H5	Any	Y	90	90	60	1250	Same as In-Network	N	80	80	50	750
H6	Any	Y	90	90	50	1250	Same as In-Network	N	80	80	40	750
H7	Any	Y	100	80	50	1250	Same as In-Network	N	80	70	40	750
H8	Any	Y	80	80	50	1250	Same as In-Network	N	70	60	40	750
HA	Any	Y	100	80	50	1250	Same as In-Network	N	100	50	25	750
HB	Any	Y	100	80	50	1250	Same as In-Network	N	100	80	0	750
HD	Any	Y	100	90	60	1250	Same as In-Network	N	100	80	50	750
HI	Any	Y	100	90	50	1250	Same as In-Network	N	100	80	25	750
HL	Any	Y	100	100	40	1250	Same as In-Network	N	100	80	25	750
HM	Any	Y	100	90	40	1250	Same as In-Network	N	100	80	25	750
HN	Any	Y	100	80	60	1250	Same as In-Network	N	100	50	50	750
HO	Any	Y	100	80	50	1250	Same as In-Network	N	100	50	50	750
HP	Any	Y	100	80	50	1250	Same as In-Network	N	80	80	50	750
HQ	Any	Y	100	100	60	1250	Same as In-Network	N	90	70	40	750
HR	Any	Y	100	100	60	1250	Same as In-Network	N	100	85	50	750
HS	Any	Y	100	90	60	1250	Same as In-Network	N	100	75	50	750
HT	Any	Y	100	80	50	1250	Same as In-Network	N	90	70	40	750
Q1	Any	Y	100	100	60	2000	Same as In-Network	Y	100	80	50	1500
Q2	Any	Y	100	90	60	2000	Same as In-Network	Y	80	80	50	1500
Q3	Any	Y	100	90	50	2000	Same as In-Network	Y	80	80	50	1500
Q4	Any	Y	100	100	50	2000	Same as In-Network	Y	80	80	50	1500
Q5	Any	Y	90	90	60	2000	Same as In-Network	Y	80	80	50	1500
Q6	Any	Y	90	90	50	2000	Same as In-Network	Y	80	80	40	1500
Q7	Any	Y	100	80	50	2000	Same as In-Network	Y	80	70	40	1500
Q8	Any	Y	80	80	50	2000	Same as In-Network	Y	70	60	40	1500
QA	Any	Y	100	80	50	2000	Same as In-Network	Y	100	50	25	1500
QB	Any	Y	100	80	50	2000	Same as In-Network	Y	100	80	0	1500
QD	Any	Y	100	90	60	2000	Same as In-Network	Y	100	80	50	1500
QI	Any	Y	100	90	50	2000	Same as In-Network	Y	100	80	25	1500
QL	Any	Y	100	100	40	2000	Same as In-Network	Y	100	80	25	1500
QM	Any	Y	100	90	40	2000	Same as In-Network	Y	100	80	25	1500
QN	Any	Y	100	80	60	2000	Same as In-Network	Y	100	50	50	1500
QO	Any	Y	100	80	50	2000	Same as In-Network	Y	100	50	50	1500
QP	Any	Y	100	80	50	2000	Same as In-Network	Y	80	80	50	1500
QQ	Any	Y	100	100	60	2000	Same as In-Network	Y	90	70	40	1500
QR	Any	Y	100	100	60	2000	Same as In-Network	Y	100	85	50	1500
QS	Any	Y	100	90	60	2000	Same as In-Network	Y	100	75	50	1500
QT	Any	Y	100	80	50	2000	Same as In-Network	Y	90	70	40	1500

DENTAL PPO SPLIT MAXIMUM PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance			In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance			Out of Network Maximum
R1	Any	Y	100	100	60	1250	Same as In-Network	Y	100	80	50	750
R2	Any	Y	100	90	60	1250	Same as In-Network	Y	80	80	50	750
R3	Any	Y	100	90	50	1250	Same as In-Network	Y	80	80	50	750
R4	Any	Y	100	100	50	1250	Same as In-Network	Y	80	80	50	750
R5	Any	Y	90	90	60	1250	Same as In-Network	Y	80	80	50	750
R6	Any	Y	90	90	50	1250	Same as In-Network	Y	80	80	40	750
R7	Any	Y	100	80	50	1250	Same as In-Network	Y	80	70	40	750
R8	Any	Y	80	80	50	1250	Same as In-Network	Y	70	60	40	750
RA	Any	Y	100	80	50	1250	Same as In-Network	Y	100	50	25	750
RB	Any	Y	100	80	50	1250	Same as In-Network	Y	100	80	0	750
RD	Any	Y	100	90	60	1250	Same as In-Network	Y	100	80	50	750
RI	Any	Y	100	90	50	1250	Same as In-Network	Y	100	80	25	750
RL	Any	Y	100	100	40	1250	Same as In-Network	Y	100	80	25	750
RM	Any	Y	100	90	40	1250	Same as In-Network	Y	100	80	25	750
RN	Any	Y	100	80	60	1250	Same as In-Network	Y	100	50	50	750
RO	Any	Y	100	80	50	1250	Same as In-Network	Y	100	50	50	750
RP	Any	Y	100	80	50	1250	Same as In-Network	Y	80	80	50	750
RQ	Any	Y	100	100	60	1250	Same as In-Network	Y	90	70	40	750
RR	Any	Y	100	100	60	1250	Same as In-Network	Y	100	85	50	750
RS	Any	Y	100	90	60	1250	Same as In-Network	Y	100	75	50	750
RT	Any	Y	100	80	50	1250	Same as In-Network	Y	90	70	40	750
TD	Any	Y	100	90	60	3000	Same as In-Network	Y	100	80	50	2000

DENTAL PPO Bundled Coinsurance Split Max PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance			In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance			Out of Network Maximum
6U	Any	Y	100	80	80	1500	Same as In-Network	N	70	70	70	1000
6V	Any	Y	100	80	80	1500	Same as In-Network	N	100	60	60	1000
6W	Any	Y	100	80	80	1500	Same as In-Network	N	80	60	60	1000
7U	Any	Y	100	80	80	2000	Same as In-Network	N	70	70	70	1500
7V	Any	Y	100	80	80	2000	Same as In-Network	N	100	60	60	1500
7W	Any	Y	100	80	80	2000	Same as In-Network	N	80	60	60	1500
EU	Any	Y	100	80	80	1500	Same as In-Network	Y	70	70	70	1000
EV	Any	Y	100	80	80	1500	Same as In-Network	Y	100	60	60	1000
EW	Any	Y	100	80	80	1500	Same as In-Network	Y	80	60	60	1000
GU	Any	Y	100	80	80	2000	Same as In-Network	Y	70	70	70	1500
GV	Any	Y	100	80	80	2000	Same as In-Network	Y	100	60	60	1500
GW	Any	Y	100	80	80	2000	Same as In-Network	Y	80	60	60	1500
IY	Any	N/A	0	70	70	3000	Same as In-Network	N/A	0	50	50	2000
SY	Any	N/A	0	70	70	5000	Same as In-Network	N/A	0	50	50	3000
IX	Any	Y	100	70	70	3000	Same as In-Network	N	80	50	50	2000
SX	Any	Y	100	70	70	5000	Same as In-Network	N	80	50	50	3000
JX	Any	Y	100	70	70	3000	Same as In-Network	Y	80	50	50	2000
TX	Any	Y	100	70	70	5000	Same as In-Network	Y	80	50	50	3000

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Value PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
P1	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	80	50
P2	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	80	80	50
P3	Any	Y	Any	100	90	50	Same as In-Network	N	Same as In-Network	80	80	50
P4	Any	Y	Any	100	100	50	Same as In-Network	N	Same as In-Network	80	80	50
P5	Any	Y	Any	90	90	60	Same as In-Network	N	Same as In-Network	80	80	50
P6	Any	Y	Any	90	90	50	Same as In-Network	N	Same as In-Network	80	80	40
P7	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	70	40
P8	Any	Y	Any	80	80	50	Same as In-Network	N	Same as In-Network	70	60	40
P9	Any	Y	Any	100	50	0	Same as In-Network	N	Same as In-Network	90	40	0
P0	Any	Y	Any	100	80	0	Same as In-Network	N	Same as In-Network	90	70	0
PA	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	50	25
PB	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	80	0
PC	Any	Y	Any	100	100	0	Same as In-Network	N	Same as In-Network	100	80	0
PD	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	100	80	50
PE	Any	Y	Any	100	100	25	Same as In-Network	N	Same as In-Network	80	80	0
PF	Any	Y	Any	100	80	25	Same as In-Network	N	Same as In-Network	100	50	0
PG	Any	Y	Any	100	80	0	Same as In-Network	N	Same as In-Network	100	50	0
PH	Any	Y	Any	100	80	25	Same as In-Network	N	Same as In-Network	100	80	0
PI	Any	Y	Any	100	90	50	Same as In-Network	N	Same as In-Network	100	80	25
PJ	Any	Y	Any	90	90	25	Same as In-Network	N	Same as In-Network	70	70	0
PK	Any	Y	Any	80	80	25	Same as In-Network	N	Same as In-Network	60	60	0
PL	Any	Y	Any	100	100	40	Same as In-Network	N	Same as In-Network	100	80	25
PM	Any	Y	Any	100	90	40	Same as In-Network	N	Same as In-Network	100	80	25
PN	Any	Y	Any	100	80	60	Same as In-Network	N	Same as In-Network	100	50	50
PO	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	100	50	50
PP	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	80	80	50
PQ	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	90	70	40
PR	Any	Y	Any	100	100	60	Same as In-Network	N	Same as In-Network	100	85	50
PS	Any	Y	Any	100	90	60	Same as In-Network	N	Same as In-Network	100	75	50
PT	Any	Y	Any	100	80	50	Same as In-Network	N	Same as In-Network	90	70	40
O1	Any	Y	Any	100	100	60	In-Network + $25	N	Same as In-Network	100	80	50
O2	Any	Y	Any	100	90	60	In-Network + $25	N	Same as In-Network	80	80	50
O3	Any	Y	Any	100	90	50	In-Network + $25	N	Same as In-Network	80	80	50
O4	Any	Y	Any	100	100	50	In-Network + $25	N	Same as In-Network	80	80	50
O5	Any	Y	Any	90	90	60	In-Network + $25	N	Same as In-Network	80	80	50
O6	Any	Y	Any	90	90	50	In-Network + $25	N	Same as In-Network	80	80	40
O7	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	80	70	40
O8	Any	Y	Any	80	80	50	In-Network + $25	N	Same as In-Network	70	60	40
O9	Any	Y	Any	100	50	0	In-Network + $25	N	Same as In-Network	90	40	0
O0	Any	Y	Any	100	80	0	In-Network + $25	N	Same as In-Network	90	70	0
OA	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	100	50	25
OB	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	100	80	0
OC	Any	Y	Any	100	100	0	In-Network + $25	N	Same as In-Network	100	80	0
OD	Any	Y	Any	100	90	60	In-Network + $25	N	Same as In-Network	100	80	50
OE	Any	Y	Any	100	100	25	In-Network + $25	N	Same as In-Network	80	80	0
OF	Any	Y	Any	100	80	25	In-Network + $25	N	Same as In-Network	100	50	0
OG	Any	Y	Any	100	80	0	In-Network + $25	N	Same as In-Network	100	50	0
OH	Any	Y	Any	100	80	25	In-Network + $25	N	Same as In-Network	100	80	0
OI	Any	Y	Any	100	90	50	In-Network + $25	N	Same as In-Network	100	80	25
OJ	Any	Y	Any	90	90	25	In-Network + $25	N	Same as In-Network	70	70	0
OK	Any	Y	Any	80	80	25	In-Network + $25	N	Same as In-Network	60	60	0
OL	Any	Y	Any	100	100	40	In-Network + $25	N	Same as In-Network	100	80	25
OM	Any	Y	Any	100	90	40	In-Network + $25	N	Same as In-Network	100	80	25
ON	Any	Y	Any	100	80	60	In-Network + $25	N	Same as In-Network	100	50	50
OO	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	100	50	50
OP	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	80	80	50
OQ	Any	Y	Any	100	100	60	In-Network + $25	N	Same as In-Network	90	70	40
OR	Any	Y	Any	100	100	60	In-Network + $25	N	Same as In-Network	100	85	50
OS	Any	Y	Any	100	90	60	In-Network + $25	N	Same as In-Network	100	75	50
OT	Any	Y	Any	100	80	50	In-Network + $25	N	Same as In-Network	90	70	40

THE GUARDIAN Life Insurance Company of America

DENTAL PPO SPLIT VALUEPLAN PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
N1	Any	Y	Any	100	100	60	In-Network + $50	N	Same as In-Network	100	80	50
N2	Any	Y	Any	100	90	60	In-Network + $50	N	Same as In-Network	80	80	50
N3	Any	Y	Any	100	90	50	In-Network + $50	N	Same as In-Network	80	80	50
N4	Any	Y	Any	100	100	50	In-Network + $50	N	Same as In-Network	80	80	50
N5	Any	Y	Any	90	90	60	In-Network + $50	N	Same as In-Network	80	80	50
N6	Any	Y	Any	90	90	50	In-Network + $50	N	Same as In-Network	80	80	40
N7	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	80	70	40
N8	Any	Y	Any	80	80	50	In-Network + $50	N	Same as In-Network	70	60	40
N9	Any	Y	Any	100	50	0	In-Network + $50	N	Same as In-Network	90	40	0
N0	Any	Y	Any	100	80	0	In-Network + $50	N	Same as In-Network	90	70	0
NA	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	100	50	25
NB	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	100	80	0
NC	Any	Y	Any	100	100	0	In-Network + $50	N	Same as In-Network	100	80	0
ND	Any	Y	Any	100	90	60	In-Network + $50	N	Same as In-Network	100	80	50
NE	Any	Y	Any	100	100	25	In-Network + $50	N	Same as In-Network	80	80	0
NF	Any	Y	Any	100	80	25	In-Network + $50	N	Same as In-Network	100	50	0
NG	Any	Y	Any	100	80	0	In-Network + $50	N	Same as In-Network	100	50	0
NH	Any	Y	Any	100	80	25	In-Network + $50	N	Same as In-Network	100	80	0
NI	Any	Y	Any	100	90	50	In-Network + $50	N	Same as In-Network	100	80	25
NJ	Any	Y	Any	90	90	25	In-Network + $50	N	Same as In-Network	70	70	0
NK	Any	Y	Any	80	80	25	In-Network + $50	N	Same as In-Network	60	60	0
NL	Any	Y	Any	100	100	40	In-Network + $50	N	Same as In-Network	100	80	25
NM	Any	Y	Any	100	90	40	In-Network + $50	N	Same as In-Network	100	80	25
NN	Any	Y	Any	100	80	60	In-Network + $50	N	Same as In-Network	100	50	50
NO	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	100	50	50
NP	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	80	80	50
NQ	Any	Y	Any	100	100	60	In-Network + $50	N	Same as In-Network	90	70	40
NR	Any	Y	Any	100	100	60	In-Network + $50	N	Same as In-Network	100	85	50
NS	Any	Y	Any	100	90	60	In-Network + $50	N	Same as In-Network	100	75	50
NT	Any	Y	Any	100	80	50	In-Network + $50	N	Same as In-Network	90	70	40
M1	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	100	80	50
M2	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	80	80	50
M3	Any	Y	Any	100	90	50	Same as In-Network	Y	Same as In-Network	80	80	50
M4	Any	Y	Any	100	100	50	Same as In-Network	Y	Same as In-Network	80	80	50
M5	Any	Y	Any	90	90	60	Same as In-Network	Y	Same as In-Network	80	80	50
M6	Any	Y	Any	90	90	50	Same as In-Network	Y	Same as In-Network	80	80	40
M7	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	80	70	40
M8	Any	Y	Any	80	80	50	Same as In-Network	Y	Same as In-Network	70	60	40
M9	Any	Y	Any	100	50	0	Same as In-Network	Y	Same as In-Network	90	40	0
M0	Any	Y	Any	100	80	0	Same as In-Network	Y	Same as In-Network	90	70	0
MA	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	50	25
MB	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	80	0
MC	Any	Y	Any	100	100	0	Same as In-Network	Y	Same as In-Network	100	80	0
MD	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	100	80	50
ME	Any	Y	Any	100	100	25	Same as In-Network	Y	Same as In-Network	80	80	0
MF	Any	Y	Any	100	80	25	Same as In-Network	Y	Same as In-Network	100	50	0
MG	Any	Y	Any	100	80	0	Same as In-Network	Y	Same as In-Network	100	50	0
MH	Any	Y	Any	100	80	25	Same as In-Network	Y	Same as In-Network	100	80	0
MI	Any	Y	Any	100	90	50	Same as In-Network	Y	Same as In-Network	100	80	25
MJ	Any	Y	Any	90	90	25	Same as In-Network	Y	Same as In-Network	70	70	0
MK	Any	Y	Any	80	80	25	Same as In-Network	Y	Same as In-Network	60	60	0
ML	Any	Y	Any	100	100	40	Same as In-Network	Y	Same as In-Network	100	80	25
MM	Any	Y	Any	100	90	40	Same as In-Network	Y	Same as In-Network	100	80	25
MN	Any	Y	Any	100	80	60	Same as In-Network	Y	Same as In-Network	100	50	50
MO	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	50	50
MP	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	80	80	50
MQ	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	90	70	40
MR	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	100	85	50
MS	Any	Y	Any	100	90	60	Same as In-Network	Y	Same as In-Network	100	75	50
MT	Any	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	90	70	40

THE GUARDIAN Life Insurance Company of America

DENTAL PPO SPLIT VALUEPLAN PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
L1	Any	Y	Any	100	100	60	In-Network + $25	Y	Same as In-Network	100	80	50
L2	Any	Y	Any	100	90	60	In-Network + $25	Y	Same as In-Network	80	80	50
L3	Any	Y	Any	100	90	50	In-Network + $25	Y	Same as In-Network	80	80	50
L4	Any	Y	Any	100	100	50	In-Network + $25	Y	Same as In-Network	80	80	50
L5	Any	Y	Any	90	90	60	In-Network + $25	Y	Same as In-Network	80	80	50
L6	Any	Y	Any	90	90	50	In-Network + $25	Y	Same as In-Network	80	80	40
L7	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	80	70	40
L8	Any	Y	Any	80	80	50	In-Network + $25	Y	Same as In-Network	70	60	40
L9	Any	Y	Any	100	50	0	In-Network + $25	Y	Same as In-Network	90	40	0
L0	Any	Y	Any	100	80	0	In-Network + $25	Y	Same as In-Network	90	70	0
LA	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	100	50	25
LB	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	100	80	0
LC	Any	Y	Any	100	100	0	In-Network + $25	Y	Same as In-Network	100	80	0
LD	Any	Y	Any	100	90	60	In-Network + $25	Y	Same as In-Network	100	80	50
LE	Any	Y	Any	100	100	25	In-Network + $25	Y	Same as In-Network	80	80	0
LF	Any	Y	Any	100	80	25	In-Network + $25	Y	Same as In-Network	100	50	0
LG	Any	Y	Any	100	80	0	In-Network + $25	Y	Same as In-Network	100	50	0
LH	Any	Y	Any	100	80	25	In-Network + $25	Y	Same as In-Network	100	80	0
LI	Any	Y	Any	100	90	50	In-Network + $25	Y	Same as In-Network	100	80	25
LJ	Any	Y	Any	90	90	25	In-Network + $25	Y	Same as In-Network	70	70	0
LK	Any	Y	Any	80	80	25	In-Network + $25	Y	Same as In-Network	60	60	0
LL	Any	Y	Any	100	100	40	In-Network + $25	Y	Same as In-Network	100	80	25
LM	Any	Y	Any	100	90	40	In-Network + $25	Y	Same as In-Network	100	80	25
LN	Any	Y	Any	100	80	60	In-Network + $25	Y	Same as In-Network	100	50	50
LO	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	100	50	50
LP	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	80	80	50
LQ	Any	Y	Any	100	100	60	In-Network + $25	Y	Same as In-Network	90	70	40
LR	Any	Y	Any	100	100	60	In-Network + $25	Y	Same as In-Network	100	85	50
LS	Any	Y	Any	100	90	60	In-Network + $25	Y	Same as In-Network	100	75	50
LT	Any	Y	Any	100	80	50	In-Network + $25	Y	Same as In-Network	90	70	40
K1	Any	Y	Any	100	100	60	In-Network + $50	Y	Same as In-Network	100	80	50
K2	Any	Y	Any	100	90	60	In-Network + $50	Y	Same as In-Network	80	80	50
K3	Any	Y	Any	100	90	50	In-Network + $50	Y	Same as In-Network	80	80	50
K4	Any	Y	Any	100	100	50	In-Network + $50	Y	Same as In-Network	80	80	50
K5	Any	Y	Any	90	90	60	In-Network + $50	Y	Same as In-Network	80	80	50
K6	Any	Y	Any	90	90	50	In-Network + $50	Y	Same as In-Network	80	80	40
K7	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	80	70	40
K8	Any	Y	Any	80	80	50	In-Network + $50	Y	Same as In-Network	70	60	40
K9	Any	Y	Any	100	50	0	In-Network + $50	Y	Same as In-Network	90	40	0
K0	Any	Y	Any	100	80	0	In-Network + $50	Y	Same as In-Network	90	70	0
KA	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	100	50	25
KB	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	100	80	0
KC	Any	Y	Any	100	100	0	In-Network + $50	Y	Same as In-Network	100	80	0
KD	Any	Y	Any	100	90	60	In-Network + $50	Y	Same as In-Network	100	80	50
KE	Any	Y	Any	100	100	25	In-Network + $50	Y	Same as In-Network	80	80	0
KF	Any	Y	Any	100	80	25	In-Network + $50	Y	Same as In-Network	100	50	0
KG	Any	Y	Any	100	80	0	In-Network + $50	Y	Same as In-Network	100	50	0
KH	Any	Y	Any	100	80	25	In-Network + $50	Y	Same as In-Network	100	80	0
KI	Any	Y	Any	100	90	50	In-Network + $50	Y	Same as In-Network	100	80	25
KJ	Any	Y	Any	90	90	25	In-Network + $50	Y	Same as In-Network	70	70	0
KK	Any	Y	Any	80	80	25	In-Network + $50	Y	Same as In-Network	60	60	0
KL	Any	Y	Any	100	100	40	In-Network + $50	Y	Same as In-Network	100	80	25
KM	Any	Y	Any	100	90	40	In-Network + $50	Y	Same as In-Network	100	80	25
KN	Any	Y	Any	100	80	60	In-Network + $50	Y	Same as In-Network	100	50	50
KO	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	100	50	50
KP	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	80	80	50
KQ	Any	Y	Any	100	100	60	In-Network + $50	Y	Same as In-Network	90	70	40
KR	Any	Y	Any	100	100	60	In-Network + $50	Y	Same as In-Network	100	85	50
KS	Any	Y	Any	100	90	60	In-Network + $50	Y	Same as In-Network	100	75	50
KT	Any	Y	Any	100	80	50	In-Network + $50	Y	Same as In-Network	90	70	40
TA	Any	N	1500	100	100	50	Same as In-Network	N	1000	100	50	25

THE GUARDIAN Life Insurance Company of America

DENTAL PPO PLAN TYPES

Value Plan, NAP, In-Network Only, Enhanced NAP, & Voluntary Plans

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance	In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance	Out-of-Network Maximum
Value Plan								
VZ	Any	Any	Any	Any	Same as In-Network	Same as In-Network	Same as In-Network	Same as In-Network
Nap Plan								
PX	Any	Any	Any	Any	Same as In-Network	Same as In-Network	Same as In-network	Same as In-Network
In-Network Only Plan								
IN	Any	Any	Any	Any	.....No Out-of-Network Benefits.....			
Split Maximum Enhanced Nap Plans								
AU	Any	Y	Any	1000	In-Network + $50	Y	Same as In-network	500
BU	Any	Y	Any	1500	In-Network + $50	Y	Same as In-network	1000
CU	Any	Y	Any	2000	In-Network + $50	Y	Same as In-network	1000
QU	Any	Y	Any	2000	In-Network + $50	Y	Same as In-network	1500
RU	Any	Y	Any	1250	In-Network + $50	Y	Same as In-network	750
AV	Any	Y	Any	1000	In-Network + $25	Y	Same as In-network	500
BV	Any	Y	Any	1500	In-Network + $25	Y	Same as In-network	1000
CV	Any	Y	Any	2000	In-Network + $25	Y	Same as In-network	1000
QV	Any	Y	Any	2000	In-Network + $25	Y	Same as In-network	1500
RV	Any	Y	Any	1250	In-Network + $25	Y	Same as In-network	750
AW	Any	Y	Any	1000	Same as In-Network	Y	Same as In-network	500
BW	Any	Y	Any	1500	Same as In-Network	Y	Same as In-network	1000
CW	Any	Y	Any	2000	Same as In-Network	Y	Same as In-network	1000
QW	Any	Y	Any	2000	Same as In-Network	Y	Same as In-network	1500
RW	Any	Y	Any	1250	Same as In-Network	Y	Same as In-network	750
DX	Any	Y	Any	1000	In-Network + $50	N	Same as In-network	500
EX	Any	Y	Any	1500	In-Network + $50	N	Same as In-network	1000
FX	Any	Y	Any	2000	In-Network + $50	N	Same as In-network	1000
GX	Any	Y	Any	2000	In-Network + $50	N	Same as In-network	1500
HX	Any	Y	Any	1250	In-Network + $50	N	Same as In-network	750
DY	Any	Y	Any	1000	In-Network + $25	N	Same as In-network	500
EY	Any	Y	Any	1500	In-Network + $25	N	Same as In-network	1000
FY	Any	Y	Any	2000	In-Network + $25	N	Same as In-network	1000
GY	Any	Y	Any	2000	In-Network + $25	N	Same as In-network	1500
HY	Any	Y	Any	1250	In-Network + $25	N	Same as In-network	750
DZ	Any	Y	Any	1000	Same as In-Network	N	Same as In-network	500
EZ	Any	Y	Any	1500	Same as In-Network	N	Same as In-network	1000
FZ	Any	Y	Any	2000	Same as In-Network	N	Same as In-network	1000
GZ	Any	Y	Any	2000	Same as In-Network	N	Same as In-network	1500
HZ	Any	Y	Any	1250	Same as In-Network	N	Same as In-network	750
TW	Any	Y	Any	3000	Same as In-Network	Y	Same as In-network	2000
Enhanced Nap Plans								
UY	Any	Y	Any	Any	In-Network + $50	Y	Same as In-network	Same as In-Network
VY	Any	Y	Any	Any	In-Network + $25	Y	Same as In-network	Same as In-Network
WY	Any	Y	Any	Any	Same as In-network	Y	Same as In-network	Same as In-Network
XY	Any	Y	Any	Any	In-Network + $50	N	Same as In-network	Same as In-Network
YY	Any	Y	Any	Any	In-Network + $25	N	Same as In-network	Same as In-Network
ZY	Any	Y	Any	Any	Same as In-Network	N	Same as In-network	Same as In-Network
Voluntary Plan								
SP	50	Y	100 50 50	1000	75	Y	80 50 50	1000
SQ	50	Y	100 80 50	1000	75	Y	80 80 50	1000

DENTAL PPO Preventive Only & Preventive Plus PLAN TYPES

Plan Code	Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Maximum	Out-of-Network Coinsurance		
S1	Indemnity	0	-	500	100	0	0	0	-	500	100	0	0
S2	Indemnity	25	N	500	100	0	0	25	N	500	100	0	0
S3	Value Plan	0	-	500	100	0	0	0	-	500	100	0	0
S4	Value Plan	25	N	500	100	0	0	25	N	500	100	0	0
S5	NAP	0	-	500	100	0	0	0	-	500	100	0	0
S6	NAP	25	N	500	100	0	0	25	N	500	100	0	0
S7	PPO	0	-	500	100	0	0	0	-	500	80	0	0
S8	PPO	0	-	500	100	0	0	25	N	500	100	0	0
S9	PPO	0	-	500	100	0	0	25	N	500	80	0	0
SA	Indemnity	0	-	500	100	100	0	0	-	500	100	100	0
SB	Indemnity	25	N	500	100	100	0	25	N	500	100	100	0
SC	Value Plan	0	-	500	100	100	0	0	-	500	100	100	0
SD	Value Plan	25	N	500	100	100	0	25	N	500	100	100	0
SE	NAP	0	-	500	100	100	0	0	-	500	100	100	0
SF	NAP	25	N	500	100	100	0	25	N	500	100	100	0
SG	PPO	0	-	500	100	100	0	0	-	500	100	80	0
SH	PPO	25	N	500	100	100	0	25	N	500	100	80	0
SI	PPO	0	-	500	100	100	0	0	-	500	80	80	0
SJ	PPO	25	N	500	100	100	0	25	N	500	80	80	0

DENTAL Incentive PPO PLAN TYPES

Plan Code	Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive *	Out-of-Network Maximum	Out-of-Network Coinsurance		
I1	1	Any	Any	Any	100	80	40	Any	Any *	Any	100	60	30
	2				100	90	50				100	70	40
	3				100	100	60				100	80	50
I2	1	Any	Any	Any	100	80	40	Any	Any *	Any	80	60	30
	2				100	90	50				90	70	40
	3				100	100	60				100	80	50
I3	1	Any	Any	Any	100	80	25	Any	Any *	Any	100	50	0
	2				100	80	50				100	50	25
	3				100	100	60				100	80	50
I4	1	Any	Any	Any	100	60	30	Any	Any *	Any	80	50	20
	2				100	70	40				80	60	30
	3				100	80	50				80	70	40
I5	1	Any	Any	Any	100	80	0	Any	Any *	Any	80	70	0
	2				100	80	25				80	70	20
	3				100	80	50				80	70	40
I6	1	Any	Any	Any	100	0	0	Any	Any *	Any	80	0/	0
	2				100	50	25				80	40	20
	3				100	80	50				80	70	40
I7	1	Any	Any	Any	100	80	50	Any	Any *	Any	100	80	25
	2				100	100	60				100	80	50
I8	1	Any	Any	Any	100	80	25	Any	Any *	Any	100	80	0
	2				100	100	60				100	80	50
I9	1	Any	Any	Any	100	50	25	Any	Any *	Any	80	50	0
	2				100	80	50				80	70	40
IA	1	Any	Any	Any	100	80	0	Any	Any *	Any	80	60	0
	2				100	80	50				80	70	40
IB	1	Any	Any	Any	100	0	0	Any	Any *	Any	100	0	0
	2				100	80	50				100	50	25
	3				100	90	60				100	80	50

* If deductible is not waived for preventive in network, it cannot be waived out-of-network.

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Deductible Split Maximum PLAN TYPES

Plan Type	Traditional Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Coinsurance			In-Network Maximum	Out-of-Network Deductible	Ded. Waived Out-of-Network For Preventive	Out-of-Network Coinsurance			Out of Network Maximum
21	W1	Any	Y	100	100	60	1500	In-Network + $50	Y	100	80	50	1000
22	W2	Any	Y	100	90	60	1500	In-Network + $50	Y	80	80	50	1000
23	W3	Any	Y	100	90	50	1500	In-Network + $50	Y	80	80	50	1000
24	W4	Any	Y	100	100	50	1500	In-Network + $50	Y	80	80	50	1000
25	W5	Any	Y	90	90	60	1500	In-Network + $50	Y	80	80	50	1000
26	W6	Any	Y	90	90	50	1500	In-Network + $50	Y	80	80	40	1000
27	W7	Any	Y	100	80	50	1500	In-Network + $50	Y	80	70	40	1000
28	W8	Any	Y	80	80	50	1500	In-Network + $50	Y	70	60	40	1000
2A	WA	Any	Y	100	80	50	1500	In-Network + $50	Y	100	50	25	1000
2B	WB	Any	Y	100	80	50	1500	In-Network + $50	Y	100	80	0	1000
2D	WD	Any	Y	100	90	60	1500	In-Network + $50	Y	100	80	50	1000
2I	WI	Any	Y	100	90	50	1500	In-Network + $50	Y	100	80	25	1000
2L	WL	Any	Y	100	100	40	1500	In-Network + $50	Y	100	80	25	1000
2M	WM	Any	Y	100	90	40	1500	In-Network + $50	Y	100	80	25	1000
2N	WN	Any	Y	100	80	60	1500	In-Network + $50	Y	100	50	50	1000
2O	WO	Any	Y	100	80	50	1500	In-Network + $50	Y	100	50	50	1000
2P	WP	Any	Y	100	80	50	1500	In-Network + $50	Y	80	80	50	1000
2Q	WQ	Any	Y	100	100	60	1500	In-Network + $50	Y	90	70	40	1000
2R	WR	Any	Y	100	100	60	1500	In-Network + $50	Y	100	85	50	1000
2S	WS	Any	Y	100	90	60	1500	In-Network + $50	Y	100	75	50	1000
2T		Any	Y	100	80	50	1500	In-Network + $50	Y	90	70	40	1000
31	W1	Any	Y	100	100	60	1500	In-Network + $50	N	100	80	50	1000
32	W2	Any	Y	100	90	60	1500	In-Network + $50	N	80	80	50	1000
33	W3	Any	Y	100	90	50	1500	In-Network + $50	N	80	80	50	1000
34	W4	Any	Y	100	100	50	1500	In-Network + $50	N	80	80	50	1000
35	W5	Any	Y	90	90	60	1500	In-Network + $50	N	80	80	50	1000
36	W6	Any	Y	90	90	50	1500	In-Network + $50	N	80	80	40	1000
37	W7	Any	Y	100	80	50	1500	In-Network + $50	N	80	70	40	1000
38	W8	Any	Y	80	80	50	1500	In-Network + $50	N	70	60	40	1000
3A	WA	Any	Y	100	80	50	1500	In-Network + $50	N	100	50	25	1000
3B	WB	Any	Y	100	80	50	1500	In-Network + $50	N	100	80	0	1000
3D	WD	Any	Y	100	90	60	1500	In-Network + $50	N	100	80	50	1000
3I	WI	Any	Y	100	90	50	1500	In-Network + $50	N	100	80	25	1000
3L	WL	Any	Y	100	100	40	1500	In-Network + $50	N	100	80	25	1000
3M	WM	Any	Y	100	90	40	1500	In-Network + $50	N	100	80	25	1000
3N	WN	Any	Y	100	80	60	1500	In-Network + $50	N	100	50	50	1000
3O	WO	Any	Y	100	80	50	1500	In-Network + $50	N	100	50	50	1000
3P	WP	Any	Y	100	80	50	1500	In-Network + $50	N	80	80	50	1000
3Q	WQ	Any	Y	100	100	60	1500	In-Network + $50	N	90	70	40	1000
3R	WR	Any	Y	100	100	60	1500	In-Network + $50	N	100	85	50	1000
3S	WS	Any	Y	100	90	60	1500	In-Network + $50	N	100	75	50	1000
3T		Any	Y	100	80	50	1500	In-Network + $50	N	90	70	40	1000

DENTAL PPO OON Split Deductible PLAN TYPES

Plan Type	In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out of Network Deductible Preventive	Out of Network Deductible Basic/Major	Out-of-Network Maximum	Out-of-Network Coinsurance		
01	$50	Y	Any	100	100	60	$25	$50	Same as In-Network	100	80	50
02	$50	Y	Any	100	90	60	$25	$50	Same as In-Network	80	80	50
03	$50	Y	Any	100	90	50	$25	$50	Same as In-Network	80	80	50
04	$50	Y	Any	100	100	50	$25	$50	Same as In-Network	80	80	50
05	$50	Y	Any	90	90	60	$25	$50	Same as In-Network	80	80	50
06	$50	Y	Any	90	90	50	$25	$50	Same as In-Network	80	80	40
07	$50	Y	Any	100	80	50	$25	$50	Same as In-Network	80	70	40
08	$50	Y	Any	80	80	50	$25	$50	Same as In-Network	70	60	40
09	$50	Y	Any	100	50	0	$25	$50	Same as In-Network	90	40	0
00	$50	Y	Any	100	80	0	$25	$50	Same as In-Network	90	70	0
0A	$50	Y	Any	100	80	50	$25	$50	Same as In-Network	100	50	25
0B	$50	Y	Any	100	80	50	$25	$50	Same as In-Network	100	80	0
0C	$50	Y	Any	100	100	0	$25	$50	Same as In-Network	100	80	0
0D	$50	Y	Any	100	90	60	$25	$50	Same as In-Network	100	80	50
0E	$50	Y	Any	100	100	25	$25	$50	Same as In-Network	80	80	0
0F	$50	Y	Any	100	80	25	$25	$50	Same as In-Network	100	50	0
0G	$50	Y	Any	100	80	0	$25	$50	Same as In-Network	100	50	0
0H	$50	Y	Any	100	80	25	$25	$50	Same as In-Network	100	80	0
0I	$50	Y	Any	100	90	50	$25	$50	Same as In-Network	100	80	25
0J	$50	Y	Any	90	90	25	$25	$50	Same as In-Network	70	70	0
0K	$50	Y	Any	80	80	25	$25	$50	Same as In-Network	60	60	0
0L	$50	Y	Any	100	100	40	$25	$50	Same as In-Network	100	80	25
0M	$50	Y	Any	100	90	40	$25	$50	Same as In-Network	100	80	25
0N	$50	Y	Any	100	80	60	$25	$50	Same as In-Network	100	50	50
0O	$50	Y	Any	100	80	50	$25	$50	Same as In-Network	100	50	50
0P	$50	Y	Any	100	80	50	$25	$50	Same as In-Network	80	80	50
0Q	$50	Y	Any	100	100	60	$25	$50	Same as In-Network	90	70	40
0R	$50	Y	Any	100	100	60	$25	$50	Same as In-Network	100	85	50
0S	$50	Y	Any	100	90	60	$25	$50	Same as In-Network	100	75	50
0T	$50	Y	Any	100	80	50	$25	$50	Same as In-Network	90	70	40
0Y	$50	Y	Any		Any		$25	$50	Same as In-Network		Same as In-Network	
11	$25	Y	Any	100	100	60	$25	$25	Same as In-Network	100	80	50
12	$25	Y	Any	100	90	60	$25	$25	Same as In-Network	80	80	50
13	$25	Y	Any	100	90	50	$25	$25	Same as In-Network	80	80	50
14	$25	Y	Any	100	100	50	$25	$25	Same as In-Network	80	80	50
15	$25	Y	Any	90	90	60	$25	$25	Same as In-Network	80	80	50
16	$25	Y	Any	90	90	50	$25	$25	Same as In-Network	80	80	40
17	$25	Y	Any	100	80	50	$25	$25	Same as In-Network	80	70	40
18	$25	Y	Any	80	80	50	$25	$25	Same as In-Network	70	60	40
19	$25	Y	Any	100	50	0	$25	$25	Same as In-Network	90	40	0
10	$25	Y	Any	100	80	0	$25	$25	Same as In-Network	90	70	0
1A	$25	Y	Any	100	80	50	$25	$25	Same as In-Network	100	50	25
1B	$25	Y	Any	100	80	50	$25	$25	Same as In-Network	100	80	0
1C	$25	Y	Any	100	100	0	$25	$25	Same as In-Network	100	80	0
1D	$25	Y	Any	100	90	60	$25	$25	Same as In-Network	100	80	50
1E	$25	Y	Any	100	100	25	$25	$25	Same as In-Network	80	80	0
1F	$25	Y	Any	100	80	25	$25	$25	Same as In-Network	100	50	0
1G	$25	Y	Any	100	80	0	$25	$25	Same as In-Network	100	50	0
1H	$25	Y	Any	100	80	25	$25	$25	Same as In-Network	100	80	0
1I	$25	Y	Any	100	90	50	$25	$25	Same as In-Network	100	80	25
1J	$25	Y	Any	90	90	25	$25	$25	Same as In-Network	70	70	0
1K	$25	Y	Any	80	80	25	$25	$25	Same as In-Network	60	60	0
1L	$25	Y	Any	100	100	40	$25	$25	Same as In-Network	100	80	25
1M	$25	Y	Any	100	90	40	$25	$25	Same as In-Network	100	80	25
1N	$25	Y	Any	100	80	60	$25	$25	Same as In-Network	100	50	50
1O	$25	Y	Any	100	80	50	$25	$25	Same as In-Network	100	50	50
1P	$25	Y	Any	100	80	50	$25	$25	Same as In-Network	80	80	50
1Q	$25	Y	Any	100	100	60	$25	$25	Same as In-Network	90	70	40
1R	$25	Y	Any	100	100	60	$25	$25	Same as In-Network	100	85	50
1S	$25	Y	Any	100	90	60	$25	$25	Same as In-Network	100	75	50
1T	$25	Y	Any	100	80	50	$25	$25	Same as In-Network	90	70	40
1Y	$25	Y	Any		Any		$25	$25	Same as In-Network		Same as In-Network	

DENTAL Guardian Choice PLAN TYPES

Plan Type		In-Network Deductible	Ded. Waived In-Network For Prev.	In-Network Maximum	In-Network Coinsurance			Out of Network Deductible	Ded. Waived Out-of-Network For Prev.	Out-of-Network Maximum	Out-of-Network Coinsurance		
J1	Value Plan	$50	Y	Any	100	100	60	$50	Y	Same as In-Network	100	100	60
	NAP Plan	$50	Y	Any	100	80	50	$50	Y	Same as In-Network	100	80	50
J2	Value Plan	$50	Y	Any	100	80	50	$50	Y	Same as In-Network	100	80	50
	NAP Plan	$50	Y	Any	100	60	40	$50	Y	Same as In-Network	100	60	40
J3	Value Plan	$50	Y	Any	100	80	50	$50	Y	Same as In-Network	100	80	50
	NAP Plan	$50	Y	Any	100	50	25	$50	Y	Same as In-Network	100	50	25
J4	Value Plan	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	100	100	60
	NAP Plan	Value plan+$50	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	80	50
J5	Value Plan	Any	Y	Any	100	100	60	Same as In-Network	Y	Same as In-Network	100	100	60
	NAP Plan	Value plan+$25	Y	Any	100	80	50	Same as In-Network	Y	Same as In-Network	100	80	50
J6	Value Plan	Any	Y	Any	100	100	0	Same as In-Network	Y	Same as In-Network	100	100	0
	NAP Plan	Same as Value plan	Y	Any	100	80	0	Same as In-Network	Y	Same as In-Network	100	80	0

THE GUARDIAN Life Insurance Company of America

DENTAL PPO PLAN TYPES

Plan	Alliance Network							Preferred Network							Out-of-Network						
Type	Deductible	Ded. Waived For Prev.	Maximum	Coinsurance			UCR or Fee Sched	In-Network Deductible	Ded. Waived For Preventive	Maximum	Out-of-Network Coinsurance			UCR or Fee Sched	Deductible	Ded. Waived For Preventive	Maximum	Coinsurance			UCR or Fee Sched
A1A1	50	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
A1A3	50	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS
A1B1	50	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
A1C1	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	100	80	50	UCR
A1D1	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	100	80	50	UCR
A1E1	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
A1E3	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS
A1F1	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
A1F3	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
A1G1	25	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
A1H1	25	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
A1H3	25	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
A1J1	50	y	Any	100	100	60	FS	100	Y	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	100	80	50	UCR
A2A1	50	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
A2A3	50	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	FS
A2B1	50	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	100	80	50	UCR
A2E1	0	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
A2F1	0	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	100	80	50	UCR
A2G1	25	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
A2H1	25	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	100	80	50	UCR
A2H3	25	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	100	80	50	FS
A3A1	50	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1500	100	80	50	UCR
A3A3	50	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1500	100	80	50	FS
A3B1	50	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	N	1500	100	80	50	UCR
A4A1	50	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	UCR
A4A3	50	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS
A4E1	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	UCR
A4F1	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	N	1000	100	80	50	UCR
A4F3	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	N	1000	100	80	50	FS
B1A3	50	Y	Any	100	100	80	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	80	60	40	FS
B1C1	0	Y	Any	100	100	80	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	80	60	40	UCR
B1C3	0	Y	Any	100	100	80	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	80	60	40	FS
B1D1	0	Y	Any	100	100	80	FS	50	Y	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	80	60	40	UCR
B1D3	0	Y	Any	100	100	80	FS	50	Y	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	80	60	40	FS
B2C1	0	Y	1500	100	100	80	FS	50	Y	1000	100	80	50	FS	100	Y	1000	80	60	40	UCR
B2C3	0	Y	1500	100	100	80	FS	50	Y	1000	100	80	50	FS	100	Y	1000	80	60	40	FS
B2D1	0	Y	1500	100	100	80	FS	50	Y	1000	100	80	50	FS	100	N	1000	80	60	40	UCR
B3C1	0	Y	2000	100	100	80	FS	50	Y	1500	100	80	50	FS	100	Y	1500	80	60	40	UCR
B3C3	0	Y	2000	100	100	80	FS	50	Y	1500	100	80	50	FS	100	Y	1500	80	60	40	FS
B3D1	0	Y	2000	100	100	80	FS	50	Y	1500	100	80	50	FS	100	N	1500	80	60	40	UCR
B4A3	50	Y	2000	100	100	80	FS	50	Y	1500	100	80	50	FS	50	Y	1000	80	60	40	FS
C1A1	50	Y	Any	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
C1E1	0	Y	Any	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
C1E3	0	Y	Any	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS
C1F1	0	Y	Any	100	80	50	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
C2A1	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
C2B1	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	N	1000	100	80	50	UCR
C2E1	0	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	UCR
C2E3	0	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	Y	1000	100	80	50	FS
C2F1	0	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	N	1000	100	80	50	UCR
C3E1	0	Y	2000	100	80	50	FS	50	Y	1500	100	80	50	FS	50	Y	1500	100	80	50	UCR
C3E3	0	Y	2000	100	80	50	FS	50	Y	1500	100	80	50	FS	50	Y	1500	100	80	50	FS
C3F1	0	Y	2000	100	80	50	FS	50	Y	1500	100	80	50	FS	50	N	1500	100	80	50	UCR
C4A3	50	Y	2000	100	80	50	FS	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS
D1B3	50	Y	Any	100	80	50	FS	50	Y	Same as Alliance	80	60	40	FS	50	N	Same as Alliance	80	60	40	FS
D1C1	0	Y	Any	100	80	50	FS	50	Y	Same as Alliance	80	60	40	FS	100	Y	Same as Alliance	80	60	40	UCR
D1D3	0	Y	Any	100	80	50	FS	50	Y	Same as Alliance	80	60	40	FS	100	N	Same as Alliance	80	60	40	FS
D1J1	50	Y	Any	100	80	50	FS	100	Y	Same as Alliance	80	60	40	FS	100	N	Same as Alliance	80	60	40	UCR
D2B3	50	Y	1500	100	80	50	FS	50	Y	1000	80	60	40	FS	50	N	1000	80	60	40	FS
D2C3	0	Y	1500	100	80	50	FS	50	Y	1000	80	60	40	FS	100	Y	1000	80	60	40	FS
D2D3	0	Y	1500	100	80	50	FS	50	Y	1000	80	60	40	FS	100	N	1000	80	60	40	FS
D3B3	50	Y	2000	100	80	50	FS	50	Y	1500	80	60	40	FS	50	N	1500	80	60	40	FS
E1B1	50	Y	Any	100	80	50	FS	50	Y	Same as Alliance	80	60	30	FS	50	N	Same as Alliance	80	60	30	UCR
E2B1	50	Y	1500	100	80	50	FS	50	Y	1000	80	60	30	FS	50	N	1000	80	60	30	UCR
E3B1	50	Y	2000	100	80	50	FS	50	Y	1500	80	60	30	FS	50	N	1500	80	60	30	UCR
F1A3	50	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	70	50	20	FS
F1D3	0	Y	Any	100	100	60	FS	50	Y	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	70	50	20	FS
F2A3	50	Y	1500	100	100	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	70	50	20	FS
F4E1	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	Y	1000	70	50	20	UCR
F4F1	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	N	1000	70	50	20	UCR
F4F3	0	Y	2000	100	100	60	FS	50	Y	1500	100	80	50	FS	50	N	1000	70	50	20	FS
G1C1	0	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	80	50	FS	100	Y	Same as Alliance	50	50	50	UCR
G1E1	0	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	100	80	50	UCR
G1F1	0	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	UCR
G1F3	0	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	100	80	50	FS
G1K1	0	Y	Any	100	100	100	FS	50	N	Same as Alliance	100	80	50	FS	100	N	Same as Alliance	50	50	50	UCR
G4E1	0	Y	2000	100	100	100	FS	50	Y	1500	100	80	50	FS	50	Y	1000	50	50	50	UCR
G4F1	0	Y	2000	100	100	100	FS	50	Y	1500	100	80	50	FS	50	N	1000	50	50	50	UCR
G4F3	0	Y	2000	100	100	100	FS	50	Y	1500	100	80	50	FS	50	N	1000	50	50	50	FS
H4E1	0	Y	2000	100	100	70	FS	50	Y	1500	100	80	50	FS	50	Y	1000	50	50	50	UCR
H4F1	0	Y	2000	100	100	70	FS	50	Y	1500	100	80	50	FS	50	N	1000	50	50	50	UCR
H4F3	0	Y	2000	100	100	70	FS	50	Y	1500	100	80	50	FS	50	N	1000	50	50	50	FS

THE GUARDIAN Life Insurance Company of America

	Alliance Network							Preferred Network							Out-of-Network					
Plan Type	Deductible	Ded. Waived For Prev.	Maximum	Coinsurance			UCR or Fee Sched	In-Network Deductible	Ded. Waived For Preventive	Maximum	Out-of-Network Coinsurance			UCR or Fee Sched	Deductible	Ded. Waived For Preventive	Maximum	Coinsurance			UCR or Fee Sched
I1D3	0	Y	Any	100	100	100	FS	50	Y	Same as Alliance	100	90	60	FS	100	N	Same as Alliance	100	80	50	FS
I5E1	0	Y	2500	100	100	100	FS	50	Y	2000	100	90	60	FS	50	Y	1500	100	80	50	UCR
I5E3	0	Y	2500	100	100	100	FS	50	Y	2000	100	90	60	FS	50	Y	1500	100	80	50	FS
I5F1	0	Y	2500	100	100	100	FS	50	Y	2000	100	90	60	FS	50	N	1500	100	80	50	UCR
I5F3	0	Y	2500	100	100	100	FS	50	Y	2000	100	90	60	FS	50	N	1500	100	80	50	FS
J5E1	0	Y	2500	100	100	70	FS	50	Y	2000	100	90	60	FS	50	Y	1500	100	80	50	UCR
J5E3	0	Y	2500	100	100	70	FS	50	Y	2000	100	90	60	FS	50	Y	1500	100	80	50	FS
J5F1	0	Y	2500	100	100	70	FS	50	Y	2000	100	90	60	FS	50	N	1500	100	80	50	UCR
J5F3	0	Y	2500	100	100	70	FS	50	Y	2000	100	90	60	FS	50	N	1500	100	80	50	FS
L1A1	50	Y	Any	100	90	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	90	70	40	UCR
L1B1	50	Y	Any	100	90	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	90	70	40	UCR
L1E1	0	Y	Any	100	90	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	Y	Same as Alliance	90	70	40	UCR
L1F1	0	Y	Any	100	90	60	FS	50	Y	Same as Alliance	100	80	50	FS	50	N	Same as Alliance	90	70	40	UCR
L2A1	50	Y	1500	100	90	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	90	70	40	UCR
L2B1	50	Y	1500	100	90	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	90	70	40	UCR
L2E1	0	Y	1500	100	90	60	FS	50	Y	1000	100	80	50	FS	50	Y	1000	90	70	40	UCR
L2F1	0	Y	1500	100	90	60	FS	50	Y	1000	100	80	50	FS	50	N	1000	90	70	40	UCR
M2I1	100	Y	1500	100	100	60	FS	100	Y	1000	100	100	60	FS	100	N	1000	100	80	50	UCR
N2A1	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	Y	1000	80	60	40	UCR
N2A3	50	Y	1500	100	80	50	FS	50	Y	1000	100	80	50	FS	50	Y	1000	80	60	40	FS
O2A1	50	Y	1500	100	100	0	FS	50	Y	1000	100	80	0	FS	50	Y	1000	100	80	0	UCR
O2A3	50	Y	1500	100	100	0	FS	50	Y	1000	100	80	0	FS	50	Y	1000	100	80	0	FS
P001	50	Y	2000	100	100	100	FS	---------- No Preferred Network Benefits ----------								---------- No Out-of-Network Benefits ----------					
P002	50	Y	2000	100	80	50	FS	---------- No Preferred Network Benefits ----------								---------- No Out-of-Network Benefits ----------					

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network						Out-Of-Network					
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
KB01	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + $50	Y	100	80	50	1000	FS
KB02	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + $50	Y	80	80	50	1000	FS
KB03	Split Max SVP	Any	Y	100	90	50	1500	FS	In-Network + $50	Y	80	80	50	1000	FS
KB04	Split Max SVP	Any	Y	100	100	50	1500	FS	In-Network + $50	Y	80	80	50	1000	FS
KB05	Split Max SVP	Any	Y	90	90	60	1500	FS	In-Network + $50	Y	80	80	50	1000	FS
KB06	Split Max SVP	Any	Y	90	90	50	1500	FS	In-Network + $50	Y	80	80	40	1000	FS
KB07	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	80	70	40	1000	FS
KB08	Split Max SVP	Any	Y	80	80	50	1500	FS	In-Network + $50	Y	70	60	40	1000	FS
KB10	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	50	40	25	1000	FS
KB0A	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	100	50	25	1000	FS
KB0B	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	100	80	0	1000	FS
KB0D	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + $50	Y	100	80	50	1000	FS
KB0I	Split Max SVP	Any	Y	100	90	50	1500	FS	In-Network + $50	Y	100	80	25	1000	FS
KB0L	Split Max SVP	Any	Y	100	100	40	1500	FS	In-Network + $50	Y	100	80	25	1000	FS
KB0M	Split Max SVP	Any	Y	100	90	40	1500	FS	In-Network + $50	Y	100	80	25	1000	FS
KB0N	Split Max SVP	Any	Y	100	80	60	1500	FS	In-Network + $50	Y	100	50	50	1000	FS
KB0O	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	100	50	50	1000	FS
KB0P	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	80	80	50	1000	FS
KB0Q	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + $50	Y	90	70	40	1000	FS
KB0R	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + $50	Y	100	85	50	1000	FS
KB0S	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + $50	Y	100	75	50	1000	FS
KB0T	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	Y	90	70	40	1000	FS
KC01	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	Y	100	80	50	1000	FS
KC02	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	Y	80	80	50	1000	FS
KC03	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	Y	80	80	50	1000	FS
KC04	Split Max SVP	Any	Y	100	100	50	2000	FS	In-Network + $50	Y	80	80	50	1000	FS
KC05	Split Max SVP	Any	Y	90	90	60	2000	FS	In-Network + $50	Y	80	80	50	1000	FS
KC06	Split Max SVP	Any	Y	90	90	50	2000	FS	In-Network + $50	Y	80	80	40	1000	FS
KC07	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	80	70	40	1000	FS
KC08	Split Max SVP	Any	Y	80	80	50	2000	FS	In-Network + $50	Y	70	60	40	1000	FS
KC10	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	50	40	25	1000	FS
KC0A	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	100	50	25	1000	FS
KC0B	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	100	80	0	1000	FS
KC0D	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	Y	100	80	50	1000	FS
KC0I	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	Y	100	80	25	1000	FS
KC0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + $50	Y	100	80	25	1000	FS
KC0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + $50	Y	100	80	25	1000	FS
KC0N	Split Max SVP	Any	Y	100	80	60	2000	FS	In-Network + $50	Y	100	50	50	1000	FS
KC0O	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	100	50	50	1000	FS
KC0P	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	80	80	50	1000	FS
KC0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	Y	90	70	40	1000	FS
KC0R	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	Y	100	85	50	1000	FS
KC0S	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	Y	100	75	50	1000	FS
KC0T	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	90	70	40	1000	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network						Out-Of-Network					
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
KQ01	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	Y	100	80	50	1500	FS
KQ02	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	Y	80	80	50	1500	FS
KQ03	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	Y	80	80	50	1500	FS
KQ04	Split Max SVP	Any	Y	100	100	50	2000	FS	In-Network + $50	Y	80	80	50	1500	FS
KQ05	Split Max SVP	Any	Y	90	90	60	2000	FS	In-Network + $50	Y	80	80	50	1500	FS
KQ06	Split Max SVP	Any	Y	90	90	50	2000	FS	In-Network + $50	Y	80	80	40	1500	FS
KQ07	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	80	70	40	1500	FS
KQ08	Split Max SVP	Any	Y	80	80	50	2000	FS	In-Network + $50	Y	70	60	40	1500	FS
KQ10	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	50	40	25	1500	FS
KQ0A	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	100	50	25	1500	FS
KQ0B	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	100	80	0	1500	FS
KQ0D	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	Y	100	80	50	1500	FS
KQ0I	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	Y	100	80	25	1500	FS
KQ0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + $50	Y	100	80	25	1500	FS
KQ0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + $50	Y	100	80	25	1500	FS
KQ0N	Split Max SVP	Any	Y	100	80	60	2000	FS	In-Network + $50	Y	100	50	50	1500	FS
KQ0O	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	100	50	50	1500	FS
KQ0P	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	80	80	50	1500	FS
KQ0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	Y	90	70	40	1500	FS
KQ0R	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	Y	100	85	50	1500	FS
KQ0S	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	Y	100	75	50	1500	FS
KQ0T	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	Y	90	70	40	1500	FS
KR01	Split Max SVP	Any	Y	100	100	60	1250	FS	In-Network + $50	Y	100	80	50	750	FS
KR02	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + $50	Y	80	80	50	750	FS
KR03	Split Max SVP	Any	Y	100	90	50	1250	FS	In-Network + $50	Y	80	80	50	750	FS
KR04	Split Max SVP	Any	Y	100	100	50	1250	FS	In-Network + $50	Y	80	80	50	750	FS
KR05	Split Max SVP	Any	Y	90	90	60	1250	FS	In-Network + $50	Y	80	80	50	750	FS
KR06	Split Max SVP	Any	Y	90	90	50	1250	FS	In-Network + $50	Y	80	80	40	750	FS
KR07	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	80	70	40	750	FS
KR08	Split Max SVP	Any	Y	80	80	50	1250	FS	In-Network + $50	Y	70	60	40	750	FS
KR10	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	50	40	25	750	FS
KR0A	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	100	50	25	750	FS
KR0B	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	100	80	0	750	FS
KR0D	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + $50	Y	100	80	50	750	FS
KR0I	Split Max SVP	Any	Y	100	90	50	1250	FS	In-Network + $50	Y	100	80	25	750	FS
KR0L	Split Max SVP	Any	Y	100	100	40	1250	FS	In-Network + $50	Y	100	80	25	750	FS
KR0M	Split Max SVP	Any	Y	100	90	40	1250	FS	In-Network + $50	Y	100	80	25	750	FS
KR0N	Split Max SVP	Any	Y	100	80	60	1250	FS	In-Network + $50	Y	100	50	50	750	FS
KR0O	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	100	50	50	750	FS
KR0P	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	80	80	50	750	FS
KR0Q	Split Max SVP	Any	Y	100	100	60	1250	FS	In-Network + $50	Y	90	70	40	750	FS
KR0R	Split Max SVP	Any	Y	100	100	60	1250	FS	In-Network + $50	Y	100	85	50	750	FS
KR0S	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + $50	Y	100	75	50	750	FS
KR0T	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	Y	90	70	40	750	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network						Out-Of-Network					
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
MB01	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	Y	100	80	50	1000	FS
MB02	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	Y	80	80	50	1000	FS
MB03	Split Max SVP	Any	Y	100	90	50	1500	FS	Same as In-Network	Y	80	80	50	1000	FS
MB04	Split Max SVP	Any	Y	100	100	50	1500	FS	Same as In-Network	Y	80	80	50	1000	FS
MB05	Split Max SVP	Any	Y	90	90	60	1500	FS	Same as In-Network	Y	80	80	50	1000	FS
MB06	Split Max SVP	Any	Y	90	90	50	1500	FS	Same as In-Network	Y	80	80	40	1000	FS
MB07	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	80	70	40	1000	FS
MB08	Split Max SVP	Any	Y	80	80	50	1500	FS	Same as In-Network	Y	70	60	40	1000	FS
MB10	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	50	40	25	1000	FS
MB0A	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	100	50	25	1000	FS
MB0B	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	100	80	0	1000	FS
MB0D	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	Y	100	80	50	1000	FS
MB0I	Split Max SVP	Any	Y	100	90	50	1500	FS	Same as In-Network	Y	100	80	25	1000	FS
MB0L	Split Max SVP	Any	Y	100	100	40	1500	FS	Same as In-Network	Y	100	80	25	1000	FS
MB0M	Split Max SVP	Any	Y	100	90	40	1500	FS	Same as In-Network	Y	100	80	25	1000	FS
MB0N	Split Max SVP	Any	Y	100	80	60	1500	FS	Same as In-Network	Y	100	50	50	1000	FS
MB0O	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	100	50	50	1000	FS
MB0P	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	80	80	50	1000	FS
MB0Q	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	Y	90	70	40	1000	FS
MB0R	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	Y	100	85	50	1000	FS
MB0S	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	Y	100	75	50	1000	FS
MB0T	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	Y	90	70	40	1000	FS
MC01	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	Y	100	80	50	1000	FS
MC02	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	80	80	50	1000	FS
MC03	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	Y	80	80	50	1000	FS
MC04	Split Max SVP	Any	Y	100	100	50	2000	FS	Same as In-Network	Y	80	80	50	1000	FS
MC05	Split Max SVP	Any	Y	90	90	60	2000	FS	Same as In-Network	Y	80	80	50	1000	FS
MC06	Split Max SVP	Any	Y	90	90	50	2000	FS	Same as In-Network	Y	80	80	40	1000	FS
MC07	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	80	70	40	1000	FS
MC08	Split Max SVP	Any	Y	80	80	50	2000	FS	Same as In-Network	Y	70	60	40	1000	FS
MC10	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	50	40	25	1000	FS
MC0A	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	50	25	1000	FS
MC0B	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	80	0	1000	FS
MC0D	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	100	80	50	1000	FS
MC0I	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	Y	100	80	25	1000	FS
MC0L	Split Max SVP	Any	Y	100	100	40	2000	FS	Same as In-Network	Y	100	80	25	1000	FS
MC0M	Split Max SVP	Any	Y	100	90	40	2000	FS	Same as In-Network	Y	100	80	25	1000	FS
MC0N	Split Max SVP	Any	Y	100	80	60	2000	FS	Same as In-Network	Y	100	50	50	1000	FS
MC0O	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	50	50	1000	FS
MC0P	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	80	80	50	1000	FS
MC0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	Y	90	70	40	1000	FS
MC0R	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	Y	100	85	50	1000	FS
MC0S	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	100	75	50	1000	FS
MC0T	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	90	70	40	1000	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network						Out-Of-Network					
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
MQ01	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	Y	100	80	50	1500	FS
MQ02	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	80	80	50	1500	FS
MQ03	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	Y	80	80	50	1500	FS
MQ04	Split Max SVP	Any	Y	100	100	50	2000	FS	Same as In-Network	Y	80	80	50	1500	FS
MQ05	Split Max SVP	Any	Y	90	90	60	2000	FS	Same as In-Network	Y	80	80	50	1500	FS
MQ06	Split Max SVP	Any	Y	90	90	50	2000	FS	Same as In-Network	Y	80	80	40	1500	FS
MQ07	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	80	70	40	1500	FS
MQ08	Split Max SVP	Any	Y	80	80	50	2000	FS	Same as In-Network	Y	70	60	40	1500	FS
MQ10	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	50	40	25	1500	FS
MQ0A	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	50	25	1500	FS
MQ0B	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	80	0	1500	FS
MQ0D	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	100	80	50	1500	FS
MQ0I	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	Y	100	80	25	1500	FS
MQ0L	Split Max SVP	Any	Y	100	100	40	2000	FS	Same as In-Network	Y	100	80	25	1500	FS
MQ0M	Split Max SVP	Any	Y	100	90	40	2000	FS	Same as In-Network	Y	100	80	25	1500	FS
MQ0N	Split Max SVP	Any	Y	100	80	60	2000	FS	Same as In-Network	Y	100	50	50	1500	FS
MQ0O	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	100	50	50	1500	FS
MQ0P	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	80	80	50	1500	FS
MQ0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	Y	90	70	40	1500	FS
MQ0R	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	Y	100	85	50	1500	FS
MQ0S	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	Y	100	75	50	1500	FS
MQ0T	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	Y	90	70	40	1500	FS
MR01	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	Y	100	80	50	750	FS
MR02	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	Y	80	80	50	750	FS
MR03	Split Max SVP	Any	Y	100	90	50	1250	FS	Same as In-Network	Y	80	80	50	750	FS
MR04	Split Max SVP	Any	Y	100	100	50	1250	FS	Same as In-Network	Y	80	80	50	750	FS
MR05	Split Max SVP	Any	Y	90	90	60	1250	FS	Same as In-Network	Y	80	80	50	750	FS
MR06	Split Max SVP	Any	Y	90	90	50	1250	FS	Same as In-Network	Y	80	80	40	750	FS
MR07	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	80	70	40	750	FS
MR08	Split Max SVP	Any	Y	80	80	50	1250	FS	Same as In-Network	Y	70	60	40	750	FS
MR10	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	50	40	25	750	FS
MR0A	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	100	50	25	750	FS
MR0B	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	100	80	0	750	FS
MR0D	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	Y	100	80	50	750	FS
MR0I	Split Max SVP	Any	Y	100	90	50	1250	FS	Same as In-Network	Y	100	80	25	750	FS
MR0L	Split Max SVP	Any	Y	100	100	40	1250	FS	Same as In-Network	Y	100	80	25	750	FS
MR0M	Split Max SVP	Any	Y	100	90	40	1250	FS	Same as In-Network	Y	100	80	25	750	FS
MR0N	Split Max SVP	Any	Y	100	80	60	1250	FS	Same as In-Network	Y	100	50	50	750	FS
MR0O	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	100	50	50	750	FS
MR0P	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	80	80	50	750	FS
MR0Q	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	Y	90	70	40	750	FS
MR0R	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	Y	100	85	50	750	FS
MR0S	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	Y	100	75	50	750	FS
MR0T	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	Y	90	70	40	750	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network						Out-Of-Network					
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
NE01	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + $50	N	100	80	50	1000	FS
NE02	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + $50	N	80	80	50	1000	FS
NE03	Split Max SVP	Any	Y	100	90	50	1500	FS	In-Network + $50	N	80	80	50	1000	FS
NE04	Split Max SVP	Any	Y	100	100	50	1500	FS	In-Network + $50	N	80	80	50	1000	FS
NE05	Split Max SVP	Any	Y	90	90	60	1500	FS	In-Network + $50	N	80	80	50	1000	FS
NE06	Split Max SVP	Any	Y	90	90	50	1500	FS	In-Network + $50	N	80	80	40	1000	FS
NE07	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	80	70	40	1000	FS
NE08	Split Max SVP	Any	Y	80	80	50	1500	FS	In-Network + $50	N	70	60	40	1000	FS
NE10	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	50	40	25	1000	FS
NE0A	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	100	50	25	1000	FS
NE0B	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	100	80	0	1000	FS
NE0D	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + $50	N	100	80	50	1000	FS
NE0I	Split Max SVP	Any	Y	100	90	50	1500	FS	In-Network + $50	N	100	80	25	1000	FS
NE0L	Split Max SVP	Any	Y	100	100	40	1500	FS	In-Network + $50	N	100	80	25	1000	FS
NE0M	Split Max SVP	Any	Y	100	90	40	1500	FS	In-Network + $50	N	100	80	25	1000	FS
NE0N	Split Max SVP	Any	Y	100	80	60	1500	FS	In-Network + $50	N	100	50	50	1000	FS
NE0O	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	100	50	50	1000	FS
NE0P	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	80	80	50	1000	FS
NE0Q	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + $50	N	90	70	40	1000	FS
NE0R	Split Max SVP	Any	Y	100	100	60	1500	FS	In-Network + $50	N	100	85	50	1000	FS
NE0S	Split Max SVP	Any	Y	100	90	60	1500	FS	In-Network + $50	N	100	75	50	1000	FS
NE0T	Split Max SVP	Any	Y	100	80	50	1500	FS	In-Network + $50	N	90	70	40	1000	FS
NF01	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	N	100	80	50	1000	FS
NF02	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	N	80	80	50	1000	FS
NF03	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	N	80	80	50	1000	FS
NF04	Split Max SVP	Any	Y	100	100	50	2000	FS	In-Network + $50	N	80	80	50	1000	FS
NF05	Split Max SVP	Any	Y	90	90	60	2000	FS	In-Network + $50	N	80	80	50	1000	FS
NF06	Split Max SVP	Any	Y	90	90	50	2000	FS	In-Network + $50	N	80	80	40	1000	FS
NF07	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	80	70	40	1000	FS
NF08	Split Max SVP	Any	Y	80	80	50	2000	FS	In-Network + $50	N	70	60	40	1000	FS
NF10	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	50	40	25	1000	FS
NF0A	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	100	50	25	1000	FS
NF0B	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	100	80	0	1000	FS
NF0D	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	N	100	80	50	1000	FS
NF0I	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	N	100	80	25	1000	FS
NF0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + $50	N	100	80	25	1000	FS
NF0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + $50	N	100	80	25	1000	FS
NF0N	Split Max SVP	Any	Y	100	80	60	2000	FS	In-Network + $50	N	100	50	50	1000	FS
NF0O	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	100	50	50	1000	FS
NF0P	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	80	80	50	1000	FS
NF0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	N	90	70	40	1000	FS
NF0R	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	N	100	85	50	1000	FS
NF0S	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	N	100	75	50	1000	FS
NF0T	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	90	70	40	1000	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network						Out-Of-Network					
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
NG01	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	N	100	80	50	1500	FS
NG02	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	N	80	80	50	1500	FS
NG03	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	N	80	80	50	1500	FS
NG04	Split Max SVP	Any	Y	100	100	50	2000	FS	In-Network + $50	N	80	80	50	1500	FS
NG05	Split Max SVP	Any	Y	90	90	60	2000	FS	In-Network + $50	N	80	80	50	1500	FS
NG06	Split Max SVP	Any	Y	90	90	50	2000	FS	In-Network + $50	N	80	80	40	1500	FS
NG07	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	80	70	40	1500	FS
NG08	Split Max SVP	Any	Y	80	80	50	2000	FS	In-Network + $50	N	70	60	40	1500	FS
NG10	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	50	40	25	1500	FS
NG0A	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	100	50	25	1500	FS
NG0B	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	100	80	0	1500	FS
NG0D	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	N	100	80	50	1500	FS
NG0I	Split Max SVP	Any	Y	100	90	50	2000	FS	In-Network + $50	N	100	80	25	1500	FS
NG0L	Split Max SVP	Any	Y	100	100	40	2000	FS	In-Network + $50	N	100	80	25	1500	FS
NG0M	Split Max SVP	Any	Y	100	90	40	2000	FS	In-Network + $50	N	100	80	25	1500	FS
NG0N	Split Max SVP	Any	Y	100	80	60	2000	FS	In-Network + $50	N	100	50	50	1500	FS
NG0O	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	100	50	50	1500	FS
NG0P	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	80	80	50	1500	FS
NG0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	N	90	70	40	1500	FS
NG0R	Split Max SVP	Any	Y	100	100	60	2000	FS	In-Network + $50	N	100	85	50	1500	FS
NG0S	Split Max SVP	Any	Y	100	90	60	2000	FS	In-Network + $50	N	100	75	50	1500	FS
NG0T	Split Max SVP	Any	Y	100	80	50	2000	FS	In-Network + $50	N	90	70	40	1500	FS
NH01	Split Max SVP	Any	Y	100	100	60	1250	FS	In-Network + $50	N	100	80	50	750	FS
NH02	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + $50	N	80	80	50	750	FS
NH03	Split Max SVP	Any	Y	100	90	50	1250	FS	In-Network + $50	N	80	80	50	750	FS
NH04	Split Max SVP	Any	Y	100	100	50	1250	FS	In-Network + $50	N	80	80	50	750	FS
NH05	Split Max SVP	Any	Y	90	90	60	1250	FS	In-Network + $50	N	80	80	50	750	FS
NH06	Split Max SVP	Any	Y	90	90	50	1250	FS	In-Network + $50	N	80	80	40	750	FS
NH07	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	80	70	40	750	FS
NH08	Split Max SVP	Any	Y	80	80	50	1250	FS	In-Network + $50	N	70	60	40	750	FS
NH10	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	50	40	25	750	FS
NH0A	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	100	50	25	750	FS
NH0B	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	100	80	0	750	FS
NH0D	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + $50	N	100	80	50	750	FS
NH0I	Split Max SVP	Any	Y	100	90	50	1250	FS	In-Network + $50	N	100	80	25	750	FS
NH0L	Split Max SVP	Any	Y	100	100	40	1250	FS	In-Network + $50	N	100	80	25	750	FS
NH0M	Split Max SVP	Any	Y	100	90	40	1250	FS	In-Network + $50	N	100	80	25	750	FS
NH0N	Split Max SVP	Any	Y	100	80	60	1250	FS	In-Network + $50	N	100	50	50	750	FS
NH0O	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	100	50	50	750	FS
NH0P	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	80	80	50	750	FS
NH0Q	Split Max SVP	Any	Y	100	100	60	1250	FS	In-Network + $50	N	90	70	40	750	FS
NH0R	Split Max SVP	Any	Y	100	100	60	1250	FS	In-Network + $50	N	100	85	50	750	FS
NH0S	Split Max SVP	Any	Y	100	90	60	1250	FS	In-Network + $50	N	100	75	50	750	FS
NH0T	Split Max SVP	Any	Y	100	80	50	1250	FS	In-Network + $50	N	90	70	40	750	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

				In-Network					Out-Of-Network						
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**			**Maximum**	**UCR or Fee Sched**
PE01	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	N	100	80	50	1000	FS
PE02	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE03	Split Max SVP	Any	Y	100	90	50	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE04	Split Max SVP	Any	Y	100	100	50	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE05	Split Max SVP	Any	Y	90	90	60	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE06	Split Max SVP	Any	Y	90	90	50	1500	FS	Same as In-Network	N	80	80	40	1000	FS
PE07	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	80	70	40	1000	FS
PE08	Split Max SVP	Any	Y	80	80	50	1500	FS	Same as In-Network	N	70	60	40	1000	FS
PE10	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	50	40	25	1000	FS
PE0A	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	100	50	25	1000	FS
PE0B	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	100	80	0	1000	FS
PE0D	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	N	100	80	50	1000	FS
PE0I	Split Max SVP	Any	Y	100	90	50	1500	FS	Same as In-Network	N	100	80	25	1000	FS
PE0L	Split Max SVP	Any	Y	100	100	40	1500	FS	Same as In-Network	N	100	80	25	1000	FS
PE0M	Split Max SVP	Any	Y	100	90	40	1500	FS	Same as In-Network	N	100	80	25	1000	FS
PE0N	Split Max SVP	Any	Y	100	80	60	1500	FS	Same as In-Network	N	100	50	50	1000	FS
PE0O	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	100	50	50	1000	FS
PE0P	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	80	80	50	1000	FS
PE0Q	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	N	90	70	40	1000	FS
PE0R	Split Max SVP	Any	Y	100	100	60	1500	FS	Same as In-Network	N	100	85	50	1000	FS
PE0S	Split Max SVP	Any	Y	100	90	60	1500	FS	Same as In-Network	N	100	75	50	1000	FS
PE0T	Split Max SVP	Any	Y	100	80	50	1500	FS	Same as In-Network	N	90	70	40	1000	FS
PF01	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	100	80	50	1000	FS
PF02	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF03	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF04	Split Max SVP	Any	Y	100	100	50	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF05	Split Max SVP	Any	Y	90	90	60	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF06	Split Max SVP	Any	Y	90	90	50	2000	FS	Same as In-Network	N	80	80	40	1000	FS
PF07	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	80	70	40	1000	FS
PF08	Split Max SVP	Any	Y	80	80	50	2000	FS	Same as In-Network	N	70	60	40	1000	FS
PF10	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	50	40	25	1000	FS
PF0A	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	50	25	1000	FS
PF0B	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	80	0	1000	FS
PF0D	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	100	80	50	1000	FS
PF0I	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	N	100	80	25	1000	FS
PF0L	Split Max SVP	Any	Y	100	100	40	2000	FS	Same as In-Network	N	100	80	25	1000	FS
PF0M	Split Max SVP	Any	Y	100	90	40	2000	FS	Same as In-Network	N	100	80	25	1000	FS
PF0N	Split Max SVP	Any	Y	100	80	60	2000	FS	Same as In-Network	N	100	50	50	1000	FS
PF0O	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	50	50	1000	FS
PF0P	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	80	80	50	1000	FS
PF0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	90	70	40	1000	FS
PF0R	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	100	85	50	1000	FS
PF0S	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	100	75	50	1000	FS
PF0T	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	90	70	40	1000	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Split Maximum Split Value PLAN TYPES

Plan Type	Plan Category	In-Network Deductible	Ded. Waived For Prev.	Coinsurance			Maximum	UCR or Fee Sched	Out-Of-Network Deductible	Ded. Waived For Preventive	Coinsurance			Maximum	UCR or Fee Sched
PG01	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	100	80	50	1500	FS
PG02	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG03	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG04	Split Max SVP	Any	Y	100	100	50	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG05	Split Max SVP	Any	Y	90	90	60	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG06	Split Max SVP	Any	Y	90	90	50	2000	FS	Same as In-Network	N	80	80	40	1500	FS
PG07	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	80	70	40	1500	FS
PG08	Split Max SVP	Any	Y	80	80	50	2000	FS	Same as In-Network	N	70	60	40	1500	FS
PG10	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	50	40	25	1500	FS
PG0A	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	50	25	1500	FS
PG0B	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	80	0	1500	FS
PG0D	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	100	80	50	1500	FS
PG0I	Split Max SVP	Any	Y	100	90	50	2000	FS	Same as In-Network	N	100	80	25	1500	FS
PG0L	Split Max SVP	Any	Y	100	100	40	2000	FS	Same as In-Network	N	100	80	25	1500	FS
PG0M	Split Max SVP	Any	Y	100	90	40	2000	FS	Same as In-Network	N	100	80	25	1500	FS
PG0N	Split Max SVP	Any	Y	100	80	60	2000	FS	Same as In-Network	N	100	50	50	1500	FS
PG0O	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	100	50	50	1500	FS
PG0P	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	80	80	50	1500	FS
PG0Q	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	90	70	40	1500	FS
PG0R	Split Max SVP	Any	Y	100	100	60	2000	FS	Same as In-Network	N	100	85	50	1500	FS
PG0S	Split Max SVP	Any	Y	100	90	60	2000	FS	Same as In-Network	N	100	75	50	1500	FS
PG0T	Split Max SVP	Any	Y	100	80	50	2000	FS	Same as In-Network	N	90	70	40	1500	FS
PH01	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	N	100	80	50	750	FS
PH02	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH03	Split Max SVP	Any	Y	100	90	50	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH04	Split Max SVP	Any	Y	100	100	50	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH05	Split Max SVP	Any	Y	90	90	60	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH06	Split Max SVP	Any	Y	90	90	50	1250	FS	Same as In-Network	N	80	80	40	750	FS
PH07	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	80	70	40	750	FS
PH08	Split Max SVP	Any	Y	80	80	50	1250	FS	Same as In-Network	N	70	60	40	750	FS
PH10	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	50	40	25	750	FS
PH0A	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	100	50	25	750	FS
PH0B	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	100	80	0	750	FS
PH0D	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	N	100	80	50	750	FS
PH0I	Split Max SVP	Any	Y	100	90	50	1250	FS	Same as In-Network	N	100	80	25	750	FS
PH0L	Split Max SVP	Any	Y	100	100	40	1250	FS	Same as In-Network	N	100	80	25	750	FS
PH0M	Split Max SVP	Any	Y	100	90	40	1250	FS	Same as In-Network	N	100	80	25	750	FS
PH0N	Split Max SVP	Any	Y	100	80	60	1250	FS	Same as In-Network	N	100	50	50	750	FS
PH0O	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	100	50	50	750	FS
PH0P	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	80	80	50	750	FS
PH0Q	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	N	90	70	40	750	FS
PH0R	Split Max SVP	Any	Y	100	100	60	1250	FS	Same as In-Network	N	100	85	50	750	FS
PH0S	Split Max SVP	Any	Y	100	90	60	1250	FS	Same as In-Network	N	100	75	50	750	FS
PH0T	Split Max SVP	Any	Y	100	80	50	1250	FS	Same as In-Network	N	90	70	40	750	FS

THE GUARDIAN Life Insurance Company of America

DENTAL PPO Enhanced Value PLAN TYPES

				In-Network					Out-Of-Network		
Plan Type	**Plan Category**	**Deductible**	**Ded. Waived For Prev.**	**Coinsurance**	**Maximum**	**UCR or Fee Sched**	**Deductible**	**Ded. Waived For Preventive**	**Coinsurance**	**Maximum**	**UCR or Fee Sched**
VU0Y	Flex Value Plan	Any	Y	Any	Any	FS	In-Network + $50	Y	Same as In-network	Same as In-Network	FS
VV0Y	Flex Value Plan	Any	Y	Any	Any	FS	In-Network + $25	Y	Same as In-network	Same as In-Network	FS
VW0Y	Flex Value Plan*	Any	Y	Any	Any	FS	Same as In-Network	Y	Same as In-network	Same as In-Network	FS
VX0Y	Flex Value Plan	Any	Y	Any	Any	FS	In-Network + $50	N	Same as In-network	Same as In-Network	FS
VY0Y	Flex Value Plan	Any	Y	Any	Any	FS	In-Network + $25	N	Same as In-network	Same as In-Network	FS
VZ0Y	Flex Value Plan	Any	Y	Any	Any	FS	Same as In-Network	N	Same as In-network	Same as In-Network	FS
VB0U	Flex Value Plan	Any	Y	Any	1500	FS	In-Network + $50	Y	Same as In-network	1000	FS
VC0U	Flex Value Plan	Any	Y	Any	2000	FS	In-Network + $50	Y	Same as In-network	1000	FS
VQ0U	Flex Value Plan	Any	Y	Any	2000	FS	In-Network + $50	Y	Same as In-network	1500	FS
VR0U	Flex Value Plan	Any	Y	Any	1250	FS	In-Network + $50	Y	Same as In-network	750	FS
VB0W	Flex Value Plan	Any	Y	Any	1500	FS	Same as In-Network	Y	Same as In-network	1000	FS
VC0W	Flex Value Plan	Any	Y	Any	2000	FS	Same as In-Network	Y	Same as In-network	1000	FS
VQ0W	Flex Value Plan	Any	Y	Any	2000	FS	Same as In-Network	Y	Same as In-network	1500	FS
VR0W	Flex Value Plan	Any	Y	Any	1250	FS	Same as In-Network	Y	Same as In-network	750	FS
VE0X	Flex Value Plan	Any	Y	Any	1500	FS	In-Network + $50	N	Same as In-network	1000	FS
VF0X	Flex Value Plan	Any	Y	Any	2000	FS	In-Network + $50	N	Same as In-network	1000	FS
VG0X	Flex Value Plan	Any	Y	Any	2000	FS	In-Network + $50	N	Same as In-network	1500	FS
VH0X	Flex Value Plan	Any	Y	Any	1250	FS	In-Network + $50	N	Same as In-network	750	FS
VE0Z	Flex Value Plan	Any	Y	Any	1500	FS	Same as In-Network	N	Same as In-network	1000	FS
VF0Z	Flex Value Plan	Any	Y	Any	2000	FS	Same as In-Network	N	Same as In-network	1000	FS
VG0Z	Flex Value Plan	Any	Y	Any	2000	FS	Same as In-Network	N	Same as In-network	1500	FS
VH0Z	Flex Value Plan	Any	Y	Any	1250	FS	Same as In-Network	N	Same as In-network	750	FS

* Allows for options that have different INN and OON benefits (e.g. move endo to major for OON only)

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	Z1	Z2	Z3	Z4	Z5	Z6	Z7	Z8	Z9	Z0	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT
501	Miami	0.671	0.672	0.690	0.671	0.685	0.692	0.681	0.681	0.662	0.661	0.650	0.653	0.650	0.696	0.643	0.660	0.627	0.712	0.683	0.651	0.656	0.681	0.704	0.666	0.686	0.713	0.636	0.677	0.684	0.696
502	Broward County / Palm Beach	0.718	0.719	0.741	0.718	0.733	0.744	0.734	0.734	0.716	0.715	0.702	0.706	0.702	0.744	0.693	0.712	0.679	0.766	0.733	0.701	0.708	0.732	0.757	0.715	0.737	0.766	0.682	0.725	0.732	0.748
503	Tampa	0.741	0.740	0.764	0.738	0.757	0.767	0.755	0.754	0.736	0.741	0.717	0.721	0.728	0.769	0.705	0.723	0.697	0.786	0.755	0.710	0.715	0.753	0.782	0.732	0.758	0.793	0.697	0.749	0.756	0.771
504	Orlando	0.733	0.732	0.756	0.730	0.749	0.759	0.746	0.745	0.726	0.732	0.707	0.712	0.719	0.762	0.695	0.712	0.687	0.777	0.747	0.700	0.705	0.745	0.774	0.724	0.750	0.785	0.689	0.741	0.749	0.763
505	Jacksonville	0.752	0.751	0.775	0.749	0.769	0.779	0.766	0.766	0.749	0.753	0.728	0.733	0.740	0.781	0.717	0.734	0.708	0.798	0.766	0.722	0.726	0.764	0.794	0.744	0.769	0.805	0.707	0.760	0.768	0.783
506	Daytona / Gainesville	0.745	0.742	0.768	0.739	0.762	0.772	0.754	0.753	0.732	0.744	0.708	0.714	0.732	0.777	0.693	0.708	0.691	0.784	0.757	0.696	0.698	0.754	0.787	0.731	0.758	0.801	0.693	0.755	0.762	0.774
521	Diversified Dental - Las Vegas	0.803	0.815	0.839	0.815	0.824	0.844	0.852	0.856	0.862	0.828	0.840	0.839	0.803	0.825	0.842	0.883	0.813	0.902	0.838	0.863	0.884	0.838	0.863	0.828	0.853	0.864	0.789	0.806	0.821	0.858
522	Mastercare Dental - Reno	0.780	0.778	0.806	0.775	0.801	0.815	0.798	0.799	0.777	0.784	0.754	0.747	0.767	0.815	0.727	0.752	0.727	0.825	0.801	0.734	0.740	0.798	0.834	0.772	0.803	0.843	0.729	0.790	0.801	0.820
524	Premier - Minnesota	0.801	0.803	0.828	0.801	0.819	0.832	0.824	0.825	0.814	0.809	0.792	0.797	0.793	0.827	0.786	0.808	0.771	0.860	0.820	0.795	0.801	0.819	0.846	0.801	0.825	0.856	0.764	0.808	0.817	0.837
526	Dental Options Pricing - Oregon	0.834	0.835	0.864	0.833	0.857	0.872	0.859	0.860	0.844	0.842	0.815	0.811	0.823	0.870	0.794	0.823	0.790	0.892	0.860	0.805	0.813	0.857	0.893	0.832	0.863	0.900	0.786	0.844	0.856	0.879
527	Rental Network - Hawaii	0.750	0.755	0.777	0.754	0.767	0.782	0.780	0.782	0.766	0.751	0.756	0.754	0.732	0.774	0.747	0.775	0.722	0.814	0.774	0.760	0.773	0.773	0.800	0.758	0.784	0.804	0.724	0.755	0.766	0.792
528	Diversified Dental - Reno	0.836	0.849	0.873	0.850	0.857	0.877	0.890	0.898	0.913	0.871	0.882	0.881	0.844	0.856	0.891	0.934	0.860	0.947	0.872	0.912	0.940	0.873	0.899	0.864	0.890	0.899	0.826	0.838	0.854	0.894
550	North Dakota	0.788	0.782	0.813	0.779	0.807	0.818	0.796	0.793	0.771	0.790	0.741	0.749	0.778	0.823	0.722	0.736	0.726	0.825	0.800	0.723	0.721	0.796	0.832	0.768	0.798	0.850	0.726	0.800	0.807	0.817
551	Nevada	0.762	0.771	0.792	0.770	0.783	0.798	0.798	0.802	0.794	0.772	0.779	0.777	0.751	0.787	0.775	0.808	0.747	0.839	0.790	0.791	0.806	0.790	0.815	0.777	0.800	0.818	0.740	0.767	0.781	0.808
553	Idaho	0.811	0.813	0.841	0.810	0.833	0.849	0.838	0.840	0.823	0.819	0.800	0.796	0.800	0.843	0.781	0.809	0.772	0.869	0.837	0.791	0.799	0.834	0.868	0.812	0.841	0.875	0.768	0.820	0.832	0.855
554	Vermont	0.769	0.764	0.791	0.761	0.786	0.796	0.776	0.773	0.751	0.766	0.725	0.732	0.755	0.802	0.708	0.722	0.709	0.805	0.780	0.710	0.710	0.777	0.811	0.751	0.780	0.826	0.711	0.779	0.785	0.797
555	New Hampshire	0.782	0.778	0.808	0.775	0.802	0.816	0.797	0.797	0.774	0.784	0.747	0.742	0.768	0.819	0.718	0.741	0.723	0.822	0.802	0.724	0.728	0.798	0.836	0.770	0.802	0.845	0.726	0.793	0.802	0.820
556	Delaware	0.789	0.787	0.814	0.785	0.808	0.818	0.803	0.802	0.782	0.790	0.758	0.765	0.777	0.821	0.746	0.761	0.739	0.834	0.804	0.748	0.751	0.801	0.833	0.777	0.805	0.847	0.739	0.799	0.807	0.821
557	Washington														0.820																
558	Oregon	0.749	0.749	0.775	0.746	0.769	0.782	0.767	0.768	0.752	0.754	0.724	0.720	0.738	0.783	0.703	0.727	0.703	0.796	0.770	0.712	0.718	0.767	0.801	0.743	0.772	0.808	0.701	0.758	0.768	0.788
559	North Carolina	0.780	0.774	0.803	0.771	0.798	0.807	0.785	0.782	0.759	0.778	0.729	0.737	0.767	0.816	0.710	0.723	0.715	0.814	0.790	0.711	0.710	0.786	0.823	0.758	0.789	0.840	0.717	0.791	0.798	0.808
560	West Virginia	0.792	0.790	0.815	0.788	0.809	0.817	0.801	0.796	0.775	0.794	0.752	0.769	0.782	0.821	0.750	0.756	0.742	0.830	0.801	0.750	0.746	0.798	0.827	0.777	0.800	0.844	0.743	0.801	0.808	0.818
561	Mississippi	0.750	0.745	0.771	0.742	0.767	0.774	0.750	0.743	0.720	0.749	0.689	0.709	0.740	0.783	0.684	0.686	0.686	0.779	0.754	0.682	0.674	0.751	0.783	0.724	0.751	0.804	0.690	0.761	0.766	0.772
562	Arkansas	0.754	0.752	0.777	0.749	0.771	0.779	0.760	0.755	0.736	0.757	0.709	0.726	0.746	0.784	0.706	0.712	0.704	0.790	0.763	0.707	0.702	0.760	0.788	0.738	0.761	0.806	0.704	0.764	0.770	0.779
563	South Carolina	0.771	0.765	0.793	0.761	0.789	0.798	0.775	0.771	0.748	0.768	0.718	0.726	0.757	0.807	0.698	0.712	0.705	0.804	0.781	0.699	0.699	0.777	0.813	0.749	0.779	0.830	0.708	0.782	0.788	0.798
564	Rhode Island	0.791	0.787	0.817	0.784	0.811	0.825	0.805	0.804	0.782	0.793	0.752	0.747	0.778	0.829	0.723	0.746	0.731	0.830	0.811	0.729	0.733	0.807	0.846	0.778	0.811	0.855	0.733	0.802	0.812	0.830
565	Hawaii	0.751	0.748	0.775	0.745	0.769	0.783	0.766	0.766	0.744	0.750	0.722	0.716	0.735	0.785	0.695	0.720	0.696	0.794	0.770	0.704	0.710	0.767	0.802	0.742	0.772	0.810	0.700	0.760	0.769	0.788
566	Pittsburgh	0.755	0.754	0.773	0.753	0.767	0.775	0.767	0.764	0.746	0.751	0.734	0.745	0.741	0.775	0.733	0.743	0.718	0.793	0.764	0.737	0.738	0.763	0.785	0.748	0.768	0.796	0.723	0.761	0.766	0.779
567	Philadelphia	0.758	0.759	0.782	0.757	0.774	0.785	0.775	0.775	0.757	0.756	0.740	0.745	0.743	0.785	0.731	0.749	0.717	0.807	0.774	0.738	0.744	0.772	0.800	0.754	0.778	0.810	0.719	0.765	0.773	0.790
568	Alabama	0.772	0.770	0.793	0.767	0.789	0.796	0.778	0.773	0.753	0.773	0.727	0.745	0.762	0.801	0.725	0.730	0.720	0.808	0.780	0.725	0.721	0.777	0.806	0.755	0.779	0.823	0.722	0.781	0.788	0.796
569	Utah	0.791	0.791	0.815	0.789	0.808	0.819	0.807	0.807	0.789	0.790	0.769	0.774	0.776	0.820	0.758	0.777	0.747	0.841	0.807	0.765	0.770	0.805	0.835	0.784	0.811	0.846	0.748	0.799	0.807	0.824
570	Iowa	0.771	0.766	0.794	0.762	0.789	0.798	0.777	0.775	0.751	0.769	0.723	0.731	0.758	0.806	0.705	0.718	0.708	0.806	0.782	0.706	0.705	0.778	0.814	0.751	0.781	0.830	0.711	0.782	0.789	0.799
571	Massachusetts	0.795	0.796	0.822	0.793	0.814	0.830	0.819	0.819	0.798	0.795	0.781	0.777	0.777	0.826	0.761	0.788	0.749	0.849	0.818	0.771	0.780	0.816	0.849	0.794	0.823	0.855	0.753	0.803	0.813	0.837
572	Oklahoma	0.768	0.768	0.792	0.766	0.786	0.796	0.784	0.784	0.767	0.770	0.744	0.750	0.757	0.798	0.735	0.752	0.726	0.816	0.784	0.740	0.744	0.781	0.811	0.761	0.787	0.823	0.724	0.776	0.785	0.800
573	Louisiana	0.753	0.748	0.774	0.745	0.770	0.776	0.752	0.744	0.724	0.752	0.689	0.709	0.743	0.787	0.684	0.687	0.689	0.783	0.757	0.683	0.676	0.754	0.786	0.727	0.754	0.807	0.691	0.764	0.769	0.775
574	New Mexico	0.793	0.795	0.822	0.793	0.814	0.829	0.817	0.818	0.804	0.800	0.778	0.774	0.781	0.827	0.760	0.787	0.753	0.850	0.817	0.771	0.779	0.815	0.848	0.792	0.822	0.855	0.750	0.801	0.813	0.836
575	Texas	0.778	0.778	0.802	0.776	0.795	0.806	0.792	0.792	0.777	0.780	0.751	0.757	0.766	0.809	0.742	0.759	0.734	0.826	0.793	0.747	0.752	0.791	0.821	0.770	0.796	0.833	0.732	0.786	0.795	0.810
576	Kentucky	0.747	0.745	0.766	0.743	0.760	0.768	0.755	0.751	0.732	0.744	0.715	0.728	0.733	0.771	0.712	0.720	0.702	0.782	0.755	0.714	0.714	0.753	0.778	0.735	0.757	0.791	0.708	0.754	0.759	0.770
577	Kansas	0.758	0.757	0.781	0.755	0.775	0.785	0.773	0.773	0.755	0.759	0.734	0.740	0.745	0.786	0.725	0.741	0.714	0.804	0.772	0.728	0.733	0.770	0.800	0.750	0.775	0.811	0.714	0.766	0.774	0.789
578	Wisconsin	0.786	0.783	0.810	0.780	0.805	0.815	0.796	0.795	0.775	0.787	0.747	0.754	0.775	0.820	0.733	0.748	0.731	0.828	0.799	0.735	0.736	0.796	0.830	0.771	0.800	0.845	0.731	0.797	0.804	0.816
579	Tennessee	0.762	0.758	0.781	0.756	0.777	0.784	0.766	0.761	0.739	0.759	0.715	0.732	0.750	0.790	0.712	0.716	0.707	0.795	0.768	0.711	0.708	0.765	0.794	0.743	0.767	0.811	0.712	0.771	0.776	0.784
580	Minnesota	0.774	0.773	0.798	0.770	0.791	0.802	0.787	0.786	0.765	0.773	0.744	0.750	0.760	0.805	0.731	0.747	0.724	0.818	0.788	0.735	0.738	0.786	0.817	0.763	0.791	0.830	0.726	0.783	0.791	0.805
581	Colorado	0.821	0.821	0.847	0.818	0.840	0.851	0.836	0.836	0.820	0.824	0.793	0.799	0.809	0.853	0.782	0.801	0.775	0.872	0.837	0.788	0.792	0.835	0.867	0.812	0.840	0.879	0.772	0.830	0.839	0.855
582	Indiana	0.766	0.761	0.785	0.758	0.780	0.788	0.767	0.761	0.739	0.762	0.713	0.731	0.752	0.795	0.708	0.712	0.706	0.796	0.770	0.707	0.702	0.767	0.798	0.743	0.769	0.816	0.712	0.776	0.780	0.787
583	Nebraska	0.741	0.741	0.764	0.740	0.756	0.767	0.758	0.757	0.740	0.739	0.724	0.729	0.726	0.766	0.715	0.733	0.701	0.788	0.756	0.721	0.727	0.754	0.781	0.737	0.761	0.791	0.703	0.748	0.755	0.772
584	Connecticut	0.795	0.795	0.822	0.793	0.815	0.830	0.818	0.820	0.799	0.797	0.779	0.775	0.780	0.827	0.759	0.785	0.750	0.848	0.818	0.768	0.776	0.816	0.850	0.793	0.823	0.856	0.752	0.804	0.814	0.837
585	Ohio	0.767	0.763	0.786	0.760	0.781	0.789	0.771	0.766	0.744	0.764	0.720	0.736	0.754	0.795	0.716	0.721	0.712	0.800	0.772	0.716	0.713	0.770	0.799	0.748	0.772	0.816	0.717	0.776	0.781	0.789
586	Michigan	0.793	0.792	0.820	0.789	0.813	0.828	0.813	0.814	0.792	0.796	0.768	0.764	0.779	0.827	0.745	0.769	0.742	0.840	0.815	0.751	0.757	0.812	0.848	0.786	0.817	0.856	0.743	0.803	0.813	0.834
587	Arizona	0.789	0.791	0.816	0.789	0.808	0.823	0.815	0.817	0.798	0.791	0.780	0.777	0.773	0.819	0.765	0.791	0.750	0.847	0.813	0.775	0.785	0.811	0.843	0.790	0.819	0.848	0.751	0.797	0.807	0.831
588	New Jersey	0.766	0.768	0.793	0.766	0.785	0.800	0.788	0.788	0.769	0.764	0.752	0.748	0.747	0.797	0.734	0.761	0.722	0.820	0.789	0.745	0.754	0.787	0.817	0.766	0.793	0.823	0.726	0.774	0.784	0.806
589	Syracuse	0.772	0.769	0.795	0.767	0.789	0.799	0.782	0.780	0.760	0.770	0.736	0.742	0.757	0.804	0.721	0.737	0.718	0.813	0.785	0.725	0.728	0.782	0.814	0.758	0.787	0.828	0.720	0.781	0.788	0.802
590	New York	0.785	0.786	0.812	0.784	0.804	0.818	0.803	0.803	0.783	0.781	0.763	0.758	0.764	0.818	0.743	0.770	0.734	0.836	0.807	0.755	0.762	0.805	0.836	0.783	0.810	0.843	0.740	0.793	0.803	0.823
591	Richmond	0.777	0.772	0.800	0.769	0.795	0.804	0.784	0.782	0.759	0.775	0.732	0.739	0.764	0.811	0.715	0.729	0.716	0.814	0.788	0.716	0.716	0.785	0.820	0.758	0.788	0.836	0.718	0.788	0.794	0.806
592	Atlanta	0.783	0.781	0.807	0.778	0.801	0.811	0.793	0.792	0.774	0.784	0.745	0.752	0.771	0.816	0.732	0.748	0.730	0.826	0.796	0.735	0.738	0.793	0.827	0.769	0.797	0.841	0.729	0.793	0.801	0.813
593	Washington, DC	0.755	0.755	0.778	0.753	0.771	0.782	0.767	0.766	0.748	0.750	0.729	0.733	0.737	0.784	0.718	0.737	0.708	0.800	0.770	0.725	0.730	0.768	0.794	0.748	0.772	0.805	0.712	0.762	0.770	0.784
594	Chicago	0.762	0.760	0.785	0.757	0.779	0.789	0.770	0.768	0.749	0.759	0.723	0.729	0.747	0.795	0.708	0.724	0.707	0.802	0.774	0.713	0.716	0.772	0.803	0.748	0.776	0.817	0.709	0.771	0.778	0.791
595	St. Louis	0.763	0.761	0.786	0.758	0.780	0.790	0.775	0.774	0.756	0.763	0.732	0.738	0.751	0.793	0.720	0.735	0.714	0.806	0.776	0.723	0.726	0.774	0.805	0.751	0.778	0.818	0.714	0.772	0.779	0.793
596	Sacramento	0.767	0.767	0.793	0.765	0.785	0.800	0.789	0.789	0.769	0.766	0.751	0.747	0.749	0.797	0.732	0.758	0.722	0.818	0.788	0.742	0.750	0.786	0.818	0.765	0.793	0.825	0.725	0.775	0.784	0.807
597	Northern California	0.781	0.780	0.807	0.778	0.800	0.815	0.801	0.802	0.782	0.782	0.759	0.754	0.766	0.814	0.737	0.763	0.733	0.831	0.802	0.747	0.754	0.800	0.834	0.776	0.806	0.841	0.735	0.790	0.800	0.821
598	San Diego	0.758	0.762	0.786	0.761	0.776	0.792	0.785	0.786	0.767	0.756	0.756	0.753	0.738	0.786	0.743	0.771	0.722	0.818	0.783	0.756	0.766	0.782	0.808	0.764	0.789	0.813	0.726	0.764	0.775	0.799
599	Southern California	0.768	0.771	0.796	0.770	0.786	0.802	0.794	0.795	0.776	0.766	0.764	0.760	0.748	0.796	0.750	0.778	0.730	0.828	0.792	0.762	0.773	0.791	0.819	0.773	0.798	0.824	0.734	0.774	0.785	0.809

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y0	YA	YB	YC	YD	YE	YF	YG	YH	YI	YJ	YK	YL	YM	YN	YO	YP	YQ	YR	YS	YT
501	Miami	0.659	0.663	0.680	0.661	0.674	0.681	0.671	0.671	0.641	0.644	0.637	0.642	0.634	0.683	0.634	0.646	0.609	0.697	0.669	0.642	0.648	0.667	0.689	0.652	0.671	0.702	0.626	0.665	0.671	0.683
502	Broward County / Palm Beach	0.702	0.706	0.727	0.704	0.719	0.729	0.720	0.720	0.691	0.694	0.685	0.691	0.682	0.726	0.682	0.695	0.657	0.746	0.715	0.689	0.697	0.714	0.737	0.697	0.719	0.751	0.668	0.709	0.715	0.731
503	Tampa	0.714	0.717	0.739	0.715	0.732	0.742	0.731	0.731	0.699	0.708	0.691	0.698	0.696	0.739	0.687	0.697	0.665	0.755	0.726	0.691	0.697	0.724	0.751	0.705	0.728	0.767	0.675	0.722	0.728	0.743
504	Orlando	0.706	0.708	0.731	0.707	0.724	0.733	0.722	0.721	0.689	0.699	0.681	0.688	0.687	0.732	0.676	0.686	0.655	0.745	0.717	0.681	0.686	0.715	0.742	0.696	0.720	0.759	0.666	0.715	0.720	0.734
505	Jacksonville	0.725	0.728	0.751	0.726	0.744	0.753	0.742	0.743	0.711	0.720	0.702	0.709	0.708	0.751	0.699	0.708	0.676	0.767	0.737	0.703	0.708	0.735	0.762	0.716	0.739	0.778	0.685	0.733	0.740	0.754
506	Daytona / Gainesville	0.708	0.709	0.733	0.706	0.727	0.735	0.721	0.720	0.683	0.700	0.673	0.682	0.689	0.735	0.667	0.673	0.649	0.742	0.717	0.669	0.672	0.715	0.743	0.693	0.717	0.763	0.662	0.718	0.723	0.735
521	Diversified Dental - Las Vegas	0.798	0.811	0.834	0.811	0.819	0.839	0.847	0.852	0.851	0.820	0.834	0.834	0.795	0.819	0.839	0.876	0.804	0.895	0.831	0.859	0.880	0.832	0.855	0.822	0.846	0.859	0.784	0.801	0.815	0.851
522	Mastercare Dental - Reno	0.763	0.765	0.792	0.762	0.786	0.799	0.782	0.783	0.742	0.757	0.732	0.731	0.741	0.796	0.715	0.730	0.698	0.802	0.779	0.722	0.728	0.776	0.810	0.751	0.780	0.827	0.713	0.773	0.782	0.799
524	Premier - Minnesota	0.788	0.793	0.818	0.792	0.808	0.821	0.814	0.815	0.792	0.792	0.779	0.787	0.776	0.812	0.779	0.795	0.753	0.844	0.806	0.788	0.795	0.804	0.830	0.787	0.810	0.845	0.754	0.796	0.804	0.823
526	Dental Options Pricing - Oregon	0.786	0.791	0.818	0.788	0.810	0.824	0.810	0.812	0.780	0.786	0.764	0.764	0.768	0.818	0.753	0.771	0.733	0.836	0.806	0.763	0.770	0.804	0.836	0.781	0.809	0.851	0.741	0.795	0.805	0.826
527	Rental Network - Hawaii	0.738	0.744	0.766	0.743	0.756	0.770	0.769	0.771	0.745	0.733	0.742	0.742	0.715	0.760	0.739	0.761	0.704	0.798	0.759	0.750	0.764	0.758	0.784	0.744	0.768	0.792	0.713	0.743	0.752	0.778
528	Diversified Dental - Reno	0.832	0.846	0.869	0.846	0.853	0.873	0.886	0.894	0.905	0.865	0.877	0.877	0.838	0.851	0.888	0.929	0.854	0.942	0.866	0.909	0.937	0.867	0.893	0.859	0.885	0.894	0.823	0.834	0.849	0.889
550	North Dakota	0.756	0.755	0.784	0.752	0.779	0.787	0.768	0.766	0.723	0.750	0.709	0.722	0.738	0.787	0.701	0.704	0.686	0.786	0.764	0.701	0.700	0.761	0.794	0.734	0.761	0.819	0.700	0.769	0.773	0.783
551	Nevada	0.753	0.764	0.785	0.763	0.775	0.789	0.790	0.794	0.777	0.759	0.769	0.768	0.739	0.777	0.769	0.797	0.734	0.827	0.779	0.784	0.800	0.779	0.803	0.766	0.789	0.809	0.732	0.758	0.771	0.797
553	Idaho	0.791	0.796	0.824	0.794	0.816	0.830	0.820	0.822	0.789	0.792	0.777	0.778	0.773	0.821	0.768	0.786	0.743	0.844	0.813	0.777	0.785	0.811	0.842	0.789	0.816	0.856	0.751	0.800	0.811	0.833
554	Vermont	0.744	0.744	0.770	0.741	0.764	0.772	0.754	0.752	0.711	0.734	0.699	0.710	0.722	0.774	0.691	0.695	0.675	0.774	0.752	0.692	0.694	0.749	0.780	0.724	0.751	0.803	0.691	0.755	0.759	0.770
555	New Hampshire	0.746	0.747	0.775	0.744	0.769	0.781	0.763	0.764	0.720	0.739	0.708	0.709	0.724	0.779	0.691	0.702	0.677	0.779	0.761	0.696	0.700	0.758	0.792	0.731	0.760	0.810	0.694	0.757	0.765	0.781
556	Delaware	0.744	0.746	0.771	0.744	0.765	0.774	0.760	0.760	0.724	0.738	0.714	0.724	0.726	0.772	0.710	0.716	0.688	0.782	0.755	0.712	0.715	0.753	0.782	0.731	0.756	0.801	0.699	0.754	0.760	0.773
557	Washington														0.831																
558	Oregon	0.764	0.767	0.794	0.765	0.787	0.800	0.784	0.785	0.751	0.761	0.734	0.734	0.745	0.797	0.721	0.737	0.706	0.807	0.782	0.730	0.737	0.779	0.812	0.755	0.783	0.827	0.716	0.773	0.783	0.801
559	North Carolina	0.747	0.746	0.773	0.743	0.768	0.776	0.756	0.754	0.711	0.737	0.696	0.708	0.726	0.779	0.688	0.690	0.674	0.775	0.754	0.688	0.688	0.751	0.784	0.724	0.752	0.808	0.690	0.759	0.763	0.773
560	West Virginia	0.758	0.761	0.783	0.758	0.778	0.785	0.771	0.768	0.732	0.754	0.722	0.741	0.743	0.783	0.727	0.726	0.705	0.792	0.766	0.726	0.724	0.763	0.788	0.743	0.764	0.810	0.716	0.768	0.773	0.782
561	Mississippi	0.753	0.752	0.778	0.749	0.774	0.779	0.757	0.752	0.708	0.744	0.693	0.717	0.735	0.783	0.696	0.689	0.680	0.777	0.754	0.693	0.686	0.751	0.781	0.726	0.750	0.810	0.697	0.765	0.769	0.773
562	Arkansas	0.742	0.743	0.768	0.741	0.761	0.769	0.752	0.748	0.713	0.738	0.699	0.719	0.728	0.768	0.703	0.701	0.685	0.773	0.748	0.703	0.700	0.746	0.771	0.725	0.746	0.795	0.696	0.752	0.757	0.765
563	South Carolina	0.726	0.725	0.751	0.722	0.746	0.754	0.734	0.732	0.689	0.715	0.676	0.688	0.705	0.757	0.667	0.669	0.653	0.752	0.732	0.667	0.667	0.729	0.761	0.703	0.730	0.785	0.670	0.738	0.741	0.751
564	Rhode Island	0.758	0.759	0.787	0.755	0.781	0.794	0.774	0.775	0.731	0.750	0.717	0.718	0.736	0.792	0.700	0.711	0.687	0.791	0.773	0.705	0.709	0.770	0.805	0.742	0.772	0.823	0.704	0.769	0.777	0.793
565	Hawaii	0.722	0.723	0.749	0.721	0.743	0.755	0.739	0.740	0.699	0.713	0.692	0.690	0.698	0.753	0.675	0.690	0.658	0.759	0.737	0.682	0.690	0.735	0.766	0.711	0.738	0.782	0.675	0.732	0.739	0.756
566	Pittsburgh	0.737	0.739	0.757	0.738	0.751	0.759	0.751	0.749	0.722	0.730	0.718	0.730	0.719	0.755	0.722	0.726	0.697	0.772	0.745	0.724	0.727	0.744	0.764	0.730	0.748	0.778	0.709	0.744	0.748	0.760
567	Philadelphia	0.741	0.745	0.767	0.743	0.759	0.769	0.760	0.760	0.729	0.734	0.723	0.730	0.720	0.766	0.720	0.731	0.694	0.785	0.754	0.725	0.732	0.753	0.779	0.735	0.759	0.793	0.705	0.748	0.755	0.772
568	Alabama	0.745	0.746	0.769	0.744	0.764	0.771	0.755	0.751	0.716	0.740	0.704	0.723	0.729	0.771	0.708	0.706	0.689	0.776	0.750	0.708	0.705	0.748	0.774	0.728	0.749	0.796	0.700	0.754	0.759	0.767
569	Utah	0.767	0.770	0.793	0.768	0.786	0.796	0.785	0.785	0.753	0.760	0.743	0.751	0.747	0.794	0.740	0.751	0.716	0.811	0.780	0.745	0.752	0.778	0.806	0.759	0.784	0.822	0.727	0.775	0.782	0.798
570	Iowa	0.734	0.734	0.760	0.731	0.755	0.763	0.744	0.743	0.699	0.724	0.688	0.700	0.714	0.765	0.680	0.682	0.664	0.763	0.742	0.680	0.680	0.739	0.770	0.713	0.740	0.793	0.680	0.746	0.750	0.760
571	Massachusetts	0.760	0.763	0.789	0.761	0.780	0.794	0.784	0.785	0.749	0.752	0.743	0.743	0.735	0.788	0.732	0.749	0.706	0.807	0.779	0.741	0.750	0.777	0.807	0.756	0.783	0.819	0.720	0.768	0.776	0.798
572	Oklahoma	0.742	0.746	0.768	0.744	0.762	0.771	0.761	0.761	0.731	0.738	0.720	0.728	0.725	0.768	0.718	0.728	0.695	0.786	0.755	0.722	0.728	0.753	0.780	0.734	0.758	0.796	0.703	0.750	0.757	0.772
573	Louisiana	0.740	0.740	0.765	0.737	0.761	0.766	0.743	0.737	0.698	0.733	0.679	0.701	0.724	0.772	0.682	0.675	0.669	0.765	0.742	0.680	0.674	0.739	0.769	0.714	0.738	0.796	0.684	0.752	0.756	0.761
574	New Mexico	0.768	0.774	0.799	0.772	0.792	0.805	0.794	0.796	0.766	0.768	0.752	0.752	0.750	0.799	0.743	0.761	0.721	0.820	0.789	0.753	0.761	0.787	0.818	0.766	0.793	0.831	0.728	0.777	0.787	0.808
575	Texas	0.750	0.753	0.776	0.752	0.770	0.779	0.767	0.768	0.738	0.746	0.724	0.733	0.733	0.777	0.722	0.732	0.701	0.793	0.763	0.727	0.732	0.761	0.788	0.741	0.765	0.805	0.709	0.758	0.766	0.780
576	Kentucky	0.720	0.721	0.740	0.719	0.734	0.742	0.731	0.728	0.696	0.711	0.691	0.705	0.702	0.741	0.693	0.695	0.672	0.750	0.726	0.694	0.695	0.724	0.746	0.708	0.727	0.763	0.685	0.727	0.731	0.741
577	Kansas	0.750	0.753	0.776	0.751	0.770	0.779	0.768	0.769	0.736	0.745	0.726	0.735	0.732	0.776	0.724	0.732	0.700	0.792	0.763	0.727	0.732	0.761	0.788	0.741	0.765	0.805	0.709	0.759	0.765	0.780
578	Wisconsin	0.751	0.752	0.778	0.749	0.772	0.780	0.764	0.763	0.725	0.744	0.711	0.722	0.732	0.781	0.706	0.711	0.688	0.786	0.760	0.708	0.710	0.758	0.788	0.734	0.760	0.810	0.701	0.761	0.767	0.779
579	Tennessee	0.718	0.718	0.739	0.716	0.734	0.741	0.724	0.721	0.685	0.709	0.674	0.692	0.700	0.743	0.677	0.675	0.659	0.745	0.721	0.676	0.674	0.719	0.744	0.699	0.720	0.766	0.674	0.727	0.730	0.738
580	Minnesota	0.753	0.755	0.779	0.753	0.773	0.782	0.768	0.768	0.731	0.745	0.722	0.731	0.732	0.781	0.716	0.724	0.695	0.792	0.764	0.720	0.724	0.762	0.791	0.741	0.766	0.810	0.708	0.763	0.768	0.783
581	Colorado	0.764	0.767	0.791	0.765	0.784	0.794	0.781	0.781	0.750	0.760	0.735	0.744	0.747	0.792	0.733	0.742	0.712	0.807	0.776	0.738	0.742	0.774	0.803	0.754	0.779	0.821	0.720	0.773	0.780	0.794
582	Indiana	0.734	0.733	0.756	0.730	0.751	0.757	0.739	0.734	0.695	0.723	0.684	0.703	0.715	0.760	0.686	0.682	0.668	0.759	0.736	0.684	0.681	0.733	0.760	0.711	0.734	0.784	0.686	0.744	0.747	0.754
583	Nebraska	0.721	0.725	0.746	0.723	0.738	0.749	0.741	0.741	0.711	0.715	0.706	0.714	0.701	0.744	0.704	0.715	0.677	0.765	0.735	0.709	0.716	0.733	0.758	0.717	0.739	0.772	0.687	0.728	0.735	0.751
584	Connecticut	0.770	0.773	0.799	0.771	0.791	0.805	0.794	0.796	0.759	0.764	0.750	0.751	0.747	0.799	0.739	0.756	0.715	0.817	0.788	0.747	0.756	0.786	0.818	0.764	0.792	0.831	0.729	0.778	0.787	0.808
585	Ohio	0.740	0.740	0.761	0.737	0.756	0.763	0.746	0.743	0.706	0.730	0.695	0.713	0.721	0.765	0.698	0.695	0.679	0.767	0.743	0.697	0.695	0.740	0.767	0.720	0.742	0.789	0.694	0.749	0.752	0.760
586	Michigan	0.770	0.772	0.800	0.770	0.793	0.806	0.791	0.793	0.752	0.764	0.742	0.743	0.748	0.801	0.729	0.742	0.708	0.811	0.787	0.735	0.741	0.785	0.818	0.760	0.789	0.834	0.723	0.780	0.789	0.807
587	Arizona	0.771	0.776	0.800	0.774	0.792	0.806	0.798	0.801	0.768	0.767	0.760	0.760	0.749	0.798	0.752	0.771	0.724	0.824	0.791	0.762	0.772	0.789	0.819	0.770	0.797	0.831	0.735	0.778	0.788	0.811
588	New Jersey	0.738	0.743	0.767	0.741	0.758	0.772	0.761	0.762	0.728	0.730	0.721	0.721	0.713	0.767	0.711	0.730	0.686	0.786	0.757	0.721	0.731	0.756	0.783	0.736	0.761	0.795	0.701	0.746	0.755	0.775
589	Syracuse	0.737	0.739	0.763	0.736	0.757	0.766	0.751	0.749	0.713	0.729	0.702	0.711	0.717	0.766	0.696	0.702	0.677	0.773	0.747	0.699	0.702	0.745	0.774	0.723	0.748	0.794	0.691	0.747	0.752	0.765
590	New York	0.762	0.767	0.792	0.765	0.783	0.797	0.781	0.782	0.746	0.751	0.736	0.736	0.735	0.794	0.724	0.742	0.703	0.808	0.781	0.736	0.744	0.779	0.808	0.757	0.783	0.821	0.719	0.770	0.779	0.798
591	Richmond	0.734	0.734	0.760	0.731	0.754	0.763	0.745	0.744	0.702	0.725	0.691	0.702	0.713	0.764	0.683	0.687	0.666	0.764	0.742	0.684	0.685	0.739	0.770	0.714	0.741	0.792	0.682	0.745	0.749	0.760
592	Atlanta	0.755	0.757	0.782	0.754	0.776	0.785	0.768	0.768	0.732	0.749	0.717	0.727	0.737	0.785	0.713	0.719	0.695	0.792	0.765	0.716	0.718	0.763	0.793	0.740	0.766	0.813	0.706	0.765	0.771	0.784
593	Washington, DC	0.723	0.727	0.749	0.725	0.741	0.751	0.737	0.737	0.706	0.713	0.697	0.704	0.701	0.750	0.693	0.703	0.671	0.763	0.736	0.699	0.704	0.734	0.758	0.716	0.737	0.774	0.684	0.731	0.737	0.751
594	Chicago	0.746	0.747	0.771	0.744	0.765	0.774	0.756	0.754	0.718	0.735	0.704	0.713	0.723	0.776	0.697	0.705	0.681	0.780	0.755	0.702	0.705	0.752	0.782	0.729	0.755	0.802	0.696	0.755	0.761	0.773
595	St. Louis	0.732	0.734	0.758	0.732	0.751	0.760	0.748	0.748	0.713	0.726	0.703	0.712	0.714	0.758	0.700	0.706	0.678	0.770	0.743	0.702	0.705	0.741	0.769	0.720	0.744	0.787	0.689	0.741	0.747	0.760
596	Sacramento	0.742	0.746	0.770	0.744	0.762	0.776	0.765	0.766	0.731	0.735	0.723	0.724	0.719	0.770	0.712	0.729	0.689	0.788	0.760	0.721	0.730	0.758	0.788	0.738	0.764	0.801	0.703	0.750	0.758	0.779
597	Northern California	0.798	0.800	0.827	0.798	0.820	0.834	0.818	0.820	0.782	0.791	0.769	0.769	0.774	0.830	0.756	0.772	0.736	0.843	0.815	0.765	0.773	0.813	0.847	0.789	0.819	0.862	0.751	0.807	0.815	0.836
598	San Diego	0.758	0.764	0.788	0.763	0.778	0.793	0.785	0.787	0.756	0.750	0.752	0.753	0.732	0.784	0.746	0.768	0.714	0.815	0.780	0.758	0.769	0.779	0.804	0.762	0.785	0.814	0.726	0.764	0.774	0.797
599	Southern California	0.762	0.768	0.792	0.767	0.782	0.797	0.789	0.790	0.759	0.754	0.754	0.754	0.737	0.789	0.747	0.768	0.716	0.818	0.783	0.758	0.770	0.782	0.809	0.764	0.789	0.819	0.729	0.768	0.779	0.801

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	X1	X2	X3	X4	X5	X6	X7	X8	X9	X0	XA	XB	XC	XD	XE	XF	XG	XH	XI	XJ	XK	XL	XM	XN	XO	XP	XQ	XR	XS	XT
501	Miami	0.645	0.648	0.674	0.656	0.669	0.676	0.658	0.665	0.627	0.634	0.628	0.634	0.624	0.671	0.629	0.608	0.597	0.687	0.660	0.636	0.642	0.659	0.680	0.644	0.663	0.689	0.620	0.659	0.664	0.675
502	Broward County / Palm Beach	0.677	0.680	0.717	0.695	0.709	0.718	0.696	0.710	0.672	0.679	0.657	0.680	0.667	0.703	0.650	0.589	0.641	0.731	0.702	0.680	0.687	0.701	0.723	0.685	0.705	0.727	0.658	0.698	0.704	0.718
503	Tampa	0.686	0.687	0.719	0.695	0.712	0.720	0.702	0.712	0.669	0.682	0.669	0.679	0.670	0.714	0.671	0.671	0.639	0.729	0.702	0.674	0.680	0.700	0.725	0.683	0.704	0.738	0.656	0.701	0.706	0.720
504	Orlando	0.679	0.679	0.710	0.687	0.703	0.712	0.694	0.701	0.658	0.673	0.659	0.669	0.661	0.707	0.659	0.663	0.629	0.719	0.693	0.663	0.669	0.692	0.716	0.673	0.695	0.731	0.647	0.693	0.697	0.711
505	Jacksonville	0.696	0.697	0.729	0.706	0.723	0.731	0.713	0.723	0.680	0.694	0.680	0.689	0.681	0.724	0.682	0.686	0.650	0.740	0.713	0.685	0.690	0.711	0.736	0.693	0.714	0.749	0.666	0.711	0.717	0.730
506	Daytona / Gainesville	0.683	0.682	0.702	0.677	0.696	0.703	0.695	0.691	0.642	0.663	0.643	0.654	0.652	0.714	0.643	0.642	0.613	0.705	0.682	0.643	0.647	0.680	0.706	0.660	0.682	0.738	0.634	0.685	0.689	0.700
521	Diversified Dental - Las Vegas	0.757	0.770	0.831	0.808	0.816	0.836	0.808	0.848	0.843	0.814	0.828	0.829	0.789	0.780	0.835	0.871	0.797	0.889	0.826	0.856	0.877	0.827	0.850	0.817	0.840	0.819	0.781	0.797	0.811	0.847
522	Mastercare Dental - Reno	0.736	0.736	0.784	0.754	0.778	0.789	0.757	0.773	0.717	0.739	0.716	0.718	0.724	0.771	0.706	0.712	0.677	0.785	0.765	0.711	0.718	0.762	0.794	0.736	0.764	0.799	0.702	0.763	0.770	0.786
524	Premier - Minnesota	0.776	0.783	0.807	0.781	0.798	0.809	0.803	0.804	0.771	0.775	0.765	0.775	0.760	0.799	0.769	0.780	0.736	0.828	0.792	0.778	0.785	0.790	0.815	0.773	0.795	0.833	0.743	0.784	0.791	0.810
526	Dental Options Pricing - Oregon	0.776	0.783	0.810	0.781	0.802	0.815	0.801	0.803	0.757	0.769	0.749	0.753	0.752	0.807	0.744	0.754	0.714	0.821	0.793	0.753	0.761	0.791	0.822	0.768	0.795	0.843	0.732	0.786	0.795	0.814
527	Rental Network - Hawaii	0.729	0.736	0.758	0.736	0.747	0.761	0.760	0.763	0.729	0.721	0.731	0.733	0.703	0.750	0.731	0.749	0.691	0.786	0.748	0.742	0.756	0.748	0.772	0.734	0.757	0.783	0.704	0.734	0.743	0.767
528	Diversified Dental - Reno	0.789	0.803	0.866	0.843	0.850	0.870	0.844	0.890	0.899	0.860	0.873	0.874	0.833	0.809	0.885	0.925	0.848	0.937	0.862	0.906	0.934	0.863	0.888	0.855	0.880	0.852	0.819	0.830	0.845	0.885
550	North Dakota	0.730	0.732	0.760	0.729	0.754	0.762	0.743	0.742	0.683	0.716	0.681	0.697	0.705	0.758	0.680	0.675	0.651	0.753	0.735	0.679	0.679	0.732	0.762	0.706	0.731	0.792	0.677	0.743	0.745	0.755
551	Nevada	0.720	0.732	0.780	0.759	0.770	0.784	0.768	0.789	0.765	0.750	0.761	0.762	0.730	0.741	0.764	0.788	0.723	0.819	0.771	0.779	0.795	0.771	0.795	0.759	0.781	0.778	0.726	0.752	0.764	0.790
553	Idaho	0.775	0.783	0.810	0.781	0.802	0.815	0.805	0.808	0.761	0.770	0.759	0.763	0.752	0.804	0.755	0.767	0.720	0.824	0.794	0.763	0.772	0.792	0.822	0.771	0.797	0.841	0.736	0.785	0.794	0.815
554	Vermont	0.725	0.728	0.753	0.725	0.748	0.755	0.737	0.736	0.680	0.709	0.678	0.692	0.698	0.754	0.676	0.673	0.649	0.750	0.730	0.677	0.679	0.728	0.757	0.703	0.729	0.785	0.675	0.737	0.740	0.750
555	New Hampshire	0.731	0.735	0.762	0.732	0.756	0.767	0.748	0.750	0.690	0.716	0.688	0.693	0.702	0.763	0.679	0.680	0.652	0.758	0.742	0.682	0.687	0.739	0.772	0.713	0.741	0.797	0.680	0.743	0.749	0.763
556	Delaware	0.723	0.728	0.752	0.726	0.745	0.754	0.741	0.742	0.693	0.712	0.692	0.704	0.700	0.749	0.694	0.694	0.661	0.757	0.732	0.695	0.698	0.730	0.757	0.709	0.732	0.781	0.681	0.733	0.738	0.751
557	Washington														0.820																
558	Oregon	0.753	0.760	0.786	0.757	0.779	0.791	0.774	0.776	0.727	0.744	0.719	0.723	0.728	0.786	0.712	0.720	0.686	0.791	0.768	0.720	0.727	0.765	0.797	0.741	0.769	0.819	0.706	0.763	0.772	0.789
559	North Carolina	0.721	0.724	0.750	0.721	0.745	0.751	0.732	0.731	0.672	0.705	0.669	0.684	0.694	0.751	0.668	0.662	0.641	0.743	0.725	0.667	0.667	0.722	0.753	0.697	0.722	0.782	0.668	0.734	0.736	0.745
560	West Virginia	0.728	0.732	0.754	0.731	0.749	0.755	0.743	0.740	0.694	0.720	0.695	0.715	0.709	0.750	0.704	0.697	0.672	0.757	0.733	0.702	0.701	0.731	0.754	0.713	0.732	0.779	0.690	0.738	0.742	0.750
561	Mississippi	0.714	0.716	0.740	0.714	0.737	0.741	0.721	0.717	0.660	0.700	0.658	0.683	0.691	0.740	0.667	0.653	0.637	0.733	0.713	0.662	0.657	0.710	0.737	0.687	0.709	0.770	0.663	0.726	0.728	0.732
562	Arkansas	0.710	0.713	0.737	0.711	0.731	0.737	0.722	0.719	0.673	0.701	0.670	0.691	0.691	0.733	0.679	0.671	0.650	0.737	0.714	0.678	0.675	0.712	0.735	0.693	0.712	0.762	0.668	0.720	0.723	0.731
563	South Carolina	0.686	0.688	0.713	0.686	0.709	0.715	0.698	0.696	0.639	0.670	0.640	0.654	0.660	0.713	0.638	0.632	0.610	0.707	0.690	0.636	0.637	0.688	0.716	0.664	0.688	0.745	0.637	0.698	0.701	0.710
564	Rhode Island	0.732	0.736	0.763	0.733	0.757	0.768	0.749	0.751	0.691	0.717	0.689	0.694	0.703	0.764	0.680	0.681	0.653	0.759	0.743	0.683	0.688	0.740	0.773	0.714	0.741	0.798	0.681	0.743	0.749	0.764
565	Hawaii	0.695	0.694	0.729	0.701	0.723	0.734	0.713	0.719	0.665	0.685	0.668	0.670	0.671	0.728	0.658	0.665	0.629	0.732	0.712	0.664	0.671	0.709	0.739	0.686	0.712	0.754	0.655	0.710	0.716	0.731
566	Pittsburgh	0.722	0.725	0.742	0.724	0.736	0.743	0.737	0.735	0.701	0.711	0.703	0.716	0.701	0.738	0.710	0.711	0.679	0.753	0.728	0.712	0.715	0.727	0.746	0.714	0.731	0.762	0.695	0.728	0.731	0.743
567	Philadelphia	0.729	0.734	0.756	0.733	0.748	0.758	0.749	0.749	0.709	0.717	0.709	0.718	0.704	0.752	0.710	0.716	0.677	0.769	0.740	0.715	0.722	0.739	0.763	0.722	0.744	0.782	0.694	0.736	0.742	0.758
568	Alabama	0.713	0.718	0.739	0.716	0.734	0.740	0.726	0.723	0.677	0.704	0.676	0.696	0.694	0.736	0.685	0.677	0.655	0.740	0.718	0.683	0.681	0.715	0.738	0.697	0.716	0.764	0.673	0.723	0.727	0.735
569	Utah	0.756	0.761	0.784	0.760	0.777	0.786	0.775	0.776	0.733	0.745	0.730	0.740	0.731	0.782	0.731	0.736	0.699	0.796	0.767	0.736	0.742	0.765	0.792	0.746	0.770	0.812	0.717	0.765	0.770	0.786
570	Iowa	0.703	0.706	0.731	0.703	0.726	0.733	0.716	0.715	0.657	0.687	0.658	0.672	0.677	0.730	0.656	0.651	0.627	0.726	0.708	0.655	0.656	0.705	0.734	0.681	0.706	0.762	0.654	0.715	0.718	0.727
571	Massachusetts	0.748	0.754	0.779	0.753	0.771	0.784	0.773	0.775	0.726	0.735	0.728	0.731	0.719	0.775	0.722	0.733	0.687	0.792	0.764	0.730	0.740	0.763	0.791	0.742	0.768	0.809	0.710	0.757	0.764	0.785
572	Oklahoma	0.714	0.720	0.742	0.718	0.735	0.744	0.735	0.736	0.695	0.706	0.694	0.704	0.693	0.737	0.697	0.701	0.664	0.754	0.725	0.700	0.706	0.724	0.748	0.706	0.728	0.768	0.679	0.722	0.728	0.743
573	Louisiana	0.702	0.705	0.729	0.702	0.724	0.729	0.708	0.703	0.651	0.689	0.644	0.668	0.680	0.729	0.653	0.640	0.628	0.722	0.702	0.650	0.645	0.699	0.725	0.676	0.697	0.757	0.651	0.714	0.716	0.720
574	New Mexico	0.749	0.757	0.782	0.755	0.774	0.786	0.775	0.778	0.736	0.743	0.731	0.734	0.726	0.778	0.728	0.739	0.695	0.797	0.767	0.736	0.745	0.765	0.794	0.744	0.770	0.812	0.711	0.757	0.767	0.787
575	Texas	0.727	0.733	0.755	0.731	0.748	0.757	0.746	0.747	0.706	0.719	0.702	0.712	0.706	0.752	0.705	0.709	0.674	0.766	0.738	0.709	0.714	0.736	0.762	0.717	0.740	0.782	0.689	0.736	0.742	0.756
576	Kentucky	0.696	0.699	0.717	0.697	0.712	0.718	0.708	0.706	0.667	0.684	0.669	0.684	0.674	0.714	0.675	0.673	0.646	0.723	0.700	0.676	0.677	0.699	0.719	0.684	0.701	0.739	0.664	0.704	0.706	0.716
577	Kansas	0.731	0.737	0.759	0.735	0.753	0.761	0.751	0.752	0.708	0.722	0.707	0.718	0.709	0.756	0.710	0.712	0.676	0.769	0.742	0.712	0.717	0.740	0.766	0.721	0.744	0.787	0.693	0.740	0.746	0.760
578	Wisconsin	0.733	0.737	0.762	0.735	0.756	0.764	0.747	0.747	0.696	0.721	0.691	0.704	0.709	0.762	0.692	0.690	0.663	0.763	0.740	0.693	0.695	0.737	0.766	0.714	0.739	0.793	0.685	0.744	0.749	0.760
579	Tennessee	0.694	0.696	0.717	0.694	0.712	0.717	0.702	0.700	0.653	0.681	0.652	0.671	0.672	0.716	0.659	0.651	0.631	0.716	0.695	0.657	0.655	0.693	0.716	0.674	0.694	0.742	0.653	0.704	0.705	0.712
580	Minnesota	0.738	0.742	0.766	0.740	0.759	0.767	0.754	0.754	0.705	0.724	0.704	0.715	0.712	0.764	0.704	0.705	0.673	0.771	0.746	0.707	0.711	0.744	0.772	0.723	0.747	0.795	0.695	0.748	0.752	0.766
581	Colorado	0.752	0.758	0.781	0.756	0.774	0.783	0.770	0.770	0.728	0.743	0.721	0.732	0.730	0.779	0.723	0.726	0.694	0.791	0.762	0.728	0.732	0.760	0.788	0.740	0.764	0.810	0.710	0.761	0.767	0.781
582	Indiana	0.708	0.709	0.731	0.707	0.726	0.732	0.714	0.711	0.660	0.692	0.659	0.680	0.684	0.731	0.666	0.655	0.638	0.727	0.707	0.663	0.660	0.705	0.730	0.684	0.705	0.758	0.663	0.718	0.719	0.725
583	Nebraska	0.697	0.703	0.723	0.701	0.716	0.725	0.719	0.720	0.681	0.688	0.684	0.693	0.674	0.717	0.686	0.692	0.651	0.738	0.709	0.690	0.697	0.708	0.731	0.693	0.713	0.748	0.667	0.704	0.710	0.726
584	Connecticut	0.758	0.764	0.789	0.762	0.781	0.794	0.782	0.785	0.735	0.746	0.735	0.738	0.730	0.786	0.730	0.739	0.695	0.800	0.773	0.737	0.745	0.771	0.802	0.750	0.776	0.821	0.717	0.767	0.774	0.794
585	Ohio	0.715	0.717	0.738	0.715	0.733	0.739	0.723	0.721	0.673	0.701	0.672	0.691	0.693	0.738	0.679	0.671	0.651	0.738	0.716	0.677	0.676	0.714	0.738	0.695	0.715	0.764	0.673	0.725	0.727	0.734
586	Michigan	0.752	0.758	0.784	0.755	0.777	0.789	0.775	0.777	0.721	0.740	0.721	0.726	0.724	0.782	0.715	0.720	0.682	0.788	0.766	0.719	0.726	0.764	0.795	0.740	0.767	0.817	0.707	0.763	0.770	0.787
587	Arizona	0.758	0.765	0.789	0.763	0.780	0.793	0.785	0.788	0.744	0.748	0.744	0.747	0.731	0.784	0.741	0.754	0.705	0.807	0.775	0.750	0.761	0.774	0.802	0.755	0.780	0.818	0.723	0.765	0.774	0.796
588	New Jersey	0.728	0.734	0.758	0.733	0.750	0.763	0.750	0.752	0.707	0.714	0.707	0.710	0.698	0.755	0.702	0.715	0.669	0.772	0.744	0.712	0.721	0.743	0.769	0.723	0.747	0.786	0.691	0.735	0.744	0.762
589	Syracuse	0.716	0.720	0.744	0.718	0.737	0.745	0.731	0.731	0.681	0.702	0.680	0.692	0.691	0.743	0.679	0.680	0.650	0.747	0.724	0.682	0.686	0.722	0.749	0.700	0.724	0.773	0.672	0.726	0.730	0.743
590	New York	0.757	0.763	0.788	0.761	0.780	0.792	0.775	0.777	0.729	0.739	0.726	0.728	0.724	0.788	0.719	0.730	0.688	0.798	0.772	0.730	0.738	0.770	0.798	0.749	0.773	0.817	0.714	0.765	0.773	0.791
591	Richmond	0.704	0.707	0.732	0.704	0.726	0.734	0.717	0.717	0.661	0.689	0.662	0.675	0.678	0.731	0.661	0.657	0.631	0.729	0.710	0.660	0.662	0.707	0.735	0.684	0.708	0.762	0.656	0.716	0.719	0.729
592	Atlanta	0.733	0.737	0.762	0.735	0.756	0.763	0.748	0.748	0.700	0.721	0.695	0.707	0.710	0.761	0.696	0.695	0.667	0.765	0.741	0.698	0.701	0.738	0.767	0.716	0.741	0.792	0.687	0.744	0.748	0.760
593	Washington, DC	0.713	0.718	0.740	0.717	0.732	0.742	0.728	0.727	0.686	0.698	0.684	0.693	0.686	0.738	0.684	0.690	0.654	0.749	0.723	0.690	0.695	0.722	0.745	0.703	0.724	0.764	0.675	0.721	0.726	0.739
594	Chicago	0.732	0.736	0.760	0.734	0.754	0.762	0.744	0.742	0.693	0.716	0.688	0.700	0.705	0.762	0.687	0.687	0.660	0.762	0.739	0.690	0.694	0.737	0.765	0.714	0.739	0.790	0.684	0.743	0.747	0.758
595	St. Louis	0.700	0.705	0.728	0.703	0.722	0.730	0.719	0.720	0.674	0.690	0.674	0.685	0.678	0.724	0.676	0.677	0.643	0.734	0.710	0.677	0.681	0.708	0.733	0.689	0.711	0.755	0.662	0.710	0.715	0.728
596	Sacramento	0.733	0.739	0.763	0.737	0.755	0.768	0.756	0.758	0.711	0.721	0.711	0.714	0.705	0.761	0.705	0.715	0.673	0.775	0.748	0.713	0.722	0.747	0.775	0.726	0.752	0.794	0.694	0.742	0.749	0.769
597	Northern California	0.794	0.799	0.826	0.796	0.818	0.831	0.814	0.816	0.764	0.779	0.759	0.762	0.763	0.826	0.751	0.760	0.721	0.833	0.807	0.759	0.768	0.805	0.839	0.781	0.810	0.860	0.745	0.803	0.811	0.830
598	San Diego	0.751	0.759	0.782	0.758	0.772	0.787	0.778	0.781	0.740	0.738	0.742	0.745	0.721	0.776	0.740	0.756	0.700	0.804	0.771	0.751	0.763	0.770	0.794	0.753	0.775	0.808	0.720	0.757	0.767	0.789
599	Southern California	0.759	0.767	0.791	0.766	0.781	0.795	0.785	0.788	0.746	0.747	0.747	0.749	0.729	0.786	0.743	0.759	0.706	0.811	0.778	0.754	0.766	0.777	0.803	0.759	0.783	0.818	0.725	0.766	0.775	0.797

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	W1	W2	W3	W4	W5	W6	W7	W8	W9	W0	WA	WB	WC	WD	WE	WF	WG	WH	WI	WJ	WK	WL	WM	WN	WO	WP	WQ	WR	WS	WT
501	Miami	0.695	0.688	0.707	0.687	0.702	0.711	0.701	0.700	0.718	0.696	0.685	0.679	0.685	0.722	0.660	0.699	0.672	0.747	0.712	0.669	0.673	0.710	0.736	0.698	0.721	0.731	0.657	0.700	0.711	0.722
502	Broward County / Palm Beach	0.746	0.738	0.760	0.736	0.753	0.766	0.757	0.756	0.778	0.755	0.741	0.735	0.741	0.774	0.713	0.756	0.730	0.805	0.767	0.720	0.727	0.765	0.793	0.752	0.777	0.788	0.706	0.751	0.763	0.778
503	Tampa	0.779	0.767	0.792	0.765	0.786	0.799	0.787	0.785	0.817	0.794	0.768	0.761	0.780	0.812	0.732	0.780	0.763	0.839	0.800	0.738	0.742	0.798	0.831	0.782	0.811	0.824	0.730	0.786	0.798	0.813
504	Orlando	0.773	0.760	0.785	0.758	0.779	0.791	0.779	0.777	0.808	0.786	0.760	0.752	0.772	0.805	0.722	0.770	0.755	0.830	0.793	0.728	0.732	0.790	0.823	0.774	0.804	0.817	0.723	0.779	0.791	0.805
505	Jacksonville	0.791	0.779	0.804	0.777	0.798	0.811	0.799	0.798	0.832	0.808	0.780	0.773	0.793	0.824	0.745	0.793	0.777	0.852	0.813	0.750	0.753	0.810	0.843	0.794	0.824	0.837	0.741	0.798	0.811	0.825
506	Daytona / Gainesville	0.796	0.779	0.807	0.776	0.801	0.814	0.797	0.794	0.834	0.813	0.774	0.765	0.799	0.833	0.728	0.780	0.776	0.852	0.816	0.732	0.733	0.813	0.850	0.794	0.826	0.842	0.737	0.804	0.816	0.828
521	Diversified Dental - Las Vegas	0.815	0.822	0.847	0.823	0.832	0.853	0.862	0.865	0.890	0.846	0.858	0.851	0.820	0.838	0.850	0.903	0.836	0.919	0.852	0.871	0.892	0.853	0.878	0.844	0.870	0.873	0.799	0.818	0.834	0.871
522	Mastercare Dental - Reno	0.821	0.804	0.834	0.801	0.828	0.846	0.832	0.831	0.876	0.844	0.816	0.791	0.826	0.860	0.754	0.821	0.808	0.883	0.852	0.762	0.767	0.848	0.888	0.829	0.864	0.872	0.764	0.829	0.845	0.865
524	Premier - Minnesota	0.829	0.821	0.847	0.819	0.838	0.854	0.847	0.847	0.880	0.851	0.832	0.827	0.834	0.858	0.805	0.854	0.825	0.900	0.855	0.814	0.820	0.853	0.883	0.839	0.866	0.877	0.788	0.835	0.848	0.868
526	Dental Options Pricing - Oregon	0.872	0.859	0.890	0.857	0.882	0.901	0.890	0.890	0.935	0.898	0.873	0.852	0.877	0.912	0.820	0.886	0.864	0.946	0.906	0.832	0.838	0.903	0.943	0.885	0.920	0.928	0.819	0.880	0.897	0.921
527	Rental Network - Hawaii	0.773	0.770	0.793	0.769	0.783	0.800	0.800	0.801	0.818	0.783	0.789	0.778	0.763	0.799	0.763	0.812	0.764	0.846	0.802	0.776	0.789	0.801	0.830	0.789	0.817	0.821	0.744	0.777	0.790	0.817
528	Diversified Dental - Reno	0.845	0.855	0.879	0.855	0.862	0.884	0.898	0.904	0.934	0.884	0.895	0.890	0.856	0.866	0.896	0.949	0.877	0.960	0.883	0.918	0.945	0.883	0.910	0.876	0.903	0.905	0.834	0.847	0.863	0.904
550	North Dakota	0.840	0.818	0.850	0.814	0.845	0.858	0.839	0.834	0.885	0.864	0.812	0.803	0.850	0.881	0.757	0.816	0.820	0.897	0.862	0.759	0.756	0.858	0.899	0.836	0.871	0.890	0.771	0.850	0.863	0.874
551	Nevada	0.780	0.783	0.805	0.782	0.795	0.812	0.814	0.817	0.838	0.799	0.807	0.796	0.778	0.807	0.788	0.838	0.783	0.865	0.813	0.804	0.819	0.812	0.839	0.802	0.828	0.831	0.756	0.784	0.801	0.828
553	Idaho	0.848	0.837	0.867	0.835	0.859	0.878	0.869	0.869	0.910	0.874	0.855	0.836	0.853	0.885	0.806	0.870	0.843	0.922	0.883	0.817	0.824	0.880	0.917	0.863	0.896	0.903	0.801	0.856	0.873	0.897
554	Vermont	0.812	0.793	0.822	0.790	0.817	0.830	0.812	0.808	0.850	0.830	0.787	0.778	0.816	0.851	0.738	0.791	0.790	0.867	0.832	0.740	0.740	0.829	0.867	0.809	0.843	0.860	0.749	0.821	0.833	0.845
555	New Hampshire	0.828	0.808	0.839	0.805	0.834	0.852	0.835	0.834	0.882	0.852	0.815	0.791	0.833	0.869	0.750	0.817	0.812	0.886	0.859	0.757	0.760	0.854	0.897	0.833	0.870	0.880	0.767	0.837	0.853	0.871
556	Delaware	0.831	0.816	0.844	0.813	0.838	0.851	0.838	0.835	0.874	0.850	0.816	0.808	0.835	0.867	0.774	0.826	0.815	0.892	0.854	0.777	0.779	0.850	0.887	0.833	0.864	0.880	0.775	0.839	0.853	0.866
557	Washington	0.822	0.810												0.860																
558	Oregon	0.786	0.773	0.800	0.770	0.794	0.811	0.798	0.797	0.840	0.809	0.780	0.760	0.790	0.824	0.728	0.789	0.775	0.849	0.816	0.738	0.743	0.813	0.850	0.795	0.828	0.836	0.734	0.793	0.809	0.829
559	North Carolina	0.831	0.810	0.840	0.806	0.835	0.848	0.827	0.823	0.871	0.851	0.799	0.790	0.838	0.873	0.746	0.802	0.807	0.886	0.851	0.747	0.745	0.847	0.889	0.826	0.861	0.880	0.762	0.841	0.854	0.864
560	West Virginia	0.837	0.823	0.849	0.820	0.844	0.855	0.839	0.832	0.866	0.856	0.809	0.815	0.843	0.871	0.781	0.820	0.818	0.892	0.854	0.782	0.776	0.850	0.884	0.833	0.862	0.882	0.782	0.846	0.858	0.867
561	Mississippi	0.806	0.786	0.814	0.782	0.810	0.820	0.797	0.788	0.831	0.825	0.759	0.766	0.814	0.845	0.723	0.764	0.778	0.855	0.819	0.721	0.712	0.814	0.852	0.794	0.826	0.850	0.738	0.816	0.827	0.832
562	Arkansas	0.802	0.786	0.813	0.783	0.807	0.818	0.800	0.793	0.830	0.821	0.768	0.774	0.809	0.837	0.739	0.778	0.782	0.854	0.817	0.740	0.734	0.814	0.847	0.796	0.824	0.845	0.744	0.810	0.821	0.829
563	South Carolina	0.832	0.810	0.840	0.806	0.836	0.848	0.826	0.821	0.871	0.851	0.797	0.787	0.838	0.874	0.741	0.798	0.806	0.885	0.851	0.743	0.741	0.847	0.889	0.825	0.862	0.881	0.760	0.842	0.854	0.864
564	Rhode Island	0.845	0.824	0.856	0.820	0.850	0.869	0.850	0.848	0.900	0.869	0.828	0.802	0.851	0.888	0.760	0.829	0.827	0.904	0.875	0.768	0.770	0.871	0.915	0.849	0.887	0.897	0.780	0.854	0.870	0.888
565	Hawaii	0.797	0.780	0.809	0.777	0.803	0.821	0.805	0.804	0.846	0.816	0.788	0.764	0.798	0.836	0.727	0.792	0.780	0.857	0.826	0.737	0.743	0.823	0.862	0.803	0.838	0.847	0.741	0.805	0.820	0.839
566	Pittsburgh	0.782	0.774	0.793	0.772	0.787	0.797	0.789	0.786	0.802	0.789	0.769	0.773	0.777	0.805	0.753	0.782	0.765	0.830	0.796	0.756	0.757	0.794	0.819	0.782	0.805	0.818	0.746	0.787	0.795	0.808
567	Philadelphia	0.788	0.779	0.803	0.777	0.795	0.809	0.800	0.798	0.823	0.799	0.782	0.777	0.784	0.818	0.752	0.796	0.772	0.848	0.809	0.759	0.764	0.807	0.838	0.793	0.821	0.833	0.745	0.794	0.805	0.822
568	Alabama	0.807	0.804	0.829	0.801	0.824	0.835	0.817	0.810	0.846	0.836	0.786	0.792	0.824	0.848	0.757	0.796	0.797	0.871	0.833	0.758	0.752	0.830	0.863	0.813	0.841	0.862	0.761	0.826	0.838	0.846
569	Utah	0.823	0.812	0.838	0.810	0.830	0.844	0.834	0.832	0.861	0.836	0.814	0.807	0.821	0.855	0.781	0.828	0.807	0.885	0.845	0.787	0.792	0.843	0.876	0.827	0.857	0.870	0.775	0.829	0.842	0.859
570	Iowa	0.825	0.804	0.834	0.800	0.829	0.842	0.822	0.818	0.864	0.844	0.795	0.786	0.831	0.865	0.742	0.798	0.801	0.879	0.845	0.744	0.742	0.841	0.882	0.820	0.855	0.873	0.757	0.834	0.847	0.857
571	Massachusetts	0.830	0.818	0.846	0.816	0.838	0.857	0.848	0.847	0.879	0.846	0.832	0.814	0.826	0.864	0.785	0.845	0.815	0.898	0.861	0.796	0.804	0.858	0.894	0.841	0.874	0.881	0.783	0.836	0.851	0.875
572	Oklahoma	0.811	0.800	0.825	0.797	0.819	0.832	0.820	0.818	0.853	0.828	0.800	0.793	0.813	0.845	0.765	0.813	0.797	0.873	0.833	0.771	0.774	0.831	0.865	0.815	0.845	0.858	0.761	0.818	0.831	0.846
573	Louisiana	0.810	0.789	0.818	0.786	0.813	0.823	0.799	0.790	0.835	0.829	0.760	0.766	0.818	0.850	0.724	0.766	0.782	0.859	0.822	0.724	0.715	0.818	0.856	0.797	0.829	0.854	0.740	0.819	0.830	0.835
574	New Mexico	0.833	0.823	0.851	0.820	0.843	0.861	0.851	0.851	0.891	0.856	0.834	0.815	0.836	0.871	0.788	0.849	0.825	0.904	0.865	0.800	0.807	0.862	0.900	0.845	0.878	0.886	0.785	0.840	0.857	0.879
575	Texas	0.818	0.807	0.832	0.804	0.826	0.839	0.826	0.825	0.861	0.836	0.805	0.798	0.821	0.853	0.770	0.819	0.804	0.881	0.840	0.776	0.779	0.838	0.872	0.821	0.852	0.866	0.767	0.825	0.839	0.853
576	Kentucky	0.784	0.772	0.794	0.770	0.788	0.798	0.786	0.781	0.804	0.793	0.761	0.765	0.782	0.812	0.738	0.771	0.763	0.831	0.797	0.741	0.739	0.795	0.823	0.780	0.806	0.822	0.739	0.790	0.799	0.809
577	Kansas	0.794	0.782	0.807	0.779	0.801	0.814	0.803	0.801	0.834	0.810	0.784	0.777	0.795	0.826	0.750	0.796	0.779	0.854	0.815	0.754	0.757	0.813	0.846	0.797	0.826	0.839	0.745	0.800	0.813	0.828
578	Wisconsin	0.829	0.811	0.840	0.808	0.835	0.848	0.831	0.828	0.871	0.848	0.807	0.799	0.834	0.867	0.762	0.815	0.810	0.887	0.850	0.765	0.765	0.847	0.885	0.828	0.861	0.877	0.767	0.837	0.850	0.863
579	Tennessee	0.805	0.789	0.813	0.786	0.808	0.818	0.801	0.794	0.827	0.818	0.770	0.775	0.807	0.838	0.741	0.778	0.780	0.853	0.817	0.742	0.736	0.814	0.847	0.797	0.825	0.845	0.748	0.812	0.822	0.830
580	Minnesota	0.812	0.798	0.824	0.795	0.818	0.831	0.818	0.815	0.849	0.826	0.796	0.789	0.812	0.846	0.756	0.806	0.793	0.870	0.833	0.761	0.764	0.830	0.865	0.813	0.844	0.858	0.758	0.819	0.831	0.846
581	Colorado	0.857	0.844	0.872	0.842	0.865	0.879	0.866	0.864	0.902	0.876	0.844	0.837	0.860	0.893	0.807	0.858	0.842	0.923	0.880	0.813	0.816	0.877	0.913	0.860	0.892	0.906	0.803	0.864	0.878	0.894
582	Indiana	0.812	0.793	0.819	0.790	0.815	0.825	0.806	0.797	0.833	0.825	0.772	0.778	0.814	0.846	0.740	0.778	0.784	0.859	0.823	0.740	0.733	0.820	0.855	0.801	0.831	0.853	0.751	0.820	0.829	0.837
583	Nebraska	0.777	0.768	0.792	0.766	0.784	0.797	0.789	0.787	0.813	0.789	0.772	0.766	0.774	0.807	0.741	0.785	0.762	0.837	0.798	0.747	0.753	0.796	0.827	0.782	0.810	0.822	0.734	0.783	0.795	0.811
584	Connecticut	0.831	0.819	0.847	0.816	0.840	0.858	0.848	0.849	0.884	0.850	0.832	0.813	0.831	0.867	0.784	0.844	0.819	0.899	0.862	0.794	0.801	0.860	0.897	0.842	0.876	0.883	0.783	0.839	0.854	0.877
585	Ohio	0.809	0.793	0.818	0.790	0.813	0.823	0.806	0.799	0.831	0.822	0.774	0.780	0.811	0.842	0.746	0.783	0.784	0.858	0.822	0.747	0.741	0.819	0.852	0.801	0.830	0.850	0.753	0.817	0.827	0.835
586	Michigan	0.836	0.820	0.850	0.817	0.844	0.862	0.849	0.848	0.891	0.859	0.831	0.809	0.839	0.875	0.774	0.839	0.823	0.900	0.868	0.782	0.787	0.864	0.904	0.845	0.880	0.888	0.781	0.844	0.860	0.881
587	Arizona	0.822	0.813	0.840	0.811	0.831	0.849	0.842	0.843	0.874	0.839	0.828	0.811	0.819	0.855	0.787	0.844	0.811	0.893	0.853	0.799	0.808	0.850	0.885	0.835	0.867	0.873	0.780	0.828	0.843	0.867
588	New Jersey	0.799	0.790	0.816	0.787	0.808	0.826	0.815	0.815	0.844	0.812	0.800	0.783	0.793	0.833	0.757	0.814	0.783	0.865	0.829	0.769	0.777	0.827	0.860	0.811	0.841	0.848	0.755	0.805	0.820	0.842
589	Syracuse	0.814	0.799	0.826	0.796	0.820	0.833	0.818	0.814	0.852	0.830	0.794	0.786	0.816	0.851	0.751	0.802	0.794	0.872	0.835	0.755	0.757	0.832	0.868	0.814	0.846	0.862	0.757	0.822	0.834	0.848
590	New York	0.817	0.806	0.834	0.804	0.825	0.843	0.830	0.829	0.861	0.828	0.812	0.793	0.810	0.853	0.765	0.825	0.798	0.882	0.847	0.778	0.785	0.844	0.878	0.828	0.858	0.866	0.769	0.823	0.838	0.859
591	Richmond	0.829	0.809	0.839	0.805	0.834	0.847	0.828	0.824	0.869	0.848	0.801	0.793	0.834	0.869	0.751	0.806	0.806	0.884	0.850	0.753	0.752	0.846	0.886	0.825	0.860	0.878	0.763	0.838	0.851	0.862
592	Atlanta	0.827	0.811	0.839	0.808	0.833	0.846	0.830	0.827	0.869	0.846	0.806	0.798	0.832	0.865	0.763	0.815	0.809	0.887	0.849	0.767	0.768	0.845	0.883	0.827	0.859	0.875	0.767	0.835	0.849	0.861
593	Washington, DC	0.786	0.776	0.800	0.774	0.793	0.806	0.793	0.791	0.818	0.795	0.773	0.767	0.780	0.818	0.740	0.786	0.765	0.844	0.807	0.748	0.752	0.805	0.834	0.790	0.816	0.829	0.739	0.792	0.804	0.818
594	Chicago	0.801	0.785	0.812	0.782	0.806	0.819	0.802	0.798	0.836	0.814	0.778	0.770	0.801	0.837	0.735	0.786	0.778	0.856	0.821	0.740	0.742	0.818	0.853	0.800	0.831	0.846	0.743	0.808	0.820	0.833
595	St. Louis	0.810	0.796	0.823	0.793	0.817	0.830	0.815	0.813	0.851	0.828	0.793	0.786	0.813	0.846	0.753	0.803	0.793	0.869	0.832	0.757	0.758	0.828	0.864	0.811	0.842	0.857	0.755	0.818	0.831	0.844
596	Sacramento	0.799	0.788	0.815	0.786	0.807	0.825	0.816	0.815	0.847	0.815	0.800	0.782	0.796	0.833	0.754	0.812	0.785	0.864	0.828	0.765	0.773	0.826	0.861	0.810	0.842	0.849	0.754	0.805	0.820	0.843
597	Northern California	0.814	0.801	0.828	0.798	0.821	0.839	0.827	0.827	0.865	0.832	0.810	0.790	0.814	0.850	0.760	0.820	0.800	0.878	0.843	0.770	0.776	0.840	0.878	0.823	0.856	0.864	0.764	0.821	0.836	0.857
598	San Diego	0.783	0.779	0.803	0.777	0.794	0.811	0.806	0.806	0.827	0.793	0.793	0.780	0.774	0.813	0.761	0.813	0.770	0.854	0.814	0.774	0.784	0.812	0.841	0.799	0.826	0.831	0.749	0.788	0.803	0.827
599	Southern California	0.792	0.786	0.811	0.785	0.802	0.820	0.813	0.814	0.836	0.802	0.801	0.786	0.783	0.822	0.766	0.820	0.779	0.862	0.822	0.779	0.790	0.820	0.851	0.807	0.835	0.840	0.755	0.797	0.811	0.835

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	V1	V2	V3	V4	V5	V6	V7	V8	V9	V0	VA	VB	VC	VD	VE	VF	VG	VH	VI	VJ	VK	VL	VM	VN	VO	VP	VQ	VR	VS	VT
501	Miami	0.688	0.681	0.699	0.679	0.694	0.703	0.694	0.693	0.711	0.687	0.680	0.673	0.676	0.714	0.655	0.695	0.666	0.739	0.704	0.663	0.668	0.702	0.727	0.692	0.714	0.723	0.651	0.693	0.703	0.714
502	Broward County / Palm Beach	0.736	0.728	0.750	0.727	0.743	0.755	0.748	0.746	0.769	0.744	0.734	0.727	0.729	0.763	0.706	0.750	0.722	0.794	0.756	0.714	0.720	0.754	0.781	0.743	0.768	0.777	0.698	0.741	0.753	0.768
503	Tampa	0.763	0.752	0.776	0.750	0.769	0.782	0.772	0.771	0.802	0.776	0.757	0.748	0.762	0.794	0.722	0.769	0.750	0.822	0.783	0.727	0.731	0.781	0.812	0.768	0.796	0.806	0.718	0.770	0.782	0.796
504	Orlando	0.756	0.744	0.768	0.742	0.762	0.774	0.764	0.762	0.793	0.768	0.748	0.739	0.754	0.787	0.711	0.759	0.741	0.813	0.776	0.717	0.721	0.773	0.805	0.760	0.789	0.799	0.710	0.763	0.774	0.788
505	Jacksonville	0.775	0.764	0.788	0.761	0.782	0.794	0.784	0.783	0.816	0.790	0.769	0.761	0.775	0.806	0.734	0.782	0.763	0.835	0.796	0.739	0.743	0.793	0.825	0.781	0.809	0.819	0.729	0.782	0.794	0.808
506	Daytona / Gainesville	0.774	0.758	0.784	0.755	0.779	0.791	0.777	0.774	0.813	0.788	0.758	0.748	0.775	0.809	0.714	0.766	0.756	0.829	0.793	0.717	0.719	0.790	0.825	0.775	0.806	0.818	0.719	0.782	0.794	0.805
521	Diversified Dental - Las Vegas	0.812	0.820	0.844	0.820	0.829	0.850	0.859	0.863	0.888	0.842	0.856	0.849	0.816	0.835	0.848	0.901	0.833	0.916	0.849	0.869	0.890	0.850	0.875	0.842	0.868	0.869	0.797	0.814	0.831	0.867
522	Mastercare Dental - Reno	0.811	0.795	0.824	0.792	0.818	0.835	0.822	0.821	0.867	0.832	0.810	0.784	0.813	0.850	0.749	0.816	0.799	0.873	0.841	0.756	0.762	0.837	0.876	0.821	0.855	0.861	0.757	0.819	0.836	0.854
524	Premier - Minnesota	0.823	0.816	0.842	0.814	0.832	0.847	0.843	0.843	0.875	0.844	0.830	0.824	0.826	0.851	0.803	0.853	0.821	0.894	0.849	0.812	0.818	0.847	0.876	0.835	0.862	0.871	0.785	0.829	0.843	0.862
526	Dental Options Pricing - Oregon	0.829	0.817	0.846	0.815	0.838	0.856	0.846	0.846	0.890	0.851	0.832	0.812	0.831	0.866	0.782	0.847	0.823	0.899	0.861	0.794	0.800	0.858	0.895	0.843	0.876	0.881	0.780	0.836	0.853	0.875
527	Rental Network - Hawaii	0.765	0.762	0.785	0.761	0.775	0.792	0.792	0.793	0.810	0.774	0.783	0.772	0.754	0.790	0.758	0.807	0.757	0.837	0.793	0.771	0.783	0.792	0.820	0.782	0.809	0.812	0.737	0.769	0.782	0.808
528	Diversified Dental - Reno	0.842	0.852	0.876	0.853	0.860	0.881	0.895	0.902	0.932	0.881	0.894	0.889	0.853	0.863	0.895	0.948	0.875	0.957	0.880	0.917	0.944	0.881	0.907	0.874	0.901	0.902	0.832	0.844	0.861	0.901
550	North Dakota	0.821	0.800	0.830	0.796	0.825	0.838	0.821	0.817	0.868	0.842	0.800	0.789	0.828	0.860	0.746	0.806	0.805	0.877	0.842	0.747	0.745	0.838	0.877	0.821	0.855	0.869	0.756	0.831	0.844	0.854
551	Nevada	0.775	0.778	0.800	0.777	0.790	0.806	0.809	0.812	0.833	0.793	0.804	0.793	0.771	0.802	0.785	0.836	0.779	0.860	0.807	0.800	0.816	0.807	0.833	0.798	0.823	0.826	0.752	0.779	0.796	0.822
553	Idaho	0.837	0.826	0.855	0.824	0.847	0.865	0.858	0.859	0.899	0.860	0.847	0.827	0.839	0.872	0.799	0.864	0.833	0.909	0.870	0.809	0.817	0.867	0.903	0.853	0.885	0.890	0.791	0.844	0.861	0.884
554	Vermont	0.797	0.779	0.807	0.776	0.801	0.814	0.798	0.794	0.836	0.812	0.777	0.767	0.798	0.834	0.728	0.782	0.777	0.850	0.816	0.730	0.731	0.813	0.850	0.797	0.829	0.843	0.738	0.806	0.818	0.829
555	New Hampshire	0.801	0.782	0.811	0.778	0.806	0.823	0.808	0.807	0.854	0.820	0.792	0.767	0.803	0.840	0.729	0.796	0.786	0.857	0.829	0.735	0.738	0.825	0.865	0.809	0.843	0.850	0.743	0.809	0.825	0.842
556	Delaware	0.795	0.781	0.807	0.778	0.801	0.814	0.803	0.801	0.838	0.811	0.785	0.777	0.797	0.829	0.745	0.796	0.782	0.853	0.816	0.748	0.750	0.813	0.847	0.799	0.829	0.841	0.744	0.803	0.816	0.829
557	Washington	0.842	0.830												0.880																
558	Oregon	0.810	0.796	0.824	0.793	0.818	0.834	0.822	0.822	0.867	0.830	0.806	0.785	0.811	0.848	0.753	0.818	0.800	0.874	0.839	0.763	0.769	0.836	0.874	0.821	0.854	0.860	0.757	0.817	0.834	0.853
559	North Carolina	0.812	0.791	0.820	0.787	0.815	0.827	0.809	0.805	0.853	0.828	0.786	0.775	0.815	0.851	0.733	0.790	0.790	0.864	0.830	0.734	0.733	0.827	0.866	0.810	0.844	0.858	0.746	0.821	0.833	0.843
560	West Virginia	0.818	0.805	0.830	0.802	0.824	0.835	0.821	0.815	0.848	0.834	0.796	0.800	0.821	0.850	0.768	0.808	0.802	0.871	0.834	0.769	0.764	0.831	0.862	0.817	0.844	0.860	0.767	0.826	0.838	0.846
561	Mississippi	0.831	0.810	0.838	0.806	0.834	0.844	0.822	0.814	0.858	0.847	0.788	0.794	0.836	0.869	0.751	0.795	0.805	0.880	0.843	0.748	0.739	0.839	0.876	0.821	0.853	0.874	0.763	0.840	0.852	0.856
562	Arkansas	0.806	0.790	0.817	0.788	0.811	0.822	0.805	0.799	0.836	0.823	0.778	0.782	0.811	0.839	0.748	0.789	0.788	0.858	0.821	0.749	0.743	0.818	0.850	0.804	0.831	0.848	0.750	0.814	0.825	0.833
563	South Carolina	0.805	0.784	0.813	0.780	0.808	0.820	0.801	0.797	0.845	0.821	0.777	0.767	0.808	0.845	0.723	0.780	0.783	0.856	0.824	0.724	0.723	0.820	0.859	0.802	0.837	0.851	0.739	0.815	0.827	0.836
564	Rhode Island	0.825	0.805	0.835	0.801	0.830	0.847	0.830	0.829	0.880	0.845	0.812	0.787	0.827	0.866	0.746	0.816	0.809	0.882	0.853	0.753	0.756	0.849	0.891	0.832	0.868	0.875	0.763	0.833	0.849	0.866
565	Hawaii	0.780	0.764	0.791	0.760	0.785	0.802	0.788	0.787	0.828	0.795	0.775	0.750	0.778	0.817	0.716	0.781	0.764	0.839	0.807	0.725	0.731	0.804	0.841	0.788	0.821	0.827	0.726	0.787	0.802	0.820
566	Pittsburgh	0.772	0.764	0.783	0.763	0.777	0.787	0.780	0.777	0.793	0.778	0.763	0.766	0.766	0.794	0.746	0.777	0.757	0.819	0.785	0.749	0.751	0.784	0.808	0.774	0.796	0.806	0.738	0.777	0.785	0.797
567	Philadelphia	0.777	0.769	0.792	0.767	0.784	0.797	0.790	0.788	0.814	0.787	0.775	0.768	0.771	0.806	0.745	0.790	0.763	0.837	0.798	0.751	0.757	0.796	0.826	0.785	0.812	0.821	0.737	0.783	0.795	0.811
568	Alabama	0.806	0.792	0.817	0.789	0.812	0.822	0.806	0.800	0.835	0.822	0.780	0.784	0.810	0.839	0.751	0.791	0.788	0.857	0.821	0.752	0.747	0.818	0.849	0.804	0.831	0.848	0.753	0.814	0.826	0.833
569	Utah	0.805	0.795	0.819	0.793	0.811	0.825	0.816	0.815	0.844	0.816	0.799	0.792	0.801	0.836	0.766	0.814	0.790	0.866	0.826	0.773	0.778	0.824	0.856	0.811	0.840	0.850	0.760	0.811	0.823	0.840
570	Iowa	0.803	0.782	0.811	0.779	0.806	0.819	0.802	0.798	0.843	0.819	0.779	0.769	0.805	0.841	0.728	0.784	0.782	0.855	0.822	0.729	0.728	0.818	0.856	0.801	0.835	0.849	0.740	0.812	0.824	0.834
571	Massachusetts	0.800	0.790	0.816	0.787	0.808	0.825	0.818	0.817	0.849	0.813	0.805	0.787	0.794	0.833	0.760	0.819	0.787	0.866	0.829	0.770	0.779	0.827	0.861	0.813	0.844	0.849	0.757	0.806	0.821	0.843
572	Oklahoma	0.798	0.787	0.812	0.785	0.805	0.818	0.808	0.807	0.841	0.813	0.791	0.784	0.798	0.830	0.758	0.806	0.786	0.859	0.820	0.763	0.767	0.817	0.849	0.804	0.833	0.843	0.751	0.805	0.818	0.833
573	Louisiana	0.817	0.797	0.825	0.793	0.820	0.830	0.808	0.799	0.845	0.834	0.773	0.777	0.823	0.856	0.736	0.780	0.792	0.866	0.829	0.735	0.727	0.825	0.862	0.808	0.840	0.861	0.749	0.826	0.838	0.842
574	New Mexico	0.818	0.808	0.835	0.806	0.828	0.845	0.836	0.837	0.876	0.838	0.822	0.803	0.818	0.854	0.777	0.839	0.811	0.888	0.849	0.789	0.797	0.846	0.882	0.832	0.864	0.869	0.772	0.824	0.841	0.863
575	Texas	0.801	0.790	0.815	0.788	0.808	0.821	0.810	0.809	0.844	0.816	0.793	0.785	0.801	0.834	0.758	0.807	0.789	0.863	0.822	0.764	0.768	0.820	0.853	0.807	0.836	0.847	0.753	0.808	0.821	0.836
576	Kentucky	0.768	0.757	0.777	0.755	0.772	0.781	0.771	0.766	0.789	0.775	0.749	0.752	0.764	0.794	0.727	0.760	0.749	0.814	0.780	0.729	0.728	0.778	0.805	0.767	0.790	0.804	0.726	0.774	0.782	0.792
577	Kansas	0.796	0.785	0.809	0.782	0.803	0.816	0.806	0.805	0.838	0.810	0.790	0.783	0.795	0.827	0.756	0.804	0.783	0.856	0.817	0.760	0.764	0.815	0.847	0.802	0.831	0.841	0.749	0.803	0.816	0.830
578	Wisconsin	0.802	0.786	0.813	0.783	0.807	0.820	0.805	0.803	0.845	0.819	0.785	0.776	0.805	0.838	0.741	0.795	0.786	0.859	0.822	0.744	0.745	0.819	0.855	0.804	0.835	0.848	0.745	0.810	0.823	0.835
579	Tennessee	0.771	0.756	0.779	0.753	0.774	0.784	0.769	0.763	0.794	0.782	0.742	0.746	0.771	0.801	0.715	0.751	0.749	0.817	0.782	0.714	0.710	0.780	0.810	0.766	0.793	0.809	0.719	0.778	0.788	0.795
580	Minnesota	0.799	0.785	0.811	0.782	0.804	0.817	0.806	0.803	0.837	0.811	0.787	0.779	0.796	0.832	0.748	0.798	0.782	0.856	0.819	0.752	0.755	0.816	0.850	0.802	0.833	0.844	0.748	0.806	0.818	0.832
581	Colorado	0.805	0.794	0.819	0.791	0.812	0.825	0.814	0.813	0.849	0.821	0.796	0.789	0.806	0.838	0.761	0.811	0.793	0.867	0.827	0.767	0.771	0.824	0.857	0.811	0.840	0.851	0.756	0.812	0.825	0.840
582	Indiana	0.792	0.775	0.799	0.772	0.795	0.804	0.787	0.780	0.815	0.803	0.758	0.763	0.792	0.825	0.727	0.766	0.768	0.838	0.803	0.726	0.720	0.800	0.833	0.785	0.814	0.831	0.736	0.801	0.810	0.816
583	Nebraska	0.769	0.760	0.783	0.758	0.776	0.789	0.782	0.780	0.805	0.779	0.767	0.761	0.764	0.797	0.737	0.782	0.756	0.828	0.790	0.744	0.749	0.788	0.817	0.776	0.803	0.812	0.729	0.775	0.786	0.803
584	Connecticut	0.813	0.801	0.828	0.798	0.820	0.838	0.829	0.830	0.865	0.829	0.817	0.797	0.809	0.847	0.769	0.830	0.802	0.879	0.842	0.779	0.786	0.839	0.875	0.825	0.858	0.863	0.767	0.819	0.835	0.856
585	Ohio	0.794	0.778	0.802	0.776	0.797	0.807	0.791	0.785	0.817	0.805	0.764	0.768	0.794	0.825	0.736	0.774	0.772	0.841	0.805	0.736	0.732	0.803	0.834	0.789	0.816	0.833	0.741	0.801	0.811	0.818
586	Michigan	0.822	0.807	0.836	0.804	0.829	0.847	0.835	0.835	0.878	0.841	0.821	0.799	0.822	0.859	0.765	0.830	0.810	0.885	0.852	0.772	0.778	0.849	0.887	0.833	0.867	0.873	0.770	0.830	0.846	0.866
587	Arizona	0.811	0.802	0.828	0.800	0.820	0.837	0.831	0.833	0.862	0.825	0.820	0.803	0.805	0.843	0.780	0.837	0.801	0.881	0.840	0.791	0.800	0.838	0.872	0.825	0.856	0.861	0.770	0.817	0.832	0.855
588	New Jersey	0.777	0.768	0.793	0.766	0.785	0.802	0.793	0.793	0.821	0.787	0.780	0.763	0.768	0.809	0.738	0.795	0.762	0.841	0.805	0.750	0.758	0.803	0.834	0.790	0.819	0.824	0.735	0.782	0.797	0.818
589	Syracuse	0.790	0.775	0.801	0.772	0.795	0.807	0.794	0.791	0.828	0.803	0.775	0.766	0.788	0.824	0.732	0.783	0.772	0.845	0.809	0.736	0.739	0.806	0.841	0.792	0.823	0.834	0.736	0.797	0.809	0.822
590	New York	0.799	0.788	0.815	0.786	0.806	0.823	0.811	0.810	0.842	0.807	0.796	0.777	0.789	0.834	0.750	0.810	0.780	0.862	0.827	0.762	0.769	0.824	0.857	0.811	0.840	0.846	0.752	0.804	0.820	0.839
591	Richmond	0.800	0.781	0.809	0.777	0.803	0.816	0.800	0.796	0.840	0.815	0.778	0.768	0.801	0.836	0.729	0.784	0.780	0.853	0.819	0.731	0.731	0.815	0.853	0.799	0.832	0.845	0.739	0.808	0.821	0.831
592	Atlanta	0.810	0.795	0.821	0.792	0.816	0.828	0.814	0.812	0.853	0.826	0.794	0.785	0.812	0.846	0.751	0.804	0.794	0.868	0.830	0.755	0.757	0.827	0.863	0.812	0.844	0.856	0.754	0.818	0.831	0.843
593	Washington, DC	0.760	0.750	0.774	0.748	0.766	0.779	0.767	0.765	0.792	0.767	0.750	0.743	0.753	0.790	0.719	0.764	0.741	0.816	0.780	0.726	0.730	0.778	0.806	0.766	0.791	0.801	0.716	0.766	0.777	0.791
594	Chicago	0.792	0.777	0.803	0.774	0.797	0.809	0.794	0.791	0.828	0.803	0.773	0.764	0.789	0.827	0.730	0.782	0.771	0.847	0.811	0.735	0.737	0.808	0.842	0.793	0.824	0.836	0.737	0.799	0.811	0.823
595	St. Louis	0.794	0.780	0.806	0.777	0.799	0.812	0.800	0.798	0.835	0.809	0.782	0.774	0.794	0.827	0.743	0.793	0.779	0.852	0.814	0.746	0.749	0.811	0.845	0.797	0.827	0.839	0.742	0.801	0.814	0.827
596	Sacramento	0.780	0.769	0.795	0.767	0.787	0.804	0.796	0.796	0.827	0.793	0.783	0.765	0.774	0.812	0.739	0.797	0.767	0.844	0.808	0.749	0.757	0.805	0.839	0.792	0.823	0.828	0.737	0.786	0.800	0.822
597	Northern California	0.836	0.822	0.851	0.820	0.843	0.861	0.850	0.850	0.889	0.852	0.835	0.814	0.833	0.873	0.783	0.846	0.822	0.902	0.865	0.793	0.800	0.862	0.901	0.847	0.881	0.887	0.785	0.843	0.859	0.880
598	San Diego	0.788	0.783	0.808	0.782	0.798	0.815	0.810	0.811	0.832	0.795	0.800	0.786	0.776	0.817	0.767	0.821	0.775	0.858	0.817	0.780	0.790	0.816	0.845	0.805	0.831	0.835	0.753	0.792	0.807	0.830
599	Southern California	0.789	0.784	0.808	0.782	0.799	0.816	0.811	0.811	0.834	0.798	0.800	0.785	0.778	0.819	0.766	0.820	0.777	0.859	0.818	0.778	0.789	0.817	0.846	0.805	0.833	0.837	0.753	0.794	0.809	0.832

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	U1	U2	U3	U4	U5	U6	U7	U8	U9	U0	UA	UB	UC	UD	UE	UF	UG	UH	UI	UJ	UK	UL	UM	UN	UO	UP	UQ	UR	US	UT
501	Miami	0.668	0.663	0.694	0.675	0.689	0.698	0.678	0.689	0.707	0.682	0.677	0.657	0.670	0.696	0.651	0.692	0.662	0.734	0.699	0.659	0.664	0.697	0.722	0.689	0.711	0.707	0.648	0.688	0.699	0.709
502	Broward County / Palm Beach	0.703	0.698	0.742	0.719	0.735	0.747	0.718	0.739	0.762	0.735	0.729	0.697	0.721	0.732	0.700	0.745	0.715	0.786	0.748	0.707	0.714	0.747	0.773	0.737	0.762	0.747	0.692	0.734	0.745	0.760
503	Tampa	0.721	0.712	0.762	0.737	0.756	0.768	0.732	0.759	0.789	0.761	0.747	0.708	0.747	0.753	0.711	0.760	0.738	0.807	0.770	0.716	0.721	0.767	0.798	0.757	0.784	0.767	0.707	0.757	0.769	0.782
504	Orlando	0.715	0.705	0.754	0.729	0.748	0.760	0.725	0.749	0.780	0.753	0.737	0.700	0.739	0.747	0.701	0.750	0.729	0.798	0.762	0.706	0.710	0.760	0.790	0.749	0.776	0.760	0.698	0.750	0.761	0.774
505	Jacksonville	0.732	0.723	0.774	0.748	0.768	0.780	0.744	0.770	0.804	0.775	0.759	0.719	0.760	0.765	0.724	0.773	0.751	0.820	0.782	0.728	0.732	0.780	0.810	0.769	0.796	0.779	0.717	0.768	0.781	0.794
506	Daytona / Gainesville	0.730	0.716	0.765	0.736	0.759	0.771	0.734	0.756	0.795	0.768	0.743	0.705	0.754	0.766	0.699	0.752	0.740	0.808	0.774	0.701	0.703	0.771	0.804	0.759	0.788	0.776	0.703	0.763	0.775	0.786
521	Diversified Dental - Las Vegas	0.769	0.778	0.841	0.817	0.826	0.847	0.817	0.860	0.886	0.839	0.854	0.807	0.813	0.792	0.846	0.900	0.831	0.913	0.846	0.867	0.888	0.847	0.872	0.840	0.866	0.827	0.795	0.812	0.829	0.865
522	Mastercare Dental - Reno	0.774	0.760	0.816	0.784	0.810	0.827	0.789	0.814	0.861	0.822	0.804	0.750	0.804	0.813	0.743	0.812	0.794	0.865	0.832	0.749	0.755	0.829	0.867	0.816	0.849	0.827	0.750	0.812	0.829	0.845
524	Premier - Minnesota	0.816	0.808	0.833	0.806	0.824	0.839	0.835	0.835	0.869	0.835	0.825	0.818	0.817	0.843	0.797	0.848	0.815	0.886	0.841	0.806	0.812	0.839	0.867	0.829	0.855	0.862	0.778	0.822	0.835	0.854
526	Dental Options Pricing - Oregon	0.823	0.811	0.839	0.808	0.831	0.849	0.839	0.840	0.885	0.843	0.828	0.807	0.823	0.859	0.777	0.844	0.818	0.892	0.854	0.787	0.794	0.851	0.887	0.838	0.871	0.874	0.774	0.830	0.847	0.867
527	Rental Network - Hawaii	0.760	0.757	0.779	0.756	0.769	0.785	0.786	0.787	0.805	0.767	0.779	0.767	0.747	0.784	0.753	0.802	0.752	0.831	0.787	0.765	0.778	0.786	0.814	0.777	0.804	0.806	0.732	0.763	0.777	0.802
528	Diversified Dental - Reno	0.797	0.808	0.874	0.851	0.857	0.879	0.851	0.900	0.929	0.878	0.892	0.844	0.851	0.819	0.893	0.946	0.873	0.955	0.877	0.914	0.942	0.878	0.904	0.872	0.899	0.858	0.830	0.842	0.859	0.898
550	North Dakota	0.805	0.783	0.813	0.780	0.808	0.821	0.806	0.802	0.854	0.824	0.788	0.776	0.810	0.842	0.733	0.795	0.791	0.859	0.825	0.733	0.731	0.821	0.859	0.807	0.840	0.851	0.743	0.815	0.828	0.837
551	Nevada	0.730	0.739	0.796	0.774	0.786	0.802	0.776	0.808	0.830	0.788	0.801	0.767	0.767	0.753	0.782	0.833	0.776	0.856	0.803	0.797	0.812	0.802	0.828	0.795	0.820	0.786	0.748	0.775	0.792	0.818
553	Idaho	0.827	0.816	0.845	0.814	0.837	0.854	0.848	0.849	0.891	0.848	0.839	0.819	0.827	0.861	0.791	0.857	0.825	0.899	0.859	0.801	0.808	0.857	0.892	0.845	0.876	0.879	0.783	0.834	0.852	0.873
554	Vermont	0.786	0.767	0.794	0.764	0.789	0.801	0.786	0.783	0.826	0.798	0.768	0.757	0.785	0.821	0.719	0.775	0.768	0.838	0.804	0.720	0.721	0.801	0.837	0.787	0.819	0.829	0.728	0.794	0.806	0.817
555	New Hampshire	0.792	0.773	0.801	0.769	0.796	0.812	0.798	0.797	0.846	0.809	0.785	0.760	0.792	0.830	0.721	0.790	0.779	0.847	0.819	0.726	0.730	0.815	0.854	0.801	0.835	0.839	0.734	0.800	0.816	0.831
556	Delaware	0.783	0.768	0.794	0.766	0.788	0.800	0.790	0.789	0.827	0.797	0.776	0.767	0.782	0.815	0.736	0.787	0.771	0.840	0.803	0.737	0.740	0.800	0.833	0.789	0.818	0.826	0.733	0.791	0.803	0.816
557	Washington	0.836	0.823												0.873																
558	Oregon	0.803	0.789	0.817	0.786	0.810	0.826	0.814	0.814	0.861	0.822	0.802	0.779	0.803	0.841	0.747	0.814	0.794	0.867	0.831	0.756	0.762	0.828	0.865	0.815	0.848	0.852	0.751	0.810	0.827	0.845
559	North Carolina	0.796	0.775	0.803	0.771	0.798	0.810	0.794	0.790	0.838	0.811	0.774	0.762	0.797	0.833	0.720	0.779	0.777	0.847	0.814	0.721	0.720	0.810	0.848	0.796	0.829	0.840	0.733	0.805	0.818	0.826
560	West Virginia	0.801	0.787	0.812	0.785	0.806	0.816	0.804	0.799	0.832	0.816	0.783	0.786	0.803	0.831	0.755	0.795	0.787	0.852	0.816	0.754	0.751	0.813	0.842	0.802	0.828	0.841	0.752	0.809	0.820	0.828
561	Mississippi	0.808	0.787	0.815	0.784	0.811	0.820	0.801	0.793	0.838	0.823	0.772	0.775	0.812	0.845	0.733	0.779	0.786	0.856	0.820	0.730	0.722	0.816	0.851	0.802	0.832	0.850	0.744	0.818	0.829	0.833
562	Arkansas	0.787	0.772	0.798	0.769	0.792	0.802	0.787	0.782	0.819	0.803	0.764	0.767	0.791	0.819	0.734	0.775	0.773	0.838	0.802	0.734	0.728	0.799	0.829	0.787	0.813	0.828	0.735	0.796	0.807	0.814
563	South Carolina	0.783	0.761	0.790	0.758	0.785	0.796	0.780	0.776	0.823	0.796	0.760	0.748	0.783	0.820	0.706	0.764	0.763	0.832	0.800	0.706	0.705	0.797	0.834	0.782	0.815	0.826	0.720	0.792	0.804	0.813
564	Rhode Island	0.809	0.789	0.819	0.785	0.813	0.830	0.814	0.813	0.865	0.827	0.800	0.774	0.809	0.849	0.734	0.804	0.795	0.865	0.836	0.739	0.743	0.832	0.873	0.818	0.853	0.857	0.749	0.817	0.834	0.849
565	Hawaii	0.738	0.724	0.777	0.747	0.771	0.787	0.749	0.773	0.815	0.779	0.764	0.711	0.762	0.776	0.705	0.771	0.752	0.824	0.792	0.712	0.719	0.789	0.825	0.776	0.808	0.788	0.714	0.773	0.788	0.805
566	Pittsburgh	0.763	0.755	0.773	0.753	0.767	0.777	0.771	0.768	0.785	0.768	0.756	0.758	0.756	0.784	0.739	0.770	0.749	0.809	0.776	0.742	0.743	0.774	0.797	0.766	0.787	0.796	0.730	0.768	0.776	0.787
567	Philadelphia	0.769	0.761	0.783	0.759	0.776	0.788	0.782	0.781	0.807	0.778	0.769	0.762	0.763	0.797	0.739	0.785	0.757	0.828	0.790	0.745	0.751	0.788	0.817	0.778	0.805	0.812	0.730	0.775	0.787	0.803
568	Alabama	0.789	0.774	0.798	0.772	0.793	0.803	0.789	0.784	0.819	0.803	0.766	0.770	0.790	0.820	0.738	0.778	0.773	0.838	0.802	0.737	0.733	0.799	0.829	0.788	0.814	0.828	0.738	0.796	0.808	0.814
569	Utah	0.798	0.788	0.812	0.786	0.804	0.817	0.809	0.808	0.838	0.808	0.794	0.786	0.793	0.828	0.761	0.810	0.785	0.858	0.819	0.767	0.772	0.817	0.848	0.806	0.834	0.842	0.754	0.804	0.817	0.832
570	Iowa	0.785	0.764	0.792	0.761	0.787	0.799	0.784	0.781	0.826	0.799	0.765	0.754	0.785	0.821	0.714	0.771	0.767	0.836	0.803	0.713	0.713	0.799	0.836	0.786	0.818	0.828	0.724	0.794	0.806	0.815
571	Massachusetts	0.794	0.783	0.809	0.780	0.801	0.818	0.810	0.810	0.843	0.805	0.800	0.781	0.785	0.826	0.754	0.815	0.782	0.858	0.821	0.763	0.772	0.819	0.853	0.808	0.838	0.841	0.750	0.799	0.815	0.835
572	Oklahoma	0.782	0.771	0.795	0.769	0.789	0.801	0.793	0.792	0.826	0.796	0.779	0.771	0.781	0.813	0.745	0.794	0.772	0.842	0.803	0.750	0.754	0.801	0.832	0.790	0.818	0.826	0.738	0.789	0.802	0.816
573	Louisiana	0.795	0.775	0.802	0.772	0.797	0.807	0.786	0.779	0.825	0.811	0.756	0.759	0.799	0.832	0.719	0.764	0.773	0.843	0.806	0.717	0.709	0.803	0.838	0.789	0.819	0.836	0.730	0.805	0.816	0.819
574	New Mexico	0.806	0.797	0.823	0.795	0.816	0.832	0.824	0.825	0.865	0.825	0.813	0.794	0.805	0.841	0.768	0.830	0.801	0.876	0.836	0.779	0.786	0.833	0.868	0.822	0.853	0.856	0.762	0.812	0.830	0.850
575	Texas	0.788	0.777	0.801	0.774	0.794	0.806	0.797	0.796	0.832	0.802	0.782	0.774	0.786	0.819	0.748	0.798	0.777	0.848	0.808	0.753	0.757	0.806	0.838	0.795	0.823	0.831	0.742	0.794	0.807	0.821
576	Kentucky	0.754	0.743	0.763	0.741	0.757	0.767	0.757	0.753	0.776	0.760	0.739	0.741	0.749	0.778	0.717	0.750	0.737	0.799	0.766	0.718	0.717	0.764	0.789	0.754	0.777	0.788	0.714	0.760	0.769	0.778
577	Kansas	0.785	0.773	0.798	0.771	0.791	0.803	0.795	0.794	0.828	0.798	0.782	0.773	0.783	0.815	0.747	0.796	0.774	0.844	0.806	0.750	0.754	0.803	0.834	0.792	0.820	0.828	0.740	0.792	0.804	0.819
578	Wisconsin	0.791	0.774	0.801	0.771	0.795	0.807	0.794	0.792	0.835	0.806	0.777	0.767	0.792	0.826	0.732	0.787	0.777	0.847	0.810	0.734	0.735	0.807	0.842	0.795	0.825	0.835	0.736	0.799	0.812	0.823
579	Tennessee	0.757	0.742	0.764	0.739	0.759	0.768	0.755	0.749	0.781	0.766	0.732	0.734	0.756	0.786	0.704	0.741	0.737	0.801	0.768	0.703	0.699	0.765	0.794	0.754	0.779	0.793	0.707	0.764	0.773	0.780
580	Minnesota	0.789	0.775	0.800	0.772	0.794	0.806	0.796	0.793	0.829	0.800	0.780	0.771	0.785	0.821	0.740	0.791	0.774	0.845	0.808	0.744	0.747	0.806	0.839	0.794	0.824	0.832	0.739	0.796	0.808	0.822
581	Colorado	0.798	0.786	0.811	0.784	0.804	0.816	0.807	0.805	0.843	0.813	0.791	0.783	0.797	0.830	0.755	0.807	0.787	0.859	0.819	0.761	0.764	0.816	0.848	0.805	0.834	0.842	0.750	0.805	0.818	0.832
582	Indiana	0.777	0.759	0.783	0.756	0.778	0.788	0.772	0.765	0.801	0.786	0.747	0.750	0.775	0.807	0.715	0.755	0.755	0.821	0.787	0.713	0.708	0.784	0.815	0.772	0.799	0.814	0.722	0.785	0.794	0.799
583	Nebraska	0.755	0.747	0.769	0.745	0.762	0.774	0.769	0.768	0.792	0.764	0.757	0.750	0.749	0.782	0.727	0.772	0.744	0.813	0.776	0.732	0.738	0.774	0.802	0.764	0.790	0.797	0.717	0.761	0.772	0.789
584	Connecticut	0.806	0.793	0.820	0.791	0.813	0.830	0.821	0.823	0.859	0.820	0.811	0.791	0.801	0.839	0.763	0.825	0.795	0.871	0.834	0.772	0.780	0.831	0.867	0.819	0.851	0.854	0.760	0.812	0.827	0.848
585	Ohio	0.779	0.764	0.787	0.761	0.782	0.791	0.777	0.772	0.804	0.789	0.754	0.756	0.778	0.809	0.725	0.763	0.759	0.825	0.790	0.724	0.720	0.788	0.818	0.776	0.802	0.816	0.728	0.787	0.796	0.803
586	Michigan	0.811	0.796	0.824	0.793	0.817	0.834	0.824	0.824	0.868	0.829	0.813	0.790	0.810	0.848	0.756	0.823	0.801	0.873	0.840	0.762	0.768	0.837	0.874	0.824	0.857	0.860	0.760	0.819	0.835	0.853
587	Arizona	0.803	0.794	0.819	0.792	0.811	0.828	0.822	0.824	0.855	0.815	0.813	0.796	0.796	0.834	0.773	0.831	0.794	0.872	0.831	0.783	0.793	0.829	0.862	0.818	0.849	0.851	0.763	0.808	0.823	0.846
588	New Jersey	0.771	0.761	0.786	0.759	0.778	0.795	0.786	0.786	0.816	0.779	0.775	0.757	0.760	0.802	0.733	0.791	0.757	0.834	0.798	0.743	0.752	0.796	0.827	0.785	0.813	0.816	0.729	0.776	0.791	0.810
589	Syracuse	0.777	0.762	0.787	0.759	0.781	0.793	0.782	0.779	0.816	0.788	0.765	0.755	0.774	0.810	0.722	0.774	0.761	0.831	0.796	0.726	0.728	0.793	0.827	0.781	0.811	0.820	0.725	0.785	0.796	0.809
590	New York	0.795	0.784	0.810	0.782	0.802	0.818	0.806	0.806	0.839	0.802	0.793	0.773	0.784	0.830	0.746	0.807	0.777	0.857	0.822	0.758	0.765	0.820	0.852	0.808	0.837	0.841	0.748	0.800	0.816	0.834
591	Richmond	0.782	0.763	0.790	0.760	0.785	0.797	0.783	0.780	0.823	0.796	0.765	0.754	0.782	0.817	0.716	0.771	0.765	0.834	0.801	0.716	0.716	0.797	0.833	0.784	0.815	0.825	0.724	0.791	0.803	0.813
592	Atlanta	0.797	0.781	0.807	0.778	0.801	0.814	0.801	0.799	0.841	0.811	0.784	0.774	0.797	0.832	0.741	0.795	0.783	0.854	0.816	0.744	0.745	0.813	0.848	0.801	0.832	0.841	0.743	0.805	0.818	0.829
593	Washington, DC	0.753	0.744	0.767	0.742	0.759	0.772	0.761	0.759	0.787	0.759	0.746	0.738	0.745	0.783	0.713	0.760	0.736	0.809	0.773	0.720	0.724	0.771	0.798	0.761	0.786	0.793	0.711	0.759	0.771	0.784
594	Chicago	0.784	0.768	0.794	0.766	0.788	0.800	0.785	0.782	0.821	0.793	0.767	0.757	0.780	0.818	0.723	0.777	0.765	0.838	0.802	0.728	0.730	0.799	0.833	0.787	0.817	0.826	0.730	0.791	0.803	0.815
595	St. Louis	0.776	0.762	0.787	0.760	0.781	0.793	0.783	0.782	0.819	0.790	0.768	0.759	0.775	0.808	0.729	0.780	0.764	0.833	0.796	0.732	0.734	0.793	0.826	0.782	0.811	0.819	0.727	0.783	0.796	0.808
596	Sacramento	0.775	0.763	0.789	0.761	0.781	0.798	0.790	0.790	0.823	0.786	0.779	0.761	0.767	0.806	0.734	0.793	0.763	0.837	0.801	0.743	0.752	0.799	0.832	0.788	0.818	0.821	0.732	0.780	0.795	0.815
597	Northern California	0.833	0.818	0.846	0.816	0.839	0.856	0.845	0.846	0.887	0.847	0.832	0.810	0.828	0.869	0.779	0.845	0.820	0.898	0.861	0.788	0.796	0.858	0.896	0.845	0.879	0.883	0.782	0.839	0.855	0.875
598	San Diego	0.784	0.778	0.803	0.777	0.793	0.810	0.805	0.806	0.828	0.790	0.796	0.782	0.770	0.812	0.763	0.818	0.771	0.853	0.812	0.775	0.786	0.811	0.839	0.801	0.828	0.830	0.749	0.788	0.803	0.825
599	Southern California	0.787	0.781	0.805	0.779	0.796	0.813	0.807	0.808	0.832	0.794	0.798	0.783	0.774	0.816	0.763	0.818	0.775	0.856	0.815	0.775	0.786	0.814	0.843	0.804	0.831	0.834	0.751	0.791	0.806	0.829

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ
501	Miami	0.673	0.658	0.646	0.692	0.676	0.662	0.677	0.680	0.655	0.677	0.680	0.655	0.672	0.676	0.653	0.689	0.693	0.668	0.690	0.711	0.675	0.690	0.711	0.675	0.723
502	Broward County / Palm Beach	0.721	0.697	0.681	0.761	0.736	0.716	0.740	0.741	0.714	0.740	0.741	0.714	0.727	0.733	0.698	0.759	0.766	0.727	0.756	0.776	0.737	0.756	0.776	0.737	0.777
503	Tampa	0.725	0.695	0.678	0.794	0.761	0.737	0.773	0.772	0.741	0.773	0.772	0.741	0.747	0.753	0.713	0.796	0.803	0.757	0.796	0.820	0.773	0.796	0.820	0.773	0.806
504	Orlando	0.725	0.695	0.678	0.792	0.761	0.737	0.763	0.762	0.731	0.763	0.762	0.731	0.747	0.753	0.713	0.796	0.803	0.757	0.786	0.811	0.763	0.786	0.811	0.763	0.799
505	Jacksonville	0.733	0.704	0.686	0.797	0.765	0.743	0.789	0.787	0.755	0.789	0.787	0.755	0.752	0.757	0.719	0.799	0.806	0.761	0.812	0.835	0.788	0.812	0.835	0.788	0.819
506	Daytona / Gainesville	0.720	0.684	0.665	0.813	0.775	0.747	0.780	0.779	0.742	0.780	0.779	0.742	0.758	0.762	0.717	0.821	0.829	0.775	0.812	0.841	0.785	0.812	0.841	0.785	0.818
521	Diversified Dental - Las Vegas	0.764	0.756	0.751	0.780	0.772	0.765	0.805	0.804	0.794	0.805	0.804	0.794	0.766	0.772	0.759	0.777	0.784	0.769	0.811	0.817	0.803	0.811	0.817	0.803	0.869
522	Mastercare Dental - Reno	0.699	0.678	0.661	0.740	0.718	0.697	0.767	0.767	0.731	0.767	0.767	0.731	0.702	0.722	0.681	0.732	0.755	0.709	0.788	0.815	0.763	0.788	0.815	0.763	0.861
524	Premier - Minnesota	0.731	0.715	0.703	0.763	0.746	0.731	0.854	0.848	0.826	0.854	0.848	0.826	0.736	0.746	0.719	0.758	0.771	0.740	0.866	0.878	0.845	0.866	0.878	0.845	0.871
526	Dental Options Pricing - Oregon	0.745	0.724	0.710	0.779	0.757	0.740	0.820	0.815	0.784	0.820	0.815	0.784	0.746	0.760	0.726	0.770	0.788	0.749	0.837	0.857	0.810	0.837	0.857	0.810	0.881
527	Rental Network - Hawaii	0.753	0.738	0.725	0.803	0.787	0.771	0.707	0.708	0.684	0.707	0.708	0.684	0.769	0.784	0.753	0.802	0.821	0.785	0.726	0.746	0.710	0.726	0.746	0.710	0.812
528	Diversified Dental - Reno	0.836	0.830	0.827	0.849	0.843	0.838	0.853	0.852	0.845	0.853	0.852	0.845	0.838	0.842	0.833	0.847	0.852	0.841	0.857	0.862	0.851	0.857	0.862	0.851	0.902
550	North Dakota	0.710	0.698	0.673	0.752	0.760	0.722	0.791	0.795	0.760	0.858	0.857	0.816	0.747	0.833	0.733	0.776	0.821	0.761	0.861	0.904	0.839	0.884	0.921	0.857	0.869
551	Nevada	0.755	0.744	0.738	0.773	0.761	0.753	0.765	0.763	0.754	0.765	0.763	0.754	0.759	0.759	0.746	0.772	0.773	0.758	0.770	0.777	0.763	0.770	0.777	0.763	0.826
553	Idaho	0.712	0.686	0.668	0.772	0.745	0.722	0.762	0.762	0.727	0.762	0.762	0.727	0.724	0.743	0.699	0.765	0.789	0.738	0.785	0.813	0.761	0.785	0.813	0.761	0.890
554	Vermont	0.720	0.688	0.669	0.785	0.751	0.726	0.756	0.757	0.718	0.756	0.757	0.718	0.737	0.743	0.701	0.786	0.794	0.744	0.783	0.814	0.756	0.783	0.814	0.756	0.843
555	New Hampshire	0.748	0.727	0.705	0.787	0.765	0.739	0.763	0.765	0.726	0.763	0.765	0.726	0.744	0.770	0.721	0.776	0.804	0.751	0.784	0.815	0.758	0.784	0.815	0.758	0.850
556	Delaware	0.731	0.708	0.689	0.782	0.758	0.734	0.776	0.774	0.739	0.776	0.774	0.739	0.740	0.758	0.715	0.776	0.798	0.749	0.797	0.822	0.771	0.797	0.822	0.771	0.841
557	Washington																									
558	Oregon	0.765	0.747	0.732	0.800	0.780	0.763	0.800	0.798	0.767	0.800	0.798	0.767	0.767	0.783	0.749	0.793	0.812	0.772	0.818	0.840	0.794	0.818	0.840	0.794	0.860
559	North Carolina	0.680	0.654	0.634	0.756	0.730	0.704	0.754	0.757	0.714	0.754	0.757	0.714	0.704	0.724	0.677	0.756	0.782	0.726	0.788	0.823	0.759	0.788	0.823	0.759	0.858
560	West Virginia	0.672	0.646	0.630	0.764	0.738	0.715	0.786	0.781	0.749	0.786	0.781	0.749	0.714	0.728	0.687	0.771	0.791	0.742	0.817	0.839	0.789	0.817	0.839	0.789	0.860
561	Mississippi	0.700	0.657	0.638	0.800	0.754	0.727	0.751	0.751	0.711	0.751	0.751	0.711	0.739	0.738	0.692	0.814	0.816	0.761	0.789	0.821	0.761	0.789	0.821	0.761	0.874
562	Arkansas	0.704	0.679	0.662	0.769	0.743	0.721	0.761	0.760	0.727	0.761	0.760	0.727	0.724	0.737	0.697	0.768	0.786	0.739	0.785	0.810	0.761	0.785	0.810	0.761	0.848
563	South Carolina	0.669	0.641	0.623	0.756	0.728	0.702	0.760	0.760	0.718	0.760	0.760	0.718	0.702	0.719	0.673	0.758	0.781	0.727	0.795	0.828	0.766	0.795	0.828	0.766	0.851
564	Rhode Island	0.746	0.727	0.712	0.794	0.774	0.756	0.776	0.774	0.743	0.776	0.774	0.743	0.756	0.772	0.737	0.789	0.809	0.769	0.797	0.820	0.773	0.797	0.820	0.773	0.875
565	Hawaii	0.749	0.728	0.712	0.812	0.791	0.770	0.729	0.732	0.697	0.729	0.732	0.697	0.768	0.787	0.748	0.811	0.833	0.788	0.757	0.786	0.734	0.757	0.786	0.734	0.827
566	Pittsburgh	0.729	0.712	0.700	0.774	0.757	0.741	0.737	0.737	0.715	0.737	0.737	0.715	0.743	0.753	0.725	0.774	0.787	0.754	0.754	0.771	0.738	0.754	0.771	0.738	0.806
567	Philadelphia	0.703	0.685	0.670	0.741	0.724	0.705	0.736	0.737	0.709	0.736	0.737	0.709	0.710	0.724	0.691	0.738	0.754	0.717	0.754	0.775	0.735	0.754	0.775	0.735	0.821
568	Alabama	0.757	0.716	0.703	0.819	0.778	0.758	0.780	0.776	0.746	0.780	0.776	0.746	0.772	0.767	0.731	0.825	0.822	0.779	0.804	0.826	0.780	0.804	0.826	0.780	0.848
569	Utah	0.740	0.721	0.706	0.780	0.760	0.741	0.736	0.736	0.717	0.736	0.736	0.717	0.747	0.760	0.726	0.775	0.791	0.753	0.748	0.762	0.734	0.748	0.762	0.734	0.850
570	Iowa	0.670	0.644	0.627	0.750	0.724	0.700	0.766	0.765	0.727	0.766	0.765	0.727	0.700	0.716	0.673	0.752	0.774	0.723	0.798	0.827	0.770	0.798	0.827	0.770	0.849
571	Massachusetts	0.683	0.668	0.653	0.710	0.694	0.676	0.752	0.752	0.722	0.752	0.752	0.722	0.680	0.698	0.664	0.702	0.722	0.684	0.767	0.791	0.746	0.767	0.791	0.746	0.849
572	Oklahoma	0.686	0.663	0.649	0.756	0.733	0.713	0.750	0.749	0.722	0.750	0.749	0.722	0.713	0.726	0.689	0.758	0.776	0.733	0.772	0.793	0.752	0.772	0.793	0.752	0.843
573	Louisiana	0.698	0.659	0.641	0.789	0.747	0.722	0.741	0.742	0.705	0.741	0.742	0.705	0.734	0.733	0.690	0.803	0.804	0.754	0.778	0.808	0.752	0.778	0.808	0.752	0.861
574	New Mexico	0.708	0.689	0.675	0.766	0.747	0.728	0.761	0.760	0.730	0.761	0.760	0.730	0.726	0.743	0.707	0.765	0.785	0.744	0.783	0.806	0.761	0.783	0.806	0.761	0.869
575	Texas	0.718	0.697	0.684	0.772	0.751	0.733	0.743	0.743	0.715	0.743	0.743	0.715	0.734	0.747	0.713	0.771	0.787	0.748	0.765	0.786	0.745	0.765	0.786	0.745	0.847
576	Kentucky	0.675	0.656	0.644	0.743	0.724	0.707	0.719	0.719	0.694	0.719	0.719	0.694	0.706	0.717	0.686	0.749	0.765	0.727	0.744	0.764	0.726	0.744	0.764	0.726	0.804
577	Kansas	0.667	0.648	0.632	0.716	0.696	0.676	0.754	0.754	0.726	0.754	0.754	0.726	0.678	0.693	0.657	0.713	0.731	0.690	0.773	0.794	0.753	0.773	0.794	0.753	0.841
578	Wisconsin	0.676	0.651	0.635	0.741	0.716	0.694	0.756	0.756	0.720	0.756	0.756	0.720	0.696	0.711	0.670	0.740	0.759	0.712	0.784	0.812	0.758	0.784	0.812	0.758	0.848
579	Tennessee	0.679	0.657	0.640	0.741	0.718	0.696	0.733	0.734	0.702	0.733	0.734	0.702	0.698	0.713	0.674	0.741	0.760	0.715	0.758	0.785	0.736	0.758	0.785	0.736	0.809
580	Minnesota	0.706	0.686	0.669	0.749	0.730	0.709	0.766	0.765	0.732	0.766	0.765	0.732	0.714	0.730	0.692	0.745	0.764	0.722	0.787	0.812	0.763	0.787	0.812	0.763	0.844
581	Colorado	0.725	0.704	0.687	0.769	0.749	0.727	0.770	0.771	0.739	0.770	0.771	0.739	0.732	0.749	0.710	0.764	0.784	0.740	0.789	0.814	0.769	0.789	0.814	0.769	0.851
582	Indiana	0.644	0.620	0.604	0.707	0.684	0.661	0.742	0.744	0.707	0.742	0.744	0.707	0.664	0.678	0.639	0.707	0.726	0.680	0.771	0.800	0.746	0.771	0.800	0.746	0.831
583	Nebraska	0.708	0.687	0.674	0.774	0.753	0.733	0.708	0.710	0.683	0.708	0.710	0.683	0.733	0.746	0.711	0.776	0.793	0.752	0.731	0.754	0.714	0.731	0.754	0.714	0.812
584	Connecticut	0.743	0.726	0.709	0.781	0.763	0.743	0.761	0.761	0.731	0.761	0.761	0.731	0.747	0.766	0.728	0.775	0.797	0.754	0.778	0.801	0.757	0.778	0.801	0.757	0.863
585	Ohio	0.707	0.683	0.667	0.779	0.755	0.734	0.742	0.742	0.711	0.742	0.742	0.711	0.734	0.748	0.709	0.782	0.800	0.754	0.769	0.794	0.747	0.769	0.794	0.747	0.833
586	Michigan	0.662	0.642	0.624	0.703	0.683	0.661	0.776	0.775	0.738	0.776	0.775	0.738	0.665	0.686	0.645	0.696	0.720	0.674	0.797	0.826	0.770	0.797	0.826	0.770	0.873
587	Arizona	0.723	0.707	0.692	0.768	0.752	0.734	0.747	0.747	0.719	0.747	0.747	0.719	0.733	0.750	0.716	0.765	0.785	0.747	0.765	0.787	0.746	0.765	0.787	0.746	0.861
588	New Jersey	0.736	0.722	0.708	0.768	0.754	0.737	0.721	0.723	0.696	0.721	0.723	0.696	0.739	0.757	0.725	0.763	0.783	0.747	0.737	0.758	0.720	0.737	0.758	0.720	0.824
589	Syracuse	0.725	0.703	0.686	0.790	0.768	0.745	0.748	0.748	0.713	0.748	0.748	0.713	0.746	0.763	0.722	0.790	0.811	0.764	0.774	0.802	0.750	0.774	0.802	0.750	0.834
590	New York	0.742	0.730	0.714	0.771	0.757	0.738	0.725	0.729	0.699	0.725	0.729	0.699	0.741	0.761	0.727	0.764	0.786	0.748	0.740	0.765	0.723	0.740	0.765	0.723	0.846
591	Richmond	0.701	0.677	0.661	0.776	0.751	0.730	0.748	0.748	0.713	0.748	0.748	0.713	0.730	0.744	0.704	0.778	0.798	0.751	0.777	0.804	0.753	0.777	0.804	0.753	0.845
592	Atlanta	0.696	0.674	0.658	0.757	0.736	0.714	0.739	0.741	0.706	0.739	0.741	0.706	0.715	0.731	0.692	0.757	0.777	0.732	0.766	0.794	0.742	0.766	0.794	0.742	0.856
593	Washington, DC	0.691	0.675	0.660	0.731	0.714	0.695	0.692	0.695	0.668	0.692	0.695	0.668	0.699	0.714	0.680	0.728	0.746	0.708	0.710	0.733	0.693	0.710	0.733	0.693	0.801
594	Chicago	0.690	0.670	0.653	0.735	0.715	0.693	0.718	0.722	0.687	0.718	0.722	0.687	0.698	0.715	0.676	0.730	0.751	0.707	0.741	0.770	0.720	0.741	0.770	0.720	0.836
595	St. Louis	0.682	0.660	0.644	0.741	0.719	0.699	0.738	0.739	0.704	0.738	0.739	0.704	0.700	0.714	0.677	0.740	0.759	0.716	0.765	0.793	0.741	0.765	0.793	0.741	0.839
596	Sacramento	0.784	0.767	0.752	0.824	0.807	0.788	0.760	0.761	0.732	0.760	0.761	0.732	0.791	0.808	0.773	0.819	0.838	0.800	0.778	0.801	0.759	0.778	0.801	0.759	0.828
597	Northern California	0.775	0.757	0.741	0.804	0.786	0.766	0.782	0.782	0.750	0.782	0.782	0.750	0.770	0.789	0.752	0.795	0.816	0.775	0.797	0.821	0.776	0.797	0.821	0.776	0.887
598	San Diego	0.745	0.733	0.720	0.768	0.754	0.740	0.724	0.725	0.701	0.724	0.725	0.701	0.743	0.757	0.730	0.761	0.777	0.746	0.736	0.754	0.720	0.736	0.754	0.720	0.835
599	Southern California	0.756	0.742	0.729	0.776	0.762	0.746	0.719	0.720	0.698	0.719	0.720	0.698	0.751	0.766	0.737	0.768	0.785	0.752	0.730	0.749	0.715	0.730	0.749	0.715	0.837

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	A1	A2	A3	A4	A5	A6	A7	A8	AA	AB	AD	AI	AL	AM	AN	AO	AP	AQ	AR	AS	AT	B1	B2	B3	B4	B5	B6	B7	B8	BA
501	Miami	0.645	0.642	0.657	0.641	0.652	0.661	0.656	0.657	0.651	0.642	0.666	0.661	0.660	0.680	0.652	0.670	0.677	0.618	0.672	0.658	0.670	0.734	0.718	0.736	0.717	0.730	0.741	0.733	0.734	0.719
502	Broward County / Palm Beach	0.694	0.691	0.710	0.690	0.702	0.714	0.711	0.713	0.707	0.698	0.716	0.715	0.714	0.736	0.704	0.725	0.732	0.666	0.725	0.709	0.725	0.790	0.777	0.796	0.775	0.790	0.802	0.794	0.794	0.780
503	Tampa	0.717	0.711	0.732	0.709	0.725	0.736	0.732	0.734	0.728	0.716	0.741	0.738	0.736	0.762	0.725	0.749	0.757	0.683	0.755	0.733	0.749	0.821	0.804	0.828	0.802	0.821	0.834	0.823	0.822	0.807
504	Orlando	0.709	0.702	0.723	0.700	0.716	0.727	0.723	0.724	0.718	0.706	0.733	0.729	0.727	0.753	0.716	0.740	0.748	0.674	0.747	0.724	0.740	0.813	0.795	0.817	0.793	0.812	0.824	0.812	0.811	0.795
505	Jacksonville	0.728	0.722	0.743	0.720	0.737	0.748	0.745	0.746	0.740	0.729	0.753	0.750	0.748	0.775	0.737	0.761	0.769	0.694	0.767	0.745	0.761	0.834	0.818	0.842	0.816	0.835	0.849	0.838	0.837	0.822
506	Daytona / Gainesville	0.720	0.710	0.732	0.708	0.726	0.738	0.730	0.731	0.724	0.711	0.747	0.740	0.738	0.766	0.725	0.750	0.761	0.679	0.766	0.737	0.750	0.832	0.809	0.835	0.807	0.829	0.842	0.827	0.825	0.807
521	Diversified Dental - Las Vegas	0.793	0.802	0.825	0.803	0.810	0.830	0.841	0.846	0.842	0.837	0.813	0.829	0.829	0.852	0.823	0.846	0.849	0.782	0.807	0.811	0.846	0.907	0.913	0.934	0.913	0.922	0.940	0.947	0.953	0.945
522	Mastercare Dental - Reno	0.738	0.728	0.752	0.726	0.746	0.759	0.754	0.756	0.752	0.734	0.766	0.763	0.760	0.791	0.747	0.774	0.783	0.696	0.787	0.757	0.773	0.865	0.846	0.875	0.843	0.868	0.888	0.873	0.875	0.863
524	Premier - Minnesota	0.784	0.782	0.805	0.781	0.795	0.809	0.811	0.813	0.809	0.800	0.806	0.810	0.809	0.833	0.800	0.822	0.829	0.758	0.816	0.801	0.822	0.887	0.880	0.902	0.878	0.895	0.908	0.904	0.905	0.892
526	Dental Options Pricing - Oregon	0.800	0.795	0.821	0.793	0.812	0.827	0.824	0.827	0.822	0.806	0.829	0.829	0.827	0.858	0.815	0.842	0.850	0.763	0.841	0.821	0.842	0.933	0.917	0.945	0.915	0.937	0.956	0.945	0.948	0.933
527	Rental Network - Hawaii	0.727	0.728	0.748	0.728	0.738	0.753	0.757	0.760	0.755	0.746	0.747	0.753	0.752	0.776	0.744	0.767	0.772	0.707	0.749	0.742	0.767	0.830	0.825	0.844	0.824	0.836	0.850	0.846	0.849	0.838
528	Diversified Dental - Reno	0.829	0.841	0.864	0.842	0.847	0.868	0.884	0.891	0.884	0.881	0.848	0.866	0.867	0.892	0.861	0.887	0.888	0.822	0.840	0.847	0.887	0.935	0.959	0.980	0.960	0.967	0.985	0.995	1.001	0.994
550	North Dakota	0.756	0.743	0.769	0.740	0.762	0.775	0.768	0.768	0.764	0.749	0.784	0.778	0.775	0.806	0.762	0.788	0.799	0.711	0.810	0.774	0.788	0.872	0.851	0.879	0.848	0.874	0.888	0.873	0.871	0.851
551	Nevada	0.744	0.750	0.770	0.750	0.760	0.774	0.780	0.785	0.780	0.772	0.767	0.774	0.774	0.797	0.767	0.789	0.792	0.727	0.766	0.763	0.788	0.852	0.852	0.874	0.852	0.863	0.882	0.883	0.887	0.879
553	Idaho	0.779	0.775	0.800	0.774	0.791	0.806	0.806	0.810	0.806	0.791	0.806	0.809	0.807	0.836	0.796	0.821	0.829	0.746	0.818	0.800	0.821	0.903	0.892	0.919	0.890	0.911	0.930	0.922	0.925	0.912
554	Vermont	0.731	0.721	0.744	0.718	0.738	0.750	0.743	0.743	0.737	0.724	0.758	0.752	0.750	0.778	0.737	0.762	0.773	0.690	0.778	0.748	0.762	0.842	0.820	0.845	0.817	0.841	0.853	0.837	0.835	0.815
555	New Hampshire	0.736	0.725	0.750	0.722	0.743	0.756	0.750	0.752	0.748	0.729	0.765	0.760	0.757	0.788	0.744	0.771	0.780	0.693	0.785	0.755	0.770	0.864	0.842	0.871	0.839	0.864	0.883	0.865	0.867	0.850
556	Delaware	0.761	0.754	0.776	0.752	0.770	0.782	0.778	0.780	0.774	0.762	0.787	0.784	0.782	0.810	0.770	0.795	0.804	0.725	0.803	0.779	0.795	0.870	0.853	0.879	0.851	0.872	0.886	0.874	0.873	0.856
557	Washington											0.797																			
558	Oregon	0.721	0.715	0.738	0.713	0.731	0.744	0.739	0.741	0.736	0.720	0.749	0.746	0.744	0.773	0.732	0.758	0.766	0.684	0.760	0.740	0.757	0.845	0.827	0.852	0.824	0.845	0.863	0.850	0.852	0.836
559	North Carolina	0.741	0.729	0.753	0.726	0.747	0.759	0.750	0.751	0.744	0.729	0.770	0.762	0.759	0.790	0.745	0.772	0.783	0.696	0.792	0.759	0.772	0.859	0.833	0.860	0.830	0.855	0.869	0.850	0.848	0.826
560	West Virginia	0.776	0.769	0.790	0.767	0.784	0.794	0.789	0.789	0.783	0.775	0.800	0.796	0.794	0.818	0.783	0.804	0.815	0.740	0.817	0.793	0.805	0.870	0.853	0.876	0.851	0.871	0.882	0.865	0.862	0.841
561	Mississippi	0.781	0.768	0.792	0.766	0.787	0.797	0.785	0.784	0.776	0.765	0.811	0.799	0.796	0.825	0.782	0.807	0.821	0.733	0.834	0.799	0.808	0.890	0.863	0.889	0.859	0.885	0.896	0.871	0.865	0.838
562	Arkansas	0.759	0.750	0.773	0.748	0.766	0.777	0.769	0.769	0.762	0.752	0.785	0.779	0.776	0.801	0.765	0.786	0.798	0.720	0.801	0.775	0.787	0.858	0.837	0.860	0.835	0.856	0.866	0.847	0.843	0.821
563	South Carolina	0.738	0.725	0.749	0.722	0.743	0.755	0.745	0.745	0.738	0.723	0.768	0.757	0.755	0.786	0.740	0.768	0.780	0.691	0.788	0.756	0.768	0.857	0.829	0.856	0.826	0.852	0.864	0.845	0.842	0.819
564	Rhode Island	0.745	0.733	0.758	0.731	0.752	0.765	0.757	0.759	0.753	0.734	0.776	0.769	0.766	0.798	0.752	0.780	0.790	0.700	0.794	0.764	0.779	0.879	0.854	0.882	0.850	0.876	0.895	0.875	0.877	0.859
565	Hawaii	0.712	0.702	0.726	0.700	0.719	0.732	0.725	0.727	0.722	0.704	0.741	0.735	0.733	0.763	0.720	0.746	0.755	0.671	0.758	0.730	0.746	0.839	0.817	0.843	0.814	0.838	0.855	0.838	0.841	0.826
566	Pittsburgh	0.741	0.737	0.753	0.736	0.747	0.757	0.755	0.756	0.751	0.745	0.758	0.757	0.756	0.776	0.748	0.766	0.773	0.718	0.767	0.752	0.766	0.816	0.805	0.821	0.804	0.817	0.825	0.815	0.814	0.799
567	Philadelphia	0.731	0.728	0.748	0.727	0.740	0.752	0.751	0.752	0.747	0.737	0.753	0.753	0.752	0.776	0.742	0.764	0.772	0.703	0.761	0.746	0.765	0.829	0.816	0.836	0.815	0.830	0.841	0.832	0.832	0.817
568	Alabama	0.760	0.752	0.773	0.751	0.768	0.778	0.770	0.770	0.763	0.755	0.786	0.779	0.777	0.802	0.765	0.787	0.798	0.723	0.802	0.777	0.788	0.857	0.837	0.859	0.834	0.855	0.865	0.847	0.843	0.821
569	Utah	0.738	0.733	0.754	0.732	0.746	0.758	0.756	0.758	0.751	0.741	0.761	0.759	0.758	0.783	0.747	0.771	0.779	0.707	0.769	0.753	0.771	0.839	0.824	0.845	0.823	0.839	0.851	0.841	0.840	0.825
570	Iowa	0.738	0.726	0.750	0.724	0.744	0.756	0.748	0.749	0.742	0.728	0.766	0.759	0.756	0.786	0.742	0.769	0.780	0.694	0.788	0.756	0.769	0.853	0.829	0.856	0.826	0.851	0.864	0.846	0.844	0.823
571	Massachusetts	0.741	0.737	0.760	0.735	0.751	0.765	0.764	0.766	0.762	0.748	0.766	0.767	0.765	0.792	0.754	0.779	0.786	0.710	0.776	0.758	0.779	0.857	0.844	0.867	0.842	0.861	0.876	0.865	0.868	0.854
572	Oklahoma	0.751	0.746	0.767	0.744	0.760	0.772	0.769	0.771	0.764	0.753	0.776	0.773	0.772	0.798	0.761	0.784	0.793	0.717	0.786	0.768	0.784	0.858	0.842	0.865	0.840	0.858	0.871	0.861	0.860	0.843
573	Louisiana	0.755	0.742	0.766	0.740	0.761	0.770	0.757	0.756	0.747	0.736	0.785	0.772	0.769	0.798	0.755	0.780	0.794	0.707	0.804	0.772	0.781	0.866	0.836	0.861	0.832	0.857	0.867	0.842	0.836	0.808
574	New Mexico	0.758	0.755	0.778	0.753	0.770	0.783	0.781	0.784	0.778	0.763	0.786	0.785	0.783	0.812	0.772	0.798	0.805	0.724	0.793	0.777	0.797	0.884	0.868	0.893	0.866	0.885	0.903	0.893	0.895	0.881
575	Texas	0.750	0.745	0.766	0.743	0.759	0.771	0.767	0.769	0.761	0.751	0.776	0.772	0.770	0.797	0.759	0.783	0.792	0.716	0.785	0.767	0.783	0.859	0.841	0.864	0.839	0.858	0.871	0.859	0.858	0.841
576	Kentucky	0.730	0.724	0.741	0.722	0.736	0.745	0.741	0.740	0.735	0.728	0.750	0.745	0.744	0.766	0.735	0.754	0.763	0.701	0.762	0.743	0.755	0.812	0.796	0.814	0.795	0.810	0.819	0.805	0.802	0.784
577	Kansas	0.747	0.742	0.763	0.740	0.756	0.768	0.766	0.768	0.762	0.751	0.771	0.769	0.768	0.794	0.757	0.781	0.789	0.715	0.784	0.764	0.781	0.851	0.836	0.860	0.834	0.853	0.866	0.856	0.855	0.839
578	Wisconsin	0.751	0.742	0.765	0.740	0.759	0.771	0.765	0.766	0.760	0.747	0.778	0.773	0.771	0.799	0.758	0.783	0.794	0.711	0.796	0.769	0.784	0.863	0.844	0.869	0.841	0.864	0.877	0.863	0.861	0.843
579	Tennessee	0.738	0.729	0.748	0.727	0.743	0.753	0.745	0.745	0.738	0.729	0.762	0.754	0.752	0.777	0.740	0.762	0.773	0.701	0.778	0.752	0.763	0.830	0.809	0.831	0.807	0.826	0.836	0.817	0.813	0.791
580	Minnesota	0.742	0.735	0.757	0.733	0.749	0.762	0.758	0.759	0.753	0.741	0.767	0.763	0.761	0.788	0.750	0.774	0.784	0.707	0.780	0.758	0.775	0.848	0.830	0.853	0.828	0.848	0.859	0.847	0.846	0.829
581	Colorado	0.779	0.774	0.796	0.772	0.789	0.801	0.798	0.800	0.793	0.781	0.806	0.803	0.801	0.828	0.790	0.814	0.823	0.744	0.816	0.797	0.814	0.891	0.874	0.899	0.872	0.892	0.905	0.894	0.893	0.876
582	Indiana	0.740	0.729	0.749	0.727	0.744	0.754	0.745	0.745	0.737	0.728	0.764	0.755	0.753	0.779	0.741	0.764	0.775	0.701	0.783	0.754	0.764	0.835	0.812	0.834	0.809	0.830	0.840	0.819	0.815	0.792
583	Nebraska	0.728	0.725	0.745	0.723	0.737	0.749	0.748	0.749	0.744	0.734	0.750	0.750	0.749	0.773	0.739	0.762	0.769	0.700	0.759	0.743	0.762	0.826	0.813	0.833	0.811	0.827	0.838	0.830	0.829	0.814
584	Connecticut	0.751	0.745	0.768	0.744	0.760	0.774	0.773	0.776	0.771	0.756	0.776	0.776	0.775	0.803	0.763	0.789	0.797	0.718	0.788	0.768	0.789	0.870	0.856	0.881	0.854	0.874	0.891	0.879	0.882	0.868
585	Ohio	0.745	0.735	0.755	0.733	0.750	0.759	0.752	0.752	0.744	0.735	0.768	0.760	0.758	0.783	0.747	0.769	0.780	0.708	0.784	0.759	0.769	0.837	0.816	0.838	0.814	0.833	0.843	0.824	0.820	0.798
586	Michigan	0.754	0.746	0.771	0.744	0.763	0.777	0.774	0.776	0.772	0.755	0.782	0.780	0.778	0.808	0.765	0.792	0.800	0.716	0.798	0.773	0.791	0.879	0.862	0.890	0.859	0.883	0.901	0.887	0.889	0.874
587	Arizona	0.757	0.753	0.776	0.752	0.767	0.781	0.782	0.785	0.779	0.766	0.781	0.783	0.781	0.809	0.771	0.796	0.803	0.727	0.788	0.774	0.796	0.874	0.862	0.886	0.860	0.877	0.894	0.885	0.888	0.874
588	New Jersey	0.766	0.762	0.786	0.761	0.776	0.791	0.788	0.790	0.784	0.771	0.793	0.793	0.791	0.818	0.780	0.805	0.812	0.733	0.799	0.784	0.804	0.887	0.872	0.894	0.869	0.888	0.903	0.892	0.894	0.879
589	Syracuse	0.738	0.730	0.752	0.728	0.746	0.758	0.752	0.752	0.746	0.734	0.765	0.759	0.757	0.785	0.745	0.770	0.780	0.701	0.779	0.755	0.770	0.848	0.827	0.851	0.825	0.845	0.857	0.843	0.842	0.823
590	New York	0.737	0.733	0.756	0.732	0.747	0.761	0.755	0.756	0.750	0.736	0.765	0.762	0.761	0.786	0.750	0.772	0.780	0.703	0.769	0.755	0.772	0.858	0.838	0.860	0.836	0.854	0.869	0.856	0.859	0.842
591	Richmond	0.756	0.744	0.768	0.742	0.762	0.774	0.767	0.767	0.761	0.747	0.784	0.777	0.774	0.804	0.760	0.787	0.798	0.712	0.804	0.773	0.787	0.871	0.848	0.875	0.845	0.870	0.883	0.866	0.864	0.843
592	Atlanta	0.749	0.741	0.763	0.739	0.757	0.769	0.762	0.764	0.757	0.744	0.776	0.770	0.768	0.797	0.756	0.781	0.791	0.710	0.791	0.767	0.781	0.862	0.841	0.866	0.839	0.860	0.874	0.859	0.857	0.839
593	Washington, DC	0.740	0.735	0.756	0.734	0.748	0.761	0.755	0.756	0.749	0.739	0.764	0.761	0.760	0.783	0.750	0.771	0.779	0.708	0.771	0.755	0.771	0.843	0.825	0.845	0.823	0.840	0.850	0.839	0.839	0.822
594	Chicago	0.726	0.718	0.740	0.716	0.733	0.745	0.737	0.737	0.730	0.718	0.753	0.746	0.744	0.771	0.732	0.756	0.766	0.688	0.765	0.742	0.756	0.836	0.814	0.836	0.811	0.831	0.842	0.827	0.826	0.806
595	St. Louis	0.742	0.735	0.757	0.733	0.750	0.762	0.758	0.759	0.753	0.741	0.768	0.764	0.762	0.789	0.750	0.775	0.784	0.706	0.783	0.759	0.775	0.851	0.833	0.857	0.830	0.851	0.864	0.851	0.850	0.832
596	Sacramento	0.760	0.755	0.779	0.754	0.769	0.784	0.783	0.784	0.780	0.766	0.786	0.786	0.784	0.813	0.773	0.799	0.807	0.727	0.796	0.777	0.799	0.881	0.866	0.890	0.864	0.883	0.899	0.887	0.890	0.875
597	Northern California	0.770	0.763	0.787	0.761	0.778	0.793	0.789	0.792	0.786	0.770	0.797	0.795	0.793	0.823	0.781	0.808	0.816	0.733	0.808	0.787	0.808	0.896	0.878	0.904	0.876	0.897	0.914	0.900	0.903	0.887
598	San Diego	0.739	0.739	0.761	0.738	0.750	0.765	0.765	0.768	0.763	0.752	0.762	0.766	0.765	0.788	0.756	0.778	0.783	0.714	0.765	0.756	0.778	0.848	0.839	0.858	0.837	0.851	0.866	0.859	0.862	0.850
599	Southern California	0.737	0.736	0.758	0.735	0.748	0.763	0.762	0.765	0.760	0.749	0.760	0.763	0.762	0.786	0.753	0.775	0.781	0.711	0.763	0.753	0.775	0.847	0.837	0.856	0.835	0.850	0.864	0.857	0.860	0.847

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	BB	BD	BI	BL	BM	BN	BO	BP	BQ	BR	BS	BT	C1	C2	C3	C4	C5	C6	C7	C8	CA	CB	CD	CI	CL	CM	CN	CO	CP	CQ
501	Miami	0.714	0.759	0.741	0.740	0.764	0.729	0.751	0.770	0.690	0.729	0.738	0.752	0.752	0.748	0.766	0.747	0.760	0.771	0.763	0.763	0.749	0.745	0.777	0.770	0.768	0.792	0.758	0.779	0.788	0.720
502	Broward County / Palm Beach	0.775	0.817	0.802	0.800	0.826	0.789	0.811	0.829	0.747	0.789	0.799	0.812	0.813	0.808	0.829	0.807	0.821	0.835	0.829	0.830	0.816	0.812	0.838	0.834	0.833	0.859	0.822	0.845	0.854	0.780
503	Tampa	0.801	0.852	0.835	0.832	0.861	0.819	0.844	0.863	0.771	0.821	0.832	0.845	0.844	0.835	0.858	0.833	0.851	0.866	0.857	0.858	0.842	0.837	0.871	0.865	0.863	0.893	0.850	0.877	0.887	0.803
504	Orlando	0.789	0.844	0.824	0.822	0.851	0.808	0.834	0.855	0.761	0.812	0.822	0.835	0.833	0.824	0.848	0.822	0.841	0.855	0.845	0.846	0.830	0.825	0.861	0.854	0.852	0.882	0.839	0.866	0.877	0.792
505	Jacksonville	0.816	0.865	0.849	0.847	0.876	0.833	0.859	0.877	0.785	0.836	0.846	0.860	0.859	0.850	0.873	0.848	0.866	0.881	0.872	0.874	0.857	0.853	0.886	0.880	0.878	0.908	0.865	0.892	0.903	0.818
506	Daytona / Gainesville	0.800	0.867	0.843	0.840	0.873	0.824	0.853	0.877	0.771	0.832	0.843	0.854	0.849	0.837	0.862	0.835	0.856	0.871	0.858	0.858	0.839	0.833	0.881	0.870	0.868	0.901	0.853	0.882	0.895	0.801
521	Diversified Dental - Las Vegas	0.940	0.927	0.939	0.939	0.962	0.932	0.955	0.957	0.893	0.909	0.924	0.954	0.968	0.974	0.994	0.975	0.982	1.000	1.006	1.013	1.006	1.001	0.986	0.998	0.998	1.021	0.992	1.014	1.016	0.955
522	Mastercare Dental - Reno	0.843	0.902	0.891	0.887	0.923	0.870	0.902	0.916	0.809	0.867	0.883	0.900	0.896	0.884	0.912	0.881	0.905	0.925	0.908	0.915	0.902	0.884	0.928	0.925	0.922	0.957	0.907	0.937	0.946	0.846
524	Premier - Minnesota	0.889	0.912	0.909	0.907	0.934	0.895	0.920	0.930	0.853	0.893	0.903	0.920	0.923	0.917	0.937	0.915	0.931	0.944	0.937	0.937	0.926	0.924	0.944	0.944	0.942	0.964	0.932	0.952	0.960	0.892
526	Dental Options Pricing - Oregon	0.917	0.968	0.958	0.955	0.991	0.940	0.972	0.986	0.882	0.934	0.950	0.970	0.966	0.957	0.983	0.954	0.976	0.995	0.976	0.980	0.965	0.953	0.997	0.995	0.992	1.020	0.978	1.003	1.010	0.921
527	Rental Network - Hawaii	0.830	0.855	0.851	0.850	0.872	0.841	0.861	0.871	0.799	0.828	0.842	0.861	0.863	0.860	0.873	0.859	0.870	0.879	0.869	0.872	0.862	0.855	0.883	0.879	0.877	0.895	0.870	0.885	0.889	0.838
528	Diversified Dental - Reno	0.990	0.956	0.983	0.984	1.006	0.978	1.000	1.000	0.937	0.948	0.967	0.999	0.990	1.028	1.047	1.029	1.035	1.052	1.061	1.068	1.061	1.058	1.010	1.050	1.051	1.071	1.045	1.066	1.067	1.006
550	North Dakota	0.846	0.908	0.890	0.886	0.922	0.869	0.900	0.919	0.812	0.880	0.890	0.901	0.896	0.880	0.907	0.876	0.902	0.916	0.899	0.898	0.878	0.875	0.927	0.917	0.913	0.945	0.897	0.924	0.939	0.843
551	Nevada	0.870	0.876	0.881	0.881	0.906	0.871	0.896	0.901	0.828	0.854	0.869	0.895	0.901	0.903	0.924	0.902	0.913	0.931	0.931	0.937	0.929	0.921	0.922	0.930	0.929	0.953	0.921	0.944	0.947	0.879
553	Idaho	0.899	0.934	0.932	0.930	0.963	0.915	0.945	0.954	0.861	0.907	0.923	0.943	0.942	0.934	0.959	0.932	0.952	0.970	0.955	0.959	0.947	0.936	0.969	0.970	0.968	0.994	0.955	0.978	0.985	0.902
554	Vermont	0.810	0.877	0.854	0.851	0.883	0.835	0.863	0.886	0.782	0.844	0.854	0.863	0.859	0.844	0.864	0.841	0.862	0.872	0.854	0.852	0.832	0.829	0.888	0.873	0.869	0.898	0.855	0.879	0.892	0.809
555	New Hampshire	0.833	0.902	0.886	0.882	0.918	0.865	0.896	0.913	0.803	0.864	0.880	0.894	0.888	0.874	0.898	0.871	0.895	0.911	0.887	0.892	0.875	0.860	0.921	0.911	0.908	0.939	0.892	0.919	0.928	0.835
556	Delaware	0.851	0.902	0.887	0.884	0.915	0.870	0.896	0.914	0.819	0.874	0.885	0.897	0.894	0.883	0.904	0.881	0.901	0.912	0.897	0.895	0.879	0.876	0.922	0.912	0.909	0.935	0.896	0.918	0.930	0.851
557	Washington		0.930																					0.957							
558	Oregon	0.821	0.880	0.865	0.862	0.895	0.847	0.877	0.893	0.792	0.844	0.858	0.875	0.870	0.860	0.883	0.857	0.878	0.894	0.874	0.878	0.863	0.850	0.900	0.895	0.892	0.919	0.878	0.902	0.910	0.825
559	North Carolina	0.820	0.897	0.870	0.866	0.901	0.849	0.879	0.904	0.792	0.860	0.871	0.880	0.873	0.857	0.880	0.854	0.878	0.889	0.868	0.866	0.845	0.840	0.906	0.889	0.886	0.916	0.870	0.895	0.910	0.819
560	West Virginia	0.849	0.899	0.878	0.875	0.904	0.861	0.886	0.910	0.818	0.875	0.883	0.888	0.889	0.877	0.899	0.875	0.894	0.905	0.883	0.881	0.862	0.872	0.915	0.899	0.897	0.921	0.883	0.904	0.923	0.840
561	Mississippi	0.848	0.928	0.891	0.888	0.923	0.869	0.899	0.934	0.816	0.892	0.901	0.902	0.900	0.883	0.908	0.880	0.904	0.915	0.885	0.882	0.855	0.868	0.933	0.908	0.904	0.936	0.887	0.913	0.939	0.834
562	Arkansas	0.829	0.889	0.862	0.859	0.889	0.844	0.869	0.898	0.799	0.861	0.868	0.872	0.872	0.859	0.881	0.856	0.876	0.887	0.864	0.862	0.840	0.851	0.900	0.881	0.878	0.905	0.864	0.887	0.907	0.819
563	South Carolina	0.813	0.896	0.866	0.862	0.897	0.844	0.874	0.903	0.787	0.857	0.867	0.875	0.868	0.850	0.873	0.847	0.871	0.882	0.860	0.858	0.835	0.831	0.901	0.882	0.879	0.910	0.862	0.889	0.904	0.812
564	Rhode Island	0.840	0.919	0.898	0.894	0.931	0.876	0.908	0.929	0.813	0.876	0.892	0.906	0.898	0.884	0.908	0.881	0.906	0.921	0.896	0.901	0.882	0.867	0.933	0.922	0.918	0.951	0.902	0.930	0.940	0.843
565	Hawaii	0.806	0.877	0.857	0.854	0.890	0.838	0.868	0.888	0.778	0.836	0.852	0.867	0.861	0.850	0.876	0.847	0.870	0.889	0.870	0.876	0.862	0.844	0.895	0.889	0.886	0.920	0.870	0.901	0.910	0.810
566	Pittsburgh	0.804	0.838	0.822	0.821	0.841	0.811	0.829	0.847	0.779	0.816	0.824	0.831	0.833	0.827	0.840	0.825	0.837	0.843	0.829	0.828	0.814	0.820	0.852	0.839	0.838	0.855	0.829	0.844	0.856	0.801
567	Philadelphia	0.814	0.856	0.842	0.840	0.865	0.828	0.850	0.867	0.787	0.829	0.839	0.851	0.850	0.841	0.856	0.839	0.854	0.861	0.849	0.849	0.834	0.832	0.872	0.862	0.859	0.880	0.849	0.867	0.876	0.817
568	Alabama	0.829	0.887	0.861	0.858	0.887	0.844	0.869	0.896	0.799	0.859	0.867	0.871	0.871	0.859	0.880	0.856	0.876	0.886	0.863	0.861	0.840	0.850	0.898	0.880	0.878	0.903	0.864	0.885	0.905	0.820
569	Utah	0.820	0.868	0.851	0.849	0.875	0.837	0.860	0.879	0.793	0.838	0.849	0.861	0.859	0.851	0.867	0.849	0.864	0.872	0.859	0.858	0.843	0.840	0.884	0.872	0.870	0.891	0.859	0.878	0.887	0.823
570	Iowa	0.818	0.890	0.865	0.862	0.896	0.845	0.874	0.898	0.789	0.855	0.866	0.875	0.869	0.853	0.876	0.850	0.874	0.884	0.864	0.862	0.842	0.838	0.901	0.885	0.881	0.911	0.866	0.891	0.905	0.816
571	Massachusetts	0.841	0.889	0.878	0.876	0.905	0.862	0.888	0.902	0.812	0.856	0.871	0.887	0.885	0.875	0.893	0.873	0.891	0.903	0.886	0.890	0.876	0.866	0.910	0.903	0.901	0.925	0.889	0.910	0.917	0.846
572	Oklahoma	0.839	0.888	0.872	0.870	0.898	0.856	0.881	0.900	0.809	0.858	0.869	0.882	0.880	0.871	0.890	0.869	0.886	0.896	0.882	0.881	0.865	0.862	0.906	0.897	0.894	0.917	0.882	0.902	0.913	0.840
573	Louisiana	0.817	0.904	0.863	0.859	0.893	0.841	0.870	0.908	0.789	0.864	0.872	0.873	0.870	0.853	0.877	0.850	0.873	0.884	0.854	0.851	0.824	0.835	0.904	0.877	0.874	0.905	0.857	0.883	0.908	0.805
574	New Mexico	0.867	0.916	0.905	0.903	0.935	0.888	0.917	0.933	0.834	0.882	0.897	0.916	0.913	0.905	0.928	0.903	0.921	0.937	0.920	0.923	0.909	0.898	0.941	0.938	0.935	0.961	0.923	0.945	0.952	0.871
575	Texas	0.837	0.890	0.871	0.869	0.897	0.855	0.881	0.901	0.808	0.858	0.868	0.881	0.878	0.869	0.889	0.867	0.885	0.895	0.880	0.879	0.863	0.859	0.906	0.895	0.893	0.916	0.881	0.901	0.912	0.838
576	Kentucky	0.790	0.838	0.816	0.814	0.837	0.802	0.822	0.846	0.765	0.812	0.819	0.824	0.825	0.816	0.831	0.814	0.828	0.835	0.817	0.815	0.798	0.805	0.847	0.830	0.828	0.849	0.818	0.835	0.850	0.785
577	Kansas	0.835	0.880	0.867	0.865	0.892	0.851	0.876	0.893	0.805	0.853	0.863	0.876	0.875	0.866	0.884	0.864	0.882	0.891	0.877	0.876	0.861	0.858	0.901	0.891	0.889	0.911	0.877	0.896	0.907	0.836
578	Wisconsin	0.838	0.897	0.878	0.875	0.908	0.859	0.888	0.908	0.807	0.866	0.877	0.888	0.884	0.871	0.894	0.869	0.890	0.902	0.885	0.883	0.865	0.862	0.914	0.902	0.899	0.927	0.885	0.908	0.921	0.837
579	Tennessee	0.799	0.860	0.832	0.829	0.857	0.815	0.839	0.867	0.772	0.830	0.838	0.841	0.841	0.829	0.847	0.827	0.845	0.852	0.829	0.827	0.806	0.815	0.868	0.847	0.844	0.869	0.831	0.852	0.871	0.790
580	Minnesota	0.824	0.879	0.860	0.858	0.887	0.844	0.869	0.889	0.796	0.848	0.859	0.870	0.867	0.855	0.873	0.853	0.871	0.880	0.864	0.863	0.846	0.843	0.893	0.880	0.877	0.902	0.865	0.886	0.897	0.825
581	Colorado	0.872	0.923	0.906	0.903	0.933	0.889	0.916	0.936	0.841	0.892	0.903	0.917	0.914	0.905	0.926	0.903	0.921	0.932	0.918	0.916	0.900	0.897	0.942	0.933	0.930	0.954	0.918	0.938	0.950	0.873
582	Indiana	0.799	0.867	0.836	0.833	0.862	0.818	0.843	0.873	0.772	0.835	0.843	0.845	0.844	0.830	0.850	0.828	0.847	0.855	0.830	0.828	0.805	0.815	0.872	0.849	0.847	0.873	0.832	0.854	0.875	0.790
583	Nebraska	0.811	0.853	0.839	0.837	0.862	0.825	0.847	0.864	0.784	0.826	0.836	0.848	0.847	0.839	0.854	0.837	0.851	0.859	0.847	0.846	0.832	0.829	0.869	0.859	0.857	0.877	0.847	0.864	0.873	0.813
584	Connecticut	0.854	0.903	0.893	0.891	0.921	0.877	0.904	0.917	0.823	0.870	0.885	0.902	0.900	0.892	0.911	0.889	0.908	0.920	0.903	0.907	0.893	0.882	0.928	0.921	0.918	0.944	0.906	0.928	0.935	0.859
585	Ohio	0.806	0.868	0.839	0.837	0.864	0.822	0.846	0.875	0.779	0.837	0.845	0.848	0.848	0.836	0.854	0.834	0.852	0.859	0.836	0.834	0.813	0.822	0.875	0.854	0.851	0.876	0.838	0.859	0.878	0.797
586	Michigan	0.859	0.914	0.904	0.901	0.934	0.885	0.914	0.928	0.826	0.881	0.896	0.912	0.908	0.897	0.920	0.895	0.917	0.932	0.912	0.916	0.901	0.888	0.939	0.933	0.929	0.958	0.916	0.940	0.948	0.861
587	Arizona	0.862	0.904	0.896	0.894	0.922	0.881	0.907	0.920	0.831	0.872	0.887	0.905	0.904	0.898	0.916	0.896	0.913	0.924	0.909	0.913	0.900	0.890	0.931	0.925	0.922	0.945	0.911	0.931	0.938	0.868
588	New Jersey	0.866	0.920	0.905	0.902	0.932	0.889	0.916	0.933	0.838	0.883	0.899	0.915	0.911	0.900	0.918	0.898	0.915	0.927	0.910	0.913	0.898	0.887	0.936	0.927	0.925	0.950	0.913	0.935	0.942	0.871
589	Syracuse	0.818	0.881	0.858	0.855	0.886	0.841	0.867	0.890	0.791	0.847	0.858	0.868	0.864	0.851	0.870	0.848	0.867	0.876	0.859	0.858	0.840	0.836	0.892	0.877	0.874	0.900	0.861	0.883	0.895	0.819
590	New York	0.829	0.891	0.871	0.869	0.899	0.855	0.882	0.902	0.805	0.852	0.866	0.881	0.874	0.863	0.880	0.860	0.877	0.889	0.870	0.874	0.857	0.846	0.900	0.889	0.887	0.912	0.875	0.897	0.904	0.832
591	Richmond	0.837	0.908	0.884	0.881	0.915	0.864	0.893	0.917	0.808	0.874	0.884	0.894	0.888	0.873	0.895	0.870	0.893	0.903	0.884	0.882	0.862	0.858	0.920	0.904	0.901	0.930	0.885	0.910	0.924	0.836
592	Atlanta	0.833	0.896	0.874	0.872	0.903	0.856	0.884	0.907	0.805	0.863	0.873	0.885	0.880	0.868	0.890	0.865	0.886	0.897	0.879	0.878	0.859	0.855	0.910	0.897	0.894	0.921	0.880	0.903	0.916	0.833
593	Washington, DC	0.817	0.872	0.851	0.849	0.876	0.836	0.860	0.882	0.793	0.840	0.849	0.861	0.856	0.845	0.861	0.843	0.858	0.866	0.852	0.851	0.834	0.831	0.879	0.866	0.864	0.886	0.853	0.872	0.882	0.818
594	Chicago	0.801	0.870	0.843	0.840	0.871	0.825	0.852	0.877	0.777	0.833	0.843	0.853	0.848	0.833	0.852	0.831	0.850	0.858	0.840	0.839	0.819	0.815	0.875	0.859	0.856	0.882	0.842	0.865	0.877	0.802
595	St. Louis	0.827	0.883	0.865	0.862	0.892	0.847	0.874	0.894	0.798	0.852	0.863	0.874	0.871	0.860	0.880	0.858	0.877	0.887	0.871	0.870	0.853	0.849	0.899	0.887	0.885	0.910	0.872	0.893	0.905	0.828
596	Sacramento	0.862	0.914	0.901	0.898	0.929	0.885	0.912	0.927	0.832	0.879	0.894	0.910	0.908	0.898	0.917	0.896	0.914	0.926	0.909	0.912	0.898	0.887	0.934	0.926	0.924	0.949	0.912	0.934	0.941	0.867
597	Northern California	0.871	0.932	0.916	0.914	0.946	0.899	0.927	0.945	0.842	0.893	0.909	0.926	0.922	0.912	0.932	0.909	0.929	0.942	0.923	0.926	0.910	0.898	0.952	0.943	0.940	0.968	0.927	0.950	0.958	0.876
598	San Diego	0.839	0.875	0.866	0.865	0.891	0.854	0.877	0.890	0.811	0.846	0.860	0.876	0.876	0.868	0.883	0.867	0.880	0.890	0.878	0.881	0.869	0.861	0.896	0.890	0.889	0.909	0.879	0.897	0.902	0.845
599	Southern California	0.837	0.875	0.865	0.863	0.889	0.852	0.876	0.889	0.808	0.844	0.858	0.875	0.875	0.867	0.882	0.865	0.879	0.889	0.876	0.879	0.867	0.859	0.895	0.889	0.887	0.908	0.878	0.896	0.901	0.843

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	CR	CS	CT	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	QA	QB	QD	QI	QL	QM	QN	QO	QP	QQ	QR	QS	QT	R1	R2	R3	R4	R5	R6
501	Miami	0.758	0.767	0.780	0.787	0.774	0.793	0.772	0.788	0.796	0.785	0.782	0.767	0.767	0.810	0.795	0.793	0.819	0.781	0.804	0.825	0.739	0.788	0.796	0.806	0.689	0.684	0.701	0.682	0.695	0.706
502	Broward County / Palm Beach	0.819	0.829	0.846	0.847	0.834	0.857	0.832	0.850	0.861	0.851	0.848	0.833	0.833	0.872	0.860	0.858	0.886	0.844	0.870	0.890	0.798	0.850	0.859	0.872	0.744	0.738	0.757	0.737	0.751	0.762
503	Tampa	0.852	0.861	0.877	0.883	0.866	0.892	0.864	0.885	0.896	0.883	0.879	0.862	0.862	0.912	0.895	0.893	0.926	0.877	0.906	0.930	0.825	0.889	0.897	0.908	0.772	0.763	0.784	0.761	0.778	0.790
504	Orlando	0.841	0.851	0.866	0.874	0.857	0.882	0.854	0.876	0.886	0.873	0.868	0.851	0.851	0.903	0.885	0.883	0.916	0.867	0.897	0.921	0.815	0.879	0.888	0.899	0.763	0.753	0.774	0.751	0.769	0.781
505	Jacksonville	0.867	0.877	0.892	0.898	0.881	0.907	0.878	0.900	0.911	0.898	0.894	0.877	0.877	0.927	0.910	0.908	0.942	0.892	0.922	0.945	0.840	0.904	0.913	0.924	0.784	0.776	0.798	0.774	0.792	0.804
506	Daytona / Gainesville	0.859	0.869	0.882	0.898	0.875	0.904	0.872	0.898	0.908	0.890	0.884	0.864	0.864	0.931	0.907	0.904	0.942	0.885	0.918	0.947	0.827	0.905	0.913	0.920	0.778	0.765	0.788	0.762	0.783	0.795
521	Diversified Dental - Las Vegas	0.970	0.985	1.012	0.961	0.986	1.007	0.986	0.995	1.011	1.018	1.021	1.012	1.010	0.986	1.010	1.010	1.034	1.003	1.026	1.031	0.964	0.986	0.999	1.026	0.856	0.863	0.886	0.864	0.871	0.891
522	Mastercare Dental - Reno	0.902	0.919	0.933	0.952	0.929	0.961	0.926	0.955	0.969	0.952	0.948	0.930	0.920	0.989	0.972	0.969	1.010	0.949	0.985	1.006	0.883	0.960	0.972	0.985	0.803	0.791	0.817	0.788	0.811	0.826
524	Premier - Minnesota	0.930	0.939	0.952	0.948	0.939	0.962	0.937	0.955	0.965	0.954	0.948	0.930	0.941	0.975	0.964	0.962	0.987	0.949	0.971	0.989	0.906	0.958	0.965	0.973	0.840	0.837	0.861	0.835	0.851	0.867
526	Dental Options Pricing - Oregon	0.972	0.988	0.999	1.008	0.998	1.028	0.995	1.020	1.033	1.014	1.006	0.980	0.986	1.052	1.034	1.031	1.064	1.013	1.042	1.066	0.953	1.025	1.035	1.043	0.869	0.862	0.889	0.860	0.880	0.897
527	Rental Network - Hawaii	0.866	0.877	0.883	0.886	0.884	0.899	0.882	0.895	0.901	0.891	0.888	0.872	0.875	0.914	0.902	0.900	0.920	0.890	0.908	0.922	0.856	0.896	0.904	0.908	0.783	0.782	0.800	0.781	0.792	0.806
528	Diversified Dental - Reno	1.017	1.035	1.065	0.995	1.036	1.056	1.036	1.044	1.060	1.069	1.073	1.065	1.063	1.020	1.058	1.059	1.081	1.053	1.074	1.077	1.013	1.028	1.045	1.074	0.895	0.906	0.928	0.907	0.913	0.933
550	North Dakota	0.908	0.917	0.925	0.937	0.918	0.949	0.914	0.944	0.953	0.930	0.919	0.887	0.905	0.980	0.952	0.948	0.985	0.927	0.959	0.991	0.867	0.956	0.962	0.963	0.817	0.802	0.830	0.799	0.824	0.838
551	Nevada	0.904	0.918	0.942	0.904	0.922	0.945	0.921	0.935	0.950	0.950	0.951	0.941	0.936	0.933	0.950	0.949	0.976	0.939	0.964	0.973	0.895	0.929	0.941	0.964	0.803	0.806	0.827	0.806	0.817	0.832
553	Idaho	0.947	0.963	0.974	0.981	0.969	0.998	0.966	0.991	1.003	0.987	0.980	0.957	0.964	1.017	1.004	1.001	1.032	0.985	1.011	1.031	0.929	0.994	1.004	1.013	0.845	0.839	0.865	0.837	0.857	0.873
554	Vermont	0.869	0.876	0.879	0.895	0.881	0.906	0.878	0.904	0.909	0.885	0.875	0.844	0.860	0.938	0.908	0.904	0.937	0.885	0.914	0.945	0.834	0.914	0.919	0.917	0.789	0.776	0.799	0.773	0.795	0.807
555	New Hampshire	0.894	0.910	0.914	0.935	0.921	0.949	0.918	0.947	0.955	0.931	0.922	0.891	0.899	0.984	0.957	0.952	0.990	0.933	0.964	0.993	0.871	0.955	0.964	0.966	0.801	0.788	0.814	0.785	0.808	0.822
556	Delaware	0.904	0.913	0.918	0.928	0.916	0.940	0.913	0.937	0.943	0.923	0.914	0.888	0.902	0.966	0.942	0.939	0.969	0.922	0.948	0.975	0.872	0.943	0.950	0.950	0.819	0.810	0.833	0.807	0.828	0.840
557	Washington														1.010																
558	Oregon	0.875	0.890	0.898	0.911	0.902	0.929	0.899	0.923	0.933	0.913	0.906	0.879	0.885	0.955	0.935	0.931	0.964	0.914	0.942	0.967	0.857	0.929	0.938	0.943	0.784	0.776	0.800	0.774	0.794	0.808
559	North Carolina	0.884	0.893	0.896	0.913	0.899	0.926	0.895	0.924	0.929	0.903	0.892	0.858	0.875	0.962	0.928	0.924	0.960	0.903	0.934	0.969	0.847	0.935	0.941	0.937	0.802	0.787	0.812	0.784	0.807	0.820
560	West Virginia	0.898	0.905	0.904	0.911	0.898	0.922	0.895	0.918	0.923	0.903	0.893	0.868	0.889	0.945	0.918	0.916	0.943	0.899	0.923	0.954	0.855	0.926	0.930	0.928	0.827	0.816	0.838	0.814	0.833	0.844
561	Mississippi	0.912	0.919	0.913	0.929	0.913	0.941	0.909	0.937	0.941	0.913	0.900	0.866	0.892	0.975	0.936	0.932	0.967	0.911	0.941	0.983	0.857	0.950	0.954	0.947	0.837	0.821	0.846	0.818	0.842	0.853
562	Arkansas	0.882	0.888	0.887	0.895	0.883	0.907	0.880	0.903	0.908	0.886	0.876	0.849	0.870	0.934	0.903	0.900	0.930	0.883	0.909	0.943	0.836	0.912	0.916	0.914	0.811	0.799	0.822	0.797	0.817	0.828
563	South Carolina	0.879	0.887	0.889	0.909	0.895	0.921	0.890	0.919	0.924	0.897	0.886	0.850	0.867	0.959	0.923	0.919	0.956	0.898	0.930	0.966	0.841	0.932	0.937	0.933	0.799	0.782	0.808	0.779	0.803	0.815
564	Rhode Island	0.905	0.921	0.925	0.948	0.935	0.964	0.931	0.961	0.969	0.944	0.935	0.901	0.909	1.001	0.971	0.967	1.006	0.946	0.979	1.010	0.882	0.970	0.979	0.981	0.812	0.798	0.824	0.795	0.819	0.833
565	Hawaii	0.867	0.883	0.896	0.921	0.897	0.927	0.894	0.921	0.934	0.917	0.912	0.892	0.882	0.956	0.938	0.934	0.974	0.914	0.950	0.973	0.850	0.926	0.937	0.950	0.776	0.763	0.788	0.760	0.782	0.796
566	Pittsburgh	0.839	0.844	0.844	0.847	0.842	0.856	0.840	0.854	0.856	0.844	0.837	0.820	0.833	0.873	0.854	0.852	0.871	0.841	0.858	0.879	0.812	0.858	0.862	0.861	0.782	0.776	0.791	0.775	0.787	0.795
567	Philadelphia	0.857	0.863	0.867	0.875	0.868	0.885	0.866	0.883	0.887	0.871	0.865	0.844	0.854	0.907	0.886	0.884	0.907	0.871	0.891	0.913	0.835	0.889	0.893	0.893	0.784	0.777	0.797	0.776	0.790	0.802
568	Alabama	0.881	0.887	0.885	0.894	0.882	0.906	0.879	0.901	0.906	0.885	0.875	0.848	0.869	0.931	0.902	0.899	0.927	0.882	0.906	0.939	0.837	0.910	0.914	0.911	0.811	0.800	0.822	0.798	0.817	0.827
569	Utah	0.866	0.874	0.878	0.886	0.880	0.898	0.877	0.896	0.900	0.883	0.876	0.853	0.864	0.921	0.899	0.896	0.921	0.883	0.904	0.928	0.843	0.901	0.907	0.906	0.792	0.785	0.804	0.783	0.798	0.810
570	Iowa	0.880	0.888	0.891	0.908	0.894	0.920	0.890	0.918	0.923	0.898	0.887	0.854	0.871	0.954	0.922	0.918	0.954	0.898	0.928	0.962	0.843	0.929	0.935	0.931	0.798	0.783	0.808	0.780	0.803	0.816
571	Massachusetts	0.890	0.902	0.907	0.920	0.911	0.932	0.908	0.929	0.936	0.920	0.914	0.890	0.895	0.957	0.938	0.935	0.964	0.920	0.944	0.966	0.874	0.936	0.942	0.946	0.802	0.794	0.817	0.793	0.810	0.824
572	Oklahoma	0.888	0.896	0.902	0.909	0.902	0.924	0.899	0.920	0.926	0.907	0.900	0.875	0.887	0.947	0.925	0.922	0.949	0.907	0.930	0.956	0.861	0.925	0.932	0.933	0.807	0.801	0.822	0.799	0.816	0.828
573	Louisiana	0.881	0.888	0.883	0.898	0.885	0.912	0.881	0.908	0.912	0.883	0.871	0.837	0.861	0.947	0.906	0.903	0.938	0.882	0.912	0.955	0.829	0.921	0.924	0.918	0.810	0.795	0.819	0.792	0.815	0.825
574	New Mexico	0.917	0.932	0.941	0.950	0.943	0.969	0.941	0.963	0.974	0.955	0.949	0.924	0.930	0.992	0.975	0.972	1.002	0.956	0.982	1.005	0.901	0.966	0.976	0.983	0.823	0.817	0.841	0.815	0.834	0.848
575	Texas	0.886	0.895	0.901	0.908	0.901	0.924	0.899	0.920	0.926	0.907	0.899	0.874	0.886	0.948	0.925	0.922	0.949	0.907	0.930	0.956	0.860	0.924	0.932	0.933	0.807	0.800	0.821	0.798	0.815	0.827
576	Kentucky	0.833	0.838	0.835	0.843	0.835	0.852	0.833	0.850	0.852	0.835	0.827	0.806	0.821	0.874	0.849	0.846	0.869	0.833	0.853	0.880	0.799	0.857	0.860	0.857	0.773	0.765	0.782	0.763	0.778	0.786
577	Kansas	0.883	0.892	0.897	0.904	0.895	0.916	0.893	0.914	0.919	0.901	0.894	0.870	0.882	0.940	0.918	0.915	0.942	0.900	0.923	0.947	0.855	0.918	0.925	0.926	0.803	0.795	0.816	0.793	0.811	0.823
578	Wisconsin	0.894	0.903	0.909	0.920	0.907	0.933	0.904	0.930	0.936	0.914	0.905	0.876	0.891	0.962	0.935	0.932	0.964	0.914	0.941	0.971	0.861	0.938	0.944	0.944	0.810	0.799	0.823	0.797	0.818	0.830
579	Tennessee	0.850	0.856	0.852	0.862	0.853	0.873	0.850	0.871	0.873	0.851	0.842	0.815	0.835	0.901	0.869	0.866	0.894	0.850	0.873	0.907	0.808	0.880	0.883	0.878	0.786	0.774	0.794	0.772	0.790	0.799
580	Minnesota	0.875	0.883	0.886	0.898	0.888	0.909	0.885	0.907	0.911	0.892	0.883	0.857	0.870	0.936	0.910	0.907	0.936	0.892	0.916	0.943	0.847	0.914	0.920	0.919	0.798	0.788	0.810	0.786	0.804	0.816
581	Colorado	0.923	0.932	0.939	0.945	0.937	0.961	0.934	0.956	0.963	0.944	0.936	0.910	0.923	0.984	0.962	0.959	0.988	0.944	0.968	0.994	0.894	0.961	0.969	0.971	0.838	0.831	0.854	0.830	0.848	0.860
582	Indiana	0.854	0.860	0.854	0.868	0.856	0.878	0.853	0.876	0.878	0.854	0.844	0.815	0.836	0.908	0.873	0.870	0.900	0.853	0.878	0.914	0.809	0.886	0.889	0.883	0.789	0.775	0.796	0.773	0.792	0.802
583	Nebraska	0.854	0.861	0.864	0.872	0.865	0.883	0.863	0.880	0.885	0.869	0.863	0.841	0.851	0.904	0.884	0.881	0.905	0.869	0.889	0.911	0.831	0.886	0.891	0.891	0.781	0.774	0.793	0.773	0.787	0.799
584	Connecticut	0.904	0.919	0.924	0.937	0.929	0.951	0.926	0.948	0.956	0.938	0.931	0.907	0.913	0.977	0.957	0.954	0.984	0.938	0.964	0.986	0.887	0.953	0.962	0.965	0.814	0.806	0.829	0.804	0.822	0.836
585	Ohio	0.857	0.863	0.859	0.870	0.860	0.881	0.857	0.878	0.881	0.859	0.849	0.822	0.842	0.908	0.876	0.873	0.901	0.857	0.881	0.914	0.815	0.887	0.891	0.885	0.792	0.781	0.801	0.779	0.797	0.806
586	Michigan	0.914	0.930	0.936	0.952	0.940	0.966	0.936	0.963	0.971	0.951	0.943	0.915	0.923	0.995	0.973	0.969	1.004	0.951	0.980	1.005	0.894	0.969	0.978	0.982	0.819	0.809	0.834	0.806	0.828	0.842
587	Arizona	0.908	0.923	0.928	0.937	0.932	0.952	0.930	0.949	0.956	0.941	0.935	0.913	0.918	0.975	0.957	0.954	0.982	0.940	0.964	0.984	0.894	0.952	0.961	0.965	0.819	0.813	0.835	0.812	0.828	0.842
588	New Jersey	0.916	0.926	0.931	0.946	0.938	0.959	0.936	0.956	0.963	0.945	0.939	0.914	0.919	0.985	0.964	0.961	0.991	0.946	0.971	0.995	0.901	0.963	0.969	0.972	0.828	0.821	0.844	0.820	0.836	0.851
589	Syracuse	0.873	0.880	0.883	0.897	0.886	0.909	0.883	0.906	0.911	0.889	0.880	0.852	0.865	0.938	0.910	0.906	0.937	0.890	0.916	0.945	0.843	0.915	0.920	0.918	0.796	0.784	0.806	0.782	0.801	0.813
590	New York	0.878	0.889	0.894	0.910	0.903	0.924	0.901	0.921	0.928	0.908	0.902	0.876	0.880	0.952	0.929	0.926	0.956	0.910	0.936	0.961	0.864	0.928	0.934	0.937	0.797	0.790	0.812	0.788	0.805	0.819
591	Richmond	0.899	0.907	0.911	0.927	0.913	0.939	0.909	0.937	0.942	0.917	0.907	0.874	0.891	0.973	0.941	0.937	0.972	0.918	0.947	0.981	0.863	0.947	0.953	0.950	0.816	0.802	0.827	0.799	0.822	0.834
592	Atlanta	0.889	0.898	0.903	0.914	0.904	0.929	0.901	0.926	0.932	0.909	0.900	0.871	0.885	0.958	0.931	0.927	0.959	0.910	0.936	0.967	0.858	0.933	0.940	0.939	0.808	0.798	0.820	0.795	0.815	0.827
593	Washington, DC	0.863	0.868	0.872	0.883	0.876	0.894	0.874	0.892	0.896	0.878	0.871	0.847	0.857	0.920	0.895	0.892	0.918	0.879	0.901	0.926	0.840	0.900	0.904	0.903	0.793	0.785	0.805	0.783	0.799	0.811
594	Chicago	0.856	0.862	0.865	0.880	0.870	0.892	0.867	0.890	0.894	0.872	0.863	0.834	0.846	0.923	0.893	0.890	0.920	0.873	0.899	0.930	0.827	0.900	0.904	0.902	0.782	0.771	0.793	0.769	0.787	0.799
595	St. Louis	0.880	0.889	0.893	0.903	0.894	0.917	0.891	0.914	0.919	0.899	0.890	0.863	0.877	0.944	0.918	0.915	0.945	0.899	0.924	0.951	0.850	0.920	0.927	0.926	0.800	0.790	0.812	0.788	0.807	0.819
596	Sacramento	0.912	0.925	0.930	0.944	0.936	0.958	0.933	0.955	0.962	0.944	0.938	0.913	0.918	0.984	0.963	0.960	0.990	0.944	0.970	0.993	0.896	0.961	0.968	0.971	0.823	0.815	0.838	0.813	0.831	0.845
597	Northern California	0.927	0.942	0.946	0.962	0.954	0.978	0.951	0.975	0.982	0.962	0.955	0.927	0.933	1.008	0.984	0.980	1.013	0.963	0.991	1.017	0.909	0.980	0.990	0.992	0.835	0.826	0.850	0.823	0.843	0.857
598	San Diego	0.879	0.888	0.894	0.903	0.897	0.915	0.895	0.911	0.918	0.905	0.901	0.881	0.885	0.934	0.918	0.916	0.940	0.904	0.925	0.943	0.868	0.916	0.921	0.926	0.796	0.793	0.813	0.792	0.805	0.819
599	Southern California	0.878	0.887	0.893	0.903	0.897	0.914	0.895	0.911	0.917	0.904	0.900	0.880	0.884	0.934	0.918	0.916	0.940	0.904	0.924	0.943	0.866	0.916	0.921	0.925	0.794	0.791	0.811	0.789	0.803	0.817

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	R7	R8	RA	RB	RD	RI	RL	RM	RN	RO	RP	RQ	RR	RS	RT	D1	D2	D3	D4	D5	D6	D7	D8	DD	DI	DL	DM	DN	DO	DP
501	Miami	0.700	0.700	0.690	0.681	0.711	0.708	0.706	0.728	0.697	0.717	0.722	0.659	0.693	0.702	0.716	0.628	0.631	0.646	0.630	0.640	0.648	0.643	0.645	0.648	0.641	0.640	0.659	0.629	0.646	0.664
502	Broward County / Palm Beach	0.758	0.759	0.750	0.740	0.767	0.765	0.763	0.788	0.753	0.775	0.781	0.713	0.750	0.758	0.774	0.675	0.678	0.697	0.677	0.689	0.700	0.696	0.698	0.695	0.692	0.691	0.711	0.679	0.698	0.718
503	Tampa	0.784	0.783	0.774	0.762	0.798	0.794	0.792	0.819	0.780	0.804	0.811	0.735	0.779	0.788	0.803	0.690	0.692	0.712	0.691	0.705	0.715	0.711	0.713	0.711	0.706	0.705	0.728	0.691	0.712	0.736
504	Orlando	0.773	0.773	0.763	0.751	0.789	0.784	0.782	0.810	0.770	0.794	0.801	0.725	0.770	0.779	0.793	0.681	0.683	0.703	0.681	0.696	0.706	0.701	0.702	0.703	0.697	0.696	0.719	0.681	0.702	0.727
505	Jacksonville	0.797	0.797	0.788	0.776	0.811	0.808	0.805	0.833	0.793	0.818	0.825	0.747	0.791	0.802	0.817	0.701	0.703	0.724	0.702	0.717	0.727	0.722	0.725	0.723	0.718	0.717	0.740	0.702	0.723	0.748
506	Daytona / Gainesville	0.785	0.784	0.773	0.759	0.808	0.800	0.797	0.828	0.783	0.810	0.818	0.733	0.786	0.796	0.809	0.685	0.684	0.706	0.682	0.700	0.709	0.701	0.703	0.708	0.699	0.697	0.722	0.681	0.702	0.732
521	Diversified Dental - Las Vegas	0.901	0.906	0.902	0.894	0.875	0.890	0.891	0.914	0.884	0.908	0.909	0.844	0.858	0.873	0.907	0.785	0.797	0.820	0.798	0.805	0.824	0.835	0.840	0.804	0.819	0.820	0.842	0.812	0.835	0.843
522	Mastercare Dental - Reno	0.818	0.823	0.817	0.791	0.835	0.832	0.829	0.863	0.815	0.844	0.850	0.758	0.812	0.825	0.842	0.710	0.711	0.735	0.709	0.728	0.739	0.733	0.736	0.736	0.729	0.727	0.755	0.709	0.733	0.763
524	Premier - Minnesota	0.865	0.865	0.859	0.850	0.864	0.869	0.868	0.892	0.858	0.879	0.885	0.811	0.846	0.858	0.879	0.765	0.770	0.792	0.769	0.782	0.796	0.796	0.800	0.785	0.788	0.787	0.809	0.775	0.795	0.815
526	Dental Options Pricing - Oregon	0.891	0.895	0.889	0.866	0.901	0.902	0.899	0.931	0.886	0.914	0.919	0.829	0.877	0.891	0.912	0.775	0.780	0.805	0.779	0.796	0.809	0.805	0.809	0.802	0.799	0.798	0.825	0.782	0.806	0.833
527	Rental Network - Hawaii	0.806	0.811	0.804	0.792	0.804	0.807	0.806	0.830	0.798	0.820	0.823	0.760	0.787	0.798	0.819	0.713	0.718	0.738	0.718	0.728	0.742	0.745	0.748	0.731	0.735	0.735	0.757	0.725	0.746	0.761
528	Diversified Dental - Reno	0.947	0.954	0.947	0.942	0.915	0.931	0.932	0.956	0.926	0.951	0.952	0.887	0.897	0.914	0.950	0.824	0.837	0.860	0.838	0.844	0.864	0.879	0.887	0.842	0.859	0.860	0.884	0.853	0.878	0.884
550	North Dakota	0.828	0.826	0.818	0.801	0.849	0.844	0.841	0.874	0.826	0.854	0.862	0.768	0.827	0.838	0.852	0.722	0.720	0.745	0.718	0.739	0.749	0.741	0.743	0.745	0.738	0.736	0.762	0.717	0.739	0.773
551	Nevada	0.836	0.841	0.836	0.824	0.825	0.834	0.833	0.856	0.825	0.847	0.850	0.783	0.807	0.821	0.846	0.732	0.742	0.762	0.742	0.752	0.765	0.770	0.775	0.753	0.759	0.759	0.781	0.750	0.770	0.784
553	Idaho	0.870	0.874	0.870	0.849	0.874	0.878	0.876	0.905	0.863	0.889	0.894	0.810	0.853	0.867	0.888	0.755	0.760	0.785	0.759	0.775	0.789	0.788	0.792	0.779	0.780	0.779	0.804	0.764	0.786	0.811
554	Vermont	0.797	0.795	0.785	0.770	0.819	0.811	0.809	0.839	0.794	0.821	0.830	0.744	0.798	0.807	0.820	0.703	0.702	0.724	0.700	0.718	0.728	0.720	0.721	0.726	0.717	0.716	0.741	0.698	0.721	0.751
555	New Hampshire	0.813	0.817	0.811	0.784	0.834	0.829	0.826	0.859	0.811	0.840	0.846	0.755	0.810	0.822	0.838	0.706	0.706	0.730	0.704	0.723	0.734	0.727	0.730	0.732	0.724	0.722	0.750	0.704	0.728	0.759
556	Delaware	0.833	0.832	0.824	0.811	0.848	0.844	0.842	0.871	0.829	0.854	0.861	0.779	0.827	0.839	0.853	0.734	0.735	0.757	0.734	0.750	0.761	0.756	0.759	0.756	0.751	0.750	0.774	0.734	0.756	0.783
557	Washington					0.866																			0.771						
558	Oregon	0.800	0.804	0.797	0.774	0.815	0.813	0.810	0.840	0.797	0.823	0.829	0.744	0.792	0.805	0.822	0.697	0.700	0.722	0.698	0.715	0.726	0.720	0.723	0.722	0.716	0.715	0.741	0.699	0.722	0.748
559	North Carolina	0.808	0.806	0.795	0.778	0.834	0.825	0.822	0.855	0.806	0.835	0.844	0.752	0.811	0.821	0.833	0.707	0.706	0.729	0.704	0.723	0.733	0.723	0.725	0.732	0.721	0.719	0.746	0.701	0.724	0.757
560	West Virginia	0.835	0.833	0.819	0.816	0.853	0.847	0.845	0.871	0.833	0.855	0.864	0.787	0.834	0.844	0.855	0.745	0.747	0.767	0.746	0.761	0.770	0.764	0.765	0.766	0.760	0.759	0.780	0.744	0.763	0.790
561	Mississippi	0.838	0.834	0.815	0.810	0.870	0.857	0.854	0.886	0.838	0.866	0.878	0.784	0.847	0.856	0.865	0.740	0.739	0.761	0.737	0.757	0.764	0.752	0.753	0.766	0.752	0.750	0.775	0.731	0.752	0.788
562	Arkansas	0.817	0.814	0.799	0.795	0.839	0.831	0.829	0.856	0.816	0.839	0.849	0.768	0.819	0.828	0.839	0.726	0.726	0.748	0.725	0.741	0.750	0.742	0.743	0.748	0.741	0.739	0.760	0.724	0.742	0.771
563	South Carolina	0.802	0.800	0.788	0.772	0.831	0.821	0.817	0.851	0.801	0.831	0.840	0.747	0.808	0.818	0.829	0.697	0.695	0.718	0.693	0.713	0.722	0.712	0.713	0.722	0.711	0.708	0.735	0.690	0.713	0.747
564	Rhode Island	0.822	0.826	0.818	0.790	0.846	0.840	0.837	0.871	0.821	0.851	0.858	0.763	0.821	0.833	0.849	0.710	0.710	0.734	0.708	0.727	0.738	0.729	0.732	0.737	0.728	0.725	0.754	0.706	0.731	0.763
565	Hawaii	0.787	0.791	0.784	0.758	0.807	0.802	0.799	0.833	0.785	0.814	0.820	0.730	0.784	0.795	0.812	0.681	0.681	0.704	0.679	0.697	0.708	0.700	0.702	0.705	0.698	0.696	0.722	0.678	0.702	0.731
566	Pittsburgh	0.791	0.790	0.779	0.777	0.800	0.797	0.795	0.815	0.787	0.804	0.810	0.756	0.787	0.793	0.804	0.723	0.724	0.740	0.724	0.734	0.742	0.740	0.742	0.738	0.735	0.735	0.753	0.725	0.741	0.759
567	Philadelphia	0.798	0.798	0.789	0.779	0.807	0.804	0.803	0.827	0.792	0.815	0.821	0.753	0.789	0.798	0.814	0.712	0.715	0.734	0.714	0.726	0.737	0.735	0.737	0.732	0.730	0.729	0.751	0.716	0.736	0.757
568	Alabama	0.817	0.815	0.799	0.796	0.838	0.831	0.828	0.855	0.816	0.838	0.848	0.770	0.819	0.828	0.838	0.728	0.730	0.749	0.728	0.744	0.752	0.744	0.746	0.750	0.742	0.741	0.762	0.726	0.744	0.772
569	Utah	0.805	0.805	0.795	0.785	0.816	0.813	0.811	0.837	0.800	0.823	0.829	0.759	0.798	0.807	0.822	0.717	0.720	0.740	0.719	0.732	0.743	0.740	0.742	0.738	0.735	0.734	0.757	0.720	0.741	0.764
570	Iowa	0.804	0.802	0.792	0.776	0.829	0.821	0.818	0.850	0.803	0.831	0.839	0.750	0.807	0.817	0.829	0.703	0.702	0.724	0.699	0.719	0.728	0.719	0.721	0.727	0.717	0.715	0.741	0.697	0.720	0.752
571	Massachusetts	0.820	0.824	0.818	0.798	0.828	0.828	0.826	0.855	0.814	0.840	0.845	0.768	0.809	0.819	0.839	0.720	0.723	0.745	0.722	0.736	0.749	0.747	0.749	0.742	0.741	0.739	0.764	0.725	0.748	0.771
572	Oklahoma	0.821	0.821	0.812	0.800	0.835	0.831	0.829	0.856	0.817	0.841	0.848	0.771	0.814	0.826	0.840	0.722	0.725	0.746	0.724	0.738	0.749	0.745	0.748	0.744	0.740	0.739	0.762	0.725	0.746	0.770
573	Louisiana	0.810	0.806	0.786	0.781	0.843	0.829	0.826	0.858	0.811	0.838	0.850	0.758	0.820	0.829	0.837	0.715	0.714	0.735	0.711	0.730	0.738	0.725	0.725	0.741	0.726	0.724	0.749	0.706	0.727	0.761
574	New Mexico	0.843	0.847	0.840	0.819	0.853	0.852	0.850	0.880	0.838	0.864	0.869	0.786	0.830	0.843	0.863	0.732	0.737	0.759	0.736	0.751	0.763	0.760	0.764	0.757	0.754	0.753	0.779	0.738	0.761	0.786
575	Texas	0.820	0.820	0.810	0.798	0.835	0.830	0.828	0.855	0.816	0.840	0.847	0.770	0.813	0.825	0.839	0.723	0.726	0.746	0.725	0.739	0.749	0.745	0.748	0.746	0.741	0.739	0.763	0.725	0.746	0.771
576	Kentucky	0.779	0.778	0.764	0.761	0.795	0.788	0.787	0.809	0.776	0.796	0.804	0.741	0.779	0.786	0.796	0.705	0.706	0.723	0.705	0.717	0.725	0.720	0.721	0.722	0.717	0.716	0.735	0.704	0.721	0.743
577	Kansas	0.817	0.817	0.808	0.797	0.829	0.826	0.824	0.851	0.813	0.836	0.843	0.767	0.810	0.820	0.835	0.723	0.726	0.746	0.724	0.739	0.749	0.746	0.749	0.744	0.741	0.740	0.763	0.725	0.746	0.770
578	Wisconsin	0.821	0.820	0.810	0.796	0.841	0.835	0.832	0.862	0.818	0.845	0.853	0.767	0.819	0.830	0.843	0.723	0.724	0.746	0.722	0.740	0.750	0.743	0.745	0.747	0.740	0.738	0.763	0.721	0.743	0.773
579	Tennessee	0.789	0.786	0.771	0.767	0.812	0.802	0.800	0.826	0.787	0.810	0.820	0.745	0.793	0.801	0.810	0.710	0.709	0.728	0.707	0.722	0.730	0.722	0.723	0.730	0.720	0.719	0.741	0.704	0.723	0.750
580	Minnesota	0.809	0.808	0.799	0.786	0.825	0.820	0.817	0.846	0.805	0.830	0.837	0.760	0.805	0.814	0.829	0.718	0.719	0.740	0.717	0.733	0.743	0.738	0.740	0.740	0.734	0.733	0.757	0.718	0.739	0.765
581	Colorado	0.853	0.853	0.843	0.831	0.867	0.864	0.861	0.889	0.849	0.874	0.881	0.800	0.845	0.858	0.873	0.756	0.759	0.781	0.758	0.773	0.784	0.779	0.782	0.780	0.775	0.773	0.798	0.758	0.780	0.806
582	Indiana	0.790	0.787	0.771	0.767	0.816	0.805	0.803	0.830	0.789	0.813	0.823	0.745	0.797	0.804	0.813	0.710	0.707	0.727	0.706	0.722	0.729	0.720	0.721	0.730	0.719	0.717	0.740	0.702	0.721	0.751
583	Nebraska	0.795	0.795	0.786	0.776	0.804	0.801	0.800	0.825	0.789	0.812	0.818	0.750	0.787	0.795	0.811	0.704	0.707	0.726	0.706	0.718	0.729	0.728	0.730	0.723	0.722	0.721	0.742	0.708	0.729	0.749
584	Connecticut	0.832	0.836	0.829	0.809	0.841	0.841	0.839	0.868	0.826	0.852	0.857	0.777	0.821	0.832	0.851	0.728	0.731	0.753	0.729	0.745	0.757	0.755	0.759	0.751	0.748	0.747	0.773	0.732	0.756	0.780
585	Ohio	0.796	0.793	0.778	0.774	0.819	0.809	0.807	0.833	0.794	0.817	0.827	0.752	0.800	0.808	0.817	0.716	0.715	0.734	0.714	0.729	0.736	0.729	0.730	0.736	0.727	0.725	0.747	0.710	0.730	0.757
586	Michigan	0.836	0.840	0.834	0.810	0.850	0.848	0.845	0.877	0.831	0.859	0.865	0.778	0.828	0.840	0.857	0.727	0.729	0.752	0.727	0.745	0.756	0.752	0.756	0.751	0.747	0.745	0.772	0.728	0.752	0.780
587	Arizona	0.839	0.843	0.836	0.818	0.845	0.845	0.844	0.871	0.832	0.857	0.862	0.786	0.825	0.836	0.856	0.736	0.740	0.761	0.739	0.752	0.765	0.765	0.769	0.757	0.757	0.756	0.781	0.743	0.766	0.787
588	New Jersey	0.846	0.850	0.843	0.823	0.856	0.855	0.853	0.882	0.841	0.867	0.873	0.793	0.834	0.846	0.866	0.744	0.748	0.771	0.747	0.761	0.775	0.770	0.773	0.768	0.766	0.765	0.789	0.750	0.772	0.796
589	Syracuse	0.804	0.803	0.793	0.780	0.824	0.817	0.814	0.844	0.801	0.827	0.835	0.754	0.803	0.812	0.826	0.710	0.711	0.732	0.710	0.726	0.736	0.729	0.731	0.733	0.726	0.724	0.749	0.709	0.731	0.758
590	New York	0.812	0.815	0.807	0.787	0.826	0.823	0.821	0.850	0.808	0.835	0.840	0.760	0.804	0.815	0.833	0.717	0.720	0.743	0.719	0.733	0.746	0.738	0.741	0.742	0.737	0.736	0.759	0.721	0.742	0.766
591	Richmond	0.823	0.822	0.811	0.796	0.847	0.839	0.836	0.869	0.821	0.849	0.858	0.769	0.825	0.835	0.848	0.721	0.720	0.743	0.718	0.737	0.747	0.738	0.740	0.745	0.736	0.734	0.760	0.716	0.739	0.771
592	Atlanta	0.818	0.817	0.807	0.793	0.838	0.831	0.829	0.859	0.815	0.841	0.849	0.765	0.816	0.827	0.840	0.720	0.721	0.743	0.719	0.736	0.746	0.739	0.741	0.744	0.736	0.734	0.760	0.718	0.740	0.769
593	Washington, DC	0.805	0.804	0.794	0.783	0.818	0.813	0.812	0.838	0.800	0.824	0.831	0.758	0.798	0.808	0.823	0.719	0.722	0.742	0.721	0.734	0.745	0.738	0.740	0.741	0.736	0.735	0.756	0.722	0.740	0.763
594	Chicago	0.789	0.789	0.777	0.764	0.811	0.803	0.800	0.830	0.787	0.813	0.821	0.740	0.789	0.799	0.812	0.701	0.701	0.723	0.700	0.716	0.726	0.717	0.718	0.725	0.716	0.714	0.738	0.698	0.720	0.747
595	St. Louis	0.811	0.810	0.801	0.788	0.828	0.823	0.820	0.849	0.808	0.833	0.840	0.760	0.807	0.818	0.832	0.711	0.712	0.733	0.711	0.727	0.737	0.732	0.734	0.733	0.728	0.726	0.750	0.711	0.732	0.759
596	Sacramento	0.841	0.845	0.838	0.817	0.850	0.849	0.847	0.877	0.835	0.862	0.867	0.787	0.830	0.841	0.860	0.739	0.741	0.764	0.740	0.755	0.768	0.765	0.768	0.762	0.759	0.758	0.784	0.743	0.767	0.791
597	Northern California	0.851	0.855	0.847	0.824	0.865	0.862	0.860	0.891	0.846	0.874	0.880	0.795	0.842	0.854	0.872	0.748	0.750	0.773	0.748	0.765	0.777	0.772	0.776	0.773	0.768	0.766	0.794	0.750	0.775	0.802
598	San Diego	0.818	0.822	0.816	0.801	0.820	0.822	0.820	0.846	0.811	0.834	0.838	0.769	0.801	0.812	0.833	0.723	0.729	0.750	0.728	0.739	0.753	0.752	0.755	0.744	0.746	0.746	0.767	0.734	0.754	0.772
599	Southern California	0.816	0.820	0.813	0.797	0.818	0.820	0.818	0.844	0.808	0.832	0.836	0.766	0.799	0.810	0.831	0.722	0.727	0.748	0.726	0.738	0.752	0.751	0.753	0.743	0.744	0.744	0.766	0.731	0.752	0.771

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	DQ	DR	DS	DT	E1	E2	E3	E4	E5	E6	E7	E8	EA	EB	ED	EI	EL	EM	EN	EO	EP	EQ	ER	ES	ET	F1	F2	F3	F4	F5
501	Miami	0.604	0.656	0.640	0.652	0.703	0.704	0.722	0.703	0.716	0.725	0.716	0.717	0.689	0.692	0.725	0.715	0.714	0.737	0.700	0.720	0.744	0.672	0.709	0.715	0.728	0.732	0.735	0.752	0.734	0.746
502	Broward County / Palm Beach	0.650	0.706	0.688	0.704	0.759	0.761	0.779	0.759	0.773	0.783	0.774	0.775	0.746	0.750	0.782	0.773	0.771	0.794	0.756	0.777	0.802	0.727	0.765	0.773	0.786	0.790	0.793	0.813	0.792	0.805
503	Tampa	0.661	0.728	0.704	0.720	0.780	0.781	0.803	0.779	0.796	0.807	0.795	0.795	0.762	0.767	0.806	0.795	0.793	0.818	0.775	0.797	0.829	0.742	0.789	0.795	0.808	0.812	0.813	0.835	0.811	0.828
504	Orlando	0.651	0.720	0.695	0.711	0.771	0.771	0.792	0.769	0.786	0.796	0.784	0.784	0.750	0.755	0.796	0.784	0.782	0.808	0.764	0.787	0.818	0.732	0.779	0.785	0.798	0.801	0.802	0.824	0.800	0.817
505	Jacksonville	0.671	0.741	0.716	0.732	0.794	0.794	0.817	0.792	0.810	0.821	0.809	0.810	0.776	0.781	0.819	0.809	0.807	0.833	0.789	0.811	0.843	0.755	0.803	0.809	0.823	0.826	0.827	0.850	0.826	0.843
506	Daytona / Gainesville	0.649	0.731	0.699	0.713	0.779	0.777	0.801	0.775	0.795	0.806	0.790	0.790	0.750	0.756	0.807	0.792	0.789	0.817	0.768	0.793	0.830	0.733	0.789	0.795	0.806	0.808	0.807	0.831	0.805	0.824
521	Diversified Dental - Las Vegas	0.775	0.800	0.802	0.838	0.897	0.907	0.927	0.907	0.915	0.932	0.939	0.945	0.930	0.929	0.915	0.926	0.926	0.949	0.918	0.939	0.950	0.885	0.900	0.913	0.943	0.959	0.969	0.988	0.969	0.976
522	Mastercare Dental - Reno	0.673	0.760	0.727	0.744	0.825	0.824	0.852	0.822	0.845	0.862	0.844	0.848	0.810	0.805	0.856	0.847	0.844	0.876	0.821	0.849	0.885	0.778	0.834	0.845	0.861	0.864	0.864	0.891	0.861	0.884
524	Premier - Minnesota	0.742	0.798	0.780	0.802	0.863	0.865	0.886	0.863	0.879	0.890	0.885	0.887	0.859	0.865	0.884	0.880	0.879	0.903	0.864	0.885	0.911	0.834	0.871	0.877	0.895	0.901	0.903	0.923	0.901	0.916
526	Dental Options Pricing - Oregon	0.742	0.817	0.794	0.815	0.896	0.897	0.924	0.895	0.916	0.932	0.920	0.923	0.885	0.884	0.926	0.919	0.917	0.949	0.896	0.924	0.956	0.854	0.904	0.915	0.935	0.937	0.939	0.964	0.937	0.956
527	Rental Network - Hawaii	0.694	0.734	0.726	0.751	0.806	0.812	0.831	0.811	0.823	0.836	0.831	0.834	0.811	0.810	0.828	0.828	0.827	0.848	0.815	0.834	0.851	0.783	0.810	0.822	0.840	0.846	0.848	0.860	0.847	0.857
528	Diversified Dental - Reno	0.817	0.834	0.841	0.881	0.939	0.955	0.975	0.956	0.962	0.979	0.989	0.995	0.983	0.982	0.960	0.974	0.975	0.996	0.968	0.989	0.996	0.931	0.941	0.959	0.991	1.009	1.024	1.043	1.025	1.030
550	North Dakota	0.683	0.777	0.737	0.751	0.826	0.822	0.849	0.819	0.844	0.855	0.838	0.838	0.792	0.802	0.855	0.839	0.836	0.867	0.812	0.838	0.882	0.776	0.839	0.843	0.854	0.856	0.853	0.879	0.850	0.874
551	Nevada	0.716	0.754	0.749	0.775	0.835	0.842	0.864	0.842	0.853	0.869	0.870	0.875	0.855	0.853	0.855	0.861	0.861	0.884	0.849	0.872	0.888	0.815	0.839	0.851	0.877	0.886	0.893	0.914	0.893	0.904
553	Idaho	0.726	0.795	0.773	0.795	0.871	0.873	0.898	0.871	0.890	0.906	0.897	0.901	0.867	0.867	0.897	0.894	0.892	0.922	0.873	0.899	0.929	0.834	0.878	0.889	0.910	0.914	0.916	0.940	0.914	0.932
554	Vermont	0.666	0.750	0.717	0.731	0.799	0.796	0.820	0.794	0.815	0.825	0.807	0.807	0.764	0.772	0.827	0.810	0.808	0.836	0.786	0.810	0.849	0.751	0.809	0.815	0.824	0.825	0.821	0.841	0.818	0.839
555	New Hampshire	0.668	0.756	0.722	0.739	0.819	0.818	0.845	0.815	0.839	0.854	0.834	0.837	0.794	0.793	0.850	0.839	0.836	0.868	0.813	0.839	0.877	0.771	0.828	0.838	0.852	0.853	0.852	0.874	0.849	0.871
556	Delaware	0.702	0.776	0.749	0.765	0.831	0.830	0.854	0.828	0.848	0.859	0.846	0.846	0.808	0.816	0.857	0.846	0.843	0.870	0.824	0.847	0.882	0.790	0.841	0.847	0.859	0.862	0.861	0.881	0.859	0.878
557	Washington															0.888															
558	Oregon	0.663	0.736	0.713	0.731	0.807	0.807	0.831	0.805	0.825	0.839	0.824	0.827	0.790	0.788	0.835	0.827	0.824	0.854	0.804	0.830	0.862	0.765	0.814	0.824	0.841	0.841	0.841	0.864	0.839	0.858
559	North Carolina	0.667	0.759	0.722	0.735	0.808	0.804	0.830	0.801	0.825	0.835	0.815	0.814	0.768	0.776	0.838	0.819	0.816	0.846	0.793	0.818	0.861	0.756	0.819	0.824	0.833	0.833	0.830	0.851	0.827	0.849
560	West Virginia	0.715	0.787	0.760	0.772	0.828	0.826	0.847	0.824	0.842	0.850	0.834	0.832	0.794	0.811	0.851	0.834	0.832	0.856	0.813	0.834	0.873	0.786	0.838	0.842	0.847	0.853	0.851	0.872	0.849	0.867
561	Mississippi	0.699	0.794	0.756	0.765	0.831	0.826	0.851	0.823	0.847	0.855	0.829	0.826	0.776	0.798	0.860	0.834	0.831	0.860	0.807	0.831	0.882	0.774	0.844	0.846	0.848	0.853	0.849	0.872	0.846	0.868
562	Arkansas	0.692	0.769	0.740	0.752	0.811	0.808	0.829	0.805	0.825	0.832	0.813	0.811	0.770	0.788	0.835	0.815	0.813	0.838	0.793	0.815	0.856	0.764	0.821	0.824	0.828	0.833	0.831	0.852	0.829	0.847
563	South Carolina	0.657	0.749	0.712	0.725	0.796	0.792	0.817	0.789	0.813	0.822	0.802	0.801	0.754	0.763	0.827	0.807	0.803	0.834	0.780	0.805	0.848	0.744	0.808	0.812	0.821	0.820	0.816	0.837	0.813	0.835
564	Rhode Island	0.670	0.760	0.727	0.742	0.825	0.823	0.851	0.820	0.844	0.860	0.838	0.842	0.797	0.795	0.857	0.845	0.842	0.874	0.818	0.845	0.883	0.774	0.834	0.844	0.858	0.857	0.856	0.879	0.853	0.876
565	Hawaii	0.644	0.727	0.696	0.712	0.790	0.789	0.814	0.787	0.809	0.823	0.804	0.808	0.769	0.765	0.821	0.809	0.806	0.837	0.784	0.811	0.846	0.743	0.798	0.809	0.822	0.824	0.824	0.849	0.822	0.843
566	Pittsburgh	0.702	0.749	0.732	0.747	0.788	0.789	0.804	0.788	0.800	0.807	0.796	0.796	0.770	0.780	0.806	0.796	0.795	0.813	0.782	0.798	0.823	0.759	0.794	0.799	0.806	0.812	0.812	0.823	0.810	0.821
567	Philadelphia	0.687	0.742	0.725	0.744	0.798	0.800	0.819	0.798	0.813	0.822	0.812	0.813	0.783	0.788	0.821	0.812	0.810	0.833	0.795	0.815	0.841	0.766	0.805	0.812	0.824	0.827	0.826	0.840	0.824	0.838
568	Alabama	0.696	0.770	0.743	0.754	0.811	0.808	0.829	0.806	0.825	0.833	0.814	0.812	0.773	0.790	0.835	0.816	0.814	0.838	0.795	0.816	0.855	0.766	0.821	0.824	0.829	0.834	0.832	0.852	0.830	0.847
569	Utah	0.690	0.750	0.731	0.749	0.806	0.808	0.828	0.806	0.822	0.831	0.820	0.820	0.788	0.794	0.831	0.821	0.819	0.842	0.803	0.823	0.851	0.771	0.814	0.821	0.833	0.835	0.835	0.850	0.833	0.848
570	Iowa	0.664	0.754	0.717	0.731	0.801	0.798	0.823	0.795	0.818	0.828	0.809	0.809	0.764	0.773	0.830	0.813	0.810	0.839	0.787	0.812	0.853	0.751	0.812	0.817	0.827	0.827	0.824	0.845	0.821	0.843
571	Massachusetts	0.691	0.755	0.735	0.756	0.823	0.826	0.848	0.824	0.842	0.855	0.842	0.846	0.813	0.812	0.850	0.844	0.842	0.868	0.824	0.847	0.874	0.787	0.830	0.841	0.856	0.860	0.859	0.876	0.856	0.873
572	Oklahoma	0.693	0.758	0.737	0.754	0.815	0.816	0.838	0.814	0.831	0.842	0.831	0.831	0.797	0.803	0.840	0.830	0.828	0.853	0.811	0.833	0.863	0.779	0.824	0.830	0.843	0.846	0.846	0.864	0.845	0.861
573	Louisiana	0.673	0.765	0.729	0.738	0.805	0.800	0.823	0.797	0.819	0.826	0.800	0.797	0.748	0.768	0.834	0.806	0.803	0.832	0.780	0.804	0.853	0.747	0.816	0.819	0.820	0.823	0.819	0.842	0.817	0.838
574	New Mexico	0.702	0.768	0.749	0.770	0.844	0.845	0.870	0.844	0.862	0.877	0.865	0.869	0.834	0.833	0.871	0.865	0.863	0.892	0.845	0.870	0.899	0.806	0.850	0.861	0.880	0.882	0.884	0.906	0.882	0.899
575	Texas	0.693	0.758	0.738	0.755	0.817	0.817	0.839	0.816	0.833	0.844	0.831	0.831	0.797	0.803	0.843	0.832	0.830	0.855	0.812	0.834	0.865	0.779	0.826	0.832	0.845	0.847	0.847	0.865	0.845	0.862
576	Kentucky	0.680	0.737	0.716	0.729	0.774	0.774	0.791	0.772	0.787	0.793	0.779	0.778	0.746	0.759	0.795	0.780	0.779	0.799	0.764	0.781	0.812	0.739	0.782	0.786	0.791	0.796	0.795	0.808	0.793	0.806
577	Kansas	0.694	0.760	0.737	0.755	0.815	0.816	0.838	0.814	0.831	0.842	0.831	0.831	0.798	0.804	0.840	0.830	0.829	0.853	0.811	0.832	0.863	0.779	0.824	0.830	0.843	0.846	0.847	0.864	0.845	0.861
578	Wisconsin	0.688	0.769	0.739	0.754	0.823	0.821	0.845	0.818	0.839	0.850	0.835	0.834	0.794	0.801	0.850	0.836	0.833	0.862	0.812	0.837	0.875	0.777	0.833	0.839	0.850	0.852	0.850	0.872	0.848	0.868
579	Tennessee	0.678	0.750	0.721	0.732	0.786	0.784	0.804	0.782	0.800	0.807	0.788	0.785	0.746	0.763	0.811	0.791	0.789	0.812	0.770	0.790	0.829	0.742	0.796	0.799	0.803	0.807	0.805	0.822	0.803	0.820
580	Minnesota	0.686	0.756	0.731	0.748	0.810	0.810	0.831	0.808	0.826	0.836	0.822	0.822	0.785	0.792	0.836	0.823	0.821	0.847	0.803	0.825	0.858	0.770	0.819	0.825	0.836	0.838	0.836	0.853	0.834	0.851
581	Colorado	0.725	0.794	0.772	0.789	0.855	0.855	0.878	0.853	0.872	0.883	0.871	0.871	0.834	0.841	0.882	0.870	0.868	0.895	0.850	0.873	0.906	0.815	0.864	0.871	0.885	0.887	0.887	0.907	0.885	0.902
582	Indiana	0.675	0.753	0.721	0.731	0.788	0.785	0.806	0.782	0.802	0.809	0.787	0.785	0.743	0.761	0.814	0.791	0.789	0.814	0.769	0.790	0.832	0.740	0.798	0.801	0.804	0.808	0.805	0.823	0.802	0.821
583	Nebraska	0.679	0.735	0.717	0.736	0.789	0.791	0.810	0.789	0.804	0.813	0.804	0.804	0.775	0.780	0.811	0.803	0.802	0.823	0.787	0.806	0.832	0.757	0.796	0.803	0.815	0.819	0.818	0.832	0.816	0.829
584	Connecticut	0.698	0.766	0.743	0.764	0.835	0.837	0.861	0.835	0.854	0.868	0.855	0.859	0.824	0.823	0.862	0.857	0.855	0.882	0.836	0.860	0.889	0.797	0.842	0.853	0.869	0.872	0.874	0.892	0.872	0.889
585	Ohio	0.684	0.756	0.728	0.739	0.793	0.791	0.811	0.789	0.807	0.814	0.795	0.792	0.753	0.769	0.818	0.798	0.796	0.820	0.777	0.797	0.836	0.748	0.803	0.806	0.810	0.814	0.812	0.829	0.810	0.827
586	Michigan	0.693	0.771	0.743	0.762	0.839	0.839	0.865	0.837	0.858	0.874	0.858	0.861	0.823	0.822	0.868	0.861	0.858	0.887	0.837	0.862	0.896	0.796	0.847	0.858	0.873	0.876	0.876	0.898	0.874	0.894
587	Arizona	0.709	0.767	0.751	0.773	0.840	0.844	0.867	0.842	0.858	0.873	0.862	0.866	0.835	0.834	0.866	0.863	0.861	0.886	0.845	0.867	0.892	0.807	0.846	0.858	0.875	0.879	0.882	0.898	0.880	0.895
588	New Jersey	0.715	0.777	0.760	0.780	0.850	0.853	0.874	0.851	0.868	0.881	0.868	0.872	0.838	0.836	0.878	0.870	0.868	0.895	0.850	0.874	0.901	0.813	0.857	0.868	0.883	0.885	0.883	0.900	0.881	0.896
589	Syracuse	0.677	0.751	0.724	0.740	0.804	0.803	0.825	0.801	0.820	0.829	0.814	0.814	0.775	0.781	0.831	0.816	0.814	0.841	0.795	0.817	0.852	0.761	0.813	0.819	0.830	0.831	0.828	0.846	0.826	0.843
590	New York	0.685	0.749	0.732	0.750	0.821	0.822	0.843	0.820	0.837	0.849	0.835	0.838	0.802	0.800	0.849	0.838	0.836	0.864	0.818	0.842	0.870	0.782	0.827	0.837	0.851	0.849	0.847	0.864	0.845	0.861
591	Richmond	0.683	0.770	0.736	0.750	0.820	0.817	0.842	0.815	0.837	0.847	0.829	0.829	0.785	0.793	0.849	0.832	0.830	0.859	0.807	0.832	0.873	0.771	0.831	0.837	0.846	0.847	0.844	0.865	0.841	0.863
592	Atlanta	0.685	0.762	0.735	0.750	0.818	0.816	0.840	0.814	0.834	0.845	0.829	0.829	0.789	0.796	0.845	0.831	0.829	0.856	0.808	0.832	0.868	0.773	0.827	0.833	0.845	0.846	0.845	0.865	0.842	0.861
593	Washington, DC	0.690	0.751	0.732	0.748	0.807	0.807	0.826	0.806	0.821	0.830	0.818	0.818	0.784	0.789	0.832	0.819	0.817	0.841	0.801	0.822	0.851	0.771	0.815	0.821	0.832	0.832	0.829	0.843	0.827	0.841
594	Chicago	0.666	0.741	0.715	0.729	0.793	0.792	0.813	0.790	0.809	0.817	0.801	0.800	0.761	0.767	0.822	0.804	0.802	0.829	0.782	0.805	0.841	0.749	0.803	0.809	0.818	0.818	0.814	0.831	0.811	0.829
595	St. Louis	0.679	0.752	0.725	0.741	0.805	0.804	0.827	0.802	0.821	0.831	0.818	0.818	0.781	0.788	0.830	0.819	0.817	0.842	0.798	0.820	0.853	0.764	0.814	0.820	0.832	0.834	0.833	0.852	0.831	0.849
596	Sacramento	0.709	0.774	0.754	0.775	0.846	0.848	0.871	0.846	0.864	0.878	0.864	0.868	0.833	0.832	0.874	0.866	0.864	0.892	0.846	0.870	0.898	0.808	0.852	0.863	0.879	0.882	0.881	0.899	0.879	0.896
597	Northern California	0.714	0.787	0.763	0.784	0.860	0.861	0.886	0.859	0.879	0.894	0.878	0.881	0.843	0.841	0.890	0.881	0.879	0.908	0.859	0.884	0.916	0.817	0.867	0.878	0.895	0.896	0.896	0.915	0.894	0.912
598	San Diego	0.700	0.749	0.738	0.760	0.821	0.825	0.844	0.824	0.837	0.850	0.842	0.845	0.818	0.817	0.844	0.841	0.839	0.863	0.825	0.846	0.867	0.792	0.826	0.837	0.853	0.857	0.856	0.870	0.854	0.867
599	Southern California	0.698	0.748	0.736	0.759	0.821	0.825	0.844	0.824	0.837	0.850	0.841	0.845	0.816	0.815	0.845	0.840	0.839	0.863	0.824	0.846	0.868	0.791	0.826	0.837	0.853	0.857	0.856	0.870	0.854	0.867

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	F6	F7	F8	FA	FB	FD	FI	FL	FM	FN	FO	FP	FQ	FR	FS	FT	G1	G2	G3	G4	G5	G6	G7	G8	GA	GB	GD	GI	GL	GM
501	Miami	0.755	0.746	0.748	0.721	0.724	0.755	0.746	0.745	0.766	0.732	0.750	0.773	0.703	0.739	0.745	0.758	0.764	0.758	0.777	0.757	0.771	0.778	0.765	0.763	0.733	0.740	0.786	0.766	0.765	0.788
502	Broward County / Palm Beach	0.818	0.810	0.812	0.784	0.788	0.813	0.807	0.806	0.829	0.792	0.813	0.837	0.760	0.798	0.804	0.821	0.819	0.816	0.838	0.814	0.830	0.839	0.828	0.826	0.795	0.804	0.843	0.827	0.825	0.851
503	Tampa	0.840	0.831	0.833	0.800	0.806	0.836	0.828	0.826	0.853	0.810	0.833	0.862	0.777	0.821	0.827	0.843	0.844	0.839	0.863	0.837	0.856	0.865	0.851	0.849	0.812	0.822	0.871	0.850	0.848	0.878
504	Orlando	0.829	0.819	0.821	0.788	0.793	0.825	0.816	0.815	0.841	0.798	0.821	0.851	0.765	0.810	0.816	0.831	0.835	0.829	0.853	0.827	0.846	0.855	0.840	0.837	0.800	0.811	0.862	0.840	0.838	0.867
505	Jacksonville	0.855	0.846	0.848	0.815	0.821	0.850	0.843	0.841	0.867	0.824	0.847	0.877	0.791	0.836	0.842	0.857	0.857	0.853	0.878	0.851	0.871	0.880	0.866	0.863	0.826	0.837	0.885	0.865	0.862	0.892
506	Daytona / Gainesville	0.837	0.823	0.825	0.786	0.792	0.834	0.822	0.820	0.849	0.800	0.825	0.860	0.765	0.819	0.824	0.837	0.846	0.838	0.865	0.835	0.859	0.866	0.847	0.843	0.800	0.813	0.877	0.849	0.846	0.879
521	Diversified Dental - Las Vegas	0.993	0.999	1.006	0.992	0.991	0.976	0.987	0.987	1.008	0.979	0.999	1.009	0.947	0.962	0.975	1.002	0.969	0.979	0.999	0.979	0.987	1.002	1.008	1.012	0.995	0.997	0.989	0.996	0.996	1.018
522	Mastercare Dental - Reno	0.901	0.882	0.890	0.853	0.850	0.892	0.885	0.882	0.913	0.861	0.888	0.923	0.818	0.871	0.883	0.897	0.910	0.903	0.933	0.900	0.927	0.938	0.919	0.916	0.869	0.876	0.944	0.922	0.918	0.955
524	Premier - Minnesota	0.927	0.920	0.920	0.895	0.901	0.920	0.917	0.916	0.935	0.902	0.919	0.944	0.874	0.909	0.915	0.928	0.921	0.921	0.943	0.919	0.937	0.944	0.933	0.928	0.893	0.912	0.945	0.931	0.930	0.952
526	Dental Options Pricing - Oregon	0.972	0.952	0.957	0.921	0.922	0.964	0.958	0.956	0.981	0.937	0.958	0.989	0.896	0.944	0.956	0.966	0.981	0.975	1.003	0.972	0.996	1.005	0.984	0.978	0.927	0.946	1.013	0.989	0.987	1.016
527	Rental Network - Hawaii	0.865	0.855	0.858	0.837	0.837	0.863	0.857	0.856	0.871	0.846	0.859	0.876	0.823	0.849	0.857	0.863	0.872	0.869	0.883	0.867	0.880	0.884	0.873	0.871	0.842	0.852	0.891	0.875	0.874	0.892
528	Diversified Dental - Reno	1.047	1.056	1.062	1.051	1.051	1.028	1.042	1.042	1.062	1.036	1.056	1.063	1.001	1.011	1.028	1.057	1.015	1.030	1.050	1.031	1.038	1.053	1.062	1.066	1.052	1.054	1.037	1.048	1.048	1.069
550	North Dakota	0.885	0.867	0.867	0.824	0.834	0.883	0.869	0.866	0.893	0.844	0.867	0.908	0.810	0.870	0.873	0.881	0.892	0.885	0.914	0.881	0.909	0.914	0.890	0.881	0.823	0.854	0.926	0.894	0.890	0.923
551	Nevada	0.920	0.919	0.926	0.907	0.906	0.905	0.911	0.911	0.933	0.900	0.921	0.937	0.867	0.890	0.902	0.925	0.905	0.910	0.932	0.909	0.922	0.936	0.935	0.937	0.913	0.916	0.928	0.927	0.927	0.951
553	Idaho	0.948	0.931	0.937	0.905	0.906	0.937	0.935	0.933	0.956	0.916	0.935	0.963	0.878	0.920	0.932	0.942	0.948	0.945	0.973	0.943	0.965	0.975	0.958	0.953	0.907	0.926	0.977	0.961	0.958	0.985
554	Vermont	0.846	0.826	0.825	0.785	0.793	0.850	0.831	0.829	0.853	0.809	0.829	0.866	0.780	0.836	0.839	0.842	0.864	0.853	0.876	0.850	0.874	0.876	0.851	0.843	0.788	0.815	0.894	0.858	0.855	0.884
555	New Hampshire	0.883	0.858	0.864	0.822	0.823	0.881	0.867	0.864	0.892	0.843	0.866	0.902	0.805	0.860	0.871	0.875	0.902	0.892	0.918	0.889	0.916	0.920	0.895	0.888	0.829	0.851	0.936	0.903	0.899	0.932
556	Delaware	0.886	0.870	0.870	0.834	0.843	0.886	0.873	0.871	0.893	0.853	0.871	0.904	0.824	0.873	0.877	0.883	0.894	0.888	0.911	0.886	0.908	0.911	0.890	0.884	0.835	0.860	0.922	0.895	0.892	0.918
557	Washington						0.925																					0.972			
558	Oregon	0.872	0.851	0.855	0.819	0.820	0.868	0.859	0.856	0.880	0.838	0.858	0.888	0.800	0.848	0.858	0.866	0.887	0.878	0.904	0.875	0.898	0.905	0.883	0.878	0.827	0.845	0.917	0.890	0.887	0.916
559	North Carolina	0.857	0.835	0.834	0.790	0.799	0.861	0.841	0.838	0.864	0.817	0.838	0.879	0.785	0.846	0.849	0.852	0.877	0.865	0.890	0.862	0.888	0.890	0.862	0.854	0.794	0.823	0.909	0.870	0.867	0.898
560	West Virginia	0.875	0.854	0.853	0.818	0.836	0.874	0.858	0.856	0.876	0.839	0.856	0.894	0.810	0.864	0.866	0.866	0.872	0.867	0.890	0.865	0.885	0.888	0.868	0.860	0.817	0.846	0.898	0.870	0.868	0.891
561	Mississippi	0.876	0.846	0.845	0.797	0.821	0.880	0.854	0.851	0.877	0.829	0.850	0.899	0.795	0.866	0.868	0.863	0.883	0.872	0.898	0.868	0.894	0.895	0.867	0.856	0.799	0.835	0.915	0.872	0.869	0.899
562	Arkansas	0.856	0.832	0.832	0.793	0.813	0.857	0.837	0.835	0.857	0.816	0.835	0.876	0.787	0.844	0.847	0.846	0.857	0.850	0.872	0.847	0.868	0.871	0.849	0.841	0.794	0.824	0.884	0.852	0.849	0.875
563	South Carolina	0.842	0.820	0.819	0.774	0.783	0.848	0.826	0.823	0.850	0.802	0.824	0.864	0.771	0.833	0.835	0.837	0.865	0.852	0.877	0.848	0.874	0.876	0.848	0.839	0.779	0.808	0.897	0.856	0.853	0.884
564	Rhode Island	0.888	0.862	0.867	0.824	0.824	0.887	0.872	0.869	0.897	0.847	0.870	0.907	0.807	0.865	0.876	0.880	0.911	0.899	0.926	0.896	0.924	0.928	0.901	0.894	0.832	0.855	0.946	0.910	0.906	0.940
565	Hawaii	0.859	0.839	0.846	0.810	0.806	0.853	0.843	0.841	0.871	0.820	0.847	0.880	0.778	0.831	0.842	0.855	0.874	0.864	0.893	0.861	0.886	0.897	0.877	0.874	0.827	0.833	0.906	0.881	0.878	0.914
566	Pittsburgh	0.826	0.812	0.811	0.787	0.799	0.828	0.814	0.813	0.827	0.802	0.814	0.839	0.783	0.818	0.821	0.820	0.828	0.824	0.837	0.822	0.835	0.836	0.823	0.818	0.789	0.807	0.846	0.824	0.823	0.839
567	Philadelphia	0.843	0.830	0.830	0.802	0.807	0.846	0.834	0.832	0.849	0.818	0.833	0.858	0.797	0.835	0.838	0.841	0.856	0.849	0.865	0.847	0.863	0.865	0.848	0.843	0.806	0.823	0.877	0.853	0.850	0.871
568	Alabama	0.856	0.832	0.832	0.795	0.813	0.857	0.838	0.835	0.856	0.818	0.835	0.874	0.789	0.845	0.847	0.846	0.857	0.850	0.872	0.847	0.868	0.870	0.848	0.841	0.795	0.824	0.883	0.852	0.849	0.873
569	Utah	0.853	0.839	0.839	0.809	0.814	0.857	0.843	0.841	0.860	0.827	0.842	0.869	0.803	0.844	0.848	0.851	0.867	0.860	0.877	0.858	0.875	0.877	0.859	0.854	0.813	0.832	0.891	0.864	0.862	0.884
570	Iowa	0.850	0.830	0.829	0.786	0.795	0.854	0.835	0.832	0.858	0.811	0.832	0.871	0.781	0.840	0.843	0.846	0.868	0.857	0.882	0.854	0.879	0.881	0.855	0.847	0.789	0.818	0.899	0.862	0.859	0.889
571	Massachusetts	0.882	0.865	0.869	0.838	0.838	0.881	0.871	0.869	0.890	0.853	0.871	0.897	0.824	0.865	0.873	0.878	0.898	0.890	0.909	0.887	0.906	0.911	0.893	0.888	0.844	0.860	0.923	0.898	0.895	0.921
572	Oklahoma	0.868	0.854	0.854	0.822	0.829	0.869	0.857	0.855	0.875	0.840	0.856	0.885	0.812	0.855	0.860	0.866	0.877	0.872	0.892	0.869	0.888	0.892	0.873	0.867	0.825	0.846	0.903	0.878	0.875	0.899
573	Louisiana	0.846	0.815	0.814	0.767	0.789	0.852	0.824	0.821	0.847	0.799	0.821	0.869	0.766	0.836	0.837	0.833	0.858	0.844	0.870	0.841	0.866	0.867	0.838	0.828	0.771	0.806	0.888	0.845	0.841	0.871
574	New Mexico	0.913	0.894	0.899	0.866	0.867	0.907	0.901	0.898	0.920	0.882	0.900	0.928	0.845	0.888	0.899	0.908	0.923	0.917	0.941	0.914	0.935	0.943	0.923	0.919	0.873	0.890	0.951	0.929	0.926	0.953
575	Texas	0.869	0.854	0.854	0.821	0.827	0.870	0.858	0.856	0.876	0.840	0.857	0.886	0.811	0.856	0.861	0.867	0.881	0.874	0.895	0.872	0.891	0.895	0.875	0.869	0.825	0.846	0.907	0.880	0.878	0.901
576	Kentucky	0.811	0.793	0.792	0.762	0.776	0.815	0.797	0.795	0.812	0.782	0.796	0.826	0.760	0.804	0.806	0.804	0.817	0.810	0.825	0.808	0.823	0.824	0.807	0.800	0.765	0.787	0.837	0.810	0.808	0.827
577	Kansas	0.868	0.854	0.854	0.822	0.829	0.869	0.857	0.855	0.874	0.839	0.855	0.884	0.812	0.855	0.860	0.865	0.876	0.871	0.891	0.869	0.888	0.891	0.872	0.866	0.824	0.845	0.902	0.877	0.874	0.897
578	Wisconsin	0.876	0.858	0.858	0.819	0.827	0.877	0.863	0.860	0.884	0.841	0.860	0.896	0.809	0.863	0.867	0.873	0.888	0.880	0.905	0.878	0.901	0.905	0.881	0.874	0.821	0.848	0.919	0.888	0.884	0.912
579	Tennessee	0.825	0.802	0.801	0.764	0.781	0.830	0.808	0.806	0.826	0.789	0.806	0.844	0.762	0.817	0.820	0.816	0.833	0.824	0.843	0.822	0.841	0.841	0.819	0.811	0.766	0.794	0.858	0.824	0.821	0.845
580	Minnesota	0.857	0.841	0.840	0.806	0.813	0.861	0.845	0.843	0.864	0.826	0.844	0.875	0.800	0.848	0.851	0.854	0.873	0.864	0.884	0.861	0.882	0.884	0.863	0.856	0.810	0.832	0.899	0.868	0.866	0.891
581	Colorado	0.911	0.895	0.895	0.861	0.868	0.911	0.899	0.897	0.918	0.881	0.898	0.929	0.850	0.896	0.902	0.909	0.922	0.915	0.938	0.912	0.933	0.938	0.917	0.910	0.865	0.887	0.949	0.922	0.920	0.944
582	Indiana	0.826	0.800	0.799	0.760	0.778	0.832	0.807	0.805	0.827	0.787	0.805	0.846	0.760	0.819	0.821	0.816	0.836	0.825	0.846	0.822	0.843	0.843	0.819	0.811	0.762	0.792	0.862	0.824	0.821	0.847
583	Nebraska	0.835	0.823	0.823	0.795	0.801	0.837	0.825	0.824	0.841	0.810	0.825	0.849	0.789	0.826	0.829	0.833	0.846	0.840	0.856	0.837	0.853	0.856	0.840	0.835	0.798	0.816	0.867	0.843	0.841	0.862
584	Connecticut	0.899	0.880	0.885	0.852	0.853	0.897	0.887	0.884	0.907	0.868	0.886	0.914	0.835	0.878	0.889	0.894	0.912	0.906	0.927	0.903	0.924	0.929	0.909	0.905	0.858	0.875	0.941	0.915	0.912	0.939
585	Ohio	0.832	0.809	0.808	0.770	0.788	0.838	0.815	0.813	0.833	0.796	0.813	0.851	0.769	0.824	0.827	0.823	0.841	0.832	0.851	0.829	0.849	0.849	0.826	0.818	0.773	0.801	0.866	0.831	0.828	0.852
586	Michigan	0.906	0.885	0.890	0.853	0.854	0.902	0.892	0.889	0.914	0.870	0.891	0.923	0.833	0.883	0.894	0.899	0.918	0.912	0.937	0.909	0.934	0.939	0.917	0.911	0.858	0.878	0.950	0.923	0.920	0.950
587	Arizona	0.904	0.888	0.892	0.863	0.863	0.902	0.893	0.891	0.912	0.877	0.894	0.918	0.846	0.884	0.895	0.900	0.915	0.911	0.930	0.909	0.927	0.931	0.914	0.910	0.869	0.884	0.942	0.919	0.917	0.941
588	New Jersey	0.906	0.888	0.892	0.860	0.859	0.906	0.895	0.893	0.914	0.877	0.895	0.922	0.848	0.890	0.897	0.902	0.927	0.916	0.936	0.914	0.933	0.937	0.918	0.913	0.868	0.883	0.951	0.924	0.921	0.947
589	Syracuse	0.850	0.832	0.832	0.795	0.802	0.854	0.837	0.835	0.857	0.817	0.836	0.869	0.790	0.841	0.844	0.847	0.869	0.858	0.879	0.855	0.877	0.879	0.856	0.849	0.799	0.823	0.896	0.862	0.859	0.886
590	New York	0.870	0.850	0.854	0.820	0.819	0.872	0.858	0.856	0.879	0.839	0.859	0.886	0.810	0.855	0.861	0.866	0.898	0.883	0.903	0.881	0.900	0.904	0.883	0.878	0.831	0.846	0.922	0.891	0.888	0.915
591	Richmond	0.870	0.850	0.849	0.807	0.816	0.874	0.855	0.852	0.878	0.832	0.853	0.891	0.801	0.859	0.863	0.866	0.888	0.878	0.901	0.874	0.899	0.901	0.875	0.867	0.810	0.839	0.919	0.883	0.879	0.909
592	Atlanta	0.869	0.851	0.851	0.813	0.820	0.872	0.856	0.854	0.877	0.835	0.854	0.888	0.804	0.856	0.861	0.866	0.884	0.875	0.899	0.873	0.895	0.898	0.875	0.868	0.817	0.842	0.913	0.882	0.879	0.906
593	Washington, DC	0.847	0.831	0.831	0.799	0.804	0.852	0.836	0.834	0.854	0.819	0.835	0.863	0.797	0.840	0.841	0.845	0.868	0.856	0.873	0.854	0.871	0.873	0.853	0.847	0.805	0.824	0.889	0.859	0.857	0.880
594	Chicago	0.835	0.816	0.815	0.777	0.784	0.841	0.822	0.820	0.842	0.802	0.821	0.854	0.776	0.828	0.829	0.832	0.860	0.846	0.866	0.843	0.864	0.866	0.841	0.834	0.784	0.807	0.885	0.849	0.846	0.873
595	St. Louis	0.856	0.840	0.840	0.805	0.813	0.858	0.844	0.842	0.863	0.825	0.842	0.874	0.796	0.844	0.848	0.853	0.867	0.860	0.882	0.858	0.879	0.882	0.861	0.854	0.807	0.831	0.894	0.866	0.863	0.889
596	Sacramento	0.906	0.887	0.891	0.859	0.859	0.905	0.894	0.892	0.914	0.875	0.894	0.921	0.845	0.888	0.896	0.901	0.924	0.915	0.935	0.912	0.932	0.937	0.917	0.912	0.866	0.882	0.950	0.923	0.920	0.947
597	Northern California	0.923	0.901	0.906	0.869	0.869	0.923	0.909	0.907	0.931	0.889	0.909	0.940	0.854	0.902	0.913	0.917	0.943	0.934	0.956	0.931	0.953	0.958	0.935	0.930	0.878	0.896	0.974	0.943	0.940	0.969
598	San Diego	0.875	0.862	0.865	0.840	0.840	0.874	0.866	0.864	0.882	0.852	0.867	0.888	0.828	0.861	0.867	0.872	0.889	0.881	0.898	0.879	0.894	0.899	0.885	0.882	0.846	0.858	0.908	0.888	0.887	0.908
599	Southern California	0.875	0.861	0.865	0.839	0.839	0.874	0.866	0.864	0.883	0.851	0.867	0.888	0.827	0.861	0.867	0.872	0.891	0.882	0.899	0.880	0.896	0.900	0.885	0.882	0.845	0.858	0.911	0.889	0.887	0.909

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	GN	GO	GP	GQ	GR	GS	GT	H1	H2	H3	H4	H5	H6	H7	H8	HA	HB	HD	HI	HL	HM	HN	HO	HP	HQ	HR	HS	HT
501	Miami	0.749	0.770	0.808	0.719	0.765	0.770	0.780	0.669	0.671	0.688	0.670	0.682	0.691	0.684	0.685	0.662	0.660	0.690	0.684	0.683	0.703	0.670	0.688	0.708	0.642	0.675	0.681	0.695
502	Broward County / Palm Beach	0.808	0.831	0.870	0.775	0.823	0.829	0.842	0.722	0.723	0.742	0.722	0.735	0.745	0.740	0.741	0.718	0.717	0.742	0.738	0.737	0.759	0.723	0.743	0.764	0.694	0.728	0.734	0.750
503	Tampa	0.828	0.854	0.899	0.793	0.851	0.855	0.867	0.741	0.741	0.761	0.740	0.756	0.765	0.758	0.759	0.732	0.731	0.764	0.757	0.755	0.780	0.740	0.761	0.786	0.708	0.749	0.755	0.770
504	Orlando	0.817	0.843	0.890	0.781	0.841	0.845	0.857	0.732	0.731	0.751	0.729	0.746	0.755	0.747	0.748	0.720	0.719	0.754	0.747	0.745	0.770	0.729	0.751	0.776	0.698	0.740	0.745	0.759
505	Jacksonville	0.842	0.868	0.913	0.806	0.866	0.870	0.882	0.753	0.754	0.775	0.752	0.769	0.779	0.772	0.772	0.745	0.744	0.776	0.770	0.769	0.793	0.753	0.774	0.800	0.720	0.761	0.768	0.783
506	Daytona / Gainesville	0.822	0.850	0.905	0.784	0.855	0.858	0.867	0.737	0.735	0.758	0.733	0.752	0.762	0.751	0.751	0.720	0.718	0.762	0.752	0.750	0.777	0.732	0.755	0.785	0.698	0.747	0.752	0.765
521	Diversified Dental - Las Vegas	0.986	1.008	1.021	0.954	0.974	0.985	1.013	0.847	0.858	0.880	0.858	0.865	0.884	0.894	0.900	0.888	0.885	0.865	0.879	0.880	0.902	0.871	0.894	0.903	0.836	0.850	0.863	0.897
522	Mastercare Dental - Reno	0.892	0.923	0.976	0.848	0.921	0.926	0.940	0.771	0.771	0.797	0.769	0.791	0.803	0.793	0.798	0.768	0.757	0.800	0.793	0.791	0.820	0.770	0.796	0.827	0.731	0.782	0.790	0.807
524	Premier - Minnesota	0.913	0.932	0.968	0.883	0.931	0.935	0.944	0.819	0.823	0.846	0.822	0.837	0.850	0.848	0.849	0.828	0.828	0.840	0.843	0.842	0.864	0.828	0.848	0.869	0.793	0.826	0.835	0.855
526	Dental Options Pricing - Oregon	0.962	0.987	1.040	0.921	0.990	0.994	1.003	0.841	0.844	0.870	0.842	0.862	0.876	0.868	0.873	0.845	0.836	0.870	0.867	0.865	0.893	0.846	0.871	0.899	0.804	0.850	0.860	0.881
527	Rental Network - Hawaii	0.861	0.876	0.906	0.837	0.875	0.879	0.884	0.766	0.770	0.789	0.770	0.780	0.792	0.793	0.797	0.779	0.774	0.785	0.787	0.786	0.807	0.775	0.795	0.810	0.746	0.771	0.779	0.800
528	Diversified Dental - Reno	1.041	1.061	1.070	1.005	1.019	1.035	1.065	0.888	0.902	0.924	0.903	0.908	0.928	0.941	0.949	0.937	0.935	0.907	0.923	0.924	0.947	0.917	0.941	0.947	0.881	0.891	0.906	0.943
550	North Dakota	0.863	0.890	0.952	0.826	0.908	0.908	0.910	0.778	0.776	0.803	0.773	0.797	0.808	0.796	0.796	0.762	0.762	0.805	0.798	0.795	0.823	0.774	0.797	0.833	0.735	0.790	0.795	0.810
551	Nevada	0.913	0.936	0.959	0.879	0.911	0.920	0.944	0.788	0.797	0.817	0.797	0.807	0.822	0.825	0.830	0.814	0.809	0.809	0.816	0.816	0.837	0.805	0.826	0.839	0.771	0.793	0.805	0.830
553	Idaho	0.936	0.959	1.003	0.898	0.959	0.964	0.973	0.818	0.821	0.847	0.820	0.838	0.852	0.848	0.853	0.828	0.820	0.843	0.844	0.842	0.868	0.825	0.848	0.874	0.786	0.826	0.836	0.858
554	Vermont	0.830	0.854	0.914	0.799	0.874	0.874	0.871	0.757	0.754	0.777	0.752	0.772	0.781	0.770	0.769	0.737	0.736	0.782	0.771	0.769	0.796	0.750	0.773	0.805	0.716	0.766	0.771	0.784
555	New Hampshire	0.872	0.899	0.960	0.833	0.912	0.915	0.917	0.767	0.766	0.791	0.763	0.785	0.797	0.785	0.790	0.759	0.748	0.796	0.787	0.784	0.814	0.764	0.789	0.821	0.725	0.778	0.785	0.800
556	Delaware	0.870	0.892	0.943	0.838	0.905	0.907	0.907	0.788	0.789	0.811	0.787	0.805	0.815	0.807	0.807	0.779	0.778	0.813	0.806	0.804	0.830	0.787	0.808	0.837	0.753	0.797	0.804	0.819
557	Washington																		0.835										
558	Oregon	0.864	0.888	0.941	0.826	0.894	0.897	0.903	0.756	0.758	0.781	0.756	0.775	0.786	0.777	0.782	0.754	0.744	0.784	0.778	0.776	0.803	0.758	0.781	0.809	0.720	0.765	0.774	0.791
559	North Carolina	0.840	0.866	0.931	0.805	0.887	0.887	0.885	0.763	0.760	0.784	0.758	0.779	0.789	0.775	0.775	0.740	0.738	0.791	0.778	0.776	0.804	0.755	0.779	0.814	0.719	0.774	0.779	0.791
560	West Virginia	0.847	0.867	0.918	0.820	0.884	0.884	0.883	0.792	0.791	0.812	0.789	0.807	0.816	0.806	0.805	0.774	0.781	0.814	0.806	0.804	0.827	0.788	0.807	0.835	0.758	0.801	0.806	0.817
561	Mississippi	0.843	0.867	0.937	0.810	0.895	0.893	0.888	0.791	0.788	0.811	0.785	0.807	0.815	0.800	0.797	0.756	0.764	0.818	0.803	0.801	0.828	0.780	0.802	0.840	0.745	0.802	0.806	0.815
562	Arkansas	0.827	0.849	0.905	0.799	0.868	0.867	0.866	0.773	0.772	0.794	0.770	0.788	0.797	0.786	0.784	0.750	0.757	0.797	0.788	0.785	0.809	0.768	0.788	0.818	0.736	0.782	0.787	0.798
563	South Carolina	0.826	0.852	0.919	0.792	0.875	0.874	0.871	0.752	0.749	0.772	0.746	0.768	0.777	0.763	0.762	0.727	0.725	0.780	0.766	0.764	0.793	0.743	0.767	0.802	0.708	0.763	0.767	0.779
564	Rhode Island	0.879	0.906	0.971	0.838	0.920	0.923	0.925	0.772	0.771	0.796	0.768	0.790	0.802	0.789	0.794	0.761	0.749	0.802	0.792	0.789	0.819	0.768	0.794	0.827	0.728	0.783	0.790	0.805
565	Hawaii	0.853	0.883	0.937	0.809	0.881	0.886	0.899	0.739	0.738	0.762	0.736	0.756	0.768	0.757	0.762	0.731	0.721	0.766	0.758	0.756	0.785	0.736	0.762	0.792	0.699	0.749	0.755	0.772
566	Pittsburgh	0.810	0.823	0.859	0.791	0.833	0.834	0.834	0.761	0.761	0.776	0.760	0.771	0.778	0.773	0.774	0.751	0.756	0.777	0.772	0.771	0.788	0.760	0.775	0.794	0.738	0.766	0.770	0.782
567	Philadelphia	0.834	0.851	0.893	0.811	0.861	0.862	0.863	0.761	0.762	0.781	0.761	0.775	0.784	0.779	0.780	0.757	0.756	0.782	0.777	0.776	0.798	0.762	0.782	0.804	0.734	0.768	0.774	0.789
568	Alabama	0.828	0.848	0.903	0.800	0.867	0.866	0.865	0.775	0.774	0.794	0.772	0.790	0.798	0.787	0.786	0.753	0.760	0.798	0.788	0.786	0.809	0.770	0.789	0.818	0.739	0.784	0.789	0.799
569	Utah	0.844	0.862	0.907	0.818	0.872	0.875	0.875	0.769	0.769	0.788	0.768	0.782	0.792	0.786	0.787	0.761	0.760	0.790	0.784	0.783	0.806	0.768	0.789	0.812	0.739	0.776	0.782	0.797
570	Iowa	0.833	0.858	0.921	0.799	0.879	0.879	0.876	0.757	0.755	0.778	0.752	0.773	0.783	0.771	0.770	0.736	0.735	0.784	0.773	0.770	0.798	0.750	0.773	0.807	0.715	0.768	0.773	0.785
571	Massachusetts	0.875	0.897	0.942	0.846	0.904	0.906	0.910	0.777	0.778	0.800	0.777	0.793	0.805	0.800	0.805	0.780	0.772	0.800	0.797	0.796	0.821	0.780	0.803	0.826	0.746	0.785	0.792	0.811
572	Oklahoma	0.856	0.875	0.922	0.826	0.884	0.887	0.889	0.775	0.777	0.797	0.775	0.791	0.801	0.794	0.795	0.769	0.768	0.799	0.793	0.791	0.815	0.776	0.796	0.821	0.743	0.782	0.790	0.805
573	Louisiana	0.815	0.840	0.910	0.783	0.867	0.865	0.860	0.765	0.762	0.785	0.759	0.780	0.788	0.772	0.769	0.728	0.736	0.793	0.777	0.774	0.801	0.754	0.776	0.812	0.719	0.776	0.780	0.788
574	New Mexico	0.906	0.928	0.975	0.868	0.929	0.934	0.941	0.793	0.797	0.820	0.796	0.813	0.825	0.818	0.823	0.797	0.789	0.820	0.817	0.815	0.841	0.798	0.821	0.846	0.760	0.801	0.811	0.830
575	Texas	0.858	0.878	0.926	0.827	0.887	0.890	0.892	0.776	0.779	0.798	0.777	0.793	0.802	0.794	0.795	0.768	0.767	0.801	0.794	0.792	0.816	0.777	0.798	0.823	0.743	0.784	0.792	0.806
576	Kentucky	0.792	0.808	0.852	0.771	0.823	0.823	0.820	0.745	0.744	0.760	0.743	0.756	0.763	0.755	0.755	0.728	0.733	0.763	0.756	0.754	0.774	0.741	0.758	0.780	0.717	0.752	0.755	0.766
577	Kansas	0.855	0.874	0.920	0.826	0.884	0.887	0.888	0.775	0.777	0.797	0.775	0.791	0.801	0.794	0.795	0.769	0.768	0.798	0.793	0.791	0.815	0.776	0.796	0.821	0.744	0.783	0.790	0.805
578	Wisconsin	0.861	0.884	0.941	0.827	0.899	0.900	0.901	0.778	0.779	0.801	0.776	0.796	0.806	0.795	0.795	0.764	0.763	0.805	0.796	0.794	0.820	0.775	0.798	0.829	0.739	0.788	0.795	0.809
579	Tennessee	0.801	0.820	0.875	0.775	0.841	0.841	0.836	0.753	0.751	0.770	0.749	0.766	0.773	0.762	0.760	0.728	0.734	0.775	0.764	0.762	0.785	0.745	0.765	0.793	0.718	0.762	0.765	0.775
580	Minnesota	0.845	0.866	0.917	0.817	0.880	0.881	0.880	0.770	0.770	0.790	0.768	0.785	0.794	0.786	0.786	0.758	0.757	0.793	0.786	0.784	0.809	0.767	0.789	0.816	0.736	0.779	0.784	0.798
581	Colorado	0.899	0.920	0.970	0.866	0.929	0.932	0.934	0.812	0.814	0.836	0.813	0.830	0.840	0.831	0.832	0.804	0.803	0.838	0.831	0.829	0.854	0.813	0.834	0.861	0.777	0.820	0.828	0.844
582	Indiana	0.800	0.821	0.880	0.773	0.844	0.843	0.838	0.754	0.751	0.770	0.748	0.766	0.774	0.761	0.759	0.724	0.731	0.777	0.764	0.762	0.786	0.744	0.764	0.795	0.715	0.763	0.766	0.775
583	Nebraska	0.825	0.842	0.882	0.802	0.852	0.853	0.853	0.753	0.754	0.772	0.753	0.766	0.776	0.771	0.772	0.749	0.748	0.773	0.769	0.767	0.789	0.754	0.773	0.794	0.726	0.759	0.765	0.781
584	Connecticut	0.891	0.913	0.961	0.858	0.919	0.924	0.927	0.787	0.789	0.811	0.787	0.804	0.816	0.810	0.815	0.789	0.781	0.812	0.808	0.806	0.833	0.790	0.813	0.838	0.754	0.795	0.803	0.822
585	Ohio	0.808	0.828	0.883	0.782	0.848	0.848	0.843	0.760	0.758	0.777	0.756	0.773	0.780	0.769	0.767	0.734	0.740	0.782	0.771	0.769	0.792	0.752	0.772	0.800	0.724	0.768	0.772	0.781
586	Michigan	0.896	0.920	0.974	0.858	0.929	0.933	0.936	0.788	0.788	0.812	0.786	0.806	0.818	0.810	0.815	0.786	0.777	0.814	0.809	0.807	0.835	0.788	0.812	0.841	0.750	0.797	0.805	0.823
587	Arizona	0.898	0.918	0.961	0.867	0.921	0.926	0.930	0.794	0.797	0.818	0.796	0.811	0.823	0.819	0.823	0.800	0.792	0.818	0.815	0.814	0.839	0.799	0.822	0.844	0.765	0.801	0.810	0.829
588	New Jersey	0.901	0.923	0.971	0.872	0.931	0.932	0.936	0.803	0.805	0.826	0.803	0.819	0.831	0.826	0.830	0.804	0.796	0.828	0.823	0.822	0.849	0.806	0.830	0.854	0.770	0.810	0.818	0.838
589	Syracuse	0.838	0.859	0.914	0.808	0.876	0.876	0.875	0.764	0.762	0.783	0.760	0.778	0.788	0.778	0.778	0.748	0.747	0.788	0.778	0.776	0.802	0.759	0.781	0.810	0.727	0.772	0.777	0.791
590	New York	0.867	0.890	0.942	0.837	0.899	0.900	0.903	0.774	0.775	0.797	0.773	0.789	0.801	0.793	0.797	0.770	0.761	0.800	0.793	0.791	0.818	0.775	0.799	0.823	0.739	0.781	0.789	0.807
591	Richmond	0.854	0.878	0.940	0.820	0.898	0.899	0.896	0.776	0.774	0.797	0.771	0.792	0.802	0.790	0.790	0.756	0.755	0.803	0.792	0.789	0.817	0.769	0.793	0.826	0.734	0.787	0.792	0.805
592	Atlanta	0.856	0.878	0.934	0.822	0.892	0.894	0.894	0.774	0.775	0.797	0.773	0.791	0.801	0.790	0.791	0.760	0.759	0.801	0.792	0.789	0.816	0.771	0.794	0.824	0.736	0.784	0.791	0.804
593	Washington, DC	0.839	0.858	0.905	0.814	0.871	0.870	0.870	0.769	0.769	0.789	0.768	0.782	0.792	0.785	0.785	0.759	0.758	0.791	0.784	0.783	0.807	0.768	0.789	0.813	0.737	0.775	0.781	0.797
594	Chicago	0.824	0.846	0.904	0.796	0.865	0.864	0.862	0.753	0.752	0.773	0.750	0.767	0.777	0.766	0.766	0.735	0.733	0.778	0.767	0.765	0.792	0.748	0.770	0.799	0.715	0.762	0.767	0.780
595	St. Louis	0.842	0.863	0.914	0.812	0.876	0.878	0.878	0.763	0.764	0.785	0.762	0.780	0.789	0.781	0.781	0.753	0.752	0.788	0.781	0.779	0.803	0.762	0.783	0.810	0.729	0.772	0.779	0.793
596	Sacramento	0.900	0.922	0.970	0.868	0.929	0.932	0.935	0.798	0.799	0.821	0.797	0.814	0.826	0.820	0.825	0.799	0.790	0.822	0.818	0.817	0.843	0.800	0.824	0.849	0.765	0.806	0.813	0.833
597	Northern California	0.916	0.941	0.996	0.881	0.949	0.953	0.956	0.810	0.811	0.834	0.809	0.827	0.839	0.830	0.835	0.806	0.797	0.837	0.830	0.828	0.857	0.810	0.835	0.863	0.773	0.819	0.826	0.845
598	San Diego	0.871	0.889	0.926	0.847	0.892	0.894	0.899	0.778	0.781	0.801	0.780	0.792	0.805	0.803	0.808	0.787	0.781	0.799	0.798	0.797	0.821	0.784	0.806	0.825	0.753	0.783	0.791	0.813
599	Southern California	0.871	0.890	0.928	0.847	0.894	0.896	0.900	0.777	0.780	0.800	0.779	0.792	0.804	0.802	0.806	0.785	0.778	0.799	0.797	0.796	0.820	0.783	0.805	0.824	0.751	0.783	0.791	0.812

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

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

PPO #	PPO Name	P1	P2	P3	P4	P5	P6	P7	P8	P9	P0	PA	PB	PC	PD	PE	PF	PG	PH	PI	PJ	PK	PL	PM	PN	PO	PP	PQ	PR	PS	PT
501	Miami	0.534	0.538	0.550	0.537	0.544	0.551	0.552	0.553	0.527	0.516	0.542	0.546	0.506	0.545	0.544	0.558	0.503	0.575	0.545	0.549	0.556	0.545	0.558	0.538	0.550	0.563	0.521	0.537	0.543	0.554
502	Broward County / Palm Beach	0.551	0.555	0.570	0.554	0.563	0.571	0.572	0.573	0.552	0.542	0.561	0.566	0.530	0.564	0.563	0.577	0.527	0.596	0.565	0.567	0.575	0.565	0.579	0.557	0.570	0.585	0.536	0.555	0.561	0.575
503	Tampa	0.608	0.611	0.628	0.610	0.621	0.630	0.630	0.631	0.607	0.600	0.614	0.621	0.587	0.622	0.616	0.629	0.579	0.655	0.622	0.618	0.625	0.621	0.639	0.611	0.627	0.648	0.588	0.613	0.620	0.634
504	Orlando	0.594	0.596	0.613	0.595	0.606	0.615	0.615	0.616	0.590	0.584	0.600	0.607	0.572	0.608	0.601	0.614	0.564	0.639	0.607	0.602	0.609	0.606	0.624	0.596	0.612	0.632	0.574	0.599	0.605	0.619
505	Jacksonville	0.624	0.627	0.645	0.627	0.638	0.647	0.647	0.648	0.625	0.618	0.630	0.637	0.605	0.640	0.633	0.646	0.596	0.673	0.639	0.635	0.641	0.638	0.656	0.627	0.644	0.665	0.603	0.629	0.637	0.651
506	Daytona / Gainesville	0.592	0.594	0.612	0.593	0.606	0.613	0.612	0.612	0.584	0.581	0.593	0.602	0.570	0.607	0.593	0.604	0.557	0.635	0.604	0.593	0.598	0.603	0.622	0.591	0.608	0.632	0.568	0.598	0.604	0.616
521	Diversified Dental - Las Vegas	0.694	0.752	0.703	0.752	0.758	0.777	0.699	0.792	0.796	0.761	0.683	0.782	0.737	0.697	0.788	0.826	0.752	0.836	0.772	0.808	0.828	0.773	0.793	0.765	0.695	0.713	0.682	0.742	0.756	0.703
522	Mastercare Dental - Reno	0.636	0.640	0.660	0.638	0.654	0.664	0.662	0.664	0.633	0.626	0.641	0.645	0.611	0.656	0.638	0.656	0.598	0.689	0.655	0.640	0.649	0.653	0.676	0.639	0.659	0.685	0.609	0.643	0.653	0.668
524	Premier - Minnesota	0.684	0.691	0.710	0.691	0.700	0.712	0.719	0.721	0.707	0.688	0.708	0.719	0.671	0.696	0.719	0.738	0.675	0.750	0.706	0.726	0.734	0.705	0.721	0.698	0.712	0.727	0.673	0.689	0.697	0.718
526	Dental Options Pricing - Oregon	0.731	0.738	0.762	0.738	0.752	0.765	0.768	0.770	0.745	0.726	0.747	0.758	0.707	0.751	0.755	0.777	0.704	0.803	0.756	0.762	0.771	0.755	0.777	0.743	0.763	0.785	0.710	0.738	0.749	0.771
527	Rental Network - Hawaii	0.679	0.686	0.704	0.686	0.694	0.707	0.715	0.717	0.695	0.671	0.703	0.709	0.653	0.693	0.710	0.733	0.659	0.748	0.701	0.719	0.733	0.702	0.721	0.694	0.713	0.725	0.667	0.682	0.691	0.717
528	Diversified Dental - Reno	0.779	0.792	0.814	0.793	0.798	0.818	0.832	0.839	0.853	0.812	0.827	0.828	0.786	0.796	0.839	0.880	0.805	0.887	0.813	0.859	0.885	0.814	0.837	0.808	0.831	0.837	0.773	0.781	0.796	0.833
550	North Dakota	0.638	0.640	0.661	0.639	0.654	0.664	0.666	0.665	0.636	0.631	0.643	0.661	0.617	0.651	0.652	0.663	0.608	0.688	0.653	0.651	0.653	0.652	0.670	0.640	0.655	0.682	0.617	0.646	0.652	0.666
551	Nevada	0.636	0.688	0.642	0.688	0.696	0.710	0.635	0.720	0.708	0.682	0.618	0.708	0.662	0.640	0.712	0.741	0.669	0.755	0.704	0.725	0.741	0.704	0.723	0.696	0.631	0.651	0.621	0.681	0.694	0.640
553	Idaho	0.696	0.704	0.726	0.703	0.716	0.729	0.736	0.737	0.713	0.693	0.719	0.730	0.674	0.713	0.729	0.750	0.675	0.767	0.721	0.735	0.744	0.720	0.740	0.710	0.728	0.747	0.680	0.702	0.713	0.736
554	Vermont	0.628	0.629	0.648	0.628	0.642	0.650	0.652	0.650	0.620	0.615	0.630	0.645	0.602	0.641	0.636	0.645	0.592	0.673	0.641	0.634	0.638	0.640	0.659	0.628	0.645	0.669	0.606	0.635	0.640	0.654
555	New Hampshire	0.632	0.635	0.656	0.634	0.649	0.659	0.661	0.661	0.627	0.618	0.637	0.651	0.603	0.648	0.644	0.657	0.594	0.685	0.649	0.643	0.649	0.648	0.669	0.635	0.654	0.679	0.610	0.640	0.647	0.664
556	Delaware	0.660	0.665	0.683	0.664	0.676	0.686	0.690	0.690	0.663	0.653	0.672	0.687	0.638	0.673	0.683	0.694	0.634	0.714	0.677	0.682	0.687	0.676	0.694	0.666	0.682	0.703	0.643	0.666	0.674	0.690
557	Washington							0.715				0.695			0.703																
558	Oregon	0.674	0.679	0.700	0.678	0.692	0.703	0.704	0.705	0.680	0.665	0.682	0.693	0.648	0.693	0.688	0.706	0.642	0.736	0.694	0.693	0.701	0.693	0.715	0.680	0.700	0.723	0.650	0.680	0.690	0.709
559	North Carolina	0.598	0.599	0.618	0.598	0.612	0.620	0.620	0.619	0.589	0.586	0.597	0.612	0.574	0.612	0.604	0.611	0.562	0.640	0.610	0.601	0.603	0.609	0.627	0.597	0.613	0.638	0.575	0.605	0.610	0.622
560	West Virginia	0.678	0.682	0.699	0.681	0.693	0.699	0.701	0.700	0.678	0.674	0.685	0.701	0.663	0.690	0.694	0.701	0.656	0.722	0.691	0.692	0.694	0.690	0.704	0.681	0.693	0.715	0.660	0.684	0.690	0.701
561	Mississippi	0.599	0.600	0.616	0.599	0.612	0.616	0.613	0.611	0.587	0.590	0.591	0.609	0.582	0.612	0.599	0.601	0.566	0.633	0.606	0.593	0.592	0.604	0.620	0.593	0.606	0.634	0.574	0.606	0.610	0.616
562	Arkansas	0.682	0.685	0.705	0.684	0.697	0.705	0.701	0.700	0.679	0.679	0.680	0.696	0.668	0.697	0.688	0.694	0.655	0.726	0.694	0.686	0.687	0.693	0.709	0.682	0.695	0.722	0.658	0.689	0.695	0.705
563	South Carolina	0.607	0.608	0.628	0.607	0.621	0.630	0.630	0.628	0.596	0.593	0.606	0.623	0.581	0.621	0.612	0.620	0.569	0.649	0.619	0.609	0.612	0.618	0.637	0.606	0.622	0.648	0.585	0.615	0.619	0.632
564	Rhode Island	0.678	0.680	0.703	0.679	0.695	0.705	0.705	0.705	0.670	0.662	0.678	0.691	0.647	0.697	0.682	0.696	0.634	0.732	0.695	0.682	0.689	0.694	0.717	0.679	0.700	0.728	0.650	0.686	0.693	0.710
565	Hawaii	0.585	0.587	0.607	0.586	0.600	0.610	0.609	0.610	0.575	0.569	0.590	0.595	0.555	0.602	0.587	0.604	0.545	0.634	0.602	0.590	0.598	0.600	0.621	0.588	0.606	0.628	0.562	0.591	0.598	0.614
566	Pittsburgh	0.653	0.656	0.669	0.656	0.663	0.670	0.673	0.673	0.654	0.646	0.662	0.671	0.635	0.662	0.668	0.677	0.634	0.693	0.664	0.669	0.675	0.664	0.677	0.657	0.669	0.683	0.642	0.657	0.661	0.674
567	Philadelphia	0.640	0.644	0.661	0.644	0.653	0.663	0.667	0.667	0.644	0.631	0.653	0.663	0.617	0.652	0.660	0.674	0.617	0.692	0.656	0.663	0.671	0.656	0.672	0.648	0.663	0.679	0.626	0.644	0.651	0.669
568	Alabama	0.699	0.703	0.721	0.702	0.715	0.721	0.718	0.717	0.695	0.695	0.697	0.712	0.684	0.715	0.704	0.710	0.671	0.743	0.710	0.702	0.703	0.709	0.726	0.698	0.713	0.739	0.675	0.706	0.713	0.722
569	Utah	0.698	0.703	0.722	0.703	0.713	0.724	0.727	0.728	0.703	0.690	0.709	0.721	0.674	0.713	0.717	0.732	0.672	0.755	0.716	0.721	0.729	0.715	0.734	0.705	0.723	0.742	0.681	0.704	0.711	0.730
570	Iowa	0.622	0.623	0.643	0.622	0.636	0.645	0.646	0.645	0.613	0.609	0.623	0.639	0.597	0.635	0.630	0.638	0.586	0.666	0.635	0.627	0.630	0.634	0.653	0.622	0.638	0.664	0.600	0.629	0.634	0.648
571	Massachusetts	0.663	0.668	0.688	0.667	0.678	0.691	0.695	0.696	0.666	0.649	0.678	0.688	0.632	0.677	0.684	0.703	0.632	0.724	0.683	0.689	0.700	0.683	0.702	0.672	0.690	0.709	0.646	0.668	0.676	0.698
572	Oklahoma	0.670	0.675	0.693	0.675	0.686	0.695	0.698	0.699	0.677	0.665	0.680	0.692	0.651	0.686	0.689	0.702	0.647	0.726	0.687	0.691	0.698	0.687	0.705	0.677	0.693	0.713	0.652	0.676	0.684	0.700
573	Louisiana	0.636	0.637	0.655	0.636	0.650	0.655	0.650	0.648	0.624	0.628	0.625	0.643	0.619	0.652	0.633	0.636	0.601	0.673	0.644	0.629	0.628	0.642	0.659	0.630	0.644	0.674	0.608	0.643	0.648	0.654
574	New Mexico	0.671	0.678	0.698	0.678	0.690	0.700	0.703	0.705	0.684	0.666	0.685	0.694	0.649	0.690	0.692	0.711	0.646	0.737	0.693	0.698	0.708	0.692	0.713	0.681	0.700	0.720	0.651	0.677	0.687	0.707
575	Texas	0.670	0.675	0.693	0.674	0.685	0.694	0.696	0.697	0.676	0.664	0.678	0.689	0.650	0.686	0.686	0.699	0.645	0.725	0.686	0.689	0.695	0.685	0.704	0.675	0.692	0.712	0.650	0.675	0.683	0.699
576	Kentucky	0.630	0.632	0.646	0.631	0.640	0.646	0.649	0.648	0.627	0.621	0.635	0.647	0.611	0.639	0.642	0.649	0.607	0.667	0.639	0.641	0.645	0.639	0.652	0.632	0.644	0.660	0.616	0.635	0.638	0.650
577	Kansas	0.663	0.667	0.685	0.667	0.678	0.688	0.692	0.693	0.669	0.656	0.675	0.687	0.642	0.676	0.685	0.697	0.639	0.717	0.680	0.686	0.693	0.679	0.697	0.670	0.686	0.705	0.647	0.668	0.676	0.693
578	Wisconsin	0.645	0.648	0.667	0.647	0.660	0.669	0.671	0.671	0.645	0.637	0.650	0.665	0.623	0.659	0.659	0.669	0.615	0.695	0.660	0.658	0.663	0.659	0.677	0.648	0.664	0.687	0.624	0.652	0.658	0.673
579	Tennessee	0.564	0.565	0.578	0.564	0.573	0.579	0.579	0.578	0.557	0.555	0.564	0.577	0.547	0.573	0.571	0.575	0.538	0.596	0.571	0.568	0.570	0.570	0.583	0.562	0.573	0.593	0.548	0.569	0.572	0.581
580	Minnesota	0.647	0.650	0.668	0.649	0.661	0.671	0.674	0.673	0.646	0.636	0.656	0.669	0.622	0.660	0.663	0.675	0.618	0.697	0.662	0.664	0.670	0.661	0.679	0.651	0.668	0.688	0.629	0.652	0.659	0.676
581	Colorado	0.640	0.645	0.663	0.645	0.655	0.664	0.666	0.667	0.648	0.636	0.649	0.660	0.622	0.655	0.657	0.670	0.618	0.694	0.657	0.660	0.666	0.656	0.674	0.646	0.662	0.682	0.622	0.646	0.653	0.669
582	Indiana	0.587	0.587	0.602	0.586	0.597	0.602	0.602	0.600	0.576	0.576	0.584	0.599	0.568	0.597	0.591	0.594	0.557	0.619	0.594	0.587	0.588	0.593	0.607	0.583	0.596	0.618	0.569	0.593	0.595	0.604
583	Nebraska	0.630	0.635	0.652	0.635	0.644	0.654	0.659	0.660	0.636	0.622	0.646	0.656	0.608	0.642	0.653	0.667	0.609	0.683	0.647	0.656	0.665	0.647	0.663	0.639	0.654	0.669	0.618	0.635	0.642	0.660
584	Connecticut	0.670	0.674	0.695	0.674	0.686	0.698	0.703	0.704	0.675	0.658	0.684	0.695	0.641	0.685	0.692	0.710	0.640	0.731	0.690	0.696	0.705	0.689	0.710	0.678	0.697	0.717	0.652	0.675	0.683	0.705
585	Ohio	0.614	0.615	0.629	0.614	0.624	0.630	0.631	0.630	0.606	0.604	0.614	0.628	0.595	0.623	0.622	0.626	0.586	0.649	0.622	0.618	0.620	0.621	0.635	0.612	0.624	0.645	0.596	0.619	0.622	0.632
586	Michigan	0.668	0.672	0.693	0.671	0.685	0.696	0.700	0.701	0.669	0.656	0.679	0.691	0.640	0.685	0.686	0.701	0.634	0.727	0.688	0.687	0.695	0.687	0.708	0.674	0.693	0.716	0.647	0.675	0.683	0.702
587	Arizona	0.667	0.673	0.692	0.672	0.682	0.695	0.700	0.702	0.677	0.658	0.684	0.693	0.641	0.682	0.691	0.711	0.641	0.731	0.688	0.697	0.708	0.687	0.707	0.677	0.696	0.713	0.651	0.672	0.680	0.703
588	New Jersey	0.622	0.628	0.647	0.628	0.637	0.650	0.652	0.653	0.625	0.608	0.636	0.645	0.592	0.637	0.643	0.661	0.593	0.680	0.642	0.648	0.658	0.642	0.658	0.632	0.648	0.664	0.607	0.626	0.635	0.654
589	Syracuse	0.617	0.620	0.638	0.619	0.630	0.640	0.642	0.641	0.614	0.606	0.623	0.637	0.592	0.630	0.630	0.641	0.587	0.664	0.631	0.630	0.636	0.630	0.648	0.620	0.636	0.657	0.599	0.623	0.628	0.644
590	New York	0.608	0.613	0.632	0.613	0.623	0.634	0.634	0.634	0.606	0.590	0.617	0.628	0.575	0.622	0.625	0.641	0.575	0.663	0.626	0.630	0.637	0.626	0.641	0.617	0.631	0.648	0.592	0.612	0.621	0.637
591	Richmond	0.615	0.617	0.636	0.616	0.629	0.638	0.641	0.641	0.609	0.603	0.621	0.637	0.590	0.627	0.630	0.638	0.583	0.661	0.629	0.627	0.631	0.628	0.645	0.617	0.632	0.656	0.596	0.622	0.627	0.641
592	Atlanta	0.633	0.636	0.654	0.635	0.647	0.656	0.655	0.655	0.632	0.625	0.634	0.646	0.612	0.649	0.641	0.651	0.603	0.682	0.646	0.641	0.646	0.645	0.664	0.634	0.651	0.675	0.610	0.638	0.646	0.659
593	Washington, DC	0.595	0.599	0.615	0.599	0.607	0.617	0.618	0.618	0.594	0.582	0.604	0.615	0.569	0.606	0.613	0.625	0.569	0.642	0.610	0.616	0.621	0.610	0.622	0.602	0.614	0.629	0.582	0.598	0.605	0.620
594	Chicago	0.579	0.582	0.599	0.582	0.592	0.601	0.601	0.600	0.574	0.567	0.582	0.595	0.555	0.592	0.589	0.599	0.549	0.623	0.592	0.590	0.595	0.592	0.607	0.582	0.596	0.616	0.562	0.585	0.590	0.604
595	St. Louis	0.606	0.610	0.627	0.609	0.620	0.629	0.631	0.632	0.608	0.599	0.614	0.626	0.586	0.619	0.623	0.633	0.581	0.654	0.621	0.623	0.628	0.620	0.637	0.610	0.625	0.645	0.589	0.612	0.618	0.633
596	Sacramento	0.669	0.673	0.694	0.673	0.684	0.697	0.701	0.701	0.672	0.655	0.683	0.693	0.638	0.684	0.689	0.708	0.637	0.730	0.688	0.694	0.704	0.688	0.708	0.677	0.696	0.715	0.651	0.674	0.682	0.704
597	Northern California	0.673	0.677	0.697	0.676	0.688	0.700	0.703	0.704	0.674	0.659	0.681	0.692	0.643	0.689	0.688	0.705	0.638	0.732	0.691	0.692	0.701	0.691	0.712	0.679	0.699	0.720	0.652	0.679	0.686	0.707
598	San Diego	0.653	0.660	0.679	0.660	0.668	0.682	0.686	0.687	0.661	0.640	0.673	0.681	0.623	0.667	0.680	0.701	0.628	0.718	0.675	0.688	0.700	0.675	0.691	0.667	0.683	0.696	0.640	0.657	0.666	0.688
599	Southern California	0.657	0.664	0.683	0.664	0.673	0.686	0.690	0.692	0.666	0.645	0.676	0.684	0.628	0.672	0.683	0.704	0.631	0.722	0.679	0.691	0.703	0.679	0.696	0.671	0.687	0.701	0.644	0.661	0.671	0.693

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

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

PPO #	PPO Name	O1	O2	O3	O4	O5	O6	O7	O8	O9	O0	OA	OB	OC	OD	OE	OF	OG	OH	OI	OJ	OK	OL	OM	ON	OO	OP	OQ	OR	OS	OT
501	Miami	0.530	0.536	0.547	0.535	0.542	0.548	0.549	0.551	0.521	0.512	0.539	0.544	0.502	0.541	0.543	0.555	0.499	0.570	0.542	0.548	0.555	0.541	0.553	0.535	0.546	0.560	0.519	0.534	0.540	0.551
502	Broward County / Palm Beach	0.546	0.551	0.565	0.550	0.558	0.566	0.568	0.569	0.543	0.535	0.552	0.562	0.523	0.557	0.546	0.536	0.520	0.589	0.559	0.564	0.573	0.559	0.572	0.551	0.564	0.580	0.533	0.550	0.555	0.570
503	Tampa	0.596	0.602	0.618	0.601	0.611	0.619	0.621	0.623	0.588	0.587	0.605	0.613	0.574	0.609	0.611	0.621	0.567	0.642	0.610	0.612	0.620	0.609	0.626	0.600	0.615	0.636	0.579	0.601	0.608	0.623
504	Orlando	0.583	0.587	0.603	0.586	0.596	0.604	0.606	0.607	0.576	0.571	0.591	0.599	0.559	0.595	0.595	0.605	0.552	0.626	0.595	0.597	0.604	0.595	0.611	0.585	0.600	0.621	0.566	0.587	0.593	0.608
505	Jacksonville	0.612	0.617	0.634	0.617	0.627	0.636	0.637	0.639	0.610	0.604	0.620	0.629	0.591	0.626	0.627	0.637	0.584	0.659	0.626	0.628	0.636	0.625	0.642	0.615	0.631	0.653	0.594	0.617	0.624	0.639
506	Daytona / Gainesville	0.576	0.579	0.597	0.579	0.590	0.598	0.599	0.600	0.564	0.563	0.580	0.590	0.552	0.588	0.585	0.592	0.541	0.616	0.587	0.584	0.590	0.586	0.603	0.576	0.591	0.616	0.556	0.581	0.587	0.600
521	Diversified Dental - Las Vegas	0.694	0.692	0.771	0.750	0.756	0.775	0.697	0.790	0.791	0.757	0.677	0.679	0.733	0.696	0.787	0.823	0.748	0.832	0.769	0.807	0.827	0.769	0.789	0.762	0.783	0.705	0.683	0.739	0.752	0.787
522	Mastercare Dental - Reno	0.629	0.635	0.655	0.634	0.649	0.658	0.657	0.660	0.619	0.615	0.634	0.640	0.601	0.648	0.636	0.649	0.587	0.679	0.646	0.638	0.648	0.645	0.666	0.631	0.650	0.679	0.605	0.636	0.645	0.661
524	Premier - Minnesota	0.677	0.685	0.704	0.685	0.694	0.706	0.715	0.717	0.698	0.680	0.704	0.715	0.664	0.687	0.717	0.734	0.669	0.742	0.699	0.724	0.733	0.699	0.713	0.692	0.705	0.721	0.669	0.682	0.690	0.712
526	Dental Options Pricing - Oregon	0.722	0.732	0.754	0.731	0.744	0.757	0.762	0.764	0.732	0.716	0.740	0.752	0.696	0.740	0.752	0.770	0.694	0.792	0.746	0.759	0.769	0.745	0.766	0.734	0.752	0.777	0.704	0.729	0.739	0.762
527	Rental Network - Hawaii	0.672	0.680	0.698	0.680	0.687	0.700	0.709	0.711	0.686	0.663	0.698	0.704	0.645	0.684	0.706	0.727	0.652	0.740	0.693	0.716	0.730	0.694	0.712	0.687	0.705	0.717	0.662	0.675	0.684	0.710
528	Diversified Dental - Reno	0.777	0.791	0.812	0.792	0.796	0.815	0.830	0.837	0.849	0.808	0.825	0.826	0.783	0.793	0.838	0.877	0.802	0.884	0.810	0.858	0.884	0.811	0.834	0.805	0.828	0.835	0.771	0.778	0.793	0.831
550	North Dakota	0.622	0.627	0.647	0.626	0.640	0.649	0.654	0.654	0.617	0.614	0.633	0.651	0.600	0.632	0.646	0.652	0.592	0.670	0.637	0.644	0.647	0.636	0.652	0.625	0.639	0.666	0.606	0.630	0.635	0.650
551	Nevada	0.635	0.633	0.703	0.686	0.693	0.706	0.632	0.717	0.701	0.676	0.611	0.614	0.657	0.638	0.711	0.737	0.664	0.750	0.699	0.724	0.740	0.699	0.718	0.692	0.709	0.643	0.621	0.677	0.690	0.714
553	Idaho	0.686	0.695	0.717	0.695	0.707	0.719	0.728	0.730	0.700	0.682	0.712	0.724	0.662	0.700	0.725	0.743	0.665	0.755	0.710	0.731	0.741	0.709	0.728	0.700	0.717	0.737	0.673	0.691	0.702	0.725
554	Vermont	0.615	0.619	0.637	0.618	0.630	0.639	0.642	0.641	0.603	0.600	0.620	0.636	0.587	0.626	0.630	0.636	0.579	0.658	0.627	0.628	0.633	0.627	0.643	0.616	0.631	0.656	0.597	0.621	0.626	0.641
555	New Hampshire	0.620	0.625	0.645	0.624	0.638	0.648	0.651	0.652	0.610	0.604	0.628	0.642	0.589	0.634	0.639	0.648	0.581	0.670	0.636	0.638	0.645	0.635	0.654	0.623	0.640	0.667	0.601	0.627	0.633	0.651
556	Delaware	0.647	0.654	0.672	0.653	0.664	0.674	0.680	0.681	0.648	0.639	0.664	0.678	0.624	0.658	0.677	0.685	0.622	0.699	0.664	0.676	0.683	0.663	0.679	0.654	0.669	0.690	0.635	0.653	0.660	0.677
557	Washington							0.709				0.688			0.692																
558	Oregon	0.663	0.671	0.692	0.671	0.684	0.694	0.697	0.698	0.666	0.654	0.674	0.686	0.637	0.681	0.684	0.699	0.631	0.724	0.683	0.689	0.698	0.682	0.703	0.670	0.689	0.714	0.644	0.670	0.679	0.699
559	North Carolina	0.581	0.585	0.603	0.584	0.596	0.604	0.606	0.607	0.569	0.568	0.585	0.601	0.556	0.592	0.595	0.599	0.546	0.621	0.593	0.592	0.596	0.592	0.608	0.581	0.595	0.621	0.563	0.588	0.592	0.606
560	West Virginia	0.660	0.666	0.682	0.665	0.676	0.682	0.687	0.687	0.659	0.656	0.673	0.688	0.644	0.669	0.685	0.689	0.640	0.702	0.673	0.683	0.686	0.673	0.685	0.665	0.676	0.697	0.648	0.666	0.672	0.684
561	Mississippi	0.576	0.580	0.596	0.579	0.591	0.595	0.596	0.595	0.563	0.568	0.576	0.593	0.559	0.587	0.587	0.586	0.546	0.609	0.584	0.581	0.582	0.583	0.596	0.573	0.584	0.611	0.558	0.583	0.587	0.594
562	Arkansas	0.662	0.667	0.686	0.666	0.678	0.685	0.685	0.685	0.656	0.658	0.666	0.681	0.647	0.674	0.677	0.680	0.636	0.703	0.674	0.675	0.677	0.673	0.687	0.664	0.675	0.701	0.644	0.668	0.674	0.685
563	South Carolina	0.583	0.587	0.605	0.586	0.598	0.607	0.610	0.609	0.570	0.569	0.590	0.606	0.556	0.593	0.599	0.604	0.548	0.623	0.595	0.596	0.600	0.594	0.610	0.584	0.598	0.623	0.567	0.590	0.594	0.608
564	Rhode Island	0.657	0.662	0.684	0.661	0.676	0.686	0.688	0.689	0.646	0.640	0.662	0.676	0.624	0.673	0.672	0.681	0.614	0.709	0.674	0.671	0.679	0.673	0.694	0.659	0.678	0.707	0.634	0.665	0.671	0.689
565	Hawaii	0.573	0.577	0.596	0.576	0.589	0.599	0.600	0.601	0.559	0.555	0.580	0.587	0.542	0.588	0.582	0.595	0.531	0.620	0.589	0.584	0.594	0.588	0.606	0.576	0.593	0.617	0.553	0.580	0.585	0.602
566	Pittsburgh	0.644	0.648	0.660	0.648	0.654	0.661	0.666	0.666	0.643	0.636	0.656	0.665	0.625	0.651	0.664	0.671	0.625	0.682	0.655	0.665	0.670	0.654	0.666	0.649	0.660	0.673	0.635	0.648	0.651	0.665
567	Philadelphia	0.631	0.637	0.654	0.637	0.645	0.655	0.661	0.661	0.634	0.622	0.647	0.657	0.607	0.642	0.656	0.668	0.608	0.682	0.647	0.659	0.668	0.647	0.662	0.640	0.654	0.670	0.620	0.635	0.642	0.661
568	Alabama	0.679	0.685	0.702	0.684	0.696	0.702	0.702	0.701	0.672	0.674	0.682	0.697	0.663	0.692	0.693	0.696	0.652	0.720	0.690	0.691	0.693	0.689	0.704	0.680	0.692	0.719	0.661	0.685	0.692	0.702
569	Utah	0.689	0.696	0.714	0.695	0.705	0.716	0.721	0.722	0.691	0.680	0.703	0.715	0.664	0.703	0.713	0.725	0.663	0.744	0.706	0.717	0.725	0.706	0.724	0.697	0.714	0.733	0.675	0.694	0.701	0.721
570	Iowa	0.602	0.606	0.625	0.605	0.618	0.626	0.630	0.630	0.591	0.589	0.610	0.626	0.576	0.612	0.620	0.625	0.567	0.644	0.615	0.617	0.621	0.614	0.631	0.604	0.618	0.643	0.586	0.609	0.614	0.628
571	Massachusetts	0.654	0.661	0.680	0.660	0.670	0.683	0.689	0.690	0.654	0.639	0.672	0.682	0.622	0.667	0.681	0.697	0.623	0.713	0.673	0.685	0.697	0.673	0.691	0.664	0.681	0.700	0.640	0.659	0.667	0.689
572	Oklahoma	0.653	0.660	0.677	0.659	0.669	0.679	0.684	0.685	0.658	0.647	0.668	0.679	0.632	0.665	0.679	0.690	0.631	0.707	0.670	0.681	0.689	0.669	0.686	0.661	0.676	0.695	0.639	0.658	0.665	0.683
573	Louisiana	0.611	0.614	0.632	0.614	0.626	0.631	0.630	0.629	0.598	0.603	0.608	0.625	0.593	0.623	0.619	0.619	0.579	0.646	0.619	0.615	0.615	0.618	0.632	0.608	0.620	0.648	0.590	0.618	0.622	0.630
574	New Mexico	0.657	0.666	0.685	0.666	0.677	0.687	0.692	0.694	0.667	0.651	0.674	0.683	0.634	0.674	0.684	0.701	0.633	0.721	0.678	0.691	0.701	0.678	0.697	0.668	0.685	0.706	0.641	0.662	0.672	0.693
575	Texas	0.654	0.661	0.678	0.661	0.670	0.680	0.684	0.685	0.659	0.648	0.666	0.678	0.634	0.668	0.678	0.688	0.630	0.708	0.670	0.680	0.688	0.670	0.687	0.661	0.676	0.697	0.639	0.659	0.667	0.684
576	Kentucky	0.616	0.620	0.633	0.619	0.627	0.634	0.638	0.638	0.612	0.607	0.627	0.638	0.597	0.623	0.635	0.640	0.595	0.652	0.626	0.634	0.639	0.626	0.637	0.620	0.630	0.646	0.607	0.621	0.624	0.637
577	Kansas	0.651	0.657	0.675	0.657	0.667	0.676	0.683	0.684	0.654	0.643	0.667	0.679	0.629	0.662	0.679	0.689	0.628	0.704	0.667	0.680	0.688	0.667	0.683	0.659	0.673	0.693	0.638	0.656	0.663	0.681
578	Wisconsin	0.633	0.638	0.656	0.637	0.649	0.658	0.662	0.662	0.629	0.623	0.642	0.657	0.610	0.645	0.654	0.661	0.603	0.681	0.647	0.653	0.658	0.647	0.663	0.636	0.651	0.675	0.616	0.639	0.645	0.661
579	Tennessee	0.550	0.553	0.566	0.552	0.561	0.566	0.569	0.569	0.542	0.541	0.555	0.568	0.533	0.557	0.564	0.566	0.526	0.581	0.558	0.561	0.564	0.557	0.569	0.550	0.560	0.579	0.539	0.555	0.558	0.568
580	Minnesota	0.636	0.641	0.659	0.641	0.651	0.661	0.666	0.666	0.633	0.624	0.648	0.662	0.610	0.647	0.658	0.667	0.607	0.685	0.651	0.659	0.666	0.651	0.667	0.642	0.657	0.677	0.622	0.641	0.647	0.665
581	Colorado	0.632	0.638	0.655	0.638	0.648	0.657	0.660	0.661	0.636	0.626	0.642	0.654	0.612	0.645	0.653	0.664	0.608	0.683	0.647	0.656	0.663	0.647	0.663	0.638	0.653	0.673	0.616	0.637	0.644	0.661
582	Indiana	0.572	0.574	0.588	0.573	0.583	0.588	0.590	0.589	0.559	0.560	0.574	0.589	0.552	0.579	0.583	0.584	0.543	0.602	0.579	0.579	0.581	0.578	0.590	0.570	0.581	0.602	0.558	0.578	0.580	0.589
583	Nebraska	0.617	0.623	0.639	0.623	0.631	0.641	0.648	0.649	0.622	0.609	0.637	0.647	0.594	0.626	0.646	0.658	0.597	0.668	0.634	0.649	0.658	0.634	0.648	0.627	0.641	0.655	0.608	0.621	0.627	0.647
584	Connecticut	0.660	0.667	0.687	0.667	0.677	0.690	0.696	0.698	0.662	0.648	0.677	0.689	0.631	0.674	0.688	0.703	0.630	0.721	0.680	0.692	0.702	0.679	0.699	0.669	0.687	0.708	0.646	0.666	0.674	0.696
585	Ohio	0.599	0.602	0.616	0.602	0.611	0.617	0.620	0.620	0.591	0.589	0.604	0.618	0.580	0.607	0.614	0.616	0.573	0.633	0.608	0.611	0.614	0.607	0.619	0.600	0.610	0.631	0.587	0.605	0.608	0.618
586	Michigan	0.655	0.662	0.682	0.661	0.673	0.685	0.690	0.692	0.653	0.642	0.669	0.682	0.625	0.669	0.680	0.692	0.621	0.712	0.674	0.681	0.690	0.673	0.693	0.662	0.680	0.704	0.638	0.661	0.669	0.689
587	Arizona	0.657	0.664	0.683	0.664	0.673	0.686	0.692	0.695	0.664	0.647	0.677	0.686	0.630	0.671	0.686	0.703	0.631	0.720	0.677	0.692	0.704	0.677	0.696	0.668	0.686	0.703	0.644	0.662	0.670	0.693
588	New Jersey	0.614	0.621	0.639	0.621	0.630	0.642	0.645	0.647	0.614	0.598	0.630	0.639	0.583	0.627	0.639	0.654	0.584	0.671	0.633	0.644	0.654	0.633	0.648	0.624	0.639	0.656	0.601	0.618	0.626	0.646
589	Syracuse	0.603	0.608	0.625	0.607	0.618	0.627	0.631	0.631	0.598	0.591	0.614	0.627	0.578	0.613	0.623	0.631	0.574	0.649	0.617	0.623	0.630	0.617	0.632	0.608	0.622	0.643	0.589	0.609	0.614	0.630
590	New York	0.601	0.609	0.627	0.609	0.617	0.628	0.630	0.630	0.597	0.583	0.613	0.624	0.568	0.615	0.623	0.636	0.568	0.655	0.620	0.628	0.636	0.619	0.633	0.611	0.624	0.642	0.587	0.606	0.614	0.631
591	Richmond	0.597	0.601	0.619	0.600	0.612	0.621	0.626	0.627	0.589	0.584	0.609	0.625	0.571	0.605	0.621	0.626	0.566	0.641	0.610	0.617	0.623	0.610	0.625	0.601	0.614	0.637	0.583	0.603	0.608	0.623
592	Atlanta	0.618	0.623	0.640	0.622	0.634	0.642	0.643	0.644	0.614	0.609	0.623	0.635	0.596	0.632	0.633	0.640	0.588	0.665	0.631	0.633	0.639	0.630	0.647	0.620	0.635	0.659	0.599	0.623	0.630	0.644
593	Washington, DC	0.587	0.593	0.609	0.593	0.601	0.610	0.613	0.613	0.585	0.574	0.599	0.610	0.561	0.597	0.609	0.619	0.562	0.633	0.602	0.612	0.619	0.602	0.614	0.596	0.606	0.622	0.576	0.591	0.598	0.612
594	Chicago	0.570	0.575	0.591	0.574	0.584	0.593	0.594	0.594	0.562	0.556	0.576	0.589	0.544	0.581	0.585	0.593	0.539	0.612	0.583	0.586	0.592	0.582	0.596	0.574	0.586	0.607	0.555	0.575	0.580	0.594
595	St. Louis	0.588	0.594	0.610	0.594	0.603	0.612	0.617	0.619	0.589	0.581	0.602	0.614	0.568	0.599	0.614	0.621	0.565	0.635	0.603	0.613	0.619	0.603	0.618	0.595	0.608	0.627	0.576	0.594	0.600	0.616
596	Sacramento	0.661	0.667	0.687	0.667	0.677	0.690	0.695	0.696	0.661	0.646	0.677	0.688	0.629	0.674	0.686	0.701	0.628	0.720	0.680	0.691	0.702	0.680	0.698	0.670	0.688	0.708	0.646	0.666	0.673	0.696
597	Northern California	0.667	0.673	0.693	0.672	0.683	0.695	0.699	0.700	0.664	0.651	0.677	0.688	0.635	0.682	0.686	0.700	0.630	0.725	0.684	0.690	0.700	0.684	0.704	0.673	0.691	0.715	0.648	0.672	0.680	0.701
598	San Diego	0.647	0.656	0.674	0.656	0.664	0.677	0.682	0.684	0.654	0.634	0.669	0.677	0.617	0.661	0.678	0.697	0.621	0.711	0.669	0.686	0.698	0.669	0.684	0.661	0.676	0.691	0.637	0.651	0.660	0.682
599	Southern California	0.653	0.662	0.680	0.662	0.670	0.683	0.688	0.689	0.659	0.640	0.673	0.682	0.622	0.667	0.682	0.701	0.626	0.717	0.675	0.690	0.702	0.675	0.691	0.667	0.682	0.698	0.641	0.657	0.666	0.689

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

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

PPO #	PPO Name	N1	N2	N3	N4	N5	N6	N7	N8	N9	N0	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT
501	Miami	0.528	0.534	0.545	0.533	0.540	0.546	0.547	0.548	0.516	0.508	0.515	0.541	0.498	0.538	0.541	0.551	0.494	0.566	0.538	0.546	0.553	0.538	0.549	0.532	0.542	0.558	0.517	0.531	0.537	0.548
502	Broward County / Palm Beach	0.540	0.546	0.561	0.546	0.553	0.562	0.564	0.565	0.535	0.529	0.499	0.557	0.517	0.551	0.557	0.567	0.514	0.583	0.553	0.561	0.569	0.553	0.566	0.546	0.558	0.575	0.528	0.545	0.550	0.564
503	Tampa	0.585	0.591	0.608	0.591	0.601	0.608	0.611	0.613	0.578	0.574	0.577	0.604	0.562	0.597	0.603	0.610	0.555	0.629	0.598	0.604	0.612	0.597	0.613	0.588	0.603	0.625	0.570	0.590	0.596	0.611
504	Orlando	0.571	0.577	0.593	0.576	0.586	0.594	0.597	0.598	0.562	0.559	0.581	0.590	0.547	0.582	0.587	0.595	0.540	0.614	0.583	0.589	0.597	0.583	0.598	0.574	0.588	0.610	0.557	0.576	0.581	0.596
505	Jacksonville	0.600	0.607	0.623	0.606	0.616	0.625	0.627	0.629	0.595	0.591	0.610	0.619	0.578	0.612	0.619	0.626	0.571	0.645	0.613	0.620	0.628	0.613	0.629	0.603	0.618	0.641	0.584	0.605	0.612	0.627
506	Daytona / Gainesville	0.559	0.564	0.581	0.563	0.574	0.582	0.584	0.585	0.545	0.545	0.566	0.576	0.534	0.570	0.573	0.577	0.524	0.598	0.570	0.572	0.578	0.569	0.585	0.559	0.573	0.598	0.543	0.565	0.569	0.583
521	Diversified Dental - Las Vegas	0.689	0.687	0.696	0.748	0.754	0.772	0.696	0.788	0.786	0.754	0.680	0.678	0.729	0.690	0.785	0.685	0.744	0.829	0.765	0.805	0.826	0.766	0.786	0.759	0.689	0.705	0.680	0.736	0.689	0.784
522	Mastercare Dental - Reno	0.623	0.631	0.651	0.630	0.644	0.653	0.652	0.655	0.606	0.606	0.626	0.634	0.592	0.641	0.632	0.640	0.577	0.670	0.638	0.633	0.643	0.637	0.658	0.623	0.642	0.674	0.599	0.630	0.638	0.654
524	Premier - Minnesota	0.668	0.677	0.696	0.677	0.686	0.698	0.707	0.710	0.688	0.671	0.697	0.708	0.654	0.677	0.711	0.726	0.660	0.732	0.689	0.718	0.727	0.689	0.703	0.683	0.696	0.712	0.662	0.673	0.681	0.703
526	Dental Options Pricing - Oregon	0.713	0.723	0.746	0.723	0.735	0.748	0.753	0.756	0.719	0.704	0.731	0.744	0.685	0.729	0.745	0.760	0.683	0.780	0.735	0.752	0.762	0.734	0.754	0.724	0.742	0.768	0.696	0.719	0.729	0.752
527	Rental Network - Hawaii	0.664	0.673	0.691	0.673	0.680	0.693	0.703	0.705	0.677	0.655	0.691	0.698	0.637	0.676	0.701	0.721	0.644	0.731	0.686	0.710	0.725	0.686	0.704	0.679	0.697	0.710	0.656	0.667	0.676	0.702
528	Diversified Dental - Reno	0.774	0.789	0.810	0.790	0.794	0.813	0.828	0.835	0.845	0.805	0.822	0.824	0.779	0.791	0.836	0.875	0.798	0.881	0.807	0.856	0.883	0.808	0.831	0.802	0.826	0.833	0.769	0.776	0.791	0.828
550	North Dakota	0.604	0.610	0.630	0.609	0.622	0.631	0.637	0.638	0.596	0.595	0.618	0.636	0.581	0.611	0.633	0.637	0.574	0.649	0.618	0.631	0.635	0.617	0.632	0.608	0.620	0.647	0.591	0.611	0.616	0.631
551	Nevada	0.629	0.627	0.634	0.683	0.690	0.703	0.630	0.714	0.695	0.671	0.612	0.612	0.652	0.631	0.708	0.612	0.658	0.745	0.695	0.721	0.737	0.695	0.713	0.688	0.623	0.642	0.617	0.673	0.630	0.711
553	Idaho	0.673	0.684	0.705	0.684	0.695	0.707	0.717	0.720	0.685	0.668	0.701	0.714	0.649	0.686	0.716	0.732	0.652	0.741	0.697	0.722	0.732	0.696	0.714	0.688	0.703	0.725	0.663	0.679	0.689	0.713
554	Vermont	0.600	0.606	0.624	0.605	0.617	0.625	0.630	0.629	0.586	0.585	0.609	0.624	0.572	0.610	0.620	0.623	0.564	0.641	0.613	0.618	0.624	0.612	0.628	0.602	0.616	0.642	0.586	0.607	0.611	0.627
555	New Hampshire	0.607	0.614	0.633	0.613	0.626	0.635	0.640	0.641	0.593	0.589	0.616	0.631	0.574	0.619	0.630	0.635	0.566	0.655	0.622	0.628	0.636	0.621	0.639	0.610	0.626	0.654	0.591	0.614	0.620	0.638
556	Delaware	0.632	0.640	0.657	0.639	0.650	0.659	0.667	0.669	0.631	0.624	0.652	0.666	0.609	0.641	0.667	0.673	0.607	0.682	0.648	0.665	0.672	0.648	0.663	0.640	0.653	0.675	0.623	0.638	0.645	0.662
557	Washington							0.701				0.679			0.682																
558	Oregon	0.654	0.663	0.683	0.663	0.675	0.685	0.689	0.690	0.652	0.642	0.664	0.677	0.625	0.670	0.678	0.689	0.620	0.712	0.672	0.682	0.691	0.672	0.691	0.660	0.678	0.704	0.636	0.660	0.669	0.689
559	North Carolina	0.563	0.568	0.586	0.567	0.579	0.587	0.591	0.591	0.549	0.549	0.570	0.586	0.537	0.572	0.583	0.584	0.528	0.601	0.574	0.579	0.584	0.574	0.588	0.564	0.577	0.603	0.549	0.570	0.574	0.587
560	West Virginia	0.639	0.646	0.662	0.646	0.656	0.662	0.669	0.670	0.638	0.635	0.658	0.672	0.623	0.645	0.671	0.674	0.622	0.680	0.653	0.668	0.672	0.653	0.663	0.647	0.655	0.675	0.632	0.645	0.650	0.663
561	Mississippi	0.553	0.558	0.573	0.557	0.568	0.572	0.575	0.575	0.538	0.544	0.558	0.575	0.535	0.560	0.571	0.568	0.524	0.583	0.561	0.565	0.566	0.560	0.571	0.552	0.561	0.587	0.540	0.559	0.563	0.571
562	Arkansas	0.640	0.647	0.665	0.647	0.657	0.665	0.667	0.667	0.634	0.636	0.649	0.665	0.625	0.650	0.662	0.663	0.616	0.680	0.653	0.660	0.662	0.652	0.664	0.644	0.654	0.679	0.627	0.646	0.652	0.663
563	South Carolina	0.557	0.562	0.580	0.562	0.573	0.581	0.588	0.587	0.543	0.543	0.570	0.586	0.530	0.564	0.582	0.584	0.524	0.595	0.569	0.577	0.582	0.569	0.582	0.560	0.572	0.596	0.546	0.564	0.568	0.582
564	Rhode Island	0.636	0.643	0.664	0.642	0.656	0.666	0.670	0.671	0.622	0.618	0.645	0.659	0.603	0.650	0.657	0.663	0.593	0.686	0.652	0.656	0.664	0.651	0.670	0.639	0.656	0.686	0.617	0.644	0.650	0.668
565	Hawaii	0.562	0.567	0.586	0.566	0.579	0.588	0.590	0.591	0.543	0.542	0.569	0.577	0.529	0.575	0.574	0.583	0.518	0.606	0.576	0.576	0.585	0.575	0.593	0.564	0.580	0.605	0.544	0.568	0.573	0.590
566	Pittsburgh	0.634	0.638	0.651	0.638	0.644	0.651	0.657	0.658	0.632	0.625	0.648	0.657	0.615	0.639	0.657	0.663	0.615	0.671	0.644	0.658	0.664	0.644	0.655	0.639	0.650	0.663	0.627	0.637	0.641	0.655
567	Philadelphia	0.622	0.629	0.645	0.629	0.637	0.647	0.653	0.654	0.623	0.612	0.639	0.649	0.597	0.632	0.649	0.660	0.599	0.672	0.638	0.653	0.662	0.638	0.652	0.631	0.645	0.661	0.612	0.626	0.632	0.651
568	Alabama	0.658	0.665	0.681	0.665	0.676	0.681	0.684	0.684	0.650	0.652	0.666	0.681	0.641	0.669	0.679	0.679	0.632	0.697	0.669	0.676	0.679	0.669	0.682	0.660	0.671	0.697	0.644	0.664	0.670	0.681
569	Utah	0.680	0.688	0.706	0.688	0.697	0.707	0.713	0.714	0.680	0.669	0.695	0.707	0.654	0.692	0.707	0.717	0.653	0.734	0.697	0.710	0.719	0.696	0.713	0.688	0.704	0.724	0.668	0.685	0.692	0.712
570	Iowa	0.581	0.586	0.604	0.585	0.597	0.605	0.612	0.612	0.568	0.567	0.593	0.609	0.554	0.588	0.606	0.608	0.547	0.621	0.593	0.602	0.607	0.593	0.607	0.584	0.596	0.621	0.569	0.587	0.592	0.607
571	Massachusetts	0.644	0.652	0.672	0.652	0.662	0.674	0.681	0.682	0.642	0.629	0.663	0.674	0.612	0.656	0.674	0.688	0.612	0.702	0.663	0.679	0.690	0.663	0.680	0.654	0.671	0.691	0.632	0.649	0.657	0.679
572	Oklahoma	0.634	0.642	0.659	0.642	0.651	0.661	0.668	0.670	0.639	0.628	0.654	0.665	0.614	0.645	0.667	0.676	0.614	0.687	0.651	0.668	0.677	0.651	0.666	0.644	0.657	0.676	0.624	0.639	0.647	0.665
573	Louisiana	0.585	0.590	0.607	0.590	0.601	0.606	0.608	0.607	0.571	0.577	0.588	0.606	0.567	0.594	0.601	0.599	0.556	0.618	0.594	0.597	0.598	0.593	0.605	0.585	0.594	0.621	0.570	0.592	0.595	0.604
574	New Mexico	0.643	0.653	0.672	0.653	0.663	0.674	0.680	0.682	0.651	0.636	0.662	0.672	0.619	0.658	0.675	0.689	0.618	0.705	0.663	0.681	0.691	0.663	0.681	0.654	0.670	0.691	0.629	0.648	0.658	0.679
575	Texas	0.638	0.646	0.663	0.646	0.655	0.664	0.670	0.672	0.642	0.632	0.654	0.665	0.617	0.650	0.667	0.676	0.616	0.690	0.655	0.669	0.677	0.654	0.670	0.646	0.660	0.680	0.626	0.644	0.651	0.668
576	Kentucky	0.602	0.606	0.619	0.606	0.613	0.619	0.625	0.626	0.597	0.592	0.616	0.626	0.582	0.606	0.625	0.629	0.582	0.636	0.612	0.624	0.629	0.612	0.622	0.606	0.616	0.631	0.595	0.606	0.609	0.622
577	Kansas	0.637	0.645	0.662	0.645	0.654	0.664	0.671	0.673	0.639	0.629	0.656	0.669	0.615	0.647	0.670	0.678	0.615	0.689	0.654	0.671	0.679	0.654	0.668	0.646	0.660	0.679	0.628	0.642	0.649	0.668
578	Wisconsin	0.619	0.626	0.644	0.626	0.637	0.645	0.650	0.651	0.613	0.609	0.630	0.646	0.595	0.630	0.645	0.649	0.589	0.666	0.633	0.644	0.649	0.633	0.648	0.623	0.637	0.662	0.605	0.625	0.631	0.647
579	Tennessee	0.536	0.540	0.552	0.539	0.547	0.552	0.557	0.557	0.527	0.526	0.544	0.557	0.518	0.541	0.555	0.555	0.513	0.565	0.544	0.551	0.554	0.543	0.553	0.537	0.546	0.564	0.527	0.541	0.543	0.553
580	Minnesota	0.624	0.631	0.648	0.630	0.640	0.650	0.656	0.656	0.619	0.612	0.639	0.652	0.598	0.634	0.650	0.657	0.595	0.671	0.639	0.651	0.658	0.639	0.654	0.630	0.644	0.666	0.613	0.629	0.635	0.653
581	Colorado	0.623	0.630	0.647	0.630	0.640	0.648	0.652	0.654	0.624	0.616	0.634	0.646	0.602	0.635	0.647	0.655	0.598	0.673	0.638	0.650	0.657	0.638	0.653	0.629	0.643	0.664	0.609	0.628	0.635	0.651
582	Indiana	0.556	0.559	0.572	0.558	0.567	0.573	0.577	0.576	0.542	0.544	0.562	0.576	0.535	0.561	0.572	0.571	0.528	0.584	0.563	0.568	0.570	0.562	0.573	0.555	0.565	0.586	0.545	0.561	0.563	0.573
583	Nebraska	0.602	0.609	0.624	0.609	0.616	0.626	0.635	0.637	0.606	0.594	0.626	0.635	0.579	0.609	0.636	0.647	0.584	0.652	0.619	0.638	0.648	0.619	0.632	0.613	0.626	0.639	0.596	0.605	0.612	0.632
584	Connecticut	0.651	0.659	0.678	0.658	0.669	0.680	0.687	0.690	0.650	0.637	0.669	0.681	0.620	0.663	0.681	0.694	0.619	0.709	0.669	0.685	0.696	0.669	0.687	0.660	0.677	0.698	0.638	0.656	0.663	0.686
585	Ohio	0.584	0.588	0.602	0.588	0.596	0.602	0.606	0.607	0.574	0.574	0.593	0.606	0.564	0.589	0.604	0.604	0.559	0.616	0.592	0.600	0.604	0.592	0.603	0.585	0.595	0.615	0.575	0.589	0.592	0.603
586	Michigan	0.641	0.649	0.669	0.648	0.661	0.671	0.678	0.680	0.636	0.627	0.657	0.670	0.610	0.654	0.671	0.679	0.606	0.696	0.659	0.671	0.680	0.659	0.677	0.648	0.665	0.690	0.627	0.647	0.655	0.675
587	Arizona	0.647	0.655	0.674	0.655	0.664	0.676	0.684	0.687	0.652	0.636	0.668	0.677	0.619	0.659	0.679	0.694	0.621	0.708	0.666	0.685	0.697	0.666	0.684	0.658	0.675	0.693	0.636	0.651	0.659	0.682
588	New Jersey	0.605	0.614	0.632	0.614	0.622	0.634	0.638	0.640	0.603	0.589	0.622	0.632	0.573	0.617	0.633	0.647	0.575	0.661	0.624	0.638	0.649	0.624	0.638	0.616	0.630	0.648	0.594	0.609	0.618	0.637
589	Syracuse	0.588	0.595	0.611	0.594	0.604	0.613	0.618	0.619	0.582	0.576	0.602	0.616	0.563	0.597	0.613	0.619	0.560	0.632	0.602	0.613	0.620	0.602	0.616	0.594	0.607	0.628	0.578	0.594	0.599	0.615
590	New York	0.595	0.604	0.622	0.603	0.612	0.622	0.625	0.625	0.588	0.575	0.607	0.618	0.561	0.608	0.619	0.630	0.560	0.648	0.613	0.624	0.632	0.613	0.626	0.605	0.617	0.636	0.583	0.600	0.608	0.624
591	Richmond	0.576	0.582	0.599	0.581	0.592	0.601	0.609	0.610	0.567	0.564	0.593	0.609	0.550	0.582	0.607	0.610	0.548	0.618	0.590	0.603	0.609	0.589	0.603	0.581	0.593	0.616	0.567	0.582	0.587	0.603
592	Atlanta	0.603	0.609	0.626	0.609	0.619	0.627	0.630	0.631	0.597	0.593	0.610	0.623	0.580	0.615	0.622	0.627	0.573	0.648	0.616	0.622	0.628	0.615	0.631	0.606	0.620	0.644	0.587	0.608	0.614	0.629
593	Washington, DC	0.579	0.586	0.601	0.586	0.593	0.602	0.606	0.606	0.575	0.565	0.593	0.604	0.552	0.588	0.604	0.612	0.553	0.624	0.594	0.606	0.613	0.594	0.605	0.588	0.598	0.614	0.570	0.582	0.589	0.604
594	Chicago	0.560	0.566	0.582	0.566	0.575	0.584	0.586	0.586	0.550	0.546	0.568	0.581	0.534	0.570	0.579	0.584	0.529	0.601	0.573	0.579	0.585	0.572	0.585	0.564	0.576	0.597	0.548	0.565	0.571	0.584
595	St. Louis	0.570	0.576	0.592	0.576	0.585	0.594	0.601	0.603	0.570	0.562	0.588	0.600	0.549	0.577	0.601	0.607	0.548	0.615	0.585	0.600	0.607	0.584	0.597	0.577	0.589	0.608	0.561	0.575	0.581	0.597
596	Sacramento	0.652	0.660	0.680	0.660	0.670	0.682	0.688	0.689	0.649	0.637	0.669	0.680	0.619	0.665	0.680	0.693	0.619	0.710	0.671	0.685	0.696	0.671	0.689	0.661	0.679	0.700	0.639	0.658	0.665	0.687
597	Northern California	0.661	0.668	0.688	0.668	0.679	0.690	0.694	0.696	0.654	0.644	0.670	0.683	0.628	0.675	0.682	0.693	0.622	0.717	0.678	0.686	0.696	0.677	0.697	0.666	0.685	0.710	0.644	0.667	0.674	0.695
598	San Diego	0.641	0.651	0.669	0.651	0.658	0.671	0.677	0.679	0.645	0.627	0.663	0.672	0.610	0.654	0.674	0.691	0.615	0.704	0.662	0.681	0.694	0.663	0.677	0.655	0.670	0.685	0.632	0.645	0.654	0.676
599	Southern California	0.649	0.659	0.677	0.659	0.666	0.679	0.684	0.686	0.652	0.635	0.669	0.678	0.617	0.663	0.679	0.696	0.621	0.711	0.670	0.687	0.699	0.670	0.686	0.662	0.678	0.694	0.638	0.653	0.662	0.684

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

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

PPO #	PPO Name	M1	M2	M3	M4	M5	M6	M7	M8	M9	M0	MA	MB	MC	MD	ME	MF	MG	MH	MI	MJ	MK	ML	MM	MN	MO	MP	MQ	MR	MS	MT
501	Miami	0.542	0.543	0.555	0.542	0.550	0.557	0.558	0.558	0.548	0.529	0.554	0.555	0.518	0.555	0.549	0.572	0.520	0.588	0.556	0.554	0.560	0.555	0.569	0.550	0.563	0.569	0.528	0.545	0.553	0.564
502	Broward County / Palm Beach	0.562	0.561	0.577	0.561	0.570	0.579	0.581	0.580	0.577	0.557	0.576	0.577	0.545	0.576	0.569	0.593	0.547	0.612	0.578	0.573	0.580	0.578	0.593	0.572	0.586	0.593	0.545	0.566	0.573	0.587
503	Tampa	0.626	0.623	0.641	0.622	0.634	0.644	0.644	0.644	0.644	0.623	0.628	0.638	0.611	0.643	0.627	0.654	0.609	0.680	0.642	0.629	0.635	0.641	0.662	0.633	0.652	0.661	0.602	0.630	0.639	0.653
504	Orlando	0.611	0.608	0.625	0.607	0.619	0.628	0.629	0.628	0.627	0.607	0.622	0.624	0.595	0.628	0.611	0.638	0.593	0.664	0.627	0.613	0.619	0.626	0.646	0.618	0.636	0.646	0.588	0.616	0.624	0.638
505	Jacksonville	0.643	0.640	0.658	0.639	0.652	0.662	0.661	0.662	0.665	0.643	0.654	0.655	0.630	0.661	0.644	0.673	0.628	0.699	0.661	0.646	0.652	0.660	0.680	0.651	0.670	0.680	0.618	0.647	0.658	0.671
506	Daytona / Gainesville	0.616	0.610	0.629	0.608	0.623	0.632	0.630	0.629	0.630	0.612	0.621	0.624	0.600	0.634	0.607	0.635	0.595	0.667	0.631	0.607	0.611	0.629	0.651	0.620	0.639	0.651	0.587	0.621	0.630	0.641
521	Diversified Dental - Las Vegas	0.695	0.756	0.709	0.756	0.763	0.782	0.706	0.797	0.812	0.771	0.689	0.789	0.746	0.704	0.792	0.837	0.765	0.846	0.780	0.812	0.832	0.781	0.802	0.775	0.706	0.717	0.685	0.748	0.763	0.797
522	Mastercare Dental - Reno	0.656	0.651	0.672	0.649	0.666	0.678	0.677	0.678	0.681	0.654	0.670	0.665	0.639	0.679	0.649	0.688	0.636	0.718	0.679	0.651	0.659	0.677	0.703	0.667	0.689	0.698	0.626	0.662	0.675	0.690
524	Premier - Minnesota	0.693	0.695	0.714	0.694	0.704	0.718	0.725	0.726	0.729	0.700	0.719	0.727	0.683	0.706	0.722	0.751	0.692	0.763	0.716	0.729	0.737	0.716	0.733	0.709	0.726	0.732	0.679	0.697	0.707	0.727
526	Dental Options Pricing - Oregon	0.747	0.747	0.770	0.746	0.761	0.775	0.779	0.779	0.783	0.748	0.768	0.774	0.728	0.769	0.763	0.801	0.734	0.826	0.775	0.769	0.777	0.773	0.798	0.764	0.786	0.795	0.722	0.753	0.766	0.788
527	Rental Network - Hawaii	0.688	0.691	0.710	0.691	0.699	0.714	0.722	0.723	0.716	0.684	0.715	0.718	0.665	0.704	0.715	0.747	0.676	0.761	0.712	0.724	0.738	0.712	0.733	0.706	0.726	0.731	0.675	0.691	0.702	0.727
528	Diversified Dental - Reno	0.785	0.796	0.817	0.797	0.802	0.822	0.836	0.843	0.866	0.819	0.835	0.833	0.793	0.803	0.842	0.888	0.815	0.894	0.820	0.862	0.888	0.821	0.844	0.815	0.839	0.841	0.777	0.786	0.802	0.839
550	North Dakota	0.657	0.650	0.672	0.649	0.665	0.676	0.678	0.676	0.679	0.657	0.667	0.679	0.643	0.673	0.661	0.690	0.641	0.715	0.675	0.659	0.660	0.674	0.695	0.664	0.682	0.695	0.631	0.664	0.672	0.685
551	Nevada	0.640	0.694	0.649	0.694	0.702	0.716	0.644	0.727	0.730	0.695	0.627	0.718	0.676	0.650	0.717	0.756	0.687	0.768	0.715	0.730	0.746	0.715	0.736	0.709	0.645	0.657	0.626	0.690	0.704	0.729
553	Idaho	0.710	0.711	0.733	0.710	0.724	0.738	0.744	0.745	0.746	0.712	0.737	0.743	0.692	0.728	0.734	0.770	0.701	0.787	0.737	0.740	0.749	0.736	0.758	0.728	0.748	0.756	0.691	0.715	0.728	0.750
554	Vermont	0.644	0.638	0.658	0.637	0.652	0.662	0.663	0.660	0.658	0.638	0.651	0.661	0.625	0.660	0.644	0.670	0.623	0.697	0.660	0.642	0.645	0.659	0.680	0.650	0.669	0.680	0.618	0.650	0.658	0.671
555	New Hampshire	0.650	0.645	0.666	0.643	0.659	0.671	0.673	0.672	0.669	0.642	0.661	0.668	0.627	0.669	0.652	0.684	0.627	0.711	0.671	0.652	0.656	0.669	0.693	0.659	0.680	0.690	0.623	0.656	0.666	0.682
556	Delaware	0.675	0.673	0.692	0.672	0.685	0.696	0.700	0.699	0.697	0.673	0.690	0.700	0.658	0.690	0.689	0.715	0.661	0.735	0.694	0.688	0.693	0.693	0.713	0.685	0.703	0.713	0.654	0.680	0.690	0.705
557	Washington							0.726				0.716			0.720																
558	Oregon	0.690	0.688	0.710	0.687	0.702	0.714	0.716	0.716	0.719	0.688	0.704	0.709	0.671	0.712	0.697	0.732	0.673	0.760	0.714	0.702	0.708	0.713	0.737	0.703	0.724	0.734	0.663	0.696	0.708	0.726
559	North Carolina	0.617	0.611	0.630	0.609	0.624	0.633	0.633	0.631	0.631	0.612	0.620	0.631	0.600	0.634	0.613	0.638	0.596	0.668	0.632	0.610	0.612	0.631	0.652	0.622	0.640	0.652	0.590	0.624	0.631	0.642
560	West Virginia	0.694	0.692	0.710	0.691	0.704	0.712	0.713	0.711	0.713	0.697	0.704	0.716	0.685	0.709	0.703	0.723	0.683	0.746	0.710	0.701	0.701	0.708	0.725	0.702	0.716	0.728	0.673	0.700	0.708	0.718
561	Mississippi	0.621	0.614	0.632	0.613	0.628	0.633	0.630	0.626	0.632	0.620	0.616	0.630	0.611	0.638	0.611	0.630	0.602	0.664	0.631	0.606	0.603	0.629	0.647	0.620	0.636	0.652	0.591	0.627	0.634	0.639
562	Arkansas	0.704	0.700	0.720	0.698	0.713	0.721	0.718	0.715	0.722	0.708	0.705	0.716	0.697	0.722	0.700	0.722	0.690	0.756	0.719	0.699	0.698	0.717	0.736	0.708	0.724	0.740	0.675	0.710	0.719	0.727
563	South Carolina	0.631	0.624	0.644	0.622	0.638	0.647	0.647	0.644	0.643	0.624	0.633	0.644	0.611	0.648	0.625	0.651	0.607	0.681	0.646	0.622	0.624	0.645	0.666	0.635	0.654	0.666	0.603	0.637	0.645	0.657
564	Rhode Island	0.702	0.695	0.718	0.693	0.711	0.723	0.722	0.722	0.722	0.694	0.709	0.714	0.678	0.725	0.696	0.731	0.676	0.766	0.723	0.696	0.701	0.722	0.748	0.711	0.734	0.745	0.669	0.709	0.719	0.735
565	Hawaii	0.606	0.600	0.621	0.599	0.614	0.625	0.625	0.624	0.620	0.596	0.618	0.615	0.583	0.626	0.599	0.635	0.580	0.663	0.626	0.602	0.609	0.625	0.648	0.615	0.636	0.644	0.578	0.611	0.621	0.636
566	Pittsburgh	0.663	0.662	0.675	0.661	0.669	0.677	0.680	0.679	0.675	0.659	0.673	0.681	0.648	0.673	0.674	0.690	0.650	0.706	0.675	0.675	0.679	0.675	0.689	0.669	0.683	0.690	0.649	0.667	0.672	0.684
567	Philadelphia	0.650	0.650	0.667	0.650	0.659	0.670	0.675	0.674	0.669	0.646	0.666	0.673	0.631	0.664	0.665	0.690	0.636	0.708	0.669	0.669	0.676	0.668	0.686	0.662	0.679	0.686	0.634	0.654	0.662	0.680
568	Alabama	0.722	0.718	0.736	0.717	0.731	0.738	0.735	0.732	0.739	0.724	0.722	0.733	0.713	0.741	0.717	0.739	0.706	0.773	0.735	0.715	0.715	0.734	0.754	0.725	0.742	0.757	0.692	0.728	0.737	0.745
569	Utah	0.711	0.710	0.729	0.709	0.720	0.732	0.736	0.736	0.732	0.707	0.726	0.733	0.692	0.727	0.723	0.751	0.695	0.773	0.730	0.727	0.734	0.730	0.751	0.722	0.741	0.750	0.690	0.715	0.725	0.743
570	Iowa	0.642	0.636	0.656	0.634	0.650	0.660	0.661	0.658	0.657	0.637	0.648	0.659	0.624	0.659	0.641	0.667	0.621	0.695	0.659	0.638	0.640	0.657	0.679	0.648	0.667	0.679	0.615	0.649	0.657	0.669
571	Massachusetts	0.675	0.675	0.695	0.674	0.686	0.699	0.704	0.704	0.696	0.667	0.695	0.701	0.649	0.692	0.690	0.723	0.656	0.742	0.698	0.695	0.705	0.698	0.719	0.690	0.710	0.717	0.656	0.680	0.690	0.711
572	Oklahoma	0.688	0.687	0.706	0.687	0.699	0.709	0.712	0.712	0.713	0.688	0.702	0.709	0.674	0.706	0.699	0.726	0.676	0.751	0.708	0.702	0.707	0.707	0.727	0.699	0.718	0.727	0.666	0.693	0.703	0.719
573	Louisiana	0.660	0.653	0.673	0.652	0.667	0.674	0.669	0.665	0.673	0.660	0.653	0.667	0.651	0.680	0.647	0.667	0.640	0.707	0.671	0.643	0.641	0.669	0.689	0.660	0.677	0.693	0.627	0.667	0.674	0.680
574	New Mexico	0.688	0.689	0.709	0.688	0.701	0.713	0.716	0.717	0.721	0.688	0.706	0.710	0.671	0.709	0.701	0.736	0.675	0.760	0.713	0.708	0.716	0.712	0.735	0.703	0.724	0.732	0.665	0.693	0.706	0.725
575	Texas	0.687	0.686	0.704	0.685	0.697	0.707	0.709	0.709	0.711	0.687	0.698	0.705	0.672	0.705	0.696	0.723	0.673	0.749	0.706	0.698	0.704	0.705	0.725	0.697	0.716	0.725	0.663	0.692	0.701	0.717
576	Kentucky	0.643	0.640	0.654	0.639	0.649	0.656	0.658	0.656	0.653	0.638	0.650	0.659	0.628	0.653	0.649	0.666	0.628	0.685	0.654	0.648	0.651	0.653	0.668	0.647	0.661	0.670	0.626	0.647	0.652	0.663
577	Kansas	0.676	0.675	0.694	0.675	0.686	0.697	0.701	0.701	0.699	0.675	0.692	0.700	0.660	0.692	0.691	0.717	0.663	0.737	0.696	0.693	0.698	0.695	0.714	0.687	0.705	0.714	0.657	0.681	0.690	0.707
578	Wisconsin	0.660	0.657	0.676	0.656	0.670	0.680	0.682	0.680	0.682	0.659	0.670	0.680	0.645	0.677	0.667	0.693	0.644	0.718	0.679	0.666	0.669	0.677	0.698	0.669	0.687	0.698	0.636	0.666	0.675	0.689
579	Tennessee	0.577	0.573	0.587	0.572	0.582	0.588	0.589	0.587	0.586	0.573	0.579	0.590	0.565	0.588	0.578	0.593	0.561	0.615	0.586	0.575	0.576	0.585	0.600	0.579	0.592	0.603	0.558	0.582	0.586	0.594
580	Minnesota	0.660	0.657	0.676	0.656	0.668	0.679	0.683	0.681	0.677	0.655	0.672	0.682	0.640	0.675	0.669	0.695	0.643	0.717	0.678	0.670	0.676	0.677	0.696	0.669	0.687	0.697	0.639	0.665	0.673	0.689
581	Colorado	0.653	0.652	0.670	0.652	0.663	0.673	0.675	0.675	0.678	0.654	0.666	0.673	0.640	0.670	0.664	0.690	0.642	0.713	0.672	0.666	0.672	0.671	0.691	0.663	0.681	0.690	0.632	0.658	0.667	0.683
582	Indiana	0.603	0.597	0.612	0.596	0.607	0.614	0.613	0.610	0.610	0.597	0.602	0.614	0.589	0.615	0.599	0.616	0.584	0.641	0.611	0.595	0.595	0.610	0.627	0.603	0.617	0.629	0.580	0.608	0.612	0.620
583	Nebraska	0.643	0.644	0.661	0.643	0.653	0.664	0.669	0.668	0.662	0.639	0.661	0.668	0.625	0.657	0.660	0.684	0.630	0.700	0.662	0.663	0.671	0.661	0.679	0.655	0.672	0.679	0.628	0.647	0.656	0.673
584	Connecticut	0.683	0.682	0.703	0.681	0.694	0.707	0.712	0.713	0.707	0.677	0.702	0.708	0.660	0.700	0.698	0.731	0.665	0.751	0.706	0.702	0.711	0.705	0.728	0.697	0.718	0.726	0.663	0.688	0.698	0.720
585	Ohio	0.628	0.623	0.639	0.623	0.634	0.640	0.641	0.639	0.638	0.624	0.631	0.642	0.615	0.640	0.629	0.646	0.611	0.670	0.638	0.626	0.627	0.637	0.653	0.630	0.644	0.656	0.607	0.633	0.638	0.647
586	Michigan	0.685	0.682	0.703	0.681	0.695	0.708	0.712	0.712	0.709	0.680	0.701	0.707	0.663	0.704	0.694	0.727	0.665	0.752	0.708	0.695	0.702	0.707	0.731	0.697	0.719	0.728	0.660	0.691	0.702	0.720
587	Arizona	0.680	0.680	0.700	0.679	0.690	0.704	0.709	0.711	0.706	0.675	0.701	0.705	0.658	0.697	0.698	0.730	0.665	0.749	0.703	0.704	0.714	0.702	0.724	0.695	0.715	0.722	0.661	0.684	0.694	0.716
588	New Jersey	0.633	0.634	0.653	0.634	0.644	0.657	0.660	0.660	0.651	0.623	0.650	0.656	0.607	0.650	0.648	0.678	0.613	0.697	0.655	0.654	0.663	0.655	0.673	0.648	0.665	0.672	0.616	0.637	0.648	0.666
589	Syracuse	0.632	0.629	0.647	0.628	0.640	0.650	0.653	0.651	0.647	0.626	0.642	0.651	0.612	0.647	0.638	0.662	0.614	0.685	0.648	0.638	0.643	0.647	0.667	0.640	0.657	0.667	0.610	0.637	0.645	0.660
590	New York	0.618	0.618	0.637	0.618	0.628	0.640	0.641	0.640	0.631	0.604	0.631	0.638	0.589	0.634	0.630	0.657	0.595	0.678	0.639	0.635	0.641	0.638	0.654	0.631	0.646	0.654	0.599	0.621	0.632	0.648
591	Richmond	0.632	0.627	0.647	0.626	0.641	0.651	0.653	0.652	0.647	0.627	0.642	0.654	0.613	0.647	0.638	0.662	0.613	0.686	0.649	0.635	0.638	0.648	0.667	0.639	0.657	0.668	0.609	0.638	0.646	0.660
592	Atlanta	0.651	0.647	0.666	0.646	0.660	0.669	0.668	0.668	0.672	0.650	0.657	0.664	0.637	0.670	0.651	0.677	0.634	0.707	0.668	0.651	0.655	0.667	0.688	0.658	0.677	0.688	0.624	0.656	0.666	0.678
593	Washington, DC	0.603	0.604	0.620	0.604	0.613	0.623	0.624	0.624	0.616	0.595	0.616	0.624	0.582	0.616	0.617	0.638	0.586	0.656	0.621	0.620	0.625	0.621	0.634	0.615	0.628	0.635	0.588	0.607	0.615	0.629
594	Chicago	0.592	0.589	0.606	0.588	0.600	0.609	0.610	0.608	0.604	0.584	0.598	0.608	0.572	0.606	0.596	0.618	0.572	0.642	0.607	0.596	0.600	0.606	0.623	0.599	0.615	0.624	0.571	0.596	0.604	0.617
595	St. Louis	0.623	0.621	0.639	0.620	0.632	0.642	0.644	0.644	0.643	0.621	0.634	0.643	0.608	0.639	0.632	0.656	0.609	0.678	0.641	0.632	0.636	0.640	0.659	0.632	0.649	0.658	0.602	0.628	0.637	0.651
596	Sacramento	0.681	0.680	0.701	0.679	0.691	0.705	0.710	0.709	0.702	0.673	0.700	0.705	0.655	0.698	0.695	0.728	0.661	0.749	0.704	0.700	0.710	0.703	0.725	0.695	0.715	0.723	0.661	0.686	0.696	0.717
597	Northern California	0.686	0.683	0.704	0.682	0.695	0.708	0.712	0.712	0.708	0.678	0.700	0.706	0.661	0.704	0.694	0.727	0.665	0.752	0.708	0.698	0.706	0.707	0.730	0.698	0.719	0.728	0.662	0.691	0.701	0.721
598	San Diego	0.662	0.665	0.684	0.665	0.673	0.688	0.692	0.693	0.683	0.653	0.685	0.689	0.635	0.678	0.684	0.715	0.645	0.731	0.686	0.692	0.703	0.686	0.703	0.679	0.696	0.702	0.647	0.665	0.676	0.697
599	Southern California	0.666	0.668	0.687	0.668	0.677	0.691	0.696	0.697	0.687	0.657	0.688	0.693	0.640	0.682	0.687	0.718	0.648	0.735	0.689	0.695	0.706	0.689	0.707	0.683	0.700	0.706	0.650	0.669	0.680	0.702

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

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

PPO #	PPO Name	L1	L2	L3	L4	L5	L6	L7	L8	L9	L0	LA	LB	LC	LD	LE	LF	LG	LH	LI	LJ	LK	LL	LM	LN	LO	LP	LQ	LR	LS	LT
501	Miami	0.541	0.541	0.553	0.541	0.548	0.556	0.557	0.558	0.548	0.527	0.554	0.555	0.517	0.553	0.549	0.572	0.520	0.586	0.555	0.554	0.561	0.554	0.567	0.550	0.562	0.567	0.527	0.544	0.552	0.563
502	Broward County / Palm Beach	0.559	0.559	0.574	0.558	0.567	0.576	0.579	0.579	0.575	0.554	0.575	0.576	0.542	0.573	0.568	0.594	0.546	0.609	0.576	0.572	0.580	0.575	0.590	0.570	0.584	0.589	0.544	0.563	0.570	0.585
503	Tampa	0.620	0.617	0.635	0.616	0.628	0.637	0.639	0.640	0.640	0.617	0.634	0.635	0.604	0.636	0.624	0.653	0.606	0.674	0.636	0.626	0.633	0.636	0.655	0.629	0.647	0.654	0.598	0.624	0.633	0.647
504	Orlando	0.605	0.602	0.619	0.601	0.612	0.622	0.624	0.624	0.623	0.601	0.619	0.621	0.588	0.621	0.609	0.637	0.590	0.658	0.621	0.611	0.617	0.621	0.639	0.614	0.632	0.639	0.584	0.609	0.618	0.632
505	Jacksonville	0.636	0.634	0.652	0.633	0.645	0.655	0.656	0.657	0.660	0.637	0.651	0.652	0.623	0.654	0.642	0.671	0.624	0.693	0.654	0.643	0.650	0.653	0.673	0.647	0.665	0.672	0.614	0.641	0.651	0.665
506	Daytona / Gainesville	0.607	0.602	0.620	0.600	0.614	0.623	0.623	0.623	0.624	0.603	0.617	0.619	0.591	0.624	0.604	0.632	0.589	0.658	0.622	0.603	0.608	0.621	0.641	0.614	0.632	0.641	0.581	0.612	0.620	0.632
521	Diversified Dental - Las Vegas	0.691	0.697	0.701	0.755	0.761	0.781	0.792	0.796	0.811	0.769	0.791	0.788	0.745	0.707	0.792	0.837	0.764	0.845	0.779	0.812	0.832	0.780	0.801	0.774	0.700	0.713	0.686	0.747	0.762	0.796
522	Mastercare Dental - Reno	0.653	0.649	0.670	0.647	0.663	0.675	0.675	0.676	0.680	0.651	0.671	0.665	0.636	0.675	0.650	0.690	0.636	0.716	0.676	0.652	0.661	0.675	0.699	0.666	0.688	0.694	0.625	0.659	0.672	0.687
524	Premier - Minnesota	0.688	0.690	0.710	0.690	0.700	0.713	0.721	0.723	0.726	0.696	0.718	0.725	0.679	0.700	0.721	0.751	0.690	0.758	0.711	0.729	0.737	0.711	0.727	0.707	0.722	0.727	0.677	0.692	0.702	0.723
526	Dental Options Pricing - Oregon	0.740	0.741	0.764	0.740	0.754	0.768	0.774	0.775	0.780	0.742	0.766	0.771	0.722	0.761	0.761	0.801	0.731	0.820	0.768	0.768	0.777	0.767	0.791	0.760	0.781	0.788	0.718	0.746	0.759	0.782
527	Rental Network - Hawaii	0.683	0.686	0.705	0.686	0.694	0.708	0.717	0.719	0.712	0.678	0.713	0.715	0.660	0.697	0.712	0.744	0.672	0.756	0.707	0.722	0.735	0.707	0.727	0.702	0.721	0.725	0.671	0.685	0.696	0.721
528	Diversified Dental - Reno	0.783	0.795	0.816	0.796	0.801	0.820	0.835	0.842	0.865	0.818	0.835	0.832	0.792	0.801	0.842	0.888	0.814	0.893	0.818	0.862	0.888	0.819	0.843	0.814	0.838	0.839	0.777	0.784	0.800	0.838
550	North Dakota	0.645	0.640	0.661	0.639	0.654	0.665	0.670	0.668	0.672	0.647	0.663	0.673	0.632	0.659	0.657	0.687	0.635	0.704	0.665	0.656	0.657	0.663	0.682	0.657	0.673	0.682	0.624	0.652	0.661	0.675
551	Nevada	0.636	0.639	0.641	0.692	0.700	0.714	0.722	0.725	0.730	0.693	0.720	0.717	0.673	0.652	0.717	0.756	0.686	0.767	0.713	0.730	0.746	0.713	0.733	0.708	0.639	0.653	0.627	0.688	0.703	0.727
553	Idaho	0.702	0.704	0.726	0.703	0.716	0.730	0.739	0.740	0.741	0.705	0.734	0.740	0.685	0.719	0.732	0.769	0.697	0.780	0.730	0.738	0.748	0.729	0.750	0.723	0.742	0.747	0.686	0.707	0.720	0.743
554	Vermont	0.634	0.630	0.649	0.628	0.642	0.652	0.656	0.654	0.651	0.629	0.647	0.655	0.615	0.649	0.640	0.667	0.617	0.687	0.651	0.639	0.642	0.650	0.670	0.643	0.661	0.669	0.613	0.640	0.648	0.662
555	New Hampshire	0.641	0.636	0.657	0.635	0.650	0.662	0.666	0.666	0.663	0.634	0.657	0.663	0.618	0.658	0.649	0.682	0.622	0.702	0.662	0.649	0.655	0.661	0.683	0.653	0.673	0.680	0.618	0.647	0.657	0.674
556	Delaware	0.665	0.664	0.683	0.663	0.675	0.686	0.693	0.693	0.690	0.664	0.687	0.695	0.649	0.679	0.686	0.712	0.655	0.726	0.685	0.685	0.691	0.684	0.703	0.679	0.695	0.702	0.648	0.670	0.680	0.696
557	Washington							0.722				0.714			0.713																
558	Oregon	0.683	0.682	0.702	0.681	0.695	0.707	0.710	0.711	0.715	0.681	0.701	0.705	0.664	0.703	0.695	0.731	0.669	0.753	0.707	0.700	0.707	0.706	0.729	0.698	0.719	0.726	0.659	0.688	0.700	0.719
559	North Carolina	0.604	0.599	0.618	0.598	0.612	0.621	0.623	0.622	0.622	0.600	0.614	0.623	0.587	0.619	0.608	0.633	0.587	0.655	0.620	0.605	0.607	0.619	0.638	0.612	0.629	0.638	0.581	0.610	0.618	0.630
560	West Virginia	0.681	0.680	0.697	0.679	0.691	0.699	0.703	0.702	0.702	0.684	0.697	0.708	0.672	0.694	0.697	0.717	0.674	0.732	0.697	0.694	0.696	0.696	0.711	0.691	0.704	0.713	0.664	0.686	0.695	0.706
561	Mississippi	0.605	0.600	0.616	0.598	0.612	0.617	0.617	0.614	0.619	0.605	0.608	0.619	0.595	0.619	0.603	0.622	0.591	0.648	0.616	0.598	0.597	0.614	0.631	0.608	0.622	0.634	0.580	0.611	0.618	0.624
562	Arkansas	0.690	0.686	0.706	0.686	0.699	0.707	0.706	0.704	0.711	0.694	0.698	0.707	0.683	0.706	0.693	0.716	0.680	0.741	0.705	0.692	0.692	0.704	0.721	0.698	0.712	0.724	0.665	0.695	0.704	0.714
563	South Carolina	0.613	0.607	0.626	0.606	0.620	0.629	0.633	0.630	0.628	0.606	0.624	0.633	0.593	0.627	0.616	0.642	0.594	0.663	0.629	0.613	0.616	0.627	0.647	0.620	0.638	0.647	0.590	0.619	0.626	0.639
564	Rhode Island	0.686	0.681	0.703	0.679	0.695	0.707	0.710	0.710	0.710	0.679	0.700	0.704	0.663	0.707	0.688	0.724	0.665	0.750	0.708	0.688	0.694	0.707	0.731	0.698	0.720	0.728	0.658	0.693	0.703	0.720
565	Hawaii	0.600	0.594	0.614	0.593	0.607	0.619	0.620	0.620	0.616	0.590	0.616	0.612	0.576	0.618	0.597	0.634	0.577	0.657	0.620	0.600	0.608	0.619	0.640	0.611	0.631	0.636	0.575	0.605	0.614	0.630
566	Pittsburgh	0.656	0.655	0.669	0.655	0.662	0.670	0.675	0.674	0.669	0.652	0.670	0.676	0.642	0.665	0.670	0.687	0.646	0.699	0.668	0.671	0.676	0.668	0.682	0.664	0.677	0.682	0.645	0.659	0.665	0.678
567	Philadelphia	0.644	0.644	0.661	0.644	0.653	0.664	0.670	0.669	0.664	0.640	0.664	0.669	0.625	0.657	0.662	0.688	0.632	0.701	0.662	0.666	0.674	0.662	0.679	0.657	0.673	0.679	0.630	0.647	0.656	0.674
568	Alabama	0.708	0.705	0.722	0.704	0.717	0.724	0.724	0.722	0.727	0.711	0.715	0.723	0.699	0.725	0.710	0.732	0.696	0.759	0.722	0.708	0.709	0.721	0.739	0.714	0.730	0.742	0.683	0.713	0.723	0.731
569	Utah	0.704	0.704	0.722	0.703	0.714	0.726	0.731	0.731	0.728	0.701	0.723	0.729	0.685	0.719	0.721	0.749	0.691	0.767	0.724	0.725	0.732	0.724	0.743	0.717	0.736	0.743	0.686	0.708	0.718	0.737
570	Iowa	0.628	0.622	0.642	0.621	0.635	0.645	0.649	0.648	0.645	0.623	0.641	0.650	0.609	0.642	0.634	0.660	0.611	0.680	0.645	0.631	0.634	0.643	0.663	0.636	0.654	0.663	0.606	0.634	0.642	0.655
571	Massachusetts	0.669	0.669	0.689	0.668	0.679	0.693	0.699	0.699	0.692	0.661	0.693	0.697	0.643	0.684	0.688	0.721	0.652	0.736	0.692	0.693	0.704	0.692	0.712	0.685	0.704	0.710	0.652	0.673	0.683	0.705
572	Oklahoma	0.676	0.676	0.694	0.675	0.686	0.697	0.701	0.702	0.703	0.676	0.695	0.700	0.661	0.692	0.693	0.720	0.667	0.738	0.696	0.695	0.702	0.695	0.714	0.689	0.707	0.713	0.657	0.680	0.690	0.707
573	Louisiana	0.642	0.636	0.654	0.635	0.649	0.655	0.654	0.651	0.658	0.643	0.643	0.654	0.633	0.658	0.637	0.658	0.627	0.688	0.654	0.633	0.632	0.652	0.670	0.645	0.660	0.673	0.614	0.648	0.655	0.662
574	New Mexico	0.678	0.679	0.699	0.679	0.690	0.702	0.707	0.709	0.712	0.679	0.701	0.703	0.661	0.697	0.696	0.731	0.668	0.750	0.702	0.703	0.712	0.702	0.723	0.695	0.715	0.721	0.657	0.682	0.695	0.715
575	Texas	0.675	0.675	0.693	0.674	0.685	0.696	0.700	0.700	0.702	0.676	0.692	0.698	0.661	0.692	0.690	0.717	0.665	0.737	0.695	0.693	0.699	0.694	0.713	0.688	0.706	0.713	0.656	0.680	0.690	0.706
576	Kentucky	0.633	0.631	0.645	0.630	0.639	0.646	0.650	0.649	0.645	0.628	0.645	0.653	0.618	0.642	0.644	0.661	0.621	0.674	0.645	0.643	0.647	0.644	0.657	0.640	0.652	0.659	0.619	0.637	0.642	0.653
577	Kansas	0.667	0.667	0.685	0.667	0.677	0.688	0.695	0.695	0.693	0.667	0.688	0.695	0.651	0.681	0.688	0.714	0.658	0.728	0.687	0.689	0.696	0.687	0.705	0.681	0.698	0.704	0.651	0.672	0.681	0.699
578	Wisconsin	0.651	0.649	0.668	0.648	0.661	0.671	0.675	0.674	0.675	0.650	0.667	0.675	0.636	0.667	0.664	0.691	0.639	0.709	0.670	0.663	0.667	0.669	0.688	0.662	0.680	0.688	0.631	0.657	0.666	0.681
579	Tennessee	0.567	0.564	0.577	0.563	0.572	0.579	0.581	0.580	0.578	0.564	0.575	0.584	0.555	0.576	0.573	0.589	0.555	0.605	0.577	0.570	0.572	0.576	0.590	0.572	0.584	0.592	0.551	0.571	0.576	0.585
580	Minnesota	0.652	0.650	0.668	0.649	0.660	0.671	0.677	0.676	0.671	0.647	0.669	0.677	0.632	0.665	0.666	0.692	0.638	0.708	0.670	0.667	0.674	0.669	0.688	0.663	0.681	0.688	0.634	0.656	0.665	0.682
581	Colorado	0.647	0.647	0.664	0.646	0.657	0.667	0.671	0.671	0.674	0.648	0.663	0.669	0.634	0.663	0.662	0.688	0.638	0.707	0.666	0.665	0.670	0.665	0.684	0.659	0.676	0.683	0.628	0.651	0.661	0.677
582	Indiana	0.592	0.586	0.601	0.585	0.596	0.603	0.605	0.602	0.601	0.587	0.597	0.607	0.578	0.602	0.594	0.611	0.576	0.630	0.601	0.590	0.591	0.600	0.615	0.595	0.608	0.617	0.573	0.597	0.601	0.609
583	Nebraska	0.633	0.634	0.651	0.634	0.642	0.654	0.660	0.660	0.654	0.630	0.656	0.662	0.615	0.645	0.655	0.679	0.623	0.690	0.652	0.658	0.666	0.652	0.668	0.647	0.663	0.668	0.621	0.636	0.645	0.664
584	Connecticut	0.677	0.676	0.696	0.675	0.687	0.700	0.707	0.708	0.703	0.671	0.700	0.705	0.654	0.692	0.696	0.729	0.662	0.745	0.700	0.700	0.710	0.699	0.720	0.692	0.712	0.718	0.659	0.681	0.692	0.713
585	Ohio	0.618	0.614	0.629	0.613	0.623	0.630	0.633	0.632	0.630	0.614	0.626	0.635	0.605	0.628	0.624	0.641	0.604	0.659	0.628	0.621	0.623	0.628	0.642	0.623	0.636	0.644	0.600	0.622	0.628	0.637
586	Michigan	0.676	0.673	0.694	0.672	0.686	0.699	0.704	0.705	0.703	0.671	0.698	0.702	0.654	0.693	0.691	0.725	0.660	0.743	0.699	0.692	0.700	0.698	0.720	0.691	0.711	0.717	0.654	0.681	0.692	0.711
587	Arizona	0.672	0.673	0.692	0.673	0.683	0.696	0.703	0.705	0.701	0.668	0.697	0.701	0.651	0.688	0.695	0.727	0.660	0.742	0.696	0.701	0.712	0.695	0.716	0.689	0.709	0.714	0.656	0.676	0.687	0.709
588	New Jersey	0.627	0.628	0.647	0.628	0.638	0.651	0.655	0.655	0.647	0.618	0.648	0.653	0.601	0.642	0.646	0.676	0.610	0.691	0.649	0.652	0.661	0.649	0.666	0.643	0.660	0.665	0.612	0.631	0.641	0.660
589	Syracuse	0.621	0.619	0.637	0.618	0.629	0.640	0.644	0.643	0.639	0.616	0.637	0.645	0.602	0.634	0.633	0.658	0.607	0.675	0.638	0.633	0.639	0.638	0.656	0.632	0.648	0.656	0.603	0.626	0.634	0.650
590	New York	0.613	0.614	0.632	0.613	0.623	0.635	0.637	0.637	0.628	0.600	0.629	0.636	0.584	0.628	0.629	0.656	0.592	0.673	0.634	0.634	0.640	0.633	0.649	0.628	0.643	0.648	0.596	0.616	0.627	0.643
591	Richmond	0.618	0.615	0.633	0.614	0.627	0.637	0.642	0.642	0.636	0.614	0.635	0.645	0.600	0.631	0.632	0.656	0.604	0.672	0.636	0.629	0.633	0.635	0.653	0.629	0.645	0.653	0.600	0.624	0.632	0.646
592	Atlanta	0.640	0.637	0.655	0.636	0.649	0.658	0.660	0.660	0.663	0.639	0.651	0.657	0.626	0.658	0.646	0.673	0.627	0.696	0.657	0.646	0.651	0.656	0.676	0.649	0.667	0.676	0.617	0.645	0.654	0.668
593	Washington, DC	0.597	0.599	0.615	0.598	0.607	0.617	0.620	0.619	0.612	0.589	0.614	0.621	0.576	0.609	0.615	0.636	0.583	0.650	0.615	0.618	0.623	0.615	0.628	0.610	0.623	0.628	0.585	0.601	0.609	0.623
594	Chicago	0.585	0.583	0.599	0.582	0.592	0.602	0.604	0.603	0.599	0.578	0.596	0.604	0.565	0.598	0.593	0.616	0.568	0.635	0.601	0.594	0.598	0.600	0.616	0.594	0.609	0.616	0.567	0.589	0.597	0.610
595	St. Louis	0.611	0.609	0.626	0.608	0.619	0.629	0.634	0.634	0.633	0.609	0.628	0.635	0.596	0.624	0.626	0.650	0.600	0.665	0.628	0.626	0.631	0.628	0.645	0.622	0.638	0.645	0.594	0.615	0.624	0.639
596	Sacramento	0.675	0.675	0.695	0.674	0.685	0.699	0.705	0.705	0.699	0.668	0.698	0.703	0.650	0.691	0.693	0.727	0.658	0.743	0.698	0.698	0.709	0.698	0.719	0.691	0.711	0.717	0.657	0.680	0.690	0.712
597	Northern California	0.681	0.679	0.700	0.678	0.691	0.704	0.709	0.709	0.706	0.674	0.700	0.704	0.657	0.699	0.694	0.728	0.663	0.748	0.703	0.698	0.707	0.702	0.725	0.695	0.716	0.723	0.660	0.686	0.696	0.717
598	San Diego	0.658	0.661	0.680	0.661	0.669	0.684	0.689	0.690	0.680	0.649	0.683	0.687	0.631	0.673	0.683	0.715	0.642	0.727	0.682	0.691	0.703	0.682	0.698	0.676	0.693	0.697	0.645	0.660	0.672	0.693
599	Southern California	0.663	0.666	0.685	0.666	0.674	0.688	0.694	0.695	0.686	0.654	0.688	0.692	0.637	0.678	0.687	0.718	0.647	0.732	0.687	0.695	0.706	0.687	0.704	0.681	0.698	0.703	0.649	0.666	0.677	0.699

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT VALUEPLAN FACTORS

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

PPO #	PPO Name	K1	K2	K3	K4	K5	K6	K7	K8	K9	K0	KA	KB	KC	KD	KE	KF	KG	KH	KI	KJ	KK	KL	KM	KN	KO	KP	KQ	KR	KS	KT
501	Miami	0.539	0.539	0.551	0.539	0.546	0.553	0.555	0.556	0.546	0.525	0.553	0.553	0.515	0.551	0.548	0.572	0.519	0.584	0.553	0.553	0.560	0.552	0.565	0.549	0.561	0.565	0.526	0.542	0.550	0.561
502	Broward County / Palm Beach	0.556	0.555	0.570	0.555	0.563	0.573	0.575	0.576	0.573	0.551	0.573	0.573	0.539	0.569	0.566	0.592	0.543	0.606	0.572	0.570	0.578	0.572	0.586	0.567	0.582	0.585	0.541	0.559	0.567	0.581
503	Tampa	0.613	0.610	0.628	0.610	0.621	0.630	0.633	0.634	0.634	0.610	0.630	0.630	0.597	0.628	0.620	0.648	0.601	0.667	0.630	0.621	0.628	0.629	0.647	0.624	0.641	0.647	0.593	0.617	0.626	0.640
504	Orlando	0.599	0.595	0.612	0.594	0.605	0.615	0.618	0.618	0.617	0.594	0.615	0.616	0.582	0.613	0.604	0.632	0.585	0.651	0.615	0.606	0.612	0.614	0.632	0.609	0.626	0.631	0.579	0.603	0.611	0.625
505	Jacksonville	0.629	0.627	0.644	0.626	0.638	0.647	0.650	0.651	0.654	0.630	0.646	0.647	0.616	0.646	0.637	0.666	0.619	0.685	0.647	0.638	0.645	0.646	0.665	0.641	0.658	0.664	0.608	0.633	0.644	0.658
506	Daytona / Gainesville	0.597	0.592	0.610	0.591	0.604	0.612	0.614	0.614	0.616	0.593	0.611	0.611	0.581	0.613	0.597	0.626	0.582	0.648	0.613	0.596	0.601	0.611	0.631	0.606	0.623	0.630	0.574	0.602	0.610	0.623
521	Diversified Dental - Las Vegas	0.688	0.691	0.774	0.753	0.759	0.779	0.704	0.794	0.810	0.767	0.688	0.787	0.743	0.699	0.791	0.836	0.763	0.843	0.777	0.810	0.831	0.778	0.799	0.773	0.697	0.712	0.686	0.745	0.760	0.795
522	Mastercare Dental - Reno	0.650	0.644	0.665	0.643	0.659	0.670	0.671	0.672	0.678	0.647	0.669	0.662	0.631	0.671	0.647	0.688	0.633	0.711	0.672	0.649	0.657	0.670	0.694	0.663	0.685	0.690	0.622	0.655	0.668	0.683
524	Premier - Minnesota	0.680	0.683	0.702	0.683	0.692	0.705	0.714	0.716	0.719	0.689	0.713	0.719	0.671	0.691	0.716	0.746	0.684	0.750	0.704	0.723	0.731	0.704	0.719	0.700	0.715	0.718	0.671	0.684	0.694	0.715
526	Dental Options Pricing - Oregon	0.732	0.732	0.755	0.732	0.745	0.759	0.767	0.768	0.773	0.734	0.761	0.765	0.714	0.752	0.755	0.795	0.725	0.811	0.760	0.762	0.771	0.759	0.782	0.753	0.774	0.779	0.712	0.737	0.751	0.773
527	Rental Network - Hawaii	0.676	0.680	0.698	0.680	0.687	0.701	0.711	0.713	0.706	0.672	0.708	0.710	0.653	0.690	0.708	0.740	0.667	0.749	0.700	0.717	0.731	0.701	0.720	0.696	0.715	0.718	0.666	0.679	0.689	0.715
528	Diversified Dental - Reno	0.782	0.793	0.815	0.794	0.799	0.818	0.834	0.840	0.864	0.816	0.834	0.831	0.790	0.799	0.840	0.887	0.813	0.892	0.817	0.860	0.887	0.818	0.841	0.813	0.837	0.838	0.776	0.783	0.799	0.836
550	North Dakota	0.630	0.625	0.646	0.624	0.639	0.649	0.656	0.655	0.658	0.632	0.652	0.662	0.617	0.642	0.647	0.677	0.623	0.688	0.650	0.645	0.647	0.648	0.666	0.643	0.659	0.665	0.612	0.636	0.645	0.659
551	Nevada	0.632	0.633	0.708	0.690	0.698	0.712	0.641	0.723	0.728	0.691	0.626	0.715	0.671	0.644	0.716	0.755	0.685	0.764	0.711	0.729	0.744	0.711	0.731	0.706	0.636	0.651	0.626	0.685	0.700	0.725
553	Idaho	0.691	0.693	0.715	0.693	0.705	0.719	0.729	0.731	0.732	0.695	0.727	0.732	0.675	0.706	0.725	0.762	0.689	0.768	0.719	0.731	0.740	0.718	0.738	0.714	0.732	0.735	0.677	0.696	0.709	0.732
554	Vermont	0.622	0.618	0.636	0.617	0.629	0.639	0.645	0.643	0.641	0.617	0.639	0.646	0.603	0.635	0.632	0.659	0.607	0.675	0.639	0.630	0.634	0.638	0.657	0.633	0.650	0.656	0.603	0.627	0.635	0.650
555	New Hampshire	0.629	0.625	0.645	0.624	0.638	0.650	0.656	0.656	0.653	0.623	0.650	0.655	0.607	0.645	0.641	0.675	0.613	0.690	0.650	0.641	0.647	0.649	0.670	0.643	0.662	0.667	0.609	0.635	0.645	0.662
556	Delaware	0.653	0.652	0.670	0.651	0.662	0.673	0.681	0.682	0.679	0.652	0.678	0.686	0.637	0.664	0.678	0.704	0.645	0.712	0.673	0.676	0.682	0.672	0.689	0.668	0.684	0.689	0.638	0.657	0.667	0.684
557	Washington							0.715				0.709			0.704																
558	Oregon	0.674	0.673	0.694	0.672	0.686	0.698	0.703	0.703	0.708	0.673	0.696	0.699	0.655	0.693	0.689	0.725	0.663	0.744	0.698	0.693	0.701	0.697	0.719	0.691	0.711	0.716	0.652	0.679	0.692	0.711
559	North Carolina	0.589	0.584	0.602	0.583	0.596	0.605	0.610	0.609	0.608	0.585	0.604	0.612	0.572	0.602	0.597	0.623	0.576	0.639	0.605	0.594	0.597	0.604	0.622	0.599	0.615	0.621	0.569	0.595	0.603	0.615
560	West Virginia	0.664	0.663	0.680	0.663	0.674	0.682	0.688	0.687	0.687	0.668	0.686	0.695	0.655	0.674	0.685	0.705	0.661	0.714	0.681	0.683	0.685	0.680	0.694	0.677	0.689	0.695	0.651	0.669	0.678	0.689
561	Mississippi	0.586	0.582	0.597	0.581	0.593	0.599	0.601	0.599	0.602	0.587	0.596	0.606	0.577	0.598	0.591	0.610	0.576	0.628	0.598	0.585	0.584	0.597	0.612	0.592	0.605	0.614	0.566	0.592	0.599	0.606
562	Arkansas	0.674	0.671	0.690	0.670	0.682	0.691	0.692	0.691	0.697	0.678	0.687	0.695	0.667	0.688	0.682	0.705	0.667	0.725	0.690	0.680	0.681	0.688	0.704	0.684	0.697	0.707	0.653	0.679	0.688	0.698
563	South Carolina	0.592	0.587	0.605	0.585	0.599	0.608	0.614	0.612	0.609	0.586	0.609	0.617	0.573	0.603	0.602	0.628	0.577	0.641	0.608	0.598	0.601	0.607	0.625	0.602	0.618	0.624	0.574	0.597	0.605	0.618
564	Rhode Island	0.669	0.664	0.685	0.662	0.678	0.690	0.694	0.695	0.695	0.663	0.688	0.692	0.646	0.687	0.676	0.712	0.651	0.732	0.691	0.676	0.682	0.690	0.713	0.683	0.704	0.709	0.644	0.676	0.686	0.703
565	Hawaii	0.593	0.587	0.607	0.586	0.600	0.611	0.613	0.613	0.610	0.583	0.611	0.607	0.569	0.610	0.592	0.630	0.572	0.649	0.613	0.595	0.603	0.612	0.633	0.606	0.625	0.628	0.569	0.598	0.607	0.623
566	Pittsburgh	0.648	0.647	0.660	0.647	0.654	0.662	0.668	0.667	0.662	0.644	0.665	0.670	0.633	0.655	0.665	0.682	0.639	0.691	0.660	0.666	0.671	0.660	0.673	0.657	0.669	0.673	0.638	0.651	0.656	0.670
567	Philadelphia	0.636	0.636	0.653	0.636	0.645	0.656	0.663	0.663	0.657	0.632	0.658	0.664	0.617	0.648	0.657	0.682	0.626	0.693	0.655	0.660	0.669	0.654	0.670	0.650	0.666	0.670	0.623	0.639	0.648	0.666
568	Alabama	0.692	0.689	0.707	0.689	0.701	0.708	0.710	0.708	0.713	0.695	0.704	0.712	0.684	0.707	0.699	0.721	0.684	0.742	0.707	0.697	0.698	0.706	0.722	0.701	0.715	0.725	0.671	0.697	0.707	0.716
569	Utah	0.696	0.696	0.714	0.696	0.706	0.717	0.724	0.724	0.721	0.693	0.718	0.724	0.677	0.711	0.716	0.744	0.685	0.759	0.716	0.719	0.727	0.716	0.735	0.711	0.729	0.734	0.680	0.700	0.710	0.729
570	Iowa	0.610	0.605	0.624	0.604	0.618	0.627	0.634	0.633	0.630	0.606	0.629	0.637	0.592	0.622	0.622	0.649	0.597	0.662	0.627	0.619	0.622	0.626	0.644	0.621	0.637	0.643	0.592	0.616	0.624	0.638
571	Massachusetts	0.661	0.661	0.681	0.660	0.671	0.685	0.692	0.692	0.685	0.653	0.687	0.691	0.635	0.675	0.683	0.716	0.646	0.728	0.684	0.688	0.698	0.684	0.703	0.678	0.697	0.701	0.646	0.665	0.675	0.697
572	Oklahoma	0.661	0.662	0.679	0.661	0.671	0.682	0.689	0.690	0.690	0.663	0.685	0.690	0.647	0.676	0.683	0.710	0.655	0.723	0.682	0.685	0.692	0.681	0.699	0.677	0.693	0.698	0.646	0.666	0.676	0.693
573	Louisiana	0.621	0.616	0.634	0.615	0.628	0.635	0.636	0.633	0.639	0.623	0.628	0.639	0.613	0.635	0.623	0.644	0.611	0.667	0.634	0.619	0.618	0.632	0.648	0.628	0.641	0.651	0.598	0.627	0.634	0.642
574	New Mexico	0.666	0.668	0.687	0.667	0.679	0.691	0.697	0.699	0.702	0.668	0.693	0.695	0.650	0.684	0.688	0.723	0.660	0.738	0.691	0.694	0.704	0.690	0.711	0.685	0.704	0.708	0.648	0.671	0.683	0.704
575	Texas	0.663	0.663	0.680	0.662	0.672	0.683	0.688	0.689	0.691	0.664	0.683	0.688	0.649	0.678	0.681	0.709	0.656	0.724	0.683	0.684	0.690	0.682	0.700	0.677	0.694	0.699	0.646	0.667	0.677	0.694
576	Kentucky	0.621	0.619	0.632	0.619	0.627	0.634	0.640	0.639	0.634	0.617	0.637	0.644	0.606	0.628	0.636	0.653	0.611	0.662	0.633	0.635	0.639	0.633	0.645	0.629	0.641	0.646	0.610	0.624	0.630	0.642
577	Kansas	0.656	0.656	0.674	0.656	0.666	0.677	0.685	0.686	0.683	0.656	0.681	0.687	0.640	0.669	0.680	0.707	0.649	0.717	0.676	0.681	0.688	0.676	0.693	0.671	0.688	0.692	0.642	0.660	0.670	0.688
578	Wisconsin	0.640	0.637	0.656	0.636	0.649	0.659	0.665	0.664	0.666	0.639	0.659	0.667	0.625	0.654	0.656	0.683	0.630	0.697	0.659	0.655	0.659	0.658	0.676	0.653	0.669	0.675	0.622	0.645	0.655	0.669
579	Tennessee	0.555	0.552	0.565	0.551	0.560	0.567	0.571	0.570	0.568	0.552	0.567	0.575	0.543	0.563	0.565	0.581	0.545	0.592	0.566	0.562	0.564	0.565	0.577	0.561	0.573	0.579	0.542	0.559	0.564	0.573
580	Minnesota	0.641	0.640	0.658	0.639	0.650	0.661	0.668	0.667	0.663	0.637	0.663	0.670	0.622	0.654	0.659	0.686	0.630	0.698	0.660	0.660	0.667	0.659	0.677	0.655	0.671	0.677	0.626	0.646	0.655	0.672
581	Colorado	0.639	0.639	0.656	0.639	0.649	0.659	0.664	0.664	0.668	0.641	0.658	0.664	0.626	0.654	0.656	0.684	0.633	0.699	0.659	0.659	0.665	0.658	0.676	0.653	0.669	0.675	0.623	0.644	0.653	0.669
582	Indiana	0.578	0.574	0.588	0.573	0.583	0.589	0.593	0.591	0.590	0.574	0.588	0.597	0.565	0.587	0.585	0.602	0.566	0.616	0.588	0.581	0.582	0.588	0.601	0.584	0.596	0.603	0.563	0.583	0.588	0.596
583	Nebraska	0.621	0.622	0.638	0.622	0.630	0.641	0.650	0.650	0.643	0.618	0.647	0.653	0.603	0.631	0.647	0.671	0.613	0.677	0.640	0.649	0.658	0.640	0.655	0.636	0.651	0.655	0.611	0.624	0.633	0.651
584	Connecticut	0.668	0.668	0.688	0.667	0.678	0.692	0.700	0.701	0.696	0.663	0.695	0.699	0.646	0.683	0.691	0.724	0.656	0.736	0.691	0.694	0.704	0.691	0.712	0.685	0.705	0.709	0.652	0.673	0.683	0.705
585	Ohio	0.605	0.602	0.616	0.601	0.611	0.617	0.622	0.621	0.618	0.602	0.617	0.626	0.592	0.614	0.616	0.633	0.594	0.645	0.616	0.612	0.615	0.616	0.629	0.612	0.624	0.630	0.591	0.609	0.615	0.625
586	Michigan	0.664	0.662	0.682	0.661	0.674	0.687	0.694	0.695	0.693	0.660	0.690	0.693	0.642	0.680	0.683	0.717	0.651	0.730	0.687	0.684	0.692	0.686	0.708	0.681	0.700	0.704	0.645	0.669	0.680	0.700
587	Arizona	0.664	0.665	0.684	0.664	0.674	0.687	0.696	0.698	0.693	0.660	0.691	0.694	0.642	0.678	0.689	0.722	0.653	0.733	0.687	0.695	0.706	0.687	0.707	0.682	0.701	0.704	0.649	0.667	0.678	0.701
588	New Jersey	0.620	0.621	0.639	0.621	0.630	0.643	0.648	0.649	0.641	0.610	0.643	0.647	0.594	0.634	0.641	0.671	0.604	0.683	0.642	0.646	0.656	0.642	0.658	0.637	0.653	0.657	0.606	0.623	0.634	0.653
589	Syracuse	0.609	0.607	0.624	0.606	0.617	0.627	0.633	0.632	0.628	0.604	0.628	0.635	0.590	0.620	0.625	0.650	0.597	0.662	0.626	0.624	0.630	0.625	0.642	0.621	0.637	0.642	0.594	0.613	0.621	0.637
590	New York	0.607	0.608	0.626	0.607	0.617	0.628	0.632	0.632	0.623	0.594	0.625	0.631	0.579	0.621	0.624	0.652	0.587	0.667	0.628	0.629	0.636	0.627	0.642	0.623	0.637	0.642	0.592	0.610	0.621	0.637
591	Richmond	0.601	0.598	0.616	0.597	0.609	0.619	0.627	0.627	0.621	0.597	0.623	0.632	0.583	0.611	0.620	0.644	0.590	0.653	0.619	0.617	0.621	0.618	0.634	0.614	0.629	0.634	0.586	0.606	0.614	0.629
592	Atlanta	0.629	0.625	0.643	0.624	0.636	0.646	0.649	0.649	0.653	0.628	0.643	0.648	0.614	0.644	0.637	0.665	0.618	0.684	0.645	0.637	0.642	0.644	0.663	0.639	0.656	0.663	0.607	0.633	0.642	0.656
593	Washington, DC	0.590	0.591	0.607	0.591	0.599	0.609	0.613	0.613	0.606	0.582	0.609	0.615	0.569	0.601	0.610	0.632	0.577	0.642	0.608	0.612	0.618	0.608	0.620	0.604	0.616	0.620	0.579	0.593	0.602	0.616
594	Chicago	0.576	0.574	0.591	0.574	0.584	0.594	0.597	0.596	0.592	0.570	0.590	0.598	0.557	0.588	0.587	0.611	0.562	0.626	0.592	0.588	0.593	0.592	0.607	0.587	0.601	0.607	0.560	0.580	0.588	0.602
595	St. Louis	0.596	0.595	0.611	0.594	0.605	0.614	0.621	0.621	0.620	0.595	0.617	0.624	0.581	0.607	0.616	0.640	0.588	0.650	0.614	0.615	0.621	0.613	0.629	0.609	0.624	0.629	0.582	0.600	0.609	0.624
596	Sacramento	0.668	0.668	0.688	0.667	0.678	0.692	0.699	0.699	0.693	0.661	0.693	0.697	0.643	0.683	0.688	0.722	0.653	0.735	0.691	0.693	0.704	0.690	0.711	0.685	0.705	0.709	0.652	0.672	0.683	0.704
597	Northern California	0.675	0.673	0.694	0.673	0.685	0.698	0.703	0.704	0.701	0.669	0.696	0.700	0.651	0.692	0.690	0.724	0.659	0.742	0.697	0.694	0.703	0.697	0.719	0.691	0.711	0.716	0.655	0.680	0.690	0.711
598	San Diego	0.652	0.656	0.674	0.656	0.664	0.678	0.684	0.685	0.676	0.644	0.680	0.683	0.626	0.667	0.680	0.711	0.639	0.721	0.677	0.687	0.699	0.677	0.693	0.672	0.688	0.691	0.641	0.655	0.666	0.688
599	Southern California	0.658	0.662	0.680	0.662	0.670	0.684	0.690	0.691	0.683	0.650	0.685	0.689	0.633	0.673	0.684	0.716	0.644	0.728	0.682	0.692	0.703	0.683	0.700	0.678	0.695	0.698	0.646	0.661	0.673	0.695

THE GUARDIAN Life Insurance Company of America

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

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

PPO #	NAP #	PPO Name	VZ	PX	IN	J1	J2	J3	J4	J5	J6
501	201	Miami	0.583	0.784	0.554	0.745	0.745	0.784	0.784	0.771	0.737
502	202	Broward County / Palm Beach	0.610	0.842	0.580	0.800	0.800	0.842	0.842	0.828	0.791
503	203	Tampa	0.684	0.888	0.650	0.844	0.844	0.888	0.888	0.873	0.835
504	204	Orlando	0.669	0.883	0.636	0.839	0.839	0.883	0.883	0.868	0.830
505	205	Jacksonville	0.704	0.901	0.669	0.856	0.856	0.901	0.901	0.886	0.847
506	206	Daytona / Gainesville	0.679	0.921	0.645	0.875	0.875	0.921	0.921	0.905	0.866
521	221	Diversified Dental - Las Vegas	0.694	0.896	0.659	0.851	0.851	0.896	0.896	0.881	0.842
522	222	Mastercare Dental - Reno	0.730	0.952	0.694	0.904	0.904	0.952	0.952	0.936	0.895
524	224	Premier - Minnesota	0.743	0.877	0.706	0.833	0.833	0.877	0.877	0.862	0.824
526	226	Dental Options Pricing - Oregon	0.820	0.925	0.779	0.879	0.879	0.925	0.925	0.909	0.870
527	227	Rental Network - Hawaii	0.684	0.872	0.650	0.828	0.828	0.872	0.872	0.857	0.820
528	228	Diversified Dental - Reno	0.849	0.923	0.807	0.877	0.877	0.923	0.923	0.907	0.868
550	250	North Dakota	0.717	0.977	0.681	0.928	0.928	0.977	0.977	0.960	0.918
551	251	Nevada	0.640	0.867	0.608	0.824	0.824	0.867	0.867	0.852	0.815
552	252	Alaska		0.902							
553	253	Idaho	0.773	0.970	0.734	0.922	0.922	0.970	0.970	0.954	0.912
554	254	Vermont	0.704	0.960	0.669	0.912	0.912	0.960	0.960	0.944	0.902
555	255	New Hampshire	0.691	0.966	0.656	0.918	0.918	0.966	0.966	0.950	0.908
556	256	Delaware	0.734	0.952	0.697	0.904	0.904	0.952	0.952	0.936	0.895
557	257	Washington	0.776	0.937		0.890	0.890	0.937			
558	258	Oregon	0.730	0.915	0.694	0.869	0.869	0.915	0.915	0.899	0.860
559	259	North Carolina	0.677	0.999	0.643	0.949	0.949	0.999	0.999	0.982	0.939
560	260	West Virginia	0.745	0.950	0.708	0.903	0.903	0.950	0.950	0.934	0.893
561	261	Mississippi	0.694	0.982	0.659	0.933	0.933	0.982	0.982	0.965	0.923
562	262	Arkansas	0.755	0.955	0.717	0.907	0.907	0.955	0.955	0.939	0.898
563	263	South Carolina	0.693	0.974	0.658	0.925	0.925	0.974	0.974	0.957	0.916
564	264	Rhode Island	0.771	0.989	0.732	0.940	0.940	0.989	0.989	0.972	0.930
565	265	Hawaii	0.673	0.928	0.639	0.882	0.882	0.928	0.928	0.912	0.872
566	266	Pittsburgh	0.715	0.885	0.679	0.841	0.841	0.885	0.885	0.870	0.832
567	267	Philadelphia	0.703	0.889	0.668	0.845	0.845	0.889	0.889	0.874	0.836
568	268	Alabama	0.744	0.959	0.707	0.911	0.911	0.959	0.959	0.943	0.901
569	269	Utah	0.715	0.892	0.679	0.847	0.847	0.892	0.892	0.877	0.838
570	270	Iowa	0.703	0.960	0.668	0.912	0.912	0.960	0.960	0.944	0.902
571	271	Massachusetts	0.736	0.969	0.699	0.921	0.921	0.969	0.969	0.953	0.911
572	272	Oklahoma	0.748	0.950	0.711	0.903	0.903	0.950	0.950	0.934	0.893
573	273	Louisiana	0.698	0.982	0.663	0.933	0.933	0.982	0.982	0.965	0.923
574	274	New Mexico	0.756	0.956	0.718	0.908	0.908	0.956	0.956	0.940	0.899
575	275	Texas	0.695	0.896	0.660	0.851	0.851	0.896	0.896	0.881	0.842
576	276	Kentucky	0.698	0.897	0.663	0.852	0.852	0.897	0.897	0.882	0.843
577	277	Kansas	0.732	0.931	0.695	0.884	0.884	0.931	0.931	0.915	0.875
578	278	Wisconsin	0.713	0.965	0.677	0.917	0.917	0.965	0.965	0.949	0.907
579	279	Tennessee	0.668	0.945	0.635	0.898	0.898	0.945	0.945	0.929	0.888
580	280	Minnesota	0.715	0.956	0.679	0.908	0.908	0.956	0.956	0.940	0.899
581	281	Colorado	0.725	0.892	0.689	0.847	0.847	0.892	0.892	0.877	0.838
582	282	Indiana	0.677	0.930	0.643	0.884	0.884	0.930	0.930	0.914	0.874
583	283	Nebraska	0.693	0.896	0.658	0.851	0.851	0.896	0.896	0.881	0.842
584	284	Connecticut	0.746	0.953	0.709	0.905	0.905	0.953	0.953	0.937	0.896
585	285	Ohio	0.687	0.928	0.653	0.882	0.882	0.928	0.928	0.912	0.872
586	286	Michigan	0.737	0.966	0.700	0.918	0.918	0.966	0.966	0.950	0.908
587	287	Arizona	0.764	0.935	0.726	0.888	0.888	0.935	0.935	0.919	0.879
588	288	New Jersey	0.692	0.925	0.657	0.879	0.879	0.925	0.925	0.909	0.870
589	289	Syracuse	0.687	0.937	0.653	0.890	0.890	0.937	0.937	0.921	0.881
590	290	New York	0.675	0.933	0.641	0.886	0.886	0.933	0.933	0.917	0.877
591	291	Richmond	0.688	0.958	0.654	0.910	0.910	0.958	0.958	0.942	0.901
592	292	Atlanta	0.703	0.954	0.668	0.906	0.906	0.954	0.954	0.938	0.897
593	293	Washington, DC	0.655	0.892	0.622	0.847	0.847	0.892	0.892	0.877	0.838
594	294	Chicago	0.637	0.930	0.605	0.884	0.884	0.930	0.930	0.914	0.874
595	295	St. Louis	0.678	0.953	0.644	0.905	0.905	0.953	0.953	0.937	0.896
596	296	Sacramento	0.736	0.949	0.699	0.902	0.902	0.949	0.949	0.933	0.892
597	297	Northern California	0.752	0.933	0.714	0.886	0.886	0.933	0.933	0.917	0.877
598	298	San Diego	0.701	0.878	0.666	0.834	0.834	0.878	0.878	0.863	0.825
599	299	Southern California	0.707	0.890	0.672	0.846	0.846	0.890	0.890	0.875	0.837

THE GUARDIAN Life Insurance Company of America

DENTAL ENHANCED NAP FACTORS

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

PPO #	PPO Name	AU	BU	CU	QU	RU	AV	BV	CV	QV	RV	AW	BW	CW	QW	RW	DX	EX	FX	GX	HX	DY	EY	FY	GY	HY	DZ	EZ	FZ	GZ	HZ
501	Miami	0.699	0.777	0.812	0.847	0.746	0.702	0.790	0.816	0.853	0.750	0.708	0.813	0.825	0.864	0.758	0.667	0.745	0.774	0.801	0.710	0.672	0.752	0.781	0.810	0.716	0.682	0.766	0.793	0.847	0.728
502	Broward County / Palm Beach	0.750	0.818	0.873	0.908	0.800	0.756	0.850	0.881	0.919	0.807	0.764	0.873	0.892	0.933	0.817	0.714	0.796	0.831	0.855	0.759	0.723	0.808	0.842	0.870	0.769	0.736	0.825	0.858	0.908	0.785
503	Tampa	0.771	0.847	0.901	0.942	0.826	0.782	0.886	0.915	0.960	0.838	0.795	0.916	0.932	0.982	0.854	0.718	0.804	0.839	0.864	0.765	0.736	0.827	0.861	0.892	0.785	0.758	0.856	0.887	0.943	0.811
504	Orlando	0.763	0.842	0.891	0.933	0.817	0.774	0.876	0.905	0.951	0.830	0.787	0.909	0.923	0.974	0.846	0.709	0.793	0.827	0.854	0.754	0.727	0.817	0.849	0.882	0.775	0.749	0.846	0.877	0.935	0.802
505	Jacksonville	0.783	0.860	0.916	0.957	0.839	0.794	0.901	0.931	0.975	0.852	0.807	0.931	0.948	0.998	0.868	0.730	0.818	0.853	0.879	0.778	0.748	0.842	0.876	0.907	0.799	0.770	0.871	0.903	0.957	0.825
506	Daytona / Gainesville	0.773	0.869	0.906	0.954	0.831	0.788	0.900	0.926	0.980	0.849	0.807	0.941	0.949	1.010	0.872	0.700	0.788	0.821	0.849	0.747	0.727	0.822	0.853	0.890	0.779	0.758	0.863	0.891	0.958	0.815
521	Diversified Dental - Las Vegas	0.857	0.871	1.025	1.042	0.918	0.859	0.969	1.027	1.045	0.921	0.861	0.974	1.030	1.050	0.923	0.844	0.949	1.009	1.021	0.903	0.847	0.954	1.013	1.026	0.907	0.851	0.959	1.018	1.035	0.912
522	Mastercare Dental - Reno	0.817	0.924	0.984	1.048	0.888	0.822	0.959	0.991	1.059	0.895	0.829	0.981	1.000	1.074	0.903	0.771	0.890	0.927	0.974	0.833	0.779	0.901	0.938	0.989	0.843	0.792	0.920	0.955	1.032	0.859
524	Premier - Minnesota	0.819	0.919	0.948	0.978	0.875	0.825	0.927	0.955	0.988	0.882	0.831	0.941	0.964	1.001	0.889	0.788	0.878	0.910	0.930	0.838	0.797	0.890	0.921	0.945	0.849	0.808	0.905	0.935	0.971	0.862
526	Dental Options Pricing - Oregon	0.856	0.987	1.015	1.071	0.926	0.860	0.993	1.021	1.081	0.932	0.866	1.014	1.030	1.095	0.940	0.815	0.933	0.964	1.005	0.878	0.822	0.942	0.973	1.019	0.887	0.833	0.959	0.989	1.061	0.901
527	Rental Network - Hawaii	0.785	0.882	0.904	0.936	0.838	0.790	0.888	0.910	0.945	0.843	0.795	0.905	0.918	0.956	0.850	0.758	0.846	0.871	0.894	0.806	0.765	0.855	0.879	0.905	0.814	0.775	0.868	0.892	0.937	0.826
528	Diversified Dental - Reno	0.893	0.897	1.072	1.084	0.957	0.895	1.009	1.075	1.087	0.959	0.897	1.012	1.077	1.091	0.961	0.884	0.994	1.061	1.068	0.946	0.887	0.998	1.065	1.073	0.949	0.890	1.003	1.069	1.079	0.953
550	North Dakota	0.821	0.940	0.962	1.015	0.887	0.834	0.957	0.978	1.037	0.901	0.847	0.989	0.997	1.063	0.919	0.759	0.860	0.887	0.921	0.814	0.779	0.886	0.912	0.953	0.838	0.803	0.919	0.942	1.008	0.866
551	Nevada	0.806	0.827	0.962	0.989	0.864	0.809	0.919	0.966	0.995	0.868	0.812	0.929	0.971	1.003	0.873	0.784	0.887	0.936	0.955	0.839	0.789	0.893	0.942	0.963	0.845	0.796	0.903	0.951	0.983	0.853
553	Idaho	0.850	0.976	1.007	1.057	0.917	0.857	0.986	1.017	1.070	0.926	0.864	1.005	1.028	1.088	0.936	0.808	0.921	0.956	0.989	0.868	0.819	0.936	0.970	1.009	0.882	0.834	0.957	0.989	1.048	0.899
554	Vermont	0.815	0.925	0.939	0.992	0.875	0.823	0.938	0.951	1.008	0.886	0.835	0.970	0.968	1.031	0.900	0.761	0.856	0.873	0.910	0.813	0.775	0.874	0.891	0.934	0.829	0.794	0.901	0.916	0.991	0.852
555	New Hampshire	0.813	0.943	0.964	1.030	0.882	0.819	0.953	0.973	1.044	0.890	0.828	0.981	0.987	1.065	0.902	0.760	0.874	0.899	0.946	0.820	0.771	0.889	0.913	0.966	0.834	0.788	0.912	0.935	1.022	0.854
556	Delaware	0.831	0.939	0.959	1.004	0.890	0.841	0.953	0.972	1.021	0.902	0.852	0.981	0.988	1.044	0.917	0.779	0.872	0.896	0.925	0.830	0.796	0.894	0.916	0.951	0.849	0.815	0.921	0.942	1.001	0.873
557	Washington	0.839	0.966	0.992	1.048	0.907	0.843	0.972	0.998	1.058	0.912	0.849	0.994	1.007	1.072	0.920											0.816	0.938	0.966	1.039	0.882
558	Oregon	0.805	0.931	0.954	1.013	0.873	0.810	0.937	0.960	1.023	0.878	0.816	0.962	0.970	1.039	0.887	0.762	0.874	0.901	0.944	0.822	0.769	0.884	0.910	0.958	0.831	0.782	0.902	0.927	1.006	0.846
559	North Carolina	0.807	0.921	0.936	0.992	0.870	0.819	0.938	0.951	1.013	0.884	0.834	0.976	0.972	1.041	0.903	0.743	0.838	0.857	0.895	0.795	0.762	0.864	0.882	0.926	0.818	0.787	0.898	0.914	0.993	0.848
560	West Virginia	0.823	0.914	0.932	0.961	0.873	0.837	0.932	0.950	0.983	0.890	0.853	0.964	0.970	1.009	0.909	0.762	0.836	0.858	0.872	0.802	0.786	0.866	0.887	0.908	0.830	0.812	0.901	0.920	0.961	0.861
561	Mississippi	0.836	0.940	0.955	0.994	0.894	0.855	0.964	0.978	1.023	0.915	0.876	1.011	1.006	1.059	0.941	0.754	0.836	0.856	0.877	0.798	0.785	0.876	0.894	0.923	0.835	0.821	0.922	0.937	1.000	0.876
562	Arkansas	0.818	0.911	0.929	0.961	0.870	0.833	0.931	0.948	0.985	0.888	0.850	0.969	0.971	1.014	0.909	0.750	0.826	0.848	0.865	0.792	0.776	0.859	0.880	0.903	0.822	0.805	0.897	0.915	0.964	0.856
563	South Carolina	0.793	0.905	0.918	0.975	0.854	0.811	0.929	0.941	1.004	0.876	0.832	0.977	0.969	1.040	0.901	0.710	0.800	0.818	0.852	0.759	0.742	0.840	0.856	0.899	0.795	0.777	0.886	0.900	0.982	0.836
564	Rhode Island	0.814	0.946	0.966	1.035	0.884	0.826	0.962	0.982	1.056	0.899	0.841	1.002	1.003	1.085	0.918	0.749	0.861	0.886	0.932	0.808	0.769	0.887	0.910	0.964	0.831	0.793	0.920	0.942	1.037	0.861
565	Hawaii	0.778	0.884	0.933	0.995	0.845	0.789	0.918	0.947	1.015	0.858	0.803	0.954	0.966	1.040	0.875	0.718	0.825	0.861	0.903	0.775	0.736	0.849	0.883	0.932	0.796	0.759	0.879	0.912	0.995	0.823
566	Pittsburgh	0.782	0.852	0.866	0.887	0.821	0.790	0.862	0.876	0.899	0.829	0.799	0.884	0.888	0.915	0.841	0.746	0.806	0.822	0.835	0.779	0.759	0.822	0.837	0.853	0.793	0.774	0.842	0.856	0.889	0.811
567	Philadelphia	0.790	0.881	0.895	0.932	0.840	0.795	0.889	0.903	0.942	0.847	0.803	0.912	0.915	0.958	0.857	0.754	0.834	0.851	0.877	0.798	0.763	0.847	0.863	0.892	0.809	0.776	0.864	0.880	0.932	0.825
568	Alabama	0.808	0.899	0.915	0.946	0.858	0.823	0.918	0.933	0.969	0.875	0.839	0.953	0.955	0.996	0.895	0.744	0.817	0.838	0.854	0.784	0.768	0.849	0.868	0.891	0.813	0.796	0.885	0.902	0.949	0.845
569	Utah	0.777	0.870	0.885	0.923	0.828	0.781	0.877	0.891	0.932	0.834	0.788	0.899	0.901	0.946	0.843	0.741	0.823	0.840	0.869	0.786	0.749	0.834	0.850	0.882	0.795	0.760	0.850	0.866	0.922	0.810
570	Iowa	0.798	0.909	0.924	0.977	0.858	0.812	0.928	0.942	1.001	0.875	0.829	0.968	0.965	1.032	0.896	0.729	0.820	0.840	0.874	0.778	0.753	0.851	0.869	0.911	0.806	0.781	0.889	0.905	0.980	0.840
571	Massachusetts	0.839	0.956	0.977	1.028	0.902	0.844	0.963	0.984	1.039	0.908	0.851	0.986	0.995	1.055	0.918	0.798	0.903	0.926	0.963	0.854	0.807	0.914	0.937	0.979	0.865	0.820	0.932	0.954	1.024	0.880
572	Oklahoma	0.802	0.903	0.922	0.962	0.858	0.815	0.920	0.938	0.982	0.873	0.830	0.952	0.958	1.008	0.891	0.744	0.829	0.852	0.876	0.790	0.766	0.857	0.879	0.909	0.816	0.791	0.889	0.909	0.966	0.845
573	Louisiana	0.808	0.909	0.922	0.963	0.864	0.826	0.933	0.944	0.991	0.885	0.847	0.982	0.972	1.026	0.911	0.726	0.806	0.824	0.847	0.770	0.756	0.845	0.861	0.892	0.805	0.791	0.890	0.904	0.972	0.846
574	New Mexico	0.824	0.945	0.972	1.023	0.889	0.833	0.957	0.983	1.039	0.900	0.844	0.987	0.999	1.060	0.914	0.775	0.882	0.912	0.947	0.832	0.789	0.901	0.930	0.971	0.850	0.808	0.926	0.954	1.024	0.872
575	Texas	0.806	0.908	0.926	0.968	0.862	0.817	0.922	0.940	0.986	0.875	0.830	0.955	0.958	1.009	0.891	0.753	0.840	0.862	0.889	0.801	0.771	0.864	0.884	0.917	0.822	0.793	0.892	0.912	0.972	0.848
576	Kentucky	0.771	0.847	0.859	0.885	0.813	0.783	0.861	0.873	0.902	0.826	0.796	0.892	0.891	0.924	0.842	0.720	0.782	0.798	0.812	0.754	0.740	0.807	0.821	0.840	0.776	0.761	0.835	0.848	0.890	0.802
577	Kansas	0.805	0.906	0.924	0.964	0.861	0.814	0.918	0.936	0.979	0.871	0.824	0.943	0.950	0.999	0.884	0.760	0.847	0.869	0.895	0.808	0.774	0.866	0.887	0.918	0.824	0.792	0.889	0.909	0.963	0.845
578	Wisconsin	0.819	0.930	0.948	0.998	0.880	0.827	0.942	0.959	1.013	0.890	0.837	0.971	0.975	1.034	0.903	0.768	0.865	0.887	0.921	0.821	0.782	0.883	0.904	0.943	0.837	0.799	0.908	0.927	0.994	0.859
579	Tennessee	0.788	0.874	0.887	0.919	0.835	0.799	0.890	0.901	0.937	0.849	0.814	0.924	0.921	0.962	0.867	0.731	0.802	0.819	0.838	0.770	0.750	0.827	0.842	0.867	0.793	0.774	0.858	0.871	0.923	0.820
580	Minnesota	0.806	0.907	0.921	0.966	0.861	0.813	0.917	0.931	0.980	0.870	0.823	0.945	0.945	0.998	0.882	0.761	0.849	0.866	0.898	0.809	0.773	0.864	0.881	0.917	0.823	0.788	0.887	0.902	0.966	0.842
581	Colorado	0.845	0.953	0.973	1.017	0.905	0.850	0.961	0.980	1.028	0.911	0.858	0.986	0.992	1.044	0.921	0.803	0.899	0.922	0.954	0.856	0.812	0.911	0.933	0.969	0.867	0.825	0.930	0.951	1.013	0.883
582	Indiana	0.791	0.881	0.892	0.927	0.840	0.804	0.897	0.908	0.947	0.855	0.819	0.935	0.929	0.973	0.874	0.730	0.803	0.819	0.839	0.770	0.751	0.830	0.844	0.871	0.794	0.776	0.863	0.876	0.932	0.824
583	Nebraska	0.777	0.866	0.882	0.916	0.826	0.788	0.880	0.895	0.934	0.839	0.801	0.909	0.912	0.956	0.854	0.727	0.802	0.821	0.842	0.768	0.746	0.827	0.844	0.870	0.790	0.767	0.855	0.871	0.920	0.815
584	Connecticut	0.822	0.940	0.963	1.015	0.885	0.827	0.948	0.970	1.026	0.892	0.834	0.971	0.981	1.042	0.901	0.781	0.886	0.912	0.950	0.837	0.790	0.898	0.923	0.965	0.848	0.802	0.916	0.941	1.010	0.864
585	Ohio	0.794	0.881	0.894	0.926	0.842	0.806	0.897	0.909	0.945	0.856	0.821	0.932	0.928	0.970	0.874	0.738	0.810	0.826	0.845	0.777	0.757	0.834	0.849	0.874	0.799	0.780	0.865	0.878	0.931	0.827
586	Michigan	0.825	0.951	0.975	1.033	0.892	0.833	0.962	0.986	1.049	0.902	0.843	0.989	1.000	1.070	0.915	0.776	0.886	0.914	0.954	0.834	0.789	0.904	0.931	0.977	0.850	0.806	0.928	0.953	1.028	0.871
587	Arizona	0.822	0.936	0.959	1.005	0.883	0.828	0.944	0.967	1.017	0.891	0.837	0.967	0.979	1.033	0.901	0.784	0.885	0.911	0.944	0.838	0.794	0.898	0.924	0.961	0.850	0.807	0.917	0.941	1.004	0.866
588	New Jersey	0.797	0.907	0.924	0.973	0.857	0.801	0.913	0.930	0.982	0.863	0.809	0.938	0.941	0.998	0.872	0.758	0.856	0.875	0.911	0.812	0.766	0.867	0.885	0.925	0.821	0.778	0.884	0.902	0.973	0.836
589	Syracuse	0.800	0.903	0.916	0.964	0.856	0.810	0.916	0.929	0.981	0.868	0.822	0.950	0.947	1.004	0.884	0.746	0.834	0.851	0.883	0.794	0.762	0.855	0.871	0.909	0.813	0.783	0.883	0.898	0.967	0.838
590	New York	0.803	0.917	0.930	0.986	0.866	0.806	0.921	0.934	0.992	0.870	0.812	0.948	0.944	1.006	0.878	0.768	0.870	0.885	0.929	0.824	0.771	0.876	0.890	0.937	0.829	0.781	0.889	0.904	0.987	0.841
591	Richmond	0.804	0.914	0.929	0.981	0.864	0.818	0.933	0.947	1.005	0.881	0.834	0.971	0.969	1.034	0.901	0.737	0.828	0.847	0.880	0.786	0.760	0.858	0.876	0.917	0.813	0.787	0.895	0.911	0.984	0.846
592	Atlanta	0.812	0.920	0.937	0.986	0.872	0.822	0.934	0.951	1.004	0.884	0.835	0.968	0.969	1.028	0.900	0.756	0.849	0.870	0.903	0.807	0.773	0.871	0.891	0.930	0.827	0.794	0.900	0.918	0.988	0.853
593	Washington, DC	0.779	0.872	0.882	0.923	0.832	0.784	0.879	0.888	0.932	0.838	0.791	0.905	0.900	0.947	0.847	0.741	0.823	0.835	0.865	0.788	0.749	0.834	0.845	0.879	0.797	0.761	0.851	0.861	0.924	0.812
594	Chicago	0.794	0.898	0.908	0.959	0.852	0.800	0.906	0.917	0.970	0.859	0.810	0.938	0.930	0.989	0.871	0.747	0.837	0.850	0.888	0.797	0.757	0.850	0.863	0.904	0.809	0.772	0.872	0.883	0.960	0.828
595	St. Louis	0.794	0.897	0.915	0.958	0.851	0.808	0.916	0.933	0.981	0.867	0.825	0.951	0.954	1.009	0.887	0.730	0.815	0.838	0.863	0.777	0.755	0.847	0.867	0.900	0.805	0.782	0.883	0.901	0.962	0.837
596	Sacramento	0.830	0.947	0.967	1.020	0.893	0.834	0.953	0.973	1.029	0.898	0.840	0.976	0.982	1.043	0.906	0.792	0.897	0.919	0.959	0.848	0.799	0.906	0.928	0.971	0.856	0.809	0.921	0.943	1.015	0.870
597	Northern California	0.844	0.969	0.989	1.049	0.911	0.846	0.972	0.992	1.055	0.914	0.850	0.994	1.000	1.067	0.920	0.808	0.921	0.944	0.991	0.869	0.811	0.925	0.948	0.998	0.872	0.818	0.937	0.959	1.042	0.882
598	San Diego	0.812	0.917	0.935	0.976	0.870	0.815	0.921	0.940	0.983	0.874	0.820	0.939	0.947	0.993	0.880	0.783	0.878	0.898	0.929	0.836	0.788	0.885	0.905	0.938	0.842	0.796	0.897	0.916	0.974	0.852
599	Southern California	0.806	0.911	0.930	0.972	0.864	0.808	0.914	0.932	0.976	0.866	0.811	0.930	0.938	0.985	0.871	0.781	0.878	0.897	0.931	0.834	0.783	0.880	0.900	0.936	0.837	0.788	0.889	0.909	0.968	0.844

THE GUARDIAN Life Insurance Company of America

DENTAL ENHANCED NAP FACTORS

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

PPO #	PPO Name	UY	VY	XY	YY	ZY	WY
501	Miami	0.754	0.765	0.719	0.728	0.744	0.784
502	Broward County / Palm Beach	0.794	0.820	0.756	0.777	0.798	0.842
503	Tampa	0.823	0.858	0.772	0.795	0.830	0.888
504	Orlando	0.818	0.852	0.766	0.788	0.823	0.883
505	Jacksonville	0.835	0.871	0.783	0.807	0.842	0.901
506	Daytona / Gainesville	0.844	0.881	0.778	0.796	0.845	0.921
521	Diversified Dental - Las Vegas	0.846	0.887	0.830	0.868	0.876	0.896
522	Mastercare Dental - Reno	0.897	0.928	0.843	0.865	0.889	0.952
524	Premier - Minnesota	0.876	0.886	0.826	0.842	0.862	0.877
526	Dental Options Pricing - Oregon	0.953	0.961	0.891	0.904	0.926	0.925
527	Rental Network - Hawaii	0.840	0.847	0.800	0.812	0.829	0.872
528	Diversified Dental - Reno	0.871	0.915	0.860	0.901	0.907	0.923
550	North Dakota	0.921	0.942	0.823	0.857	0.900	0.977
551	Nevada	0.804	0.854	0.789	0.825	0.837	0.867
553	Idaho	0.933	0.945	0.866	0.886	0.913	0.902
554	Vermont	0.913	0.928	0.834	0.858	0.892	0.970
555	New Hampshire	0.925	0.937	0.846	0.866	0.896	0.960
556	Delaware	0.914	0.931	0.835	0.862	0.897	0.966
557	Washington	0.935	0.943			0.908	
558	Oregon	0.907	0.915	0.844	0.857	0.880	0.937
559	North Carolina	0.912	0.932	0.816	0.849	0.892	0.915
560	West Virginia	0.893	0.915	0.799	0.838	0.882	0.999
561	Mississippi	0.933	0.962	0.810	0.861	0.919	0.950
562	Arkansas	0.897	0.920	0.795	0.837	0.885	0.982
563	South Carolina	0.898	0.927	0.775	0.825	0.884	0.955
564	Rhode Island	0.931	0.951	0.833	0.866	0.909	0.974
565	Hawaii	0.858	0.893	0.797	0.819	0.857	0.989
566	Pittsburgh	0.832	0.844	0.779	0.799	0.823	0.928
567	Philadelphia	0.857	0.867	0.805	0.820	0.843	0.885
568	Alabama	0.883	0.906	0.787	0.827	0.872	0.889
569	Utah	0.849	0.857	0.798	0.811	0.831	0.959
570	Iowa	0.897	0.920	0.793	0.832	0.880	0.892
571	Massachusetts	0.926	0.934	0.866	0.880	0.903	0.960
572	Oklahoma	0.876	0.896	0.789	0.825	0.866	0.969
573	Louisiana	0.907	0.935	0.788	0.837	0.894	0.950
574	New Mexico	0.911	0.926	0.838	0.863	0.895	0.982
575	Texas	0.884	0.901	0.806	0.836	0.872	0.956
576	Kentucky	0.832	0.850	0.758	0.788	0.824	0.896
577	Kansas	0.879	0.894	0.810	0.834	0.865	0.897
578	Wisconsin	0.912	0.926	0.836	0.859	0.891	0.931
579	Tennessee	0.865	0.883	0.782	0.814	0.852	0.965
580	Minnesota	0.889	0.901	0.823	0.843	0.871	0.945
581	Colorado	0.928	0.938	0.868	0.883	0.907	0.956
582	Indiana	0.874	0.894	0.785	0.819	0.860	0.892
583	Nebraska	0.840	0.858	0.766	0.796	0.831	0.930
584	Connecticut	0.910	0.919	0.849	0.864	0.887	0.896
585	Ohio	0.872	0.891	0.790	0.821	0.859	0.953
586	Michigan	0.923	0.937	0.847	0.870	0.901	0.928
587	Arizona	0.900	0.911	0.843	0.860	0.884	0.966
588	New Jersey	0.881	0.889	0.825	0.839	0.861	0.935
589	Syracuse	0.888	0.905	0.810	0.837	0.872	0.925
590	New York	0.899	0.904	0.851	0.857	0.875	0.937
591	Richmond	0.901	0.923	0.800	0.838	0.884	0.933
592	Atlanta	0.903	0.920	0.821	0.849	0.886	0.958
593	Washington, DC	0.856	0.864	0.803	0.817	0.838	0.954
594	Chicago	0.889	0.900	0.823	0.840	0.867	0.892
595	St. Louis	0.875	0.897	0.778	0.818	0.863	0.930
596	Sacramento	0.920	0.927	0.864	0.876	0.896	0.953
597	Northern California	0.946	0.950	0.895	0.901	0.916	0.949
598	San Diego	0.881	0.887	0.839	0.848	0.863	0.933
599	Southern California	0.878	0.881	0.843	0.847	0.858	0.878

THE GUARDIAN Life Insurance Company of America

DENTAL INCENTIVE PPO FACTORS

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

PPO #	PPO Name	I1	I2	I3	I4	I5	I6	I7	I8	I9	IA	IB
501	Miami	0.818	0.777	0.717	0.671	0.683	0.466	0.875	0.826	0.655	0.690	0.551
502	Broward County / Palm Beach	0.818	0.777	0.717	0.671	0.683	0.466	0.875	0.826	0.655	0.690	0.551
503	Tampa	0.848	0.810	0.748	0.700	0.712	0.486	0.907	0.856	0.683	0.720	0.564
504	Orlando	0.848	0.810	0.748	0.700	0.712	0.486	0.907	0.856	0.683	0.720	0.564
505	Jacksonville	0.848	0.809	0.747	0.699	0.711	0.486	0.906	0.855	0.683	0.719	0.563
506	Daytona / Gainesville	0.848	0.810	0.748	0.700	0.712	0.486	0.907	0.856	0.683	0.720	0.564
521	Diversified Dental - Las Vegas	0.825	0.792	0.735	0.684	0.694	0.475	0.880	0.831	0.668	0.704	0.552
522	Mastercare Dental - Reno	0.883	0.852	0.792	0.737	0.746	0.512	0.940	0.888	0.720	0.758	0.582
524	Premier - Minnesota	0.889	0.862	0.804	0.746	0.753	0.518	0.944	0.893	0.729	0.768	0.584
526	Dental Options Pricing - Oregon	0.888	0.846	0.791	0.738	0.756	0.505	0.948	0.895	0.717	0.758	0.600
527	Rental Network - Hawaii	0.881	0.840	0.785	0.733	0.750	0.501	0.940	0.888	0.712	0.752	0.597
528	Diversified Dental - Reno	0.879	0.853	0.804	0.743	0.755	0.508	0.929	0.879	0.723	0.765	0.595
550	North Dakota	0.847	0.793	0.736	0.691	0.711	0.472	0.909	0.859	0.670	0.708	0.590
551	Nevada	0.825	0.792	0.735	0.684	0.694	0.475	0.880	0.831	0.668	0.704	0.552
553	Idaho											
554	Vermont	0.828	0.777	0.723	0.677	0.696	0.463	0.887	0.838	0.657	0.695	0.579
555	New Hampshire	0.847	0.793	0.736	0.691	0.711	0.472	0.909	0.859	0.670	0.708	0.590
556	Delaware	0.839	0.786	0.731	0.685	0.705	0.468	0.900	0.850	0.664	0.702	0.586
557	Washington											
558	Oregon	0.875	0.831	0.764	0.719	0.734	0.500	0.939	0.885	0.702	0.739	0.576
559	North Carolina	0.876	0.833	0.765	0.721	0.736	0.501	0.940	0.887	0.703	0.741	0.576
560	West Virginia	0.861	0.815	0.749	0.705	0.720	0.490	0.924	0.871	0.688	0.725	0.572
561	Mississippi	0.852	0.806	0.739	0.696	0.711	0.484	0.915	0.863	0.679	0.715	0.570
562	Arkansas	0.885	0.843	0.775	0.730	0.744	0.507	0.949	0.895	0.712	0.750	0.577
563	South Carolina	0.861	0.816	0.749	0.706	0.721	0.490	0.924	0.872	0.688	0.725	0.572
564	Rhode Island	0.856	0.810	0.743	0.700	0.715	0.486	0.918	0.866	0.682	0.719	0.571
565	Hawaii	0.882	0.839	0.771	0.727	0.741	0.505	0.946	0.892	0.709	0.747	0.578
566	Pittsburgh	0.817	0.779	0.720	0.673	0.684	0.467	0.873	0.824	0.657	0.692	0.544
567	Philadelphia	0.836	0.796	0.735	0.688	0.700	0.478	0.894	0.844	0.672	0.708	0.558
568	Alabama	0.873	0.831	0.765	0.719	0.733	0.500	0.935	0.882	0.702	0.740	0.575
569	Utah	0.853	0.812	0.749	0.702	0.715	0.488	0.913	0.862	0.685	0.722	0.567
570	Iowa	0.841	0.799	0.737	0.691	0.704	0.480	0.901	0.850	0.674	0.710	0.562
571	Massachusetts	0.833	0.796	0.736	0.688	0.699	0.478	0.890	0.840	0.671	0.707	0.556
572	Oklahoma	0.856	0.813	0.748	0.703	0.717	0.488	0.918	0.866	0.685	0.722	0.569
573	Louisiana	0.839	0.789	0.734	0.687	0.706	0.470	0.899	0.849	0.667	0.705	0.583
574	New Mexico	0.874	0.832	0.766	0.720	0.734	0.500	0.936	0.883	0.703	0.740	0.575
575	Texas	0.855	0.814	0.751	0.704	0.717	0.489	0.915	0.864	0.687	0.724	0.568
576	Kentucky	0.853	0.812	0.749	0.703	0.715	0.488	0.913	0.861	0.685	0.722	0.567
577	Kansas	0.842	0.798	0.733	0.689	0.703	0.479	0.903	0.852	0.672	0.708	0.563
578	Wisconsin	0.897	0.856	0.788	0.742	0.756	0.515	0.961	0.906	0.724	0.763	0.582
579	Tennessee	0.851	0.808	0.744	0.699	0.712	0.485	0.912	0.860	0.682	0.718	0.567
580	Minnesota	0.842	0.798	0.735	0.690	0.704	0.479	0.902	0.851	0.673	0.709	0.566
581	Colorado	0.863	0.823	0.759	0.712	0.724	0.494	0.923	0.871	0.694	0.731	0.571
582	Indiana	0.859	0.814	0.748	0.704	0.719	0.489	0.922	0.870	0.687	0.724	0.570
583	Nebraska	0.868	0.827	0.762	0.715	0.729	0.497	0.930	0.877	0.698	0.735	0.573
584	Connecticut	0.835	0.791	0.727	0.683	0.697	0.475	0.895	0.845	0.666	0.702	0.559
585	Ohio	0.862	0.819	0.754	0.709	0.723	0.492	0.924	0.872	0.691	0.728	0.571
586	Michigan	0.843	0.802	0.739	0.693	0.706	0.481	0.903	0.852	0.676	0.712	0.563
587	Arizona	0.856	0.816	0.752	0.705	0.718	0.490	0.917	0.865	0.688	0.725	0.565
588	New Jersey	0.865	0.828	0.765	0.716	0.728	0.497	0.925	0.873	0.699	0.736	0.571
589	Syracuse	0.853	0.811	0.746	0.701	0.714	0.487	0.914	0.862	0.684	0.720	0.568
590	New York	0.830	0.794	0.735	0.686	0.697	0.477	0.886	0.837	0.670	0.706	0.554
591	Richmond	0.866	0.821	0.754	0.710	0.725	0.494	0.929	0.876	0.693	0.730	0.573
592	Atlanta	0.852	0.810	0.746	0.700	0.713	0.486	0.912	0.861	0.683	0.720	0.567
593	Washington, DC	0.845	0.811	0.752	0.702	0.712	0.487	0.901	0.851	0.685	0.722	0.560
594	Chicago	0.846	0.807	0.746	0.698	0.710	0.485	0.905	0.854	0.681	0.718	0.563
595	St. Louis	0.847	0.803	0.738	0.694	0.708	0.482	0.908	0.857	0.677	0.713	0.565
596	Sacramento	0.847	0.803	0.738	0.694	0.708	0.482	0.908	0.857	0.676	0.713	0.566
597	Northern California	0.871	0.831	0.767	0.719	0.732	0.499	0.931	0.879	0.702	0.739	0.574
598	San Diego	0.787	0.752	0.697	0.650	0.659	0.451	0.840	0.793	0.635	0.668	0.530
599	Southern California	0.795	0.762	0.707	0.658	0.668	0.457	0.848	0.801	0.643	0.677	0.533

THE GUARDIAN Life Insurance Company of America

DENTAL OUT-OF-NETWORK SPLIT DEDUCTIBLE FACTORS

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

PPO #	PPO Name	01	02	03	04	05	06	07	08	09	00	0A	0B	0C	0D	0E	0F	0G	0H	0I	0J	0K	0L	0M	0N	0O	0P	0Q	0R	0S	0T
501	Miami	0.747	0.762	0.792	0.762	0.776	0.677	0.763	0.757	0.768	0.757	0.713	0.709	0.730	0.774	0.706	0.710	0.711	0.752	0.734	0.710	0.713	0.734	0.757	0.734	0.755	0.829	0.709	0.758	0.762	0.769
502	Broward County / Palm Beach	0.772	0.784	0.809	0.784	0.796	0.695	0.787	0.782	0.790	0.777	0.750	0.742	0.753	0.795	0.737	0.743	0.740	0.773	0.763	0.740	0.742	0.762	0.781	0.764	0.781	0.841	0.743	0.781	0.784	0.792
503	Tampa	0.781	0.794	0.825	0.795	0.810	0.704	0.790	0.782	0.761	0.774	0.730	0.719	0.752	0.808	0.714	0.705	0.716	0.758	0.761	0.712	0.707	0.760	0.783	0.760	0.782	0.862	0.737	0.793	0.794	0.798
504	Orlando	0.809	0.822	0.852	0.822	0.837	0.728	0.819	0.812	0.796	0.803	0.766	0.754	0.780	0.835	0.748	0.743	0.750	0.790	0.791	0.747	0.744	0.790	0.812	0.792	0.812	0.888	0.769	0.820	0.822	0.826
505	Jacksonville	0.811	0.825	0.856	0.825	0.841	0.731	0.821	0.813	0.790	0.803	0.760	0.748	0.781	0.839	0.742	0.733	0.745	0.787	0.791	0.740	0.735	0.790	0.813	0.791	0.812	0.894	0.767	0.823	0.825	0.828
506	Daytona / Gainesville	0.769	0.781	0.813	0.782	0.798	0.693	0.774	0.765	0.726	0.753	0.705	0.691	0.733	0.796	0.684	0.667	0.687	0.731	0.743	0.679	0.671	0.743	0.767	0.743	0.765	0.850	0.720	0.781	0.782	0.782
521	Diversified Dental - Las Vegas	0.798	0.807	0.819	0.805	0.810	0.712	0.819	0.816	0.849	0.811	0.815	0.809	0.787	0.810	0.803	0.821	0.803	0.821	0.807	0.809	0.814	0.804	0.815	0.810	0.818	0.836	0.794	0.800	0.807	0.820
522	Mastercare Dental - Reno	0.766	0.777	0.802	0.777	0.789	0.688	0.777	0.770	0.759	0.761	0.737	0.725	0.740	0.788	0.718	0.718	0.719	0.751	0.754	0.718	0.715	0.753	0.771	0.755	0.771	0.832	0.736	0.774	0.777	0.782
524	Premier - Minnesota	0.760	0.769	0.788	0.768	0.778	0.679	0.771	0.765	0.748	0.750	0.747	0.730	0.732	0.777	0.723	0.724	0.718	0.742	0.754	0.720	0.716	0.752	0.765	0.756	0.767	0.813	0.743	0.766	0.770	0.775
526	Dental Options Pricing - Oregon	0.762	0.772	0.801	0.773	0.788	0.683	0.763	0.753	0.696	0.734	0.695	0.674	0.718	0.787	0.665	0.641	0.665	0.708	0.735	0.657	0.644	0.734	0.756	0.735	0.755	0.835	0.716	0.773	0.773	0.771
527	Rental Network - Hawaii	0.759	0.773	0.809	0.774	0.793	0.687	0.763	0.752	0.703	0.741	0.673	0.661	0.721	0.791	0.655	0.628	0.661	0.713	0.726	0.649	0.639	0.726	0.754	0.724	0.752	0.850	0.697	0.774	0.774	0.772
528	Diversified Dental - Reno	0.818	0.828	0.840	0.826	0.832	0.729	0.836	0.833	0.850	0.823	0.829	0.819	0.800	0.832	0.812	0.827	0.809	0.828	0.824	0.815	0.817	0.821	0.832	0.827	0.835	0.860	0.811	0.821	0.828	0.838
550	North Dakota	0.776	0.791	0.833	0.793	0.815	0.704	0.774	0.760	0.683	0.746	0.639	0.628	0.726	0.813	0.624	0.571	0.637	0.705	0.727	0.614	0.598	0.728	0.763	0.723	0.759	0.878	0.688	0.795	0.792	0.786
551	Nevada	0.758	0.767	0.778	0.765	0.770	0.676	0.778	0.775	0.807	0.770	0.774	0.769	0.748	0.770	0.763	0.780	0.763	0.780	0.767	0.769	0.773	0.764	0.774	0.770	0.777	0.794	0.754	0.760	0.767	0.779
553	Idaho	0.761	0.775	0.817	0.778	0.799	0.690	0.758	0.745	0.665	0.730	0.623	0.612	0.711	0.797	0.607	0.553	0.621	0.689	0.712	0.597	0.581	0.713	0.748	0.708	0.743	0.861	0.674	0.779	0.776	0.770
554	Vermont	0.729	0.743	0.782	0.745	0.765	0.661	0.729	0.717	0.652	0.705	0.613	0.603	0.685	0.763	0.598	0.557	0.610	0.670	0.686	0.591	0.578	0.688	0.719	0.683	0.716	0.825	0.652	0.746	0.744	0.740
555	New Hampshire	0.776	0.791	0.833	0.793	0.815	0.704	0.774	0.760	0.683	0.746	0.639	0.628	0.726	0.813	0.624	0.571	0.637	0.705	0.727	0.614	0.598	0.728	0.763	0.723	0.759	0.878	0.688	0.795	0.792	0.786
556	Delaware	0.758	0.773	0.813	0.775	0.796	0.687	0.756	0.743	0.667	0.728	0.625	0.615	0.709	0.794	0.610	0.559	0.623	0.689	0.710	0.600	0.585	0.712	0.746	0.707	0.742	0.857	0.673	0.776	0.773	0.768
557	Washington																														
558	Oregon	0.743	0.756	0.792	0.757	0.776	0.671	0.744	0.733	0.676	0.720	0.649	0.635	0.701	0.774	0.630	0.597	0.636	0.690	0.707	0.622	0.610	0.707	0.736	0.705	0.733	0.831	0.678	0.758	0.757	0.754
559	North Carolina	0.749	0.764	0.805	0.766	0.788	0.680	0.746	0.733	0.655	0.719	0.609	0.600	0.700	0.786	0.596	0.541	0.610	0.678	0.699	0.586	0.570	0.701	0.736	0.696	0.732	0.849	0.661	0.768	0.765	0.758
560	West Virginia	0.755	0.769	0.807	0.771	0.790	0.684	0.756	0.745	0.685	0.732	0.654	0.641	0.712	0.788	0.635	0.600	0.643	0.700	0.717	0.628	0.615	0.718	0.747	0.715	0.744	0.848	0.686	0.771	0.770	0.767
561	Mississippi	0.760	0.774	0.813	0.776	0.796	0.688	0.759	0.749	0.676	0.731	0.630	0.619	0.713	0.794	0.614	0.569	0.643	0.687	0.706	0.605	0.591	0.724	0.756	0.721	0.753	0.855	0.671	0.777	0.774	0.770
562	Arkansas	0.748	0.761	0.797	0.763	0.781	0.676	0.748	0.737	0.677	0.723	0.649	0.635	0.705	0.780	0.629	0.594	0.637	0.692	0.710	0.621	0.609	0.711	0.740	0.708	0.737	0.838	0.681	0.763	0.762	0.758
563	South Carolina	0.748	0.762	0.804	0.765	0.786	0.678	0.744	0.731	0.651	0.716	0.605	0.596	0.698	0.784	0.592	0.535	0.606	0.675	0.697	0.581	0.565	0.699	0.734	0.694	0.730	0.847	0.659	0.766	0.763	0.757
564	Rhode Island	0.773	0.786	0.818	0.787	0.803	0.697	0.779	0.769	0.730	0.757	0.707	0.693	0.737	0.802	0.686	0.668	0.690	0.735	0.747	0.682	0.673	0.747	0.771	0.746	0.769	0.856	0.723	0.786	0.787	0.787
565	Hawaii	0.795	0.809	0.845	0.810	0.828	0.718	0.801	0.791	0.750	0.780	0.720	0.707	0.758	0.826	0.701	0.680	0.706	0.755	0.765	0.696	0.688	0.765	0.792	0.764	0.790	0.885	0.738	0.809	0.809	0.810
566	Pittsburgh	0.770	0.782	0.805	0.781	0.793	0.692	0.783	0.777	0.777	0.770	0.747	0.737	0.748	0.792	0.732	0.735	0.733	0.764	0.761	0.733	0.732	0.759	0.777	0.762	0.777	0.835	0.742	0.778	0.782	0.788
567	Philadelphia	0.735	0.747	0.774	0.747	0.760	0.662	0.745	0.738	0.725	0.731	0.697	0.687	0.710	0.759	0.681	0.677	0.683	0.719	0.719	0.681	0.678	0.718	0.739	0.720	0.738	0.806	0.699	0.745	0.747	0.751
568	Alabama	0.813	0.823	0.848	0.823	0.836	0.728	0.820	0.815	0.774	0.794	0.763	0.743	0.776	0.835	0.734	0.725	0.753	0.767	0.785	0.730	0.721	0.803	0.821	0.806	0.823	0.881	0.769	0.821	0.823	0.827
569	Utah	0.765	0.777	0.806	0.777	0.792	0.689	0.773	0.765	0.738	0.754	0.717	0.703	0.733	0.790	0.697	0.687	0.698	0.737	0.745	0.694	0.688	0.745	0.766	0.746	0.765	0.840	0.724	0.776	0.777	0.780
570	Iowa	0.740	0.754	0.792	0.755	0.775	0.670	0.738	0.726	0.653	0.711	0.620	0.608	0.693	0.773	0.602	0.556	0.613	0.674	0.696	0.593	0.578	0.697	0.729	0.694	0.725	0.833	0.663	0.757	0.754	0.749
571	Massachusetts	0.705	0.716	0.742	0.716	0.729	0.634	0.713	0.706	0.686	0.697	0.665	0.653	0.678	0.728	0.648	0.641	0.649	0.683	0.689	0.646	0.641	0.688	0.707	0.689	0.706	0.773	0.670	0.715	0.716	0.719
572	Oklahoma	0.744	0.757	0.790	0.758	0.775	0.672	0.748	0.738	0.691	0.725	0.668	0.654	0.706	0.773	0.648	0.624	0.652	0.700	0.715	0.642	0.632	0.714	0.740	0.714	0.738	0.828	0.689	0.758	0.758	0.757
573	Louisiana	0.748	0.762	0.799	0.764	0.783	0.678	0.750	0.742	0.685	0.727	0.639	0.629	0.708	0.780	0.624	0.592	0.651	0.689	0.700	0.618	0.608	0.718	0.748	0.716	0.746	0.842	0.668	0.763	0.761	0.760
574	New Mexico	0.747	0.760	0.793	0.761	0.778	0.674	0.750	0.739	0.687	0.726	0.666	0.651	0.707	0.777	0.645	0.618	0.649	0.698	0.716	0.638	0.627	0.716	0.742	0.715	0.739	0.831	0.690	0.761	0.760	0.759
575	Texas	0.755	0.768	0.798	0.769	0.784	0.681	0.763	0.755	0.728	0.745	0.702	0.690	0.724	0.782	0.684	0.673	0.687	0.727	0.734	0.681	0.675	0.733	0.756	0.734	0.755	0.834	0.711	0.767	0.768	0.770
576	Kentucky	0.731	0.743	0.772	0.744	0.758	0.659	0.740	0.733	0.717	0.726	0.687	0.677	0.705	0.756	0.672	0.666	0.675	0.712	0.713	0.671	0.667	0.713	0.734	0.713	0.733	0.806	0.692	0.742	0.744	0.747
577	Kansas	0.692	0.704	0.738	0.706	0.722	0.626	0.694	0.684	0.636	0.673	0.609	0.597	0.655	0.721	0.592	0.565	0.598	0.646	0.660	0.586	0.576	0.660	0.686	0.658	0.684	0.775	0.633	0.706	0.705	0.703
578	Wisconsin	0.728	0.742	0.777	0.743	0.761	0.659	0.730	0.720	0.667	0.708	0.638	0.626	0.689	0.759	0.621	0.591	0.627	0.679	0.694	0.614	0.603	0.694	0.722	0.692	0.719	0.816	0.666	0.743	0.742	0.740
579	Tennessee	0.718	0.731	0.767	0.733	0.751	0.650	0.722	0.712	0.668	0.703	0.634	0.624	0.682	0.749	0.619	0.594	0.626	0.676	0.685	0.614	0.605	0.686	0.714	0.684	0.711	0.807	0.657	0.733	0.732	0.731
580	Minnesota	0.722	0.735	0.770	0.737	0.754	0.654	0.726	0.717	0.674	0.707	0.642	0.631	0.687	0.752	0.626	0.602	0.632	0.681	0.691	0.621	0.612	0.691	0.718	0.689	0.716	0.809	0.663	0.736	0.736	0.735
581	Colorado	0.719	0.732	0.764	0.733	0.749	0.650	0.725	0.716	0.682	0.707	0.653	0.642	0.687	0.747	0.637	0.620	0.641	0.686	0.693	0.633	0.626	0.693	0.718	0.692	0.716	0.801	0.668	0.732	0.732	0.733
582	Indiana	0.693	0.706	0.741	0.708	0.725	0.628	0.695	0.685	0.635	0.675	0.603	0.593	0.656	0.724	0.588	0.559	0.596	0.647	0.659	0.582	0.572	0.660	0.687	0.657	0.684	0.780	0.630	0.708	0.707	0.705
583	Nebraska	0.748	0.761	0.796	0.762	0.779	0.677	0.755	0.746	0.714	0.738	0.679	0.669	0.716	0.778	0.664	0.647	0.669	0.716	0.721	0.661	0.655	0.721	0.747	0.719	0.745	0.835	0.694	0.762	0.762	0.763
584	Connecticut	0.769	0.782	0.813	0.782	0.798	0.693	0.776	0.768	0.736	0.757	0.712	0.699	0.736	0.796	0.692	0.679	0.695	0.738	0.746	0.689	0.682	0.745	0.769	0.746	0.767	0.849	0.723	0.781	0.782	0.784
585	Ohio	0.773	0.786	0.819	0.787	0.803	0.697	0.779	0.770	0.734	0.759	0.708	0.695	0.738	0.802	0.689	0.672	0.692	0.737	0.747	0.685	0.677	0.747	0.771	0.747	0.770	0.857	0.722	0.786	0.787	0.787
586	Michigan	0.693	0.706	0.739	0.707	0.724	0.627	0.696	0.687	0.640	0.675	0.612	0.601	0.657	0.722	0.596	0.570	0.601	0.649	0.662	0.590	0.580	0.662	0.688	0.661	0.686	0.776	0.636	0.707	0.706	0.705
587	Arizona	0.762	0.774	0.803	0.774	0.789	0.686	0.771	0.763	0.742	0.754	0.717	0.705	0.733	0.787	0.699	0.692	0.701	0.739	0.744	0.697	0.693	0.743	0.764	0.744	0.763	0.837	0.722	0.772	0.774	0.777
588	New Jersey	0.752	0.765	0.793	0.765	0.779	0.678	0.763	0.756	0.744	0.749	0.711	0.702	0.727	0.777	0.696	0.692	0.699	0.737	0.735	0.696	0.693	0.735	0.756	0.736	0.755	0.828	0.714	0.763	0.765	0.769
589	Syracuse	0.784	0.797	0.831	0.798	0.815	0.708	0.791	0.782	0.750	0.772	0.719	0.707	0.750	0.813	0.701	0.686	0.706	0.752	0.758	0.698	0.692	0.757	0.783	0.757	0.781	0.870	0.732	0.797	0.798	0.799
590	New York	0.702	0.716	0.748	0.717	0.732	0.638	0.715	0.709	0.708	0.708	0.656	0.652	0.683	0.730	0.649	0.647	0.655	0.698	0.684	0.652	0.653	0.684	0.708	0.684	0.707	0.786	0.658	0.714	0.716	0.722
591	Richmond	0.754	0.768	0.806	0.770	0.789	0.683	0.755	0.744	0.685	0.732	0.651	0.639	0.712	0.787	0.634	0.599	0.643	0.700	0.715	0.627	0.615	0.716	0.746	0.713	0.743	0.848	0.684	0.770	0.769	0.766
592	Atlanta	0.743	0.756	0.791	0.758	0.775	0.672	0.747	0.738	0.694	0.727	0.665	0.653	0.707	0.773	0.647	0.624	0.653	0.702	0.712	0.642	0.634	0.713	0.739	0.711	0.737	0.830	0.685	0.757	0.757	0.756
593	Washington, DC	0.698	0.712	0.745	0.713	0.729	0.634	0.708	0.700	0.685	0.697	0.641	0.635	0.674	0.727	0.631	0.622	0.637	0.681	0.676	0.631	0.629	0.676	0.701	0.675	0.699	0.783	0.649	0.711	0.712	0.715
594	Chicago	0.720	0.733	0.766	0.734	0.750	0.652	0.729	0.721	0.701	0.715	0.662	0.654	0.693	0.748	0.650	0.640	0.655	0.699	0.697	0.649	0.645	0.697	0.722	0.696	0.720	0.804	0.671	0.733	0.733	0.736
595	St. Louis	0.720	0.734	0.768	0.735	0.752	0.652	0.725	0.715	0.672	0.705	0.641	0.630	0.685	0.751	0.625	0.601	0.631	0.680	0.689	0.620	0.611	0.690	0.717	0.688	0.714	0.807	0.662	0.735	0.734	0.733
596	Sacramento	0.790	0.803	0.832	0.803	0.817	0.711	0.799	0.791	0.769	0.781	0.744	0.731	0.759	0.816	0.725	0.717	0.726	0.765	0.771	0.723	0.717	0.770	0.792	0.772	0.791	0.867	0.749	0.801	0.803	0.806
597	Northern California	0.768	0.780	0.809	0.780	0.795	0.691	0.775	0.767	0.740	0.756	0.718	0.704	0.736	0.794	0.698	0.688	0.700	0.739	0.747	0.695	0.689	0.747	0.768	0.748	0.767	0.844	0.726	0.779	0.780	0.782
598	San Diego	0.765	0.776	0.798	0.775	0.786	0.687	0.780	0.775	0.787	0.770	0.750	0.742	0.747	0.785	0.737	0.745	0.739	0.768	0.759	0.740	0.742	0.757	0.774	0.760	0.775	0.827	0.741	0.772	0.776	0.784
599	Southern California	0.762	0.773	0.799	0.773	0.785	0.685	0.774	0.769	0.767	0.762	0.734	0.725	0.740	0.784	0.720	0.722	0.722	0.755	0.751	0.721	0.721	0.749	0.768	0.751	0.768	0.830	0.731	0.771	0.774	0.780

THE GUARDIAN Life Insurance Company of America

DENTAL OUT-OF-NETWORK SPLIT DEDUCTIBLE FACTORS

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

PPO #	PPO Name	11	12	13	14	15	16	17	18	19	10	1A	1B	1C	1D	1E	1F	1G	1H	1I	1J	1K	1L	1M	1N	1O	1P	1Q	1R	1S	1T
501	Miami	0.802	0.817	0.849	0.818	0.832	0.726	0.819	0.814	0.826	0.811	0.772	0.768	0.783	0.830	0.764	0.771	0.766	0.809	0.791	0.769	0.772	0.789	0.813	0.791	0.812	0.887	0.765	0.813	0.817	0.826
502	Broward County / Palm Beach	0.834	0.846	0.870	0.845	0.857	0.748	0.849	0.844	0.853	0.837	0.817	0.809	0.812	0.855	0.803	0.812	0.802	0.836	0.826	0.806	0.808	0.824	0.843	0.828	0.844	0.903	0.808	0.842	0.845	0.854
503	Tampa	0.844	0.858	0.887	0.857	0.872	0.759	0.855	0.847	0.824	0.834	0.804	0.790	0.811	0.871	0.783	0.779	0.781	0.821	0.827	0.781	0.776	0.825	0.847	0.828	0.847	0.925	0.806	0.855	0.858	0.861
504	Orlando	0.878	0.892	0.920	0.891	0.905	0.789	0.891	0.883	0.867	0.870	0.848	0.834	0.847	0.904	0.826	0.826	0.823	0.861	0.865	0.825	0.821	0.863	0.883	0.867	0.884	0.956	0.846	0.888	0.892	0.897
505	Jacksonville	0.876	0.890	0.921	0.890	0.906	0.788	0.887	0.879	0.855	0.865	0.836	0.822	0.842	0.904	0.814	0.810	0.811	0.852	0.859	0.811	0.806	0.857	0.879	0.860	0.879	0.959	0.838	0.888	0.891	0.894
506	Daytona / Gainesville	0.831	0.843	0.874	0.843	0.859	0.746	0.837	0.828	0.786	0.810	0.779	0.761	0.790	0.857	0.752	0.739	0.749	0.792	0.808	0.747	0.738	0.807	0.829	0.809	0.828	0.911	0.789	0.842	0.843	0.844
521	Diversified Dental - Las Vegas	0.867	0.877	0.887	0.874	0.880	0.773	0.891	0.888	0.923	0.880	0.890	0.883	0.854	0.879	0.876	0.897	0.874	0.893	0.879	0.883	0.889	0.875	0.886	0.882	0.890	0.905	0.865	0.869	0.877	0.892
522	Mastercare Dental - Reno	0.826	0.837	0.861	0.836	0.848	0.740	0.838	0.831	0.819	0.818	0.805	0.791	0.796	0.847	0.783	0.786	0.779	0.811	0.817	0.783	0.779	0.814	0.831	0.819	0.832	0.892	0.800	0.834	0.837	0.843
524	Premier - Minnesota	0.820	0.829	0.847	0.828	0.837	0.731	0.832	0.826	0.806	0.806	0.816	0.797	0.787	0.836	0.788	0.792	0.778	0.802	0.817	0.785	0.780	0.814	0.826	0.820	0.828	0.871	0.807	0.825	0.830	0.835
526	Dental Options Pricing - Oregon	0.816	0.827	0.856	0.827	0.842	0.730	0.817	0.807	0.743	0.783	0.756	0.731	0.766	0.841	0.721	0.699	0.715	0.759	0.790	0.711	0.697	0.789	0.809	0.791	0.809	0.890	0.775	0.827	0.827	0.825
527	Rental Network - Hawaii	0.817	0.831	0.867	0.832	0.850	0.737	0.821	0.810	0.758	0.794	0.741	0.725	0.774	0.848	0.718	0.695	0.718	0.769	0.786	0.711	0.700	0.786	0.812	0.785	0.810	0.908	0.761	0.831	0.831	0.830
528	Diversified Dental - Reno	0.884	0.895	0.906	0.892	0.899	0.788	0.905	0.902	0.919	0.888	0.903	0.891	0.864	0.898	0.884	0.901	0.877	0.897	0.893	0.887	0.890	0.889	0.900	0.897	0.904	0.926	0.881	0.887	0.895	0.906
550	North Dakota	0.826	0.842	0.886	0.844	0.867	0.748	0.823	0.809	0.724	0.790	0.687	0.674	0.770	0.865	0.668	0.615	0.678	0.750	0.774	0.657	0.640	0.776	0.812	0.771	0.807	0.934	0.737	0.846	0.842	0.835
551	Nevada	0.824	0.833	0.843	0.830	0.836	0.734	0.846	0.844	0.877	0.836	0.846	0.839	0.811	0.835	0.832	0.852	0.830	0.848	0.835	0.839	0.845	0.831	0.842	0.838	0.846	0.860	0.822	0.826	0.833	0.847
553	Idaho	0.811	0.826	0.869	0.828	0.850	0.734	0.807	0.792	0.706	0.773	0.671	0.658	0.754	0.848	0.652	0.597	0.662	0.733	0.759	0.641	0.623	0.760	0.796	0.756	0.792	0.915	0.723	0.830	0.826	0.819
554	Vermont	0.778	0.793	0.833	0.795	0.815	0.704	0.778	0.765	0.695	0.749	0.665	0.652	0.730	0.813	0.646	0.606	0.653	0.715	0.735	0.637	0.623	0.735	0.767	0.732	0.764	0.877	0.702	0.796	0.793	0.789
555	New Hampshire	0.826	0.842	0.886	0.844	0.867	0.748	0.823	0.809	0.724	0.790	0.687	0.674	0.770	0.865	0.668	0.615	0.678	0.750	0.774	0.657	0.640	0.776	0.812	0.771	0.807	0.934	0.737	0.846	0.842	0.835
556	Delaware	0.809	0.824	0.866	0.826	0.848	0.732	0.806	0.793	0.710	0.774	0.679	0.665	0.755	0.846	0.659	0.608	0.667	0.735	0.760	0.648	0.631	0.761	0.795	0.758	0.792	0.912	0.726	0.828	0.825	0.818
557	Washington																														
558	Oregon	0.793	0.807	0.844	0.809	0.827	0.716	0.795	0.783	0.721	0.766	0.703	0.687	0.747	0.825	0.680	0.649	0.682	0.737	0.757	0.672	0.659	0.757	0.785	0.756	0.783	0.885	0.731	0.809	0.807	0.804
559	North Carolina	0.799	0.814	0.857	0.816	0.838	0.723	0.795	0.781	0.696	0.763	0.659	0.647	0.744	0.836	0.641	0.586	0.651	0.722	0.747	0.630	0.613	0.748	0.784	0.744	0.780	0.903	0.710	0.818	0.814	0.807
560	West Virginia	0.814	0.828	0.865	0.829	0.848	0.734	0.816	0.804	0.739	0.785	0.725	0.708	0.766	0.846	0.700	0.669	0.701	0.756	0.778	0.691	0.677	0.778	0.806	0.778	0.804	0.907	0.753	0.829	0.828	0.825
561	Mississippi	0.814	0.829	0.868	0.830	0.850	0.735	0.813	0.803	0.722	0.780	0.690	0.675	0.761	0.848	0.668	0.626	0.692	0.736	0.759	0.658	0.643	0.778	0.810	0.777	0.807	0.912	0.728	0.830	0.828	0.823
562	Arkansas	0.804	0.818	0.853	0.819	0.837	0.725	0.805	0.793	0.727	0.774	0.715	0.697	0.756	0.835	0.689	0.658	0.690	0.745	0.768	0.680	0.666	0.768	0.795	0.768	0.793	0.895	0.743	0.819	0.818	0.814
563	South Carolina	0.797	0.812	0.855	0.814	0.837	0.721	0.793	0.778	0.691	0.760	0.654	0.642	0.741	0.834	0.636	0.579	0.647	0.718	0.745	0.625	0.607	0.746	0.782	0.741	0.777	0.901	0.707	0.816	0.812	0.805
564	Rhode Island	0.830	0.843	0.876	0.844	0.860	0.747	0.836	0.826	0.783	0.810	0.771	0.755	0.789	0.858	0.746	0.732	0.745	0.790	0.805	0.741	0.732	0.804	0.828	0.806	0.827	0.914	0.783	0.842	0.843	0.844
565	Hawaii	0.858	0.872	0.907	0.873	0.890	0.773	0.865	0.855	0.811	0.839	0.794	0.778	0.817	0.889	0.770	0.754	0.769	0.818	0.831	0.765	0.756	0.830	0.856	0.831	0.855	0.948	0.807	0.871	0.872	0.873
566	Pittsburgh	0.840	0.852	0.874	0.851	0.862	0.753	0.855	0.850	0.850	0.838	0.829	0.817	0.815	0.861	0.810	0.818	0.806	0.836	0.835	0.811	0.811	0.833	0.849	0.838	0.850	0.903	0.819	0.847	0.852	0.859
567	Philadelphia	0.792	0.804	0.831	0.804	0.817	0.712	0.803	0.796	0.783	0.785	0.762	0.750	0.764	0.816	0.743	0.743	0.741	0.776	0.779	0.742	0.739	0.777	0.796	0.780	0.797	0.864	0.760	0.801	0.804	0.809
568	Alabama	0.885	0.895	0.918	0.894	0.906	0.789	0.893	0.889	0.843	0.860	0.849	0.826	0.836	0.841	0.815	0.810	0.833	0.838	0.861	0.809	0.799	0.818	0.878	0.897	0.884	0.886	0.849	0.860	0.892	0.895
569	Utah	0.823	0.835	0.863	0.835	0.849	0.739	0.831	0.823	0.794	0.808	0.783	0.767	0.787	0.848	0.759	0.753	0.756	0.794	0.805	0.756	0.749	0.804	0.824	0.807	0.824	0.898	0.786	0.833	0.835	0.838
570	Iowa	0.792	0.805	0.844	0.807	0.827	0.714	0.789	0.776	0.696	0.756	0.676	0.660	0.738	0.825	0.652	0.607	0.658	0.720	0.747	0.642	0.625	0.748	0.779	0.745	0.776	0.887	0.717	0.808	0.806	0.800
571	Massachusetts	0.757	0.769	0.794	0.769	0.782	0.680	0.766	0.759	0.737	0.746	0.724	0.711	0.727	0.780	0.703	0.700	0.701	0.735	0.743	0.701	0.696	0.742	0.760	0.744	0.760	0.826	0.726	0.767	0.769	0.772
572	Oklahoma	0.802	0.815	0.848	0.816	0.832	0.722	0.806	0.796	0.745	0.779	0.736	0.719	0.760	0.831	0.710	0.691	0.709	0.756	0.775	0.704	0.693	0.774	0.798	0.775	0.797	0.886	0.753	0.815	0.815	0.814
573	Louisiana	0.804	0.818	0.856	0.819	0.838	0.726	0.807	0.799	0.738	0.780	0.705	0.691	0.759	0.836	0.684	0.657	0.707	0.743	0.758	0.678	0.667	0.776	0.805	0.775	0.803	0.899	0.729	0.819	0.818	0.816
574	New Mexico	0.803	0.815	0.849	0.816	0.833	0.722	0.805	0.794	0.737	0.776	0.729	0.711	0.757	0.831	0.702	0.679	0.701	0.750	0.773	0.695	0.683	0.772	0.796	0.772	0.795	0.887	0.750	0.816	0.815	0.814
575	Texas	0.815	0.829	0.858	0.829	0.843	0.733	0.824	0.816	0.787	0.802	0.772	0.757	0.781	0.842	0.750	0.743	0.747	0.787	0.797	0.747	0.740	0.795	0.817	0.798	0.816	0.894	0.777	0.826	0.829	0.831
576	Kentucky	0.797	0.809	0.835	0.809	0.822	0.716	0.808	0.801	0.784	0.789	0.766	0.753	0.767	0.821	0.746	0.745	0.743	0.779	0.783	0.745	0.741	0.782	0.801	0.784	0.801	0.869	0.765	0.806	0.809	0.813
577	Kansas	0.742	0.755	0.788	0.756	0.773	0.669	0.745	0.735	0.682	0.719	0.666	0.651	0.701	0.771	0.644	0.620	0.646	0.694	0.711	0.638	0.627	0.711	0.736	0.710	0.734	0.827	0.687	0.756	0.755	0.753
578	Wisconsin	0.780	0.794	0.829	0.795	0.813	0.704	0.782	0.771	0.714	0.755	0.696	0.681	0.736	0.811	0.674	0.646	0.675	0.728	0.746	0.666	0.654	0.746	0.773	0.745	0.771	0.870	0.720	0.795	0.794	0.791
579	Tennessee	0.773	0.786	0.821	0.787	0.805	0.698	0.777	0.767	0.720	0.753	0.698	0.685	0.733	0.803	0.678	0.657	0.680	0.730	0.742	0.672	0.663	0.742	0.768	0.741	0.766	0.862	0.717	0.787	0.786	0.786
580	Minnesota	0.773	0.787	0.822	0.788	0.806	0.698	0.778	0.768	0.722	0.754	0.699	0.686	0.734	0.804	0.679	0.658	0.681	0.731	0.743	0.674	0.665	0.743	0.769	0.742	0.767	0.863	0.717	0.788	0.787	0.787
581	Colorado	0.772	0.785	0.817	0.785	0.802	0.696	0.778	0.769	0.732	0.756	0.712	0.699	0.736	0.800	0.692	0.678	0.692	0.737	0.746	0.688	0.680	0.746	0.770	0.746	0.769	0.855	0.724	0.784	0.785	0.786
582	Indiana	0.744	0.758	0.792	0.759	0.776	0.672	0.747	0.736	0.682	0.722	0.662	0.649	0.703	0.775	0.642	0.616	0.644	0.696	0.711	0.635	0.624	0.711	0.738	0.710	0.736	0.832	0.686	0.759	0.758	0.756
583	Nebraska	0.811	0.824	0.857	0.824	0.841	0.731	0.819	0.810	0.777	0.797	0.755	0.742	0.775	0.839	0.734	0.723	0.734	0.780	0.787	0.731	0.725	0.786	0.810	0.787	0.809	0.897	0.764	0.823	0.824	0.826
584	Connecticut	0.825	0.838	0.869	0.839	0.854	0.742	0.833	0.824	0.790	0.809	0.774	0.759	0.788	0.853	0.751	0.742	0.750	0.792	0.803	0.748	0.741	0.802	0.825	0.804	0.824	0.907	0.782	0.837	0.838	0.840
585	Ohio	0.836	0.849	0.880	0.849	0.865	0.752	0.843	0.834	0.795	0.817	0.783	0.766	0.797	0.863	0.758	0.746	0.755	0.799	0.813	0.753	0.745	0.812	0.835	0.814	0.834	0.918	0.792	0.848	0.849	0.850
586	Michigan	0.742	0.755	0.789	0.756	0.773	0.670	0.745	0.735	0.684	0.720	0.666	0.652	0.702	0.772	0.645	0.622	0.647	0.696	0.711	0.639	0.629	0.711	0.736	0.711	0.735	0.827	0.687	0.756	0.755	0.754
587	Arizona	0.821	0.834	0.862	0.834	0.848	0.738	0.832	0.824	0.802	0.810	0.786	0.772	0.789	0.846	0.764	0.761	0.761	0.799	0.806	0.762	0.757	0.804	0.824	0.807	0.824	0.897	0.787	0.831	0.834	0.838
588	New Jersey	0.809	0.822	0.850	0.822	0.836	0.728	0.820	0.814	0.800	0.803	0.774	0.763	0.780	0.834	0.757	0.756	0.756	0.794	0.794	0.756	0.754	0.792	0.813	0.795	0.813	0.886	0.774	0.819	0.822	0.827
589	Syracuse	0.847	0.861	0.894	0.861	0.878	0.763	0.856	0.847	0.813	0.832	0.795	0.780	0.810	0.876	0.772	0.762	0.770	0.815	0.825	0.768	0.761	0.824	0.847	0.825	0.847	0.933	0.802	0.860	0.861	0.863
590	New York	0.753	0.768	0.801	0.768	0.784	0.683	0.767	0.760	0.760	0.757	0.711	0.706	0.731	0.782	0.702	0.703	0.705	0.750	0.736	0.705	0.706	0.735	0.759	0.735	0.758	0.840	0.709	0.765	0.767	0.774
591	Richmond	0.810	0.825	0.862	0.826	0.845	0.731	0.812	0.800	0.737	0.783	0.718	0.702	0.763	0.843	0.694	0.663	0.697	0.753	0.773	0.686	0.673	0.773	0.802	0.772	0.800	0.905	0.746	0.826	0.825	0.822
592	Atlanta	0.798	0.812	0.846	0.813	0.830	0.720	0.803	0.793	0.747	0.778	0.728	0.714	0.758	0.828	0.706	0.687	0.707	0.756	0.769	0.701	0.691	0.769	0.794	0.769	0.793	0.887	0.745	0.812	0.812	0.812
593	Washington, DC	0.752	0.766	0.800	0.767	0.783	0.681	0.763	0.756	0.741	0.749	0.703	0.695	0.726	0.781	0.690	0.686	0.693	0.737	0.732	0.691	0.688	0.732	0.756	0.732	0.754	0.838	0.707	0.765	0.766	0.771
594	Chicago	0.774	0.788	0.821	0.788	0.804	0.699	0.784	0.776	0.755	0.767	0.723	0.714	0.744	0.802	0.708	0.701	0.709	0.753	0.753	0.707	0.704	0.752	0.776	0.753	0.775	0.859	0.729	0.786	0.788	0.791
595	St. Louis	0.776	0.789	0.823	0.790	0.807	0.700	0.781	0.771	0.725	0.757	0.706	0.692	0.737	0.806	0.685	0.666	0.686	0.734	0.747	0.680	0.671	0.747	0.772	0.747	0.771	0.863	0.723	0.790	0.790	0.789
596	Sacramento	0.850	0.863	0.892	0.863	0.877	0.764	0.860	0.852	0.828	0.838	0.812	0.797	0.816	0.876	0.789	0.785	0.786	0.825	0.834	0.787	0.782	0.832	0.853	0.835	0.853	0.928	0.814	0.860	0.863	0.867
597	Northern California	0.822	0.835	0.864	0.835	0.850	0.739	0.830	0.822	0.792	0.807	0.778	0.762	0.786	0.848	0.754	0.747	0.752	0.792	0.803	0.751	0.745	0.801	0.822	0.804	0.822	0.900	0.783	0.833	0.835	0.837
598	San Diego	0.822	0.834	0.856	0.833	0.844	0.738	0.839	0.834	0.847	0.826	0.813	0.805	0.802	0.843	0.799	0.809	0.797	0.828	0.818	0.802	0.804	0.816	0.833	0.820	0.834	0.886	0.801	0.829	0.834	0.843
599	Southern California	0.818	0.830	0.855	0.829	0.842	0.734	0.831	0.826	0.824	0.816	0.796	0.786	0.793	0.841	0.779	0.784	0.778	0.811	0.808	0.780	0.780	0.806	0.825	0.810	0.825	0.888	0.789	0.826	0.830	0.837

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	21	22	23	24	25	26	27	28	2A	2B	2D	2I	2L	2M	2N	2O	2P	2Q	2R	2S	2T	31	32	33	34	35	36	37	38	3A
501	Miami	0.716	0.709	0.727	0.708	0.721	0.731	0.725	0.726	0.714	0.708	0.739	0.732	0.730	0.754	0.722	0.744	0.750	0.683	0.721	0.730	0.742	0.713	0.692	0.709	0.691	0.703	0.711	0.702	0.704	0.669
502	Broward County / Palm Beach	0.769	0.763	0.782	0.761	0.776	0.787	0.780	0.781	0.770	0.764	0.793	0.787	0.786	0.810	0.778	0.799	0.805	0.736	0.775	0.785	0.798	0.767	0.741	0.759	0.740	0.753	0.761	0.753	0.754	0.719
503	Tampa	0.790	0.780	0.802	0.778	0.796	0.808	0.800	0.800	0.788	0.781	0.816	0.809	0.807	0.834	0.798	0.822	0.828	0.751	0.798	0.807	0.820	0.789	0.743	0.763	0.741	0.757	0.766	0.756	0.758	0.719
504	Orlando	0.780	0.770	0.792	0.768	0.786	0.798	0.789	0.788	0.777	0.769	0.807	0.799	0.797	0.823	0.787	0.811	0.818	0.741	0.788	0.798	0.809	0.779	0.732	0.752	0.731	0.746	0.754	0.744	0.746	0.706
505	Jacksonville	0.804	0.793	0.816	0.791	0.809	0.822	0.814	0.814	0.803	0.796	0.830	0.823	0.821	0.848	0.812	0.836	0.843	0.764	0.811	0.821	0.834	0.803	0.755	0.776	0.754	0.770	0.779	0.770	0.771	0.732
506	Daytona / Gainesville	0.789	0.775	0.799	0.773	0.794	0.806	0.794	0.793	0.781	0.772	0.818	0.807	0.805	0.834	0.794	0.820	0.828	0.742	0.798	0.808	0.818	0.788	0.721	0.743	0.719	0.737	0.745	0.733	0.734	0.690
521	Diversified Dental - Las Vegas	0.907	0.914	0.934	0.914	0.922	0.940	0.947	0.953	0.946	0.940	0.926	0.939	0.939	0.962	0.932	0.955	0.957	0.894	0.909	0.924	0.954	0.907	0.914	0.934	0.914	0.922	0.940	0.948	0.954	0.946
522	Mastercare Dental - Reno	0.859	0.846	0.875	0.843	0.868	0.887	0.872	0.875	0.863	0.843	0.893	0.890	0.887	0.922	0.870	0.901	0.909	0.809	0.866	0.882	0.899	0.857	0.845	0.874	0.843	0.866	0.886	0.872	0.875	0.863
524	Premier - Minnesota	0.874	0.867	0.888	0.865	0.881	0.894	0.891	0.892	0.882	0.878	0.896	0.894	0.893	0.918	0.885	0.908	0.913	0.842	0.880	0.890	0.906	0.840	0.846	0.866	0.845	0.859	0.869	0.864	0.867	0.831
526	Dental Options Pricing - Oregon	0.882	0.871	0.897	0.869	0.889	0.907	0.897	0.900	0.889	0.873	0.912	0.909	0.906	0.939	0.896	0.925	0.929	0.838	0.887	0.903	0.920	0.842	0.848	0.872	0.846	0.865	0.878	0.864	0.869	0.821
527	Rental Network - Hawaii	0.815	0.814	0.833	0.814	0.825	0.839	0.836	0.839	0.831	0.822	0.837	0.840	0.839	0.860	0.832	0.852	0.854	0.790	0.818	0.832	0.849	0.789	0.797	0.815	0.797	0.807	0.819	0.814	0.818	0.790
528	Diversified Dental - Reno	0.947	0.960	0.980	0.961	0.967	0.985	0.995	1.001	0.994	0.990	0.969	0.983	0.984	1.006	0.978	1.000	1.002	0.937	0.949	0.967	1.000	0.947	0.960	0.980	0.961	0.968	0.985	0.996	1.002	0.995
550	North Dakota	0.842	0.823	0.850	0.820	0.845	0.858	0.846	0.845	0.830	0.823	0.872	0.861	0.857	0.891	0.846	0.875	0.883	0.789	0.852	0.862	0.871	0.778	0.780	0.805	0.778	0.800	0.808	0.793	0.794	0.740
551	Nevada	0.858	0.864	0.883	0.864	0.871	0.888	0.895	0.901	0.874	0.864	0.866	0.873	0.873	0.897	0.866	0.890	0.891	0.822	0.847	0.862	0.887	0.858	0.856	0.875	0.856	0.863	0.878	0.885	0.891	0.838
553	Idaho	0.886	0.876	0.902	0.874	0.894	0.912	0.905	0.908	0.900	0.885	0.913	0.914	0.911	0.943	0.902	0.930	0.933	0.846	0.891	0.907	0.925	0.842	0.849	0.873	0.847	0.865	0.879	0.869	0.874	0.831
554	Vermont	0.815	0.799	0.823	0.797	0.819	0.830	0.817	0.815	0.801	0.793	0.845	0.832	0.829	0.859	0.818	0.845	0.853	0.765	0.824	0.834	0.842	0.763	0.767	0.789	0.764	0.784	0.791	0.775	0.775	0.724
555	New Hampshire	0.841	0.825	0.853	0.822	0.847	0.864	0.847	0.850	0.838	0.819	0.874	0.867	0.864	0.897	0.852	0.881	0.885	0.789	0.847	0.864	0.875	0.789	0.794	0.819	0.791	0.813	0.825	0.804	0.809	0.754
556	Delaware	0.843	0.831	0.855	0.829	0.849	0.862	0.852	0.851	0.839	0.833	0.871	0.863	0.861	0.889	0.851	0.876	0.883	0.800	0.852	0.862	0.873	0.792	0.796	0.818	0.794	0.812	0.821	0.809	0.810	0.766
557	Washington											0.902																			
558	Oregon	0.870	0.858	0.884	0.855	0.877	0.895	0.881	0.884	0.872	0.855	0.902	0.897	0.894	0.927	0.883	0.913	0.917	0.823	0.876	0.892	0.907	0.827	0.833	0.858	0.830	0.850	0.863	0.846	0.851	0.799
559	North Carolina	0.823	0.806	0.831	0.803	0.826	0.839	0.823	0.821	0.806	0.798	0.855	0.841	0.838	0.870	0.826	0.854	0.863	0.769	0.833	0.843	0.851	0.759	0.762	0.786	0.760	0.781	0.789	0.771	0.771	0.717
560	West Virginia	0.837	0.824	0.845	0.821	0.840	0.850	0.836	0.834	0.819	0.825	0.860	0.847	0.844	0.870	0.835	0.857	0.871	0.792	0.845	0.852	0.856	0.774	0.777	0.796	0.775	0.791	0.798	0.784	0.784	0.744
561	Mississippi	0.815	0.797	0.820	0.794	0.817	0.826	0.805	0.802	0.783	0.789	0.844	0.823	0.819	0.850	0.808	0.834	0.851	0.757	0.825	0.833	0.831	0.736	0.737	0.758	0.735	0.754	0.760	0.739	0.738	0.687
562	Arkansas	0.830	0.815	0.837	0.813	0.833	0.842	0.826	0.823	0.807	0.812	0.855	0.839	0.836	0.863	0.826	0.850	0.864	0.781	0.839	0.846	0.848	0.762	0.765	0.784	0.763	0.780	0.786	0.769	0.769	0.725
563	South Carolina	0.808	0.790	0.815	0.787	0.811	0.822	0.807	0.805	0.790	0.781	0.840	0.825	0.821	0.853	0.810	0.837	0.847	0.754	0.818	0.828	0.834	0.725	0.728	0.750	0.726	0.746	0.753	0.737	0.737	0.686
564	Rhode Island	0.842	0.826	0.854	0.823	0.848	0.865	0.847	0.850	0.837	0.818	0.876	0.868	0.865	0.899	0.853	0.883	0.887	0.789	0.849	0.865	0.876	0.777	0.781	0.807	0.779	0.801	0.813	0.792	0.797	0.743
565	Hawaii	0.805	0.792	0.817	0.790	0.812	0.828	0.813	0.816	0.807	0.786	0.838	0.830	0.827	0.860	0.816	0.845	0.849	0.756	0.811	0.828	0.839	0.803	0.751	0.775	0.749	0.769	0.780	0.763	0.768	0.720
566	Pittsburgh	0.798	0.792	0.808	0.791	0.803	0.812	0.803	0.802	0.791	0.794	0.817	0.809	0.808	0.827	0.801	0.818	0.827	0.768	0.804	0.811	0.817	0.763	0.767	0.781	0.766	0.776	0.783	0.773	0.774	0.745
567	Philadelphia	0.809	0.802	0.821	0.801	0.815	0.826	0.819	0.819	0.808	0.802	0.833	0.827	0.825	0.848	0.817	0.838	0.844	0.775	0.815	0.825	0.836	0.774	0.780	0.798	0.779	0.792	0.800	0.790	0.792	0.756
568	Alabama	0.820	0.806	0.827	0.804	0.823	0.832	0.817	0.814	0.799	0.804	0.845	0.829	0.827	0.853	0.817	0.840	0.853	0.773	0.828	0.835	0.838	0.755	0.758	0.777	0.756	0.772	0.778	0.763	0.763	0.721
569	Utah	0.820	0.812	0.832	0.810	0.826	0.838	0.829	0.829	0.817	0.811	0.846	0.838	0.837	0.861	0.828	0.850	0.857	0.783	0.827	0.837	0.848	0.785	0.790	0.810	0.789	0.803	0.812	0.801	0.802	0.762
570	Iowa	0.814	0.797	0.822	0.794	0.818	0.830	0.816	0.814	0.799	0.791	0.844	0.832	0.829	0.860	0.817	0.844	0.853	0.762	0.824	0.834	0.841	0.744	0.748	0.770	0.745	0.766	0.773	0.757	0.758	0.707
571	Massachusetts	0.839	0.831	0.854	0.830	0.848	0.862	0.852	0.855	0.845	0.831	0.867	0.864	0.862	0.890	0.853	0.878	0.881	0.801	0.844	0.859	0.873	0.801	0.808	0.829	0.806	0.823	0.834	0.821	0.825	0.783
572	Oklahoma	0.824	0.814	0.836	0.812	0.829	0.842	0.834	0.834	0.822	0.816	0.849	0.843	0.841	0.867	0.832	0.855	0.862	0.786	0.831	0.841	0.853	0.765	0.770	0.790	0.769	0.784	0.793	0.785	0.786	0.749
573	Louisiana	0.816	0.798	0.821	0.795	0.817	0.826	0.804	0.801	0.780	0.786	0.846	0.823	0.820	0.850	0.808	0.834	0.851	0.756	0.826	0.833	0.832	0.736	0.737	0.758	0.735	0.754	0.759	0.737	0.736	0.684
574	New Mexico	0.856	0.848	0.872	0.846	0.864	0.881	0.872	0.875	0.865	0.850	0.885	0.883	0.881	0.910	0.871	0.898	0.901	0.816	0.861	0.876	0.893	0.808	0.814	0.837	0.813	0.829	0.842	0.831	0.835	0.794
575	Texas	0.827	0.817	0.839	0.815	0.833	0.845	0.836	0.836	0.823	0.817	0.853	0.846	0.844	0.870	0.835	0.858	0.865	0.788	0.834	0.844	0.856	0.775	0.780	0.800	0.778	0.793	0.803	0.793	0.794	0.754
576	Kentucky	0.781	0.772	0.790	0.771	0.785	0.793	0.781	0.780	0.766	0.770	0.803	0.791	0.789	0.810	0.781	0.800	0.811	0.744	0.788	0.795	0.798	0.731	0.735	0.750	0.733	0.746	0.751	0.739	0.740	0.706
577	Kansas	0.826	0.817	0.839	0.815	0.832	0.845	0.837	0.836	0.825	0.819	0.852	0.846	0.844	0.869	0.835	0.858	0.864	0.788	0.834	0.844	0.856	0.781	0.786	0.807	0.784	0.800	0.809	0.799	0.800	0.761
578	Wisconsin	0.838	0.824	0.848	0.821	0.843	0.855	0.844	0.842	0.829	0.821	0.867	0.857	0.854	0.885	0.844	0.870	0.878	0.791	0.847	0.857	0.868	0.788	0.792	0.815	0.790	0.809	0.818	0.803	0.804	0.754
579	Tennessee	0.796	0.783	0.804	0.781	0.799	0.808	0.792	0.789	0.773	0.778	0.822	0.805	0.803	0.828	0.793	0.815	0.829	0.750	0.805	0.812	0.813	0.741	0.744	0.762	0.742	0.758	0.764	0.746	0.746	0.702
580	Minnesota	0.824	0.813	0.834	0.810	0.829	0.840	0.830	0.829	0.816	0.810	0.851	0.842	0.839	0.866	0.830	0.854	0.861	0.782	0.831	0.841	0.851	0.780	0.785	0.805	0.783	0.800	0.807	0.794	0.795	0.751
581	Colorado	0.846	0.835	0.858	0.833	0.851	0.864	0.855	0.854	0.842	0.835	0.873	0.865	0.863	0.891	0.853	0.878	0.885	0.805	0.853	0.863	0.876	0.807	0.811	0.833	0.810	0.826	0.835	0.823	0.824	0.781
582	Indiana	0.799	0.784	0.805	0.782	0.801	0.810	0.792	0.789	0.772	0.777	0.825	0.807	0.804	0.831	0.794	0.817	0.832	0.748	0.807	0.815	0.815	0.739	0.742	0.760	0.740	0.757	0.762	0.742	0.742	0.696
583	Nebraska	0.796	0.789	0.808	0.788	0.803	0.813	0.807	0.807	0.796	0.791	0.819	0.814	0.812	0.835	0.805	0.825	0.831	0.764	0.802	0.812	0.823	0.746	0.752	0.769	0.751	0.763	0.771	0.764	0.766	0.734
584	Connecticut	0.852	0.843	0.867	0.841	0.860	0.876	0.865	0.869	0.858	0.843	0.881	0.878	0.876	0.905	0.867	0.892	0.895	0.811	0.857	0.873	0.887	0.811	0.818	0.841	0.816	0.834	0.846	0.832	0.837	0.793
585	Ohio	0.803	0.790	0.811	0.788	0.806	0.815	0.799	0.796	0.780	0.785	0.829	0.812	0.810	0.835	0.800	0.822	0.836	0.757	0.812	0.819	0.820	0.748	0.751	0.769	0.749	0.765	0.770	0.753	0.752	0.709
586	Michigan	0.856	0.843	0.870	0.841	0.863	0.880	0.867	0.870	0.860	0.843	0.886	0.883	0.880	0.911	0.869	0.897	0.901	0.810	0.862	0.878	0.891	0.806	0.811	0.836	0.809	0.829	0.842	0.826	0.831	0.782
587	Arizona	0.853	0.847	0.870	0.845	0.862	0.878	0.870	0.873	0.863	0.850	0.880	0.880	0.878	0.904	0.869	0.893	0.896	0.818	0.858	0.873	0.889	0.815	0.822	0.845	0.821	0.836	0.849	0.838	0.843	0.804
588	New Jersey	0.825	0.818	0.839	0.816	0.832	0.846	0.837	0.840	0.829	0.815	0.853	0.848	0.846	0.873	0.837	0.862	0.865	0.787	0.829	0.844	0.857	0.788	0.795	0.814	0.793	0.808	0.819	0.806	0.810	0.770
589	Syracuse	0.817	0.804	0.827	0.802	0.822	0.833	0.821	0.820	0.806	0.799	0.845	0.834	0.832	0.860	0.822	0.846	0.854	0.772	0.825	0.835	0.844	0.764	0.769	0.789	0.767	0.784	0.791	0.778	0.778	0.733
590	New York	0.831	0.822	0.843	0.820	0.837	0.851	0.839	0.842	0.829	0.814	0.860	0.853	0.851	0.880	0.841	0.867	0.871	0.790	0.836	0.850	0.862	0.799	0.804	0.825	0.803	0.819	0.829	0.813	0.817	0.772
591	Richmond	0.820	0.805	0.830	0.802	0.825	0.837	0.823	0.822	0.807	0.800	0.851	0.839	0.836	0.866	0.825	0.851	0.860	0.771	0.830	0.840	0.848	0.753	0.757	0.779	0.754	0.774	0.782	0.767	0.767	0.718
592	Atlanta	0.831	0.818	0.841	0.815	0.835	0.848	0.836	0.835	0.821	0.814	0.860	0.849	0.847	0.876	0.836	0.862	0.870	0.785	0.839	0.849	0.860	0.777	0.781	0.803	0.779	0.797	0.805	0.791	0.792	0.745
593	Washington, DC	0.797	0.788	0.807	0.787	0.802	0.812	0.803	0.803	0.790	0.784	0.822	0.813	0.811	0.836	0.802	0.825	0.831	0.760	0.804	0.813	0.823	0.762	0.766	0.784	0.765	0.779	0.786	0.774	0.775	0.736
594	Chicago	0.810	0.798	0.819	0.796	0.815	0.825	0.812	0.811	0.796	0.789	0.840	0.827	0.824	0.853	0.814	0.839	0.847	0.764	0.818	0.829	0.837	0.767	0.771	0.791	0.769	0.786	0.793	0.776	0.777	0.728
595	St. Louis	0.814	0.802	0.825	0.800	0.819	0.831	0.822	0.821	0.808	0.802	0.840	0.833	0.830	0.857	0.821	0.845	0.852	0.772	0.822	0.832	0.842	0.749	0.754	0.775	0.752	0.768	0.777	0.767	0.768	0.728
596	Sacramento	0.847	0.839	0.861	0.837	0.855	0.870	0.859	0.862	0.851	0.836	0.876	0.872	0.869	0.898	0.860	0.885	0.889	0.807	0.851	0.867	0.881	0.810	0.817	0.839	0.816	0.832	0.844	0.829	0.834	0.790
597	Northern California	0.865	0.854	0.879	0.852	0.872	0.889	0.875	0.878	0.866	0.849	0.896	0.891	0.888	0.919	0.878	0.905	0.909	0.820	0.870	0.886	0.900	0.832	0.838	0.862	0.836	0.855	0.867	0.849	0.853	0.803
598	San Diego	0.834	0.831	0.850	0.829	0.843	0.857	0.851	0.854	0.844	0.833	0.859	0.857	0.856	0.881	0.848	0.871	0.874	0.804	0.838	0.852	0.867	0.807	0.814	0.833	0.813	0.826	0.837	0.828	0.832	0.798
599	Southern California	0.836	0.832	0.851	0.831	0.845	0.858	0.851	0.855	0.845	0.833	0.862	0.859	0.858	0.883	0.850	0.873	0.876	0.804	0.840	0.854	0.869	0.813	0.820	0.839	0.819	0.832	0.843	0.833	0.837	0.800

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.708	0.697	0.695	0.716	0.682	0.700	0.731	0.659	0.695	0.699	0.711
502	Broward County / Palm Beach	0.755	0.745	0.744	0.765	0.730	0.748	0.780	0.706	0.743	0.748	0.760
503	Tampa	0.758	0.748	0.747	0.768	0.731	0.750	0.786	0.706	0.747	0.751	0.763
504	Orlando	0.748	0.737	0.735	0.757	0.719	0.738	0.775	0.695	0.737	0.740	0.752
505	Jacksonville	0.771	0.761	0.760	0.781	0.743	0.762	0.800	0.718	0.760	0.764	0.776
506	Daytona / Gainesville	0.738	0.725	0.723	0.746	0.705	0.725	0.767	0.681	0.728	0.731	0.741
521	Diversified Dental - Las Vegas	0.926	0.939	0.939	0.962	0.932	0.955	0.957	0.894	0.909	0.924	0.955
522	Mastercare Dental - Reno	0.891	0.888	0.885	0.920	0.869	0.900	0.907	0.809	0.864	0.880	0.898
524	Premier - Minnesota	0.858	0.853	0.852	0.874	0.837	0.857	0.889	0.813	0.848	0.853	0.869
526	Dental Options Pricing - Oregon	0.867	0.857	0.855	0.883	0.835	0.860	0.902	0.802	0.850	0.858	0.874
527	Rental Network - Hawaii	0.808	0.807	0.806	0.825	0.795	0.812	0.835	0.767	0.793	0.803	0.820
528	Diversified Dental - Reno	0.969	0.984	0.984	1.006	0.979	1.001	1.002	0.938	0.949	0.968	1.000
550	North Dakota	0.800	0.784	0.781	0.808	0.759	0.782	0.834	0.734	0.791	0.792	0.801
551	Nevada	0.841	0.845	0.845	0.867	0.834	0.855	0.876	0.803	0.826	0.837	0.862
553	Idaho	0.864	0.859	0.857	0.884	0.839	0.863	0.902	0.807	0.850	0.858	0.876
554	Vermont	0.788	0.769	0.767	0.791	0.746	0.767	0.816	0.720	0.775	0.777	0.785
555	New Hampshire	0.816	0.801	0.798	0.826	0.776	0.799	0.849	0.742	0.798	0.806	0.816
556	Delaware	0.813	0.801	0.799	0.822	0.781	0.801	0.843	0.756	0.802	0.805	0.817
557	Washington											
558	Oregon	0.854	0.841	0.839	0.867	0.817	0.842	0.888	0.784	0.835	0.844	0.858
559	North Carolina	0.784	0.765	0.762	0.788	0.741	0.762	0.814	0.714	0.772	0.773	0.781
560	West Virginia	0.791	0.776	0.774	0.794	0.759	0.775	0.818	0.739	0.784	0.785	0.789
561	Mississippi	0.756	0.733	0.731	0.753	0.711	0.730	0.783	0.690	0.748	0.747	0.747
562	Arkansas	0.781	0.762	0.761	0.781	0.744	0.761	0.807	0.724	0.773	0.773	0.776
563	South Carolina	0.748	0.730	0.728	0.752	0.708	0.728	0.777	0.683	0.737	0.739	0.746
564	Rhode Island	0.804	0.789	0.786	0.813	0.764	0.787	0.836	0.731	0.786	0.793	0.804
565	Hawaii	0.772	0.758	0.756	0.782	0.735	0.758	0.803	0.704	0.754	0.762	0.773
566	Pittsburgh	0.778	0.768	0.767	0.782	0.756	0.769	0.798	0.738	0.769	0.772	0.779
567	Philadelphia	0.794	0.784	0.783	0.802	0.769	0.786	0.818	0.745	0.782	0.787	0.798
568	Alabama	0.773	0.756	0.754	0.774	0.738	0.755	0.799	0.718	0.766	0.766	0.769
569	Utah	0.807	0.795	0.793	0.814	0.778	0.796	0.832	0.753	0.793	0.798	0.809
570	Iowa	0.767	0.751	0.748	0.772	0.728	0.748	0.797	0.703	0.757	0.758	0.766
571	Massachusetts	0.825	0.815	0.814	0.837	0.797	0.817	0.854	0.766	0.808	0.817	0.830
572	Oklahoma	0.784	0.776	0.775	0.795	0.760	0.778	0.812	0.736	0.774	0.778	0.791
573	Louisiana	0.757	0.732	0.730	0.753	0.710	0.730	0.783	0.688	0.748	0.747	0.747
574	New Mexico	0.831	0.823	0.822	0.847	0.805	0.827	0.864	0.773	0.815	0.823	0.839
575	Texas	0.795	0.785	0.784	0.805	0.768	0.787	0.823	0.743	0.784	0.788	0.800
576	Kentucky	0.747	0.734	0.733	0.749	0.720	0.734	0.768	0.702	0.739	0.741	0.745
577	Kansas	0.801	0.791	0.790	0.811	0.774	0.792	0.829	0.749	0.790	0.794	0.806
578	Wisconsin	0.812	0.796	0.794	0.819	0.774	0.795	0.842	0.747	0.800	0.802	0.813
579	Tennessee	0.761	0.742	0.740	0.759	0.723	0.740	0.784	0.703	0.751	0.752	0.754
580	Minnesota	0.803	0.788	0.786	0.809	0.769	0.788	0.829	0.744	0.790	0.794	0.803
581	Colorado	0.829	0.816	0.814	0.838	0.797	0.818	0.858	0.771	0.816	0.820	0.832
582	Indiana	0.759	0.738	0.736	0.757	0.719	0.736	0.783	0.697	0.750	0.750	0.751
583	Nebraska	0.764	0.757	0.756	0.774	0.743	0.759	0.788	0.721	0.754	0.758	0.770
584	Connecticut	0.836	0.827	0.825	0.849	0.807	0.828	0.867	0.775	0.819	0.828	0.841
585	Ohio	0.768	0.748	0.747	0.766	0.730	0.747	0.791	0.709	0.758	0.759	0.761
586	Michigan	0.830	0.820	0.818	0.844	0.798	0.820	0.864	0.765	0.814	0.822	0.835
587	Arizona	0.838	0.832	0.831	0.853	0.815	0.835	0.868	0.784	0.821	0.831	0.846
588	New Jersey	0.812	0.801	0.800	0.823	0.783	0.804	0.839	0.754	0.794	0.803	0.816
589	Syracuse	0.787	0.772	0.770	0.792	0.752	0.771	0.813	0.727	0.775	0.778	0.787
590	New York	0.825	0.810	0.808	0.834	0.790	0.812	0.851	0.760	0.806	0.813	0.825
591	Richmond	0.776	0.760	0.758	0.781	0.738	0.758	0.805	0.713	0.765	0.767	0.775
592	Atlanta	0.799	0.785	0.783	0.806	0.764	0.784	0.828	0.738	0.787	0.790	0.801
593	Washington, DC	0.783	0.769	0.768	0.789	0.752	0.771	0.806	0.729	0.770	0.774	0.784
594	Chicago	0.792	0.772	0.770	0.794	0.751	0.772	0.816	0.726	0.777	0.780	0.788
595	St. Louis	0.769	0.759	0.757	0.778	0.741	0.759	0.797	0.717	0.759	0.762	0.773
596	Sacramento	0.835	0.825	0.823	0.847	0.805	0.827	0.864	0.774	0.817	0.826	0.839
597	Northern California	0.860	0.846	0.844	0.870	0.824	0.847	0.890	0.789	0.840	0.848	0.861
598	San Diego	0.828	0.822	0.821	0.842	0.807	0.826	0.855	0.779	0.812	0.821	0.836
599	Southern California	0.836	0.827	0.826	0.849	0.812	0.832	0.862	0.782	0.818	0.828	0.842

THE GUARDIAN Life Insurance Company of America

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	5Y	5X	9X	IY	SY	IX	SX	JX	TX
501	Miami	0.901	0.734	0.750	0.989	1.051	0.794	0.856	0.815	0.876
502	Broward County / Palm Beach	0.927	0.761	0.786	1.033	1.088	0.856	0.891	0.887	0.922
503	Tampa	0.955	0.747	0.800	1.078	1.122	0.854	0.875	0.916	0.940
504	Orlando	0.946	0.737	0.791	1.062	1.111	0.838	0.863	0.902	0.929
505	Jacksonville	0.970	0.757	0.812	1.102	1.141	0.872	0.888	0.937	0.955
506	Daytona / Gainesville	0.981	0.727	0.810	1.105	1.152	0.830	0.852	0.928	0.952
521	Diversified Dental - Las Vegas	0.891	0.864	0.855	1.044	1.090	1.023	1.055	1.014	1.045
522	Mastercare Dental - Reno	0.800	0.764	0.811	0.929	0.974	0.892	0.927	0.951	0.987
524	Premier - Minnesota	0.868	0.819	0.840	0.970	1.013	0.924	0.954	0.950	0.979
526	Dental Options Pricing - Oregon	0.834	0.814	0.854	1.005	1.018	0.960	0.991	1.011	1.042
527	Rental Network - Hawaii	0.745	0.713	0.750	0.853	0.905	0.821	0.863	0.868	0.911
528	Diversified Dental - Reno	0.950	0.916	0.899	1.117	1.166	1.086	1.121	1.068	1.102
550	North Dakota	0.796	0.766	0.810	0.918	0.969	0.889	0.929	0.945	0.986
551	Nevada	0.846	0.821	0.813	0.992	1.036	0.972	1.003	0.963	0.993
553	Idaho	0.819	0.781	0.835	0.975	1.000	0.920	0.949	0.988	1.019
554	Vermont	0.790	0.729	0.793	0.868	0.916	0.812	0.841	0.888	0.919
555	New Hampshire	0.796	0.766	0.810	0.918	0.969	0.889	0.929	0.945	0.986
556	Delaware	0.805	0.752	0.803	0.899	0.934	0.850	0.870	0.910	0.932
557	Washington									
558	Oregon	0.813	0.780	0.819	0.962	0.991	0.925	0.949	0.973	0.998
559	North Carolina	0.791	0.713	0.796	0.865	0.916	0.791	0.823	0.889	0.923
560	West Virginia	0.806	0.721	0.804	0.867	0.889	0.769	0.794	0.861	0.888
561	Mississippi	0.787	0.692	0.787	0.822	0.865	0.716	0.739	0.828	0.853
562	Arkansas	0.791	0.715	0.772	0.837	0.871	0.769	0.785	0.833	0.852
563	South Carolina	0.794	0.705	0.798	0.873	0.919	0.786	0.813	0.895	0.925
564	Rhode Island	0.806	0.764	0.812	0.950	0.982	0.903	0.928	0.962	0.989
565	Hawaii	0.765	0.714	0.777	0.875	0.930	0.823	0.865	0.901	0.945
566	Pittsburgh	0.771	0.723	0.753	0.819	0.849	0.771	0.795	0.805	0.830
567	Philadelphia	0.779	0.740	0.773	0.860	0.903	0.827	0.855	0.867	0.895
568	Alabama	0.836	0.788	0.845	0.899	0.922	0.818	0.845	0.890	0.917
569	Utah	0.809	0.780	0.801	0.906	0.939	0.882	0.903	0.901	0.929
570	Iowa	0.797	0.714	0.798	0.883	0.924	0.802	0.824	0.901	0.926
571	Massachusetts	0.808	0.786	0.816	0.937	0.984	0.917	0.954	0.955	0.993
572	Oklahoma	0.782	0.728	0.780	0.873	0.906	0.816	0.842	0.878	0.905
573	Louisiana	0.778	0.690	0.776	0.811	0.855	0.713	0.736	0.815	0.841
574	New Mexico	0.794	0.748	0.799	0.931	0.966	0.880	0.908	0.944	0.973
575	Texas	0.777	0.725	0.771	0.863	0.901	0.815	0.838	0.869	0.893
576	Kentucky	0.754	0.678	0.732	0.790	0.829	0.721	0.743	0.782	0.806
577	Kansas	0.789	0.744	0.782	0.881	0.915	0.840	0.860	0.886	0.907
578	Wisconsin	0.791	0.723	0.791	0.873	0.917	0.809	0.835	0.889	0.917
579	Tennessee	0.788	0.714	0.771	0.821	0.867	0.756	0.783	0.820	0.849
580	Minnesota	0.800	0.750	0.797	0.890	0.928	0.845	0.867	0.901	0.925
581	Colorado	0.784	0.742	0.780	0.864	0.909	0.828	0.857	0.874	0.904
582	Indiana	0.780	0.700	0.766	0.813	0.858	0.741	0.767	0.816	0.844
583	Nebraska	0.749	0.693	0.743	0.816	0.865	0.766	0.799	0.825	0.860
584	Connecticut	0.799	0.770	0.805	0.934	0.973	0.904	0.935	0.948	0.980
585	Ohio	0.777	0.696	0.758	0.816	0.855	0.743	0.764	0.813	0.836
586	Michigan	0.805	0.766	0.817	0.937	0.980	0.896	0.929	0.960	0.995
587	Arizona	0.782	0.749	0.787	0.911	0.952	0.876	0.908	0.925	0.958
588	New Jersey	0.772	0.751	0.778	0.886	0.939	0.867	0.911	0.902	0.946
589	Syracuse	0.783	0.719	0.782	0.863	0.907	0.802	0.830	0.878	0.907
590	New York	0.760	0.743	0.765	0.857	0.923	0.840	0.898	0.869	0.928
591	Richmond	0.780	0.707	0.779	0.861	0.904	0.790	0.816	0.876	0.903
592	Atlanta	0.779	0.716	0.778	0.854	0.902	0.796	0.826	0.870	0.901
593	Washington, DC	0.747	0.711	0.743	0.802	0.863	0.775	0.820	0.814	0.858
594	Chicago	0.768	0.721	0.768	0.830	0.888	0.790	0.831	0.847	0.888
595	St. Louis	0.773	0.710	0.773	0.847	0.895	0.788	0.819	0.863	0.895
596	Sacramento	0.784	0.756	0.790	0.910	0.955	0.881	0.917	0.925	0.961
597	Northern California	0.798	0.776	0.805	0.930	0.972	0.909	0.943	0.945	0.980
598	San Diego	0.773	0.762	0.776	0.892	0.941	0.883	0.924	0.903	0.944
599	Southern California	0.771	0.762	0.774	0.887	0.938	0.881	0.924	0.898	0.940

THE GUARDIAN Life Insurance Company of America

DENTALGUARD ALLIANCE PLAN FACTORS

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

PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3
366	Pittsburgh	0.857	0.693	0.850	0.808	0.874	0.723	0.881	0.729	0.676	0.709	0.720	0.864	0.706	0.700	0.571	0.587	0.585	0.651	0.696	0.666	0.766

PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
367	Philadelphia	0.841	0.652	0.809	0.844	0.664	0.814	0.915	0.706	0.880	0.774	0.648	0.750	0.787	0.668	0.765	0.844	0.710	0.820	0.858	0.660	0.824	0.857	0.667	0.824	0.923	0.705	0.886	0.522	0.531	0.550

PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3
367	Philadelphia (cont.)	0.643	0.648	0.679	0.786	0.775	0.661	0.665	0.530

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1E1	C1F1	D1C1	D1J1	G1C1	G1K1
384	Connecticut	0.890	0.851	0.902	0.866	0.810	0.892	0.851	0.747	0.682	0.792	0.786

PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A2A1	A2B1	A2E1	A2F1	C1E1	C1F1	C2A1	C2B1	C2E1	C2F1	L1A1	L1B1	L1E1	L1F1	L2A1	L2B1	L2E1	L2F1
395	St. Louis	0.908	0.856	0.933	0.887	0.916	0.868	0.947	0.905	0.921	0.869	0.906	0.852	0.928	0.879	0.846	0.802	0.875	0.836	0.856	0.815	0.890	0.854

PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I5E1	I5E3	I5F1	I5F3	J5E1
399	Southern California	0.866	0.832	0.701	0.864	0.829	0.694	0.875	0.841	0.710	0.921	0.889	0.762	0.866	0.821	0.803	0.726	0.773	0.765	0.689	0.847	0.841	0.769	0.831	0.824	0.749	1.047	0.869	1.011	0.853	1.033

PPO #	PPO Name	J5E3	J5F1	J5F3	P001	P002
399	Southern California (cont.)	0.849	0.996	0.834	0.858	0.668

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	KB01	KB02	KB03	KB04	KB05	KB06	KB07	KB08	KB10	KB0A	KB0B	KB0D	KB0I	KB0L	KB0M	KB0N	KB0O	KB0P	KB0Q	KB0R	KB0S	KB0T
501	Miami	0.646	0.654	0.664	0.654	0.658	0.665	0.671	0.671	0.636	0.668	0.669	0.656	0.664	0.664	0.675	0.662	0.672	0.670	0.645	0.653	0.659	0.672
502	Broward County / Palm Beach	0.652	0.660	0.673	0.659	0.667	0.676	0.680	0.680	0.620	0.675	0.677	0.662	0.675	0.674	0.686	0.671	0.682	0.679	0.648	0.662	0.670	0.682
503	Tampa	0.676	0.687	0.702	0.687	0.694	0.705	0.710	0.710	0.642	0.706	0.707	0.688	0.705	0.704	0.717	0.700	0.711	0.706	0.676	0.690	0.698	0.712
504	Orlando	0.684	0.695	0.709	0.695	0.701	0.712	0.717	0.717	0.659	0.715	0.716	0.695	0.712	0.712	0.723	0.707	0.718	0.713	0.685	0.696	0.704	0.719
505	Jacksonville	0.699	0.710	0.724	0.710	0.717	0.727	0.733	0.733	0.672	0.730	0.731	0.711	0.726	0.726	0.739	0.723	0.736	0.729	0.699	0.713	0.720	0.735
506	Daytona / Gainesville	0.672	0.685	0.700	0.685	0.693	0.703	0.710	0.709	0.636	0.707	0.708	0.683	0.703	0.703	0.716	0.699	0.712	0.703	0.675	0.690	0.696	0.711
521	Diversified Dental - Las Vegas	0.809	0.820	0.836	0.821	0.825	0.839	0.849	0.852	0.826	0.848	0.848	0.823	0.837	0.838	0.852	0.835	0.851	0.849	0.807	0.813	0.824	0.851
522	Mastercare Dental - Reno	0.766	0.779	0.800	0.779	0.791	0.802	0.810	0.812	0.704	0.808	0.806	0.781	0.803	0.802	0.822	0.797	0.816	0.806	0.763	0.785	0.794	0.814
524	Premier - Minnesota	0.747	0.766	0.782	0.766	0.774	0.786	0.796	0.799	0.737	0.797	0.800	0.755	0.784	0.784	0.797	0.782	0.794	0.780	0.759	0.767	0.776	0.794
526	Dental Options Pricing - Oregon	0.803	0.819	0.840	0.818	0.830	0.844	0.855	0.855	0.765	0.851	0.850	0.818	0.843	0.843	0.862	0.838	0.856	0.845	0.807	0.823	0.834	0.858
527	Rental Network - Hawaii	0.741	0.754	0.769	0.754	0.760	0.771	0.779	0.781	0.734	0.777	0.776	0.754	0.770	0.770	0.784	0.767	0.780	0.776	0.742	0.750	0.761	0.781
528	Diversified Dental - Reno	0.957	0.976	0.993	0.977	0.981	0.996	1.009	1.014	0.987	1.009	1.007	0.976	0.994	0.995	1.013	0.992	1.010	1.008	0.957	0.961	0.980	1.010
550	North Dakota	0.686	0.708	0.726	0.707	0.719	0.730	0.740	0.740	0.638	0.739	0.744	0.693	0.729	0.728	0.743	0.725	0.738	0.717	0.702	0.716	0.724	0.740
551	Nevada	0.793	0.804	0.821	0.805	0.810	0.823	0.832	0.835	0.788	0.831	0.829	0.807	0.822	0.823	0.839	0.819	0.836	0.833	0.789	0.800	0.810	0.835
553	Idaho	0.765	0.786	0.806	0.786	0.796	0.810	0.823	0.825	0.743	0.824	0.824	0.775	0.809	0.809	0.826	0.806	0.822	0.804	0.777	0.788	0.799	0.822
554	Vermont	0.669	0.684	0.700	0.683	0.694	0.703	0.709	0.708	0.620	0.705	0.707	0.680	0.702	0.701	0.714	0.698	0.709	0.698	0.675	0.690	0.698	0.711
555	New Hampshire	0.685	0.701	0.720	0.700	0.712	0.725	0.731	0.732	0.633	0.728	0.728	0.697	0.724	0.723	0.738	0.719	0.733	0.719	0.691	0.707	0.717	0.735
556	Delaware	0.709	0.729	0.746	0.728	0.738	0.749	0.757	0.758	0.678	0.757	0.760	0.718	0.748	0.748	0.760	0.745	0.756	0.740	0.721	0.733	0.741	0.756
557	Washington																						
558	Oregon	0.736	0.748	0.767	0.747	0.758	0.771	0.779	0.779	0.690	0.774	0.772	0.750	0.770	0.770	0.788	0.765	0.782	0.774	0.735	0.752	0.762	0.783
559	North Carolina	0.634	0.649	0.666	0.648	0.659	0.669	0.674	0.673	0.582	0.670	0.673	0.644	0.668	0.667	0.680	0.664	0.674	0.662	0.641	0.656	0.664	0.676
560	West Virginia	0.712	0.730	0.743	0.729	0.738	0.745	0.754	0.753	0.681	0.754	0.759	0.717	0.745	0.745	0.755	0.742	0.751	0.736	0.725	0.735	0.741	0.752
561	Mississippi	0.623	0.635	0.649	0.634	0.645	0.651	0.656	0.654	0.569	0.653	0.659	0.631	0.650	0.650	0.661	0.647	0.657	0.647	0.628	0.647	0.649	0.657
562	Arkansas	0.720	0.731	0.745	0.730	0.740	0.745	0.750	0.749	0.667	0.747	0.752	0.730	0.744	0.743	0.756	0.740	0.752	0.746	0.719	0.738	0.743	0.752
563	South Carolina	0.637	0.655	0.670	0.654	0.665	0.673	0.679	0.679	0.587	0.677	0.680	0.647	0.673	0.672	0.684	0.669	0.680	0.665	0.647	0.661	0.669	0.681
564	Rhode Island	0.726	0.739	0.759	0.738	0.751	0.763	0.771	0.770	0.664	0.767	0.763	0.739	0.765	0.764	0.781	0.758	0.774	0.761	0.727	0.750	0.756	0.774
565	Hawaii	0.649	0.676	0.694	0.675	0.688	0.698	0.711	0.707	0.599	0.711	0.715	0.656	0.700	0.699	0.712	0.693	0.704	0.678	0.671	0.685	0.693	0.707
566	Pittsburgh	0.686	0.697	0.707	0.696	0.702	0.708	0.713	0.713	0.669	0.712	0.714	0.693	0.708	0.708	0.716	0.705	0.713	0.708	0.689	0.698	0.704	0.714
567	Philadelphia	0.687	0.699	0.713	0.699	0.706	0.715	0.721	0.722	0.664	0.718	0.720	0.697	0.714	0.714	0.724	0.711	0.722	0.715	0.689	0.700	0.709	0.722
568	Alabama	0.737	0.747	0.761	0.746	0.756	0.761	0.765	0.764	0.683	0.762	0.767	0.747	0.760	0.759	0.772	0.756	0.768	0.763	0.735	0.754	0.760	0.768
569	Utah	0.751	0.763	0.779	0.763	0.771	0.781	0.787	0.787	0.720	0.783	0.784	0.764	0.780	0.780	0.792	0.776	0.788	0.782	0.751	0.765	0.773	0.789
570	Iowa	0.658	0.676	0.692	0.675	0.686	0.696	0.703	0.702	0.609	0.700	0.703	0.667	0.695	0.694	0.707	0.691	0.702	0.687	0.668	0.683	0.691	0.703
571	Massachusetts	0.721	0.736	0.752	0.736	0.745	0.756	0.763	0.764	0.692	0.760	0.760	0.734	0.755	0.754	0.769	0.751	0.764	0.755	0.724	0.737	0.748	0.764
572	Oklahoma	0.717	0.730	0.746	0.730	0.738	0.749	0.756	0.756	0.687	0.754	0.755	0.728	0.749	0.749	0.762	0.745	0.757	0.748	0.721	0.735	0.741	0.757
573	Louisiana	0.660	0.670	0.684	0.669	0.680	0.686	0.690	0.688	0.600	0.686	0.691	0.670	0.685	0.684	0.697	0.681	0.692	0.684	0.660	0.681	0.684	0.692
574	New Mexico	0.731	0.743	0.760	0.743	0.752	0.764	0.773	0.774	0.699	0.770	0.768	0.744	0.765	0.765	0.782	0.759	0.776	0.767	0.731	0.747	0.754	0.776
575	Texas	0.717	0.728	0.744	0.728	0.737	0.747	0.753	0.753	0.683	0.750	0.751	0.729	0.747	0.747	0.760	0.742	0.755	0.748	0.718	0.733	0.740	0.755
576	Kentucky	0.658	0.670	0.681	0.670	0.676	0.682	0.688	0.688	0.635	0.687	0.690	0.664	0.681	0.681	0.690	0.679	0.687	0.679	0.663	0.672	0.678	0.687
577	Kansas	0.712	0.728	0.744	0.728	0.736	0.747	0.754	0.754	0.684	0.752	0.755	0.721	0.746	0.746	0.757	0.743	0.754	0.742	0.720	0.730	0.739	0.755
578	Wisconsin	0.692	0.708	0.725	0.708	0.718	0.729	0.737	0.735	0.649	0.733	0.736	0.703	0.728	0.727	0.741	0.723	0.736	0.723	0.700	0.714	0.722	0.737
579	Tennessee	0.588	0.601	0.611	0.600	0.607	0.613	0.618	0.617	0.556	0.616	0.620	0.595	0.612	0.611	0.620	0.610	0.618	0.609	0.595	0.605	0.610	0.619
580	Minnesota	0.693	0.707	0.722	0.707	0.716	0.725	0.731	0.731	0.659	0.728	0.731	0.703	0.724	0.723	0.736	0.721	0.732	0.721	0.697	0.710	0.719	0.732
581	Colorado	0.692	0.703	0.718	0.702	0.711	0.721	0.728	0.727	0.658	0.724	0.725	0.703	0.720	0.720	0.733	0.716	0.729	0.722	0.693	0.706	0.714	0.730
582	Indiana	0.612	0.624	0.636	0.623	0.631	0.637	0.642	0.641	0.571	0.640	0.644	0.619	0.636	0.636	0.645	0.633	0.642	0.632	0.617	0.630	0.635	0.643
583	Nebraska	0.673	0.689	0.702	0.689	0.696	0.705	0.711	0.712	0.658	0.711	0.712	0.682	0.703	0.703	0.713	0.701	0.711	0.701	0.680	0.689	0.697	0.711
584	Connecticut	0.730	0.745	0.764	0.745	0.755	0.767	0.774	0.776	0.698	0.772	0.771	0.743	0.766	0.766	0.780	0.763	0.776	0.765	0.733	0.747	0.758	0.776
585	Ohio	0.641	0.654	0.666	0.653	0.662	0.667	0.672	0.672	0.606	0.670	0.675	0.648	0.666	0.666	0.676	0.663	0.672	0.663	0.647	0.659	0.664	0.673
586	Michigan	0.725	0.742	0.761	0.741	0.752	0.766	0.774	0.774	0.683	0.772	0.771	0.737	0.765	0.765	0.780	0.761	0.775	0.761	0.732	0.746	0.757	0.776
587	Arizona	0.726	0.739	0.757	0.739	0.748	0.760	0.767	0.768	0.703	0.764	0.763	0.739	0.760	0.759	0.773	0.756	0.768	0.760	0.728	0.739	0.750	0.769
588	New Jersey	0.676	0.689	0.703	0.689	0.696	0.706	0.712	0.714	0.650	0.709	0.709	0.688	0.704	0.704	0.718	0.702	0.714	0.707	0.677	0.689	0.699	0.713
589	Syracuse	0.657	0.672	0.685	0.672	0.681	0.688	0.694	0.695	0.621	0.692	0.694	0.667	0.687	0.687	0.699	0.684	0.695	0.684	0.662	0.675	0.683	0.695
590	New York	0.661	0.671	0.684	0.671	0.678	0.686	0.693	0.692	0.631	0.689	0.689	0.672	0.686	0.685	0.699	0.682	0.695	0.690	0.660	0.673	0.681	0.695
591	Richmond	0.651	0.672	0.688	0.672	0.682	0.691	0.699	0.699	0.614	0.698	0.702	0.659	0.690	0.690	0.701	0.687	0.697	0.679	0.665	0.677	0.685	0.697
592	Atlanta	0.679	0.686	0.702	0.686	0.695	0.705	0.709	0.709	0.629	0.706	0.708	0.691	0.705	0.705	0.718	0.700	0.713	0.706	0.674	0.693	0.699	0.713
593	Washington, DC	0.638	0.649	0.661	0.649	0.655	0.662	0.668	0.667	0.615	0.665	0.668	0.645	0.662	0.662	0.672	0.659	0.668	0.662	0.640	0.650	0.658	0.668
594	Chicago	0.620	0.631	0.644	0.631	0.639	0.646	0.650	0.651	0.581	0.646	0.649	0.630	0.645	0.644	0.656	0.641	0.652	0.645	0.621	0.635	0.642	0.652
595	St. Louis	0.646	0.662	0.677	0.661	0.669	0.680	0.687	0.686	0.616	0.684	0.687	0.655	0.679	0.679	0.689	0.675	0.686	0.674	0.654	0.664	0.672	0.687
596	Sacramento	0.729	0.742	0.758	0.742	0.751	0.762	0.768	0.770	0.696	0.765	0.764	0.742	0.761	0.760	0.775	0.757	0.771	0.763	0.729	0.743	0.754	0.770
597	Northern California	0.734	0.745	0.763	0.745	0.755	0.767	0.771	0.772	0.691	0.767	0.765	0.749	0.766	0.765	0.781	0.761	0.776	0.769	0.732	0.748	0.758	0.777
598	San Diego	0.714	0.727	0.740	0.727	0.732	0.743	0.750	0.752	0.698	0.747	0.747	0.726	0.741	0.741	0.755	0.738	0.752	0.746	0.715	0.725	0.735	0.751
599	Southern California	0.720	0.732	0.746	0.732	0.739	0.749	0.755	0.758	0.701	0.752	0.752	0.733	0.748	0.748	0.761	0.744	0.758	0.753	0.719	0.730	0.741	0.757

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	KC01	KC02	KC03	KC04	KC05	KC06	KC07	KC08	KC10	KC0A	KC0B	KC0D	KC0I	KC0L	KC0M	KC0N	KC0O	KC0P	KC0Q	KC0R	KC0S	KC0T
501	Miami	0.678	0.677	0.683	0.677	0.681	0.683	0.685	0.684	0.652	0.682	0.684	0.682	0.683	0.683	0.688	0.681	0.686	0.689	0.674	0.680	0.683	0.686
502	Broward County / Palm Beach	0.691	0.692	0.699	0.691	0.698	0.701	0.701	0.701	0.645	0.698	0.700	0.699	0.700	0.699	0.706	0.698	0.703	0.707	0.683	0.694	0.700	0.703
503	Tampa	0.721	0.721	0.732	0.721	0.729	0.733	0.736	0.734	0.671	0.732	0.734	0.730	0.734	0.734	0.741	0.731	0.736	0.740	0.713	0.724	0.732	0.737
504	Orlando	0.728	0.730	0.738	0.730	0.736	0.740	0.743	0.742	0.688	0.740	0.742	0.736	0.741	0.741	0.748	0.737	0.743	0.746	0.722	0.731	0.738	0.744
505	Jacksonville	0.744	0.746	0.756	0.745	0.752	0.757	0.760	0.759	0.702	0.757	0.759	0.752	0.759	0.758	0.765	0.756	0.762	0.764	0.737	0.750	0.754	0.762
506	Daytona / Gainesville	0.721	0.721	0.734	0.721	0.728	0.736	0.740	0.738	0.669	0.737	0.740	0.728	0.738	0.737	0.745	0.735	0.741	0.743	0.714	0.727	0.731	0.741
521	Diversified Dental - Las Vegas	0.862	0.869	0.880	0.870	0.873	0.882	0.885	0.886	0.863	0.884	0.885	0.873	0.882	0.882	0.888	0.881	0.887	0.887	0.858	0.863	0.873	0.886
522	Mastercare Dental - Reno	0.829	0.828	0.847	0.827	0.839	0.846	0.851	0.852	0.749	0.847	0.850	0.841	0.849	0.847	0.859	0.844	0.854	0.861	0.813	0.833	0.839	0.853
524	Premier - Minnesota	0.809	0.811	0.825	0.811	0.817	0.828	0.837	0.837	0.781	0.838	0.841	0.813	0.827	0.827	0.835	0.825	0.833	0.836	0.806	0.812	0.819	0.833
526	Dental Options Pricing - Oregon	0.869	0.870	0.888	0.869	0.880	0.893	0.899	0.897	0.812	0.895	0.896	0.880	0.891	0.891	0.902	0.888	0.898	0.901	0.862	0.872	0.883	0.900
527	Rental Network - Hawaii	0.792	0.794	0.802	0.794	0.799	0.804	0.808	0.807	0.764	0.805	0.805	0.799	0.803	0.803	0.810	0.801	0.808	0.810	0.787	0.793	0.801	0.809
528	Diversified Dental - Reno	1.027	1.040	1.056	1.042	1.045	1.059	1.070	1.075	1.049	1.071	1.070	1.043	1.057	1.058	1.073	1.055	1.071	1.072	1.025	1.029	1.044	1.072
550	North Dakota	0.753	0.751	0.768	0.750	0.762	0.772	0.779	0.779	0.682	0.780	0.786	0.757	0.770	0.770	0.779	0.767	0.776	0.780	0.749	0.758	0.765	0.779
551	Nevada	0.847	0.852	0.867	0.853	0.859	0.866	0.870	0.870	0.827	0.868	0.868	0.859	0.867	0.867	0.875	0.865	0.872	0.875	0.840	0.848	0.858	0.871
553	Idaho	0.836	0.839	0.857	0.838	0.848	0.861	0.867	0.868	0.791	0.868	0.871	0.843	0.860	0.860	0.868	0.857	0.865	0.867	0.832	0.840	0.850	0.864
554	Vermont	0.721	0.717	0.728	0.717	0.726	0.731	0.735	0.732	0.649	0.730	0.735	0.726	0.730	0.729	0.737	0.727	0.733	0.738	0.713	0.725	0.730	0.735
555	New Hampshire	0.745	0.744	0.757	0.744	0.755	0.761	0.765	0.764	0.672	0.763	0.765	0.754	0.761	0.760	0.770	0.757	0.765	0.769	0.738	0.749	0.759	0.768
556	Delaware	0.769	0.770	0.782	0.769	0.778	0.785	0.789	0.789	0.714	0.789	0.794	0.775	0.784	0.783	0.790	0.782	0.787	0.790	0.764	0.773	0.781	0.787
557	Washington																						
558	Oregon	0.792	0.792	0.809	0.792	0.802	0.812	0.817	0.814	0.731	0.811	0.812	0.803	0.812	0.811	0.821	0.808	0.817	0.821	0.783	0.796	0.806	0.819
559	North Carolina	0.686	0.684	0.694	0.683	0.692	0.697	0.702	0.699	0.613	0.698	0.702	0.692	0.696	0.695	0.704	0.693	0.700	0.705	0.678	0.690	0.697	0.702
560	West Virginia	0.764	0.763	0.776	0.762	0.771	0.778	0.784	0.783	0.715	0.785	0.791	0.767	0.778	0.778	0.784	0.775	0.781	0.784	0.760	0.767	0.773	0.782
561	Mississippi	0.667	0.663	0.676	0.662	0.673	0.678	0.682	0.679	0.599	0.679	0.686	0.673	0.678	0.677	0.685	0.675	0.682	0.686	0.658	0.674	0.676	0.681
562	Arkansas	0.764	0.762	0.776	0.761	0.771	0.775	0.779	0.778	0.700	0.776	0.783	0.771	0.774	0.774	0.783	0.771	0.780	0.787	0.751	0.768	0.771	0.780
563	South Carolina	0.692	0.688	0.699	0.687	0.697	0.702	0.705	0.705	0.618	0.704	0.709	0.696	0.701	0.700	0.708	0.698	0.705	0.709	0.686	0.696	0.702	0.707
564	Rhode Island	0.784	0.783	0.797	0.782	0.794	0.801	0.806	0.803	0.704	0.801	0.801	0.795	0.804	0.803	0.815	0.797	0.806	0.811	0.775	0.795	0.799	0.809
565	Hawaii	0.726	0.718	0.731	0.717	0.729	0.735	0.746	0.740	0.639	0.747	0.753	0.726	0.738	0.736	0.745	0.729	0.735	0.742	0.721	0.731	0.733	0.741
566	Pittsburgh	0.723	0.723	0.730	0.722	0.727	0.731	0.733	0.732	0.691	0.732	0.735	0.727	0.730	0.730	0.734	0.728	0.732	0.735	0.718	0.725	0.729	0.733
567	Philadelphia	0.732	0.731	0.738	0.730	0.736	0.740	0.742	0.742	0.689	0.740	0.743	0.736	0.739	0.739	0.745	0.737	0.743	0.746	0.725	0.734	0.739	0.743
568	Alabama	0.780	0.777	0.792	0.776	0.786	0.791	0.793	0.792	0.715	0.790	0.796	0.788	0.790	0.790	0.798	0.787	0.794	0.802	0.766	0.784	0.790	0.794
569	Utah	0.799	0.799	0.807	0.798	0.805	0.809	0.812	0.810	0.748	0.808	0.810	0.807	0.808	0.808	0.816	0.806	0.812	0.817	0.791	0.802	0.808	0.813
570	Iowa	0.715	0.712	0.723	0.711	0.721	0.726	0.732	0.729	0.642	0.729	0.734	0.720	0.726	0.725	0.733	0.723	0.729	0.733	0.709	0.719	0.726	0.731
571	Massachusetts	0.777	0.775	0.785	0.774	0.782	0.788	0.791	0.792	0.725	0.789	0.790	0.782	0.787	0.787	0.795	0.785	0.792	0.795	0.769	0.780	0.786	0.792
572	Oklahoma	0.768	0.768	0.780	0.768	0.776	0.782	0.786	0.784	0.719	0.783	0.786	0.775	0.783	0.783	0.790	0.779	0.785	0.788	0.761	0.774	0.779	0.786
573	Louisiana	0.702	0.698	0.712	0.697	0.707	0.714	0.716	0.714	0.631	0.713	0.719	0.709	0.713	0.713	0.722	0.710	0.718	0.723	0.690	0.709	0.711	0.718
574	New Mexico	0.786	0.788	0.803	0.787	0.796	0.805	0.810	0.808	0.739	0.806	0.806	0.797	0.807	0.806	0.816	0.803	0.810	0.813	0.778	0.793	0.799	0.811
575	Texas	0.765	0.765	0.777	0.765	0.773	0.779	0.782	0.780	0.715	0.778	0.781	0.773	0.780	0.780	0.787	0.776	0.782	0.786	0.757	0.771	0.776	0.783
576	Kentucky	0.697	0.696	0.704	0.696	0.702	0.705	0.708	0.708	0.658	0.708	0.711	0.701	0.704	0.704	0.709	0.703	0.707	0.711	0.692	0.700	0.704	0.707
577	Kansas	0.766	0.767	0.777	0.767	0.775	0.779	0.783	0.782	0.717	0.782	0.786	0.772	0.779	0.778	0.785	0.776	0.782	0.785	0.761	0.769	0.777	0.784
578	Wisconsin	0.747	0.746	0.760	0.746	0.755	0.762	0.768	0.765	0.684	0.764	0.768	0.754	0.762	0.761	0.769	0.759	0.765	0.769	0.741	0.751	0.759	0.767
579	Tennessee	0.627	0.626	0.634	0.626	0.632	0.635	0.638	0.637	0.579	0.637	0.642	0.631	0.635	0.634	0.640	0.632	0.637	0.641	0.621	0.630	0.635	0.638
580	Minnesota	0.743	0.742	0.751	0.741	0.749	0.753	0.756	0.755	0.687	0.754	0.758	0.748	0.752	0.751	0.759	0.750	0.756	0.759	0.736	0.747	0.752	0.755
581	Colorado	0.739	0.739	0.751	0.739	0.747	0.753	0.757	0.754	0.689	0.752	0.755	0.747	0.753	0.752	0.760	0.750	0.756	0.760	0.731	0.742	0.749	0.758
582	Indiana	0.652	0.649	0.658	0.648	0.657	0.659	0.663	0.661	0.595	0.661	0.666	0.656	0.658	0.658	0.665	0.657	0.661	0.666	0.644	0.656	0.659	0.663
583	Nebraska	0.722	0.722	0.729	0.721	0.727	0.731	0.735	0.735	0.684	0.734	0.737	0.725	0.730	0.730	0.735	0.729	0.733	0.736	0.718	0.724	0.729	0.733
584	Connecticut	0.788	0.790	0.800	0.789	0.797	0.803	0.807	0.807	0.735	0.805	0.806	0.797	0.803	0.802	0.811	0.800	0.807	0.810	0.780	0.791	0.801	0.807
585	Ohio	0.683	0.682	0.689	0.681	0.687	0.691	0.694	0.693	0.632	0.693	0.698	0.687	0.690	0.689	0.696	0.688	0.693	0.698	0.676	0.686	0.691	0.694
586	Michigan	0.787	0.788	0.801	0.787	0.798	0.805	0.811	0.809	0.723	0.808	0.809	0.796	0.804	0.803	0.813	0.801	0.809	0.812	0.781	0.791	0.801	0.811
587	Arizona	0.780	0.783	0.792	0.782	0.789	0.794	0.799	0.797	0.737	0.795	0.796	0.790	0.794	0.793	0.802	0.792	0.798	0.801	0.774	0.783	0.792	0.800
588	New Jersey	0.725	0.722	0.731	0.722	0.728	0.733	0.735	0.736	0.677	0.732	0.734	0.729	0.732	0.731	0.740	0.730	0.737	0.740	0.717	0.727	0.731	0.736
589	Syracuse	0.706	0.704	0.714	0.704	0.712	0.716	0.719	0.718	0.649	0.717	0.721	0.711	0.715	0.714	0.721	0.713	0.718	0.722	0.699	0.710	0.715	0.718
590	New York	0.703	0.701	0.709	0.701	0.706	0.710	0.713	0.710	0.654	0.709	0.711	0.708	0.710	0.710	0.718	0.708	0.715	0.719	0.695	0.705	0.710	0.715
591	Richmond	0.711	0.710	0.720	0.709	0.718	0.723	0.728	0.727	0.647	0.728	0.733	0.715	0.722	0.721	0.728	0.720	0.725	0.729	0.705	0.715	0.722	0.725
592	Atlanta	0.726	0.720	0.732	0.720	0.728	0.734	0.737	0.734	0.659	0.732	0.738	0.734	0.736	0.735	0.744	0.732	0.740	0.743	0.711	0.728	0.732	0.739
593	Washington, DC	0.678	0.675	0.683	0.675	0.680	0.683	0.686	0.684	0.636	0.684	0.687	0.680	0.683	0.683	0.688	0.681	0.686	0.689	0.672	0.680	0.683	0.686
594	Chicago	0.662	0.658	0.667	0.657	0.665	0.669	0.670	0.670	0.605	0.667	0.670	0.666	0.668	0.667	0.674	0.665	0.671	0.675	0.654	0.665	0.669	0.671
595	St. Louis	0.697	0.697	0.708	0.697	0.705	0.710	0.715	0.712	0.647	0.712	0.716	0.703	0.710	0.709	0.715	0.707	0.712	0.715	0.693	0.700	0.708	0.714
596	Sacramento	0.782	0.781	0.791	0.780	0.788	0.794	0.797	0.797	0.729	0.794	0.795	0.789	0.793	0.793	0.802	0.790	0.798	0.801	0.774	0.785	0.792	0.798
597	Northern California	0.786	0.786	0.797	0.785	0.794	0.800	0.802	0.801	0.725	0.798	0.798	0.797	0.799	0.799	0.809	0.796	0.804	0.808	0.777	0.789	0.799	0.807
598	San Diego	0.761	0.760	0.769	0.760	0.765	0.771	0.773	0.774	0.725	0.771	0.772	0.766	0.770	0.769	0.777	0.768	0.775	0.777	0.756	0.764	0.768	0.774
599	Southern California	0.768	0.766	0.775	0.766	0.772	0.777	0.779	0.780	0.728	0.777	0.777	0.773	0.776	0.776	0.784	0.774	0.781	0.784	0.761	0.770	0.775	0.781

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	KQ01	KQ02	KQ03	KQ04	KQ05	KQ06	KQ07	KQ08	KQ10	KQ0A	KQ0B	KQ0D	KQ0I	KQ0L	KQ0M	KQ0N	KQ0O	KQ0P	KQ0Q	KQ0R	KQ0S	KQ0T
501	Miami	0.680	0.675	0.680	0.675	0.678	0.681	0.681	0.680	0.664	0.678	0.680	0.681	0.679	0.679	0.685	0.677	0.682	0.685	0.669	0.679	0.680	0.683
502	Broward County / Palm Beach	0.696	0.689	0.698	0.688	0.696	0.698	0.697	0.694	0.656	0.690	0.694	0.700	0.696	0.695	0.703	0.692	0.698	0.703	0.676	0.695	0.699	0.699
503	Tampa	0.728	0.719	0.731	0.719	0.728	0.730	0.729	0.726	0.676	0.723	0.728	0.731	0.728	0.727	0.735	0.724	0.731	0.736	0.705	0.725	0.732	0.732
504	Orlando	0.734	0.728	0.737	0.727	0.735	0.736	0.736	0.735	0.692	0.732	0.736	0.737	0.736	0.735	0.742	0.732	0.738	0.742	0.715	0.731	0.738	0.739
505	Jacksonville	0.750	0.744	0.755	0.744	0.752	0.754	0.754	0.752	0.705	0.749	0.752	0.754	0.752	0.752	0.760	0.750	0.756	0.760	0.730	0.748	0.754	0.757
506	Daytona / Gainesville	0.728	0.717	0.732	0.717	0.726	0.731	0.731	0.727	0.670	0.726	0.730	0.729	0.729	0.728	0.737	0.726	0.732	0.737	0.704	0.724	0.730	0.734
521	Diversified Dental - Las Vegas	0.864	0.870	0.881	0.870	0.874	0.883	0.884	0.884	0.862	0.882	0.882	0.874	0.881	0.881	0.888	0.879	0.886	0.887	0.856	0.864	0.874	0.886
522	Mastercare Dental - Reno	0.838	0.823	0.844	0.822	0.836	0.847	0.843	0.838	0.743	0.834	0.835	0.842	0.842	0.841	0.855	0.835	0.847	0.853	0.804	0.834	0.843	0.849
524	Premier - Minnesota	0.812	0.800	0.815	0.800	0.808	0.816	0.823	0.821	0.785	0.823	0.828	0.806	0.814	0.814	0.823	0.812	0.821	0.818	0.792	0.805	0.810	0.821
526	Dental Options Pricing - Oregon	0.880	0.868	0.888	0.867	0.880	0.887	0.887	0.884	0.818	0.881	0.884	0.883	0.884	0.884	0.896	0.879	0.890	0.896	0.849	0.875	0.882	0.891
527	Rental Network - Hawaii	0.797	0.794	0.802	0.793	0.799	0.801	0.803	0.802	0.769	0.799	0.800	0.801	0.800	0.800	0.808	0.797	0.805	0.808	0.782	0.795	0.801	0.805
528	Diversified Dental - Reno	1.030	1.041	1.057	1.042	1.046	1.059	1.070	1.074	1.044	1.068	1.068	1.045	1.057	1.058	1.074	1.055	1.072	1.072	1.024	1.030	1.046	1.071
550	North Dakota	0.762	0.737	0.755	0.736	0.749	0.756	0.761	0.757	0.687	0.758	0.767	0.751	0.753	0.752	0.764	0.749	0.759	0.757	0.727	0.750	0.754	0.760
551	Nevada	0.851	0.851	0.866	0.851	0.858	0.868	0.868	0.866	0.826	0.864	0.864	0.861	0.865	0.865	0.874	0.863	0.870	0.874	0.837	0.850	0.861	0.871
553	Idaho	0.845	0.829	0.848	0.828	0.839	0.849	0.853	0.851	0.796	0.851	0.856	0.840	0.847	0.847	0.856	0.843	0.852	0.850	0.817	0.836	0.843	0.853
554	Vermont	0.729	0.712	0.724	0.711	0.722	0.722	0.722	0.718	0.657	0.716	0.723	0.725	0.720	0.719	0.729	0.715	0.723	0.729	0.699	0.723	0.726	0.725
555	New Hampshire	0.756	0.738	0.752	0.737	0.750	0.752	0.753	0.750	0.682	0.747	0.751	0.755	0.751	0.749	0.761	0.745	0.755	0.758	0.722	0.749	0.755	0.756
556	Delaware	0.774	0.759	0.772	0.758	0.769	0.772	0.775	0.772	0.721	0.773	0.779	0.768	0.771	0.770	0.778	0.767	0.774	0.773	0.749	0.767	0.772	0.775
557	Washington																						
558	Oregon	0.803	0.793	0.811	0.792	0.804	0.809	0.808	0.804	0.738	0.800	0.803	0.808	0.807	0.805	0.818	0.801	0.811	0.819	0.773	0.800	0.809	0.813
559	North Carolina	0.694	0.678	0.690	0.677	0.689	0.689	0.689	0.685	0.620	0.682	0.690	0.691	0.686	0.685	0.695	0.681	0.690	0.694	0.663	0.688	0.694	0.690
560	West Virginia	0.768	0.753	0.767	0.752	0.762	0.767	0.770	0.767	0.714	0.768	0.776	0.760	0.765	0.764	0.772	0.761	0.768	0.767	0.744	0.759	0.765	0.769
561	Mississippi	0.673	0.656	0.670	0.655	0.666	0.670	0.670	0.666	0.597	0.664	0.673	0.669	0.668	0.667	0.676	0.663	0.671	0.674	0.645	0.666	0.672	0.673
562	Arkansas	0.768	0.754	0.769	0.753	0.764	0.770	0.770	0.766	0.695	0.763	0.771	0.767	0.767	0.766	0.777	0.762	0.772	0.775	0.741	0.763	0.768	0.773
563	South Carolina	0.700	0.679	0.691	0.677	0.689	0.691	0.692	0.688	0.627	0.687	0.694	0.693	0.689	0.688	0.697	0.684	0.692	0.694	0.668	0.692	0.694	0.693
564	Rhode Island	0.797	0.782	0.798	0.781	0.795	0.797	0.796	0.791	0.709	0.786	0.790	0.800	0.794	0.793	0.806	0.788	0.799	0.806	0.761	0.792	0.801	0.801
565	Hawaii	0.728	0.698	0.713	0.697	0.711	0.714	0.721	0.717	0.671	0.741	0.727	0.708	0.713	0.711	0.721	0.709	0.716	0.711	0.694	0.713	0.716	0.718
566	Pittsburgh	0.726	0.719	0.726	0.718	0.724	0.726	0.727	0.725	0.694	0.724	0.729	0.725	0.724	0.724	0.730	0.722	0.727	0.729	0.711	0.722	0.726	0.728
567	Philadelphia	0.736	0.726	0.734	0.725	0.732	0.734	0.735	0.733	0.697	0.731	0.735	0.735	0.733	0.732	0.740	0.730	0.736	0.738	0.718	0.733	0.736	0.737
568	Alabama	0.784	0.770	0.786	0.770	0.781	0.787	0.786	0.782	0.708	0.777	0.785	0.785	0.784	0.783	0.793	0.779	0.788	0.792	0.757	0.780	0.786	0.789
569	Utah	0.805	0.795	0.805	0.794	0.803	0.805	0.805	0.802	0.755	0.799	0.803	0.808	0.803	0.802	0.811	0.799	0.806	0.811	0.783	0.802	0.807	0.808
570	Iowa	0.723	0.705	0.717	0.704	0.715	0.715	0.716	0.713	0.648	0.712	0.719	0.717	0.713	0.712	0.721	0.709	0.716	0.720	0.691	0.715	0.719	0.718
571	Massachusetts	0.783	0.770	0.782	0.770	0.779	0.782	0.783	0.781	0.734	0.778	0.780	0.782	0.780	0.780	0.790	0.776	0.785	0.788	0.760	0.780	0.783	0.786
572	Oklahoma	0.774	0.765	0.777	0.764	0.773	0.777	0.777	0.774	0.721	0.772	0.777	0.775	0.775	0.774	0.782	0.771	0.778	0.782	0.751	0.769	0.777	0.779
573	Louisiana	0.708	0.692	0.707	0.691	0.703	0.707	0.707	0.702	0.632	0.698	0.707	0.707	0.704	0.703	0.714	0.699	0.708	0.714	0.679	0.703	0.708	0.710
574	New Mexico	0.795	0.787	0.803	0.787	0.797	0.803	0.803	0.801	0.742	0.797	0.799	0.801	0.802	0.801	0.811	0.797	0.805	0.811	0.770	0.792	0.801	0.806
575	Texas	0.772	0.763	0.776	0.763	0.772	0.775	0.775	0.771	0.718	0.769	0.773	0.775	0.773	0.772	0.781	0.769	0.776	0.781	0.748	0.768	0.776	0.778
576	Kentucky	0.701	0.689	0.698	0.689	0.696	0.698	0.700	0.697	0.663	0.697	0.703	0.697	0.696	0.696	0.702	0.694	0.699	0.700	0.683	0.696	0.698	0.700
577	Kansas	0.772	0.759	0.771	0.759	0.768	0.771	0.773	0.770	0.722	0.769	0.775	0.770	0.769	0.768	0.776	0.766	0.772	0.773	0.748	0.766	0.771	0.773
578	Wisconsin	0.755	0.741	0.755	0.740	0.751	0.753	0.754	0.750	0.690	0.749	0.755	0.752	0.751	0.750	0.759	0.747	0.754	0.759	0.726	0.748	0.753	0.756
579	Tennessee	0.631	0.619	0.627	0.618	0.626	0.627	0.628	0.626	0.586	0.625	0.632	0.627	0.626	0.625	0.632	0.623	0.628	0.629	0.611	0.626	0.629	0.630
580	Minnesota	0.748	0.734	0.745	0.734	0.743	0.745	0.746	0.743	0.697	0.741	0.746	0.745	0.743	0.742	0.750	0.739	0.746	0.748	0.725	0.744	0.747	0.747
581	Colorado	0.746	0.737	0.750	0.736	0.746	0.748	0.748	0.746	0.695	0.743	0.747	0.748	0.747	0.746	0.755	0.743	0.750	0.756	0.722	0.742	0.749	0.751
582	Indiana	0.657	0.643	0.653	0.642	0.651	0.652	0.653	0.649	0.601	0.648	0.656	0.653	0.650	0.649	0.657	0.646	0.653	0.656	0.633	0.651	0.654	0.654
583	Nebraska	0.725	0.714	0.722	0.713	0.720	0.723	0.725	0.723	0.691	0.723	0.727	0.720	0.721	0.721	0.727	0.719	0.724	0.724	0.708	0.721	0.723	0.725
584	Connecticut	0.797	0.785	0.796	0.784	0.794	0.797	0.798	0.796	0.744	0.793	0.796	0.799	0.795	0.794	0.805	0.791	0.800	0.802	0.770	0.792	0.798	0.801
585	Ohio	0.686	0.674	0.683	0.673	0.681	0.684	0.685	0.682	0.637	0.681	0.687	0.684	0.682	0.681	0.687	0.678	0.684	0.686	0.664	0.682	0.685	0.686
586	Michigan	0.798	0.784	0.799	0.783	0.795	0.797	0.799	0.795	0.728	0.793	0.796	0.797	0.795	0.794	0.806	0.791	0.800	0.804	0.767	0.791	0.801	0.801
587	Arizona	0.788	0.782	0.792	0.781	0.789	0.791	0.792	0.790	0.743	0.787	0.789	0.792	0.789	0.789	0.798	0.786	0.793	0.798	0.765	0.784	0.792	0.794
588	New Jersey	0.729	0.717	0.728	0.717	0.725	0.728	0.729	0.727	0.692	0.724	0.726	0.728	0.727	0.726	0.734	0.723	0.731	0.733	0.709	0.726	0.729	0.731
589	Syracuse	0.711	0.697	0.707	0.696	0.705	0.707	0.708	0.705	0.659	0.704	0.708	0.707	0.705	0.704	0.713	0.701	0.708	0.710	0.687	0.707	0.709	0.710
590	New York	0.705	0.696	0.705	0.695	0.703	0.705	0.706	0.704	0.676	0.709	0.703	0.705	0.703	0.703	0.712	0.700	0.708	0.711	0.686	0.703	0.706	0.709
591	Richmond	0.715	0.696	0.708	0.695	0.706	0.708	0.712	0.708	0.658	0.709	0.716	0.706	0.707	0.706	0.714	0.703	0.709	0.708	0.688	0.706	0.710	0.711
592	Atlanta	0.729	0.719	0.732	0.718	0.728	0.732	0.730	0.727	0.660	0.722	0.727	0.733	0.729	0.728	0.739	0.725	0.733	0.739	0.703	0.727	0.734	0.734
593	Washington, DC	0.679	0.668	0.676	0.667	0.674	0.676	0.678	0.675	0.652	0.681	0.678	0.675	0.674	0.674	0.681	0.672	0.677	0.679	0.663	0.675	0.677	0.678
594	Chicago	0.666	0.652	0.662	0.651	0.660	0.661	0.661	0.658	0.620	0.656	0.660	0.663	0.660	0.659	0.668	0.656	0.663	0.667	0.644	0.663	0.664	0.664
595	St. Louis	0.703	0.692	0.702	0.691	0.700	0.701	0.703	0.700	0.650	0.699	0.705	0.700	0.699	0.698	0.706	0.696	0.702	0.705	0.680	0.696	0.702	0.703
596	Sacramento	0.789	0.777	0.789	0.777	0.786	0.789	0.790	0.787	0.740	0.784	0.786	0.790	0.787	0.786	0.797	0.783	0.792	0.795	0.765	0.787	0.790	0.793
597	Northern California	0.796	0.785	0.797	0.784	0.794	0.797	0.796	0.793	0.737	0.788	0.791	0.802	0.795	0.794	0.806	0.790	0.800	0.806	0.768	0.793	0.800	0.801
598	San Diego	0.765	0.757	0.766	0.757	0.763	0.766	0.768	0.767	0.736	0.764	0.765	0.765	0.765	0.764	0.773	0.762	0.770	0.772	0.749	0.763	0.766	0.770
599	Southern California	0.772	0.763	0.773	0.763	0.770	0.773	0.774	0.773	0.740	0.769	0.771	0.773	0.772	0.771	0.780	0.768	0.776	0.780	0.756	0.770	0.773	0.777

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	KR01	KR02	KR03	KR04	KR05	KR06	KR07	KR08	KR10	KR0A	KR0B	KR0D	KR0I	KR0L	KR0M	KR0N	KR0O	KR0P	KR0Q	KR0R	KR0S	KR0T
501	Miami	0.629	0.632	0.643	0.633	0.637	0.645	0.652	0.654	0.619	0.652	0.651	0.637	0.644	0.644	0.656	0.641	0.654	0.656	0.623	0.630	0.637	0.653
502	Broward County / Palm Beach	0.635	0.637	0.649	0.637	0.644	0.653	0.658	0.658	0.603	0.657	0.657	0.645	0.651	0.651	0.664	0.648	0.659	0.663	0.627	0.638	0.646	0.659
503	Tampa	0.661	0.663	0.676	0.662	0.669	0.679	0.687	0.687	0.624	0.686	0.686	0.672	0.681	0.680	0.693	0.675	0.688	0.690	0.652	0.664	0.673	0.689
504	Orlando	0.668	0.671	0.683	0.670	0.677	0.686	0.694	0.695	0.640	0.693	0.694	0.678	0.687	0.687	0.699	0.682	0.695	0.697	0.660	0.670	0.679	0.696
505	Jacksonville	0.682	0.686	0.699	0.686	0.692	0.701	0.709	0.709	0.653	0.708	0.708	0.693	0.702	0.702	0.715	0.699	0.712	0.713	0.674	0.684	0.694	0.711
506	Daytona / Gainesville	0.658	0.661	0.675	0.660	0.670	0.678	0.686	0.686	0.617	0.686	0.686	0.670	0.679	0.679	0.692	0.676	0.689	0.689	0.650	0.661	0.672	0.687
521	Diversified Dental - Las Vegas	0.775	0.787	0.802	0.788	0.792	0.804	0.814	0.818	0.793	0.815	0.814	0.790	0.804	0.804	0.818	0.802	0.816	0.816	0.771	0.776	0.791	0.815
522	Mastercare Dental - Reno	0.740	0.742	0.762	0.741	0.753	0.764	0.775	0.779	0.678	0.778	0.773	0.755	0.768	0.768	0.786	0.764	0.780	0.781	0.727	0.743	0.758	0.778
524	Premier - Minnesota	0.731	0.737	0.756	0.737	0.745	0.759	0.769	0.771	0.715	0.773	0.774	0.741	0.758	0.758	0.769	0.756	0.767	0.769	0.728	0.734	0.746	0.766
526	Dental Options Pricing - Oregon	0.777	0.781	0.801	0.781	0.792	0.809	0.819	0.819	0.737	0.819	0.815	0.792	0.808	0.808	0.825	0.803	0.819	0.820	0.770	0.783	0.796	0.822
527	Rental Network - Hawaii	0.717	0.721	0.736	0.721	0.727	0.740	0.751	0.753	0.709	0.750	0.748	0.727	0.739	0.739	0.754	0.736	0.751	0.751	0.713	0.720	0.729	0.752
528	Diversified Dental - Reno	0.909	0.924	0.945	0.925	0.928	0.949	0.966	0.974	0.947	0.967	0.966	0.927	0.947	0.948	0.971	0.944	0.968	0.967	0.907	0.910	0.927	0.967
550	North Dakota	0.680	0.680	0.700	0.680	0.691	0.705	0.713	0.714	0.619	0.718	0.720	0.688	0.704	0.703	0.716	0.700	0.712	0.715	0.675	0.686	0.695	0.714
551	Nevada	0.760	0.769	0.786	0.770	0.775	0.788	0.798	0.801	0.757	0.799	0.796	0.775	0.789	0.789	0.804	0.786	0.801	0.801	0.753	0.761	0.776	0.800
553	Idaho	0.745	0.752	0.772	0.752	0.761	0.777	0.788	0.791	0.715	0.793	0.790	0.756	0.776	0.775	0.791	0.773	0.787	0.788	0.740	0.752	0.763	0.786
554	Vermont	0.661	0.659	0.674	0.658	0.668	0.678	0.687	0.686	0.604	0.687	0.687	0.668	0.677	0.677	0.691	0.673	0.686	0.689	0.653	0.666	0.672	0.688
555	New Hampshire	0.669	0.670	0.688	0.670	0.681	0.693	0.701	0.703	0.612	0.705	0.700	0.680	0.693	0.692	0.708	0.688	0.703	0.705	0.663	0.677	0.685	0.705
556	Delaware	0.701	0.704	0.719	0.703	0.712	0.723	0.732	0.733	0.658	0.735	0.736	0.710	0.722	0.721	0.734	0.719	0.730	0.733	0.694	0.704	0.716	0.730
557	Washington																						
558	Oregon	0.714	0.713	0.732	0.713	0.724	0.738	0.747	0.747	0.665	0.746	0.744	0.729	0.737	0.737	0.754	0.733	0.748	0.749	0.702	0.717	0.727	0.750
559	North Carolina	0.626	0.626	0.640	0.625	0.635	0.645	0.653	0.651	0.566	0.652	0.653	0.635	0.644	0.643	0.656	0.640	0.651	0.655	0.619	0.632	0.639	0.654
560	West Virginia	0.712	0.710	0.724	0.710	0.718	0.728	0.736	0.735	0.667	0.737	0.743	0.719	0.728	0.728	0.738	0.724	0.733	0.735	0.705	0.715	0.721	0.734
561	Mississippi	0.623	0.621	0.635	0.620	0.631	0.634	0.640	0.638	0.558	0.639	0.645	0.631	0.635	0.634	0.646	0.633	0.642	0.648	0.611	0.627	0.635	0.641
562	Arkansas	0.711	0.710	0.726	0.709	0.719	0.725	0.731	0.732	0.653	0.730	0.735	0.720	0.727	0.726	0.738	0.723	0.733	0.739	0.698	0.714	0.723	0.733
563	South Carolina	0.633	0.631	0.646	0.630	0.640	0.650	0.657	0.658	0.572	0.660	0.661	0.640	0.649	0.649	0.662	0.646	0.658	0.661	0.626	0.638	0.645	0.660
564	Rhode Island	0.709	0.709	0.728	0.709	0.720	0.730	0.739	0.739	0.642	0.740	0.737	0.722	0.733	0.733	0.751	0.725	0.741	0.747	0.696	0.712	0.721	0.742
565	Hawaii	0.652	0.646	0.665	0.645	0.658	0.670	0.684	0.685	0.583	0.689	0.691	0.656	0.672	0.671	0.685	0.669	0.682	0.681	0.644	0.656	0.662	0.680
566	Pittsburgh	0.679	0.679	0.689	0.679	0.684	0.691	0.698	0.698	0.656	0.697	0.699	0.684	0.690	0.690	0.699	0.688	0.697	0.699	0.675	0.683	0.686	0.698
567	Philadelphia	0.673	0.675	0.688	0.675	0.682	0.691	0.698	0.700	0.646	0.699	0.699	0.681	0.689	0.689	0.702	0.686	0.699	0.701	0.666	0.676	0.683	0.699
568	Alabama	0.726	0.726	0.741	0.725	0.736	0.745	0.747	0.747	0.669	0.745	0.749	0.737	0.742	0.742	0.754	0.739	0.749	0.754	0.714	0.730	0.740	0.749
569	Utah	0.734	0.735	0.750	0.735	0.743	0.754	0.763	0.763	0.699	0.761	0.761	0.745	0.752	0.752	0.767	0.749	0.763	0.766	0.727	0.739	0.746	0.764
570	Iowa	0.653	0.651	0.667	0.651	0.661	0.671	0.681	0.680	0.593	0.682	0.682	0.660	0.670	0.670	0.683	0.667	0.679	0.682	0.646	0.658	0.665	0.681
571	Massachusetts	0.702	0.704	0.721	0.704	0.712	0.725	0.734	0.737	0.670	0.736	0.734	0.712	0.724	0.724	0.740	0.721	0.736	0.737	0.695	0.704	0.715	0.735
572	Oklahoma	0.702	0.706	0.720	0.706	0.714	0.722	0.731	0.731	0.667	0.731	0.732	0.713	0.724	0.723	0.737	0.718	0.731	0.734	0.695	0.705	0.715	0.732
573	Louisiana	0.656	0.654	0.669	0.654	0.664	0.669	0.673	0.671	0.588	0.671	0.677	0.666	0.670	0.669	0.681	0.666	0.676	0.682	0.642	0.660	0.668	0.675
574	New Mexico	0.707	0.712	0.730	0.712	0.721	0.732	0.741	0.742	0.673	0.742	0.740	0.721	0.734	0.733	0.750	0.727	0.743	0.746	0.698	0.709	0.721	0.744
575	Texas	0.700	0.704	0.718	0.704	0.712	0.720	0.728	0.728	0.663	0.727	0.728	0.713	0.722	0.721	0.735	0.716	0.729	0.732	0.692	0.703	0.714	0.730
576	Kentucky	0.654	0.654	0.664	0.654	0.660	0.666	0.671	0.672	0.622	0.672	0.674	0.659	0.665	0.664	0.674	0.662	0.671	0.674	0.648	0.659	0.662	0.671
577	Kansas	0.700	0.703	0.717	0.702	0.710	0.721	0.728	0.730	0.665	0.731	0.731	0.709	0.719	0.719	0.732	0.716	0.729	0.731	0.695	0.704	0.713	0.730
578	Wisconsin	0.681	0.683	0.698	0.683	0.692	0.703	0.712	0.711	0.631	0.712	0.712	0.692	0.702	0.701	0.715	0.698	0.710	0.713	0.674	0.686	0.696	0.712
579	Tennessee	0.586	0.586	0.596	0.586	0.593	0.598	0.603	0.603	0.546	0.603	0.606	0.591	0.597	0.596	0.605	0.595	0.603	0.606	0.581	0.592	0.595	0.604
580	Minnesota	0.682	0.682	0.697	0.682	0.690	0.701	0.708	0.709	0.641	0.709	0.710	0.690	0.699	0.699	0.712	0.696	0.708	0.711	0.674	0.685	0.693	0.708
581	Colorado	0.676	0.678	0.692	0.678	0.686	0.696	0.703	0.703	0.638	0.702	0.702	0.688	0.695	0.695	0.708	0.691	0.703	0.706	0.667	0.679	0.689	0.705
582	Indiana	0.610	0.607	0.618	0.606	0.615	0.622	0.628	0.626	0.560	0.627	0.630	0.615	0.620	0.620	0.630	0.618	0.626	0.630	0.604	0.617	0.618	0.628
583	Nebraska	0.662	0.665	0.678	0.665	0.671	0.681	0.689	0.692	0.640	0.692	0.692	0.669	0.679	0.679	0.691	0.677	0.689	0.691	0.659	0.665	0.673	0.688
584	Connecticut	0.710	0.714	0.730	0.713	0.722	0.735	0.743	0.746	0.675	0.746	0.742	0.721	0.734	0.734	0.749	0.730	0.745	0.747	0.703	0.716	0.725	0.745
585	Ohio	0.638	0.637	0.649	0.637	0.645	0.652	0.656	0.656	0.594	0.657	0.660	0.644	0.650	0.649	0.660	0.647	0.656	0.661	0.633	0.644	0.648	0.658
586	Michigan	0.710	0.708	0.726	0.708	0.718	0.732	0.744	0.744	0.659	0.745	0.744	0.722	0.732	0.731	0.748	0.728	0.743	0.743	0.701	0.713	0.722	0.745
587	Arizona	0.703	0.707	0.723	0.707	0.715	0.728	0.738	0.739	0.679	0.738	0.735	0.715	0.727	0.727	0.742	0.724	0.738	0.739	0.698	0.708	0.718	0.739
588	New Jersey	0.657	0.660	0.675	0.660	0.667	0.679	0.686	0.689	0.631	0.688	0.685	0.667	0.677	0.677	0.692	0.674	0.688	0.691	0.649	0.659	0.669	0.688
589	Syracuse	0.648	0.647	0.662	0.647	0.655	0.666	0.672	0.674	0.605	0.674	0.675	0.655	0.664	0.664	0.677	0.661	0.673	0.676	0.640	0.651	0.659	0.673
590	New York	0.642	0.644	0.659	0.644	0.650	0.660	0.669	0.671	0.613	0.668	0.667	0.651	0.660	0.660	0.675	0.657	0.671	0.674	0.632	0.644	0.653	0.671
591	Richmond	0.649	0.649	0.664	0.648	0.658	0.668	0.676	0.678	0.597	0.681	0.682	0.655	0.666	0.666	0.678	0.663	0.675	0.678	0.642	0.653	0.661	0.674
592	Atlanta	0.660	0.662	0.676	0.661	0.671	0.679	0.686	0.685	0.611	0.686	0.685	0.672	0.680	0.680	0.694	0.676	0.690	0.691	0.650	0.663	0.674	0.688
593	Washington, DC	0.625	0.627	0.640	0.627	0.634	0.641	0.649	0.651	0.600	0.649	0.651	0.633	0.640	0.640	0.653	0.639	0.650	0.653	0.619	0.628	0.636	0.649
594	Chicago	0.609	0.608	0.623	0.608	0.616	0.625	0.630	0.632	0.567	0.631	0.631	0.617	0.624	0.624	0.636	0.621	0.632	0.636	0.600	0.612	0.620	0.632
595	St. Louis	0.636	0.638	0.651	0.638	0.646	0.655	0.664	0.664	0.598	0.665	0.665	0.645	0.654	0.654	0.666	0.651	0.663	0.664	0.632	0.640	0.649	0.664
596	Sacramento	0.708	0.710	0.727	0.710	0.718	0.731	0.739	0.742	0.673	0.741	0.738	0.719	0.730	0.730	0.746	0.726	0.741	0.743	0.699	0.710	0.721	0.741
597	Northern California	0.710	0.712	0.729	0.712	0.721	0.734	0.741	0.743	0.668	0.742	0.737	0.722	0.733	0.733	0.750	0.729	0.745	0.747	0.703	0.717	0.725	0.747
598	San Diego	0.692	0.695	0.711	0.695	0.702	0.715	0.724	0.727	0.677	0.725	0.723	0.702	0.713	0.713	0.728	0.710	0.725	0.727	0.685	0.694	0.703	0.725
599	Southern California	0.697	0.701	0.716	0.701	0.708	0.720	0.728	0.732	0.679	0.729	0.726	0.708	0.718	0.718	0.734	0.715	0.730	0.732	0.690	0.699	0.710	0.730

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	MB01	MB02	MB03	MB04	MB05	MB06	MB07	MB08	MB10	MB0A	MB0B	MB0D	MB0I	MB0L	MB0M	MB0N	MB0O	MB0P	MB0Q	MB0R	MB0S	MB0T
501	Miami	0.653	0.659	0.670	0.659	0.664	0.671	0.675	0.675	0.635	0.670	0.671	0.663	0.670	0.669	0.680	0.666	0.676	0.677	0.648	0.658	0.665	0.677
502	Broward County / Palm Beach	0.664	0.670	0.684	0.670	0.677	0.686	0.687	0.687	0.619	0.680	0.682	0.677	0.685	0.684	0.697	0.679	0.691	0.693	0.656	0.672	0.680	0.692
503	Tampa	0.695	0.701	0.717	0.701	0.711	0.720	0.722	0.721	0.644	0.714	0.715	0.710	0.719	0.719	0.733	0.711	0.725	0.727	0.687	0.706	0.713	0.727
504	Orlando	0.702	0.709	0.724	0.708	0.717	0.727	0.730	0.729	0.661	0.722	0.724	0.716	0.726	0.726	0.739	0.719	0.732	0.733	0.695	0.712	0.719	0.734
505	Jacksonville	0.718	0.724	0.740	0.723	0.732	0.743	0.746	0.745	0.675	0.738	0.739	0.731	0.742	0.741	0.755	0.735	0.750	0.750	0.710	0.728	0.735	0.750
506	Daytona / Gainesville	0.698	0.705	0.721	0.704	0.714	0.724	0.727	0.726	0.640	0.719	0.721	0.712	0.724	0.723	0.739	0.716	0.731	0.730	0.689	0.712	0.718	0.732
521	Diversified Dental - Las Vegas	0.814	0.824	0.840	0.825	0.828	0.843	0.852	0.854	0.826	0.850	0.850	0.828	0.841	0.842	0.857	0.838	0.853	0.853	0.810	0.817	0.828	0.853
522	Mastercare Dental - Reno	0.780	0.789	0.811	0.788	0.803	0.813	0.819	0.820	0.700	0.811	0.809	0.798	0.814	0.813	0.834	0.805	0.824	0.822	0.769	0.796	0.806	0.825
524	Premier - Minnesota	0.758	0.774	0.789	0.773	0.782	0.792	0.801	0.804	0.734	0.798	0.802	0.766	0.790	0.790	0.805	0.786	0.800	0.790	0.763	0.775	0.784	0.801
526	Dental Options Pricing - Oregon	0.815	0.828	0.849	0.827	0.840	0.853	0.862	0.861	0.761	0.853	0.852	0.832	0.852	0.851	0.872	0.844	0.864	0.859	0.812	0.832	0.843	0.866
527	Rental Network - Hawaii	0.752	0.762	0.777	0.762	0.769	0.780	0.786	0.787	0.734	0.781	0.780	0.766	0.779	0.779	0.793	0.774	0.788	0.787	0.747	0.759	0.770	0.789
528	Diversified Dental - Reno	0.960	0.978	0.995	0.979	0.983	0.999	1.011	1.016	0.986	1.010	1.008	0.980	0.997	0.997	1.016	0.993	1.012	1.011	0.958	0.963	0.982	1.013
550	North Dakota	0.708	0.724	0.743	0.723	0.737	0.747	0.753	0.752	0.635	0.746	0.751	0.719	0.745	0.744	0.762	0.738	0.753	0.742	0.713	0.734	0.742	0.756
551	Nevada	0.802	0.810	0.828	0.811	0.818	0.830	0.839	0.841	0.788	0.834	0.833	0.817	0.829	0.829	0.847	0.825	0.842	0.843	0.794	0.808	0.818	0.842
553	Idaho	0.780	0.797	0.817	0.796	0.808	0.822	0.832	0.833	0.740	0.827	0.828	0.793	0.820	0.820	0.839	0.814	0.832	0.821	0.784	0.800	0.811	0.833
554	Vermont	0.688	0.698	0.714	0.697	0.709	0.718	0.721	0.718	0.618	0.711	0.714	0.701	0.716	0.715	0.730	0.709	0.722	0.719	0.684	0.705	0.713	0.725
555	New Hampshire	0.701	0.713	0.734	0.712	0.726	0.738	0.741	0.741	0.630	0.733	0.733	0.716	0.737	0.736	0.753	0.729	0.744	0.738	0.699	0.721	0.730	0.747
556	Delaware	0.728	0.742	0.760	0.742	0.753	0.764	0.768	0.768	0.677	0.763	0.766	0.739	0.762	0.761	0.776	0.755	0.769	0.761	0.730	0.748	0.756	0.770
557	Washington																						
558	Oregon	0.749	0.757	0.777	0.756	0.768	0.781	0.787	0.786	0.687	0.778	0.776	0.765	0.780	0.779	0.799	0.772	0.790	0.788	0.741	0.763	0.773	0.793
559	North Carolina	0.658	0.668	0.685	0.667	0.679	0.688	0.690	0.688	0.583	0.680	0.683	0.671	0.687	0.685	0.701	0.678	0.691	0.689	0.653	0.676	0.684	0.694
560	West Virginia	0.738	0.750	0.765	0.749	0.759	0.767	0.771	0.769	0.683	0.765	0.771	0.748	0.765	0.764	0.778	0.759	0.771	0.766	0.739	0.758	0.763	0.773
561	Mississippi	0.654	0.660	0.675	0.658	0.670	0.675	0.675	0.673	0.573	0.666	0.673	0.666	0.675	0.673	0.688	0.666	0.679	0.680	0.645	0.672	0.675	0.681
562	Arkansas	0.747	0.751	0.767	0.750	0.762	0.767	0.767	0.766	0.670	0.758	0.765	0.760	0.765	0.764	0.780	0.757	0.771	0.775	0.734	0.761	0.765	0.773
563	South Carolina	0.672	0.681	0.698	0.680	0.693	0.701	0.702	0.701	0.592	0.693	0.696	0.686	0.700	0.698	0.714	0.692	0.705	0.702	0.667	0.690	0.698	0.709
564	Rhode Island	0.753	0.760	0.782	0.759	0.774	0.788	0.790	0.788	0.667	0.778	0.776	0.772	0.789	0.786	0.806	0.777	0.795	0.793	0.742	0.773	0.780	0.797
565	Hawaii	0.677	0.697	0.716	0.696	0.711	0.720	0.727	0.723	0.598	0.720	0.723	0.689	0.721	0.719	0.736	0.709	0.723	0.710	0.685	0.707	0.716	0.728
566	Pittsburgh	0.700	0.707	0.718	0.707	0.712	0.719	0.722	0.722	0.670	0.717	0.721	0.708	0.717	0.717	0.728	0.713	0.723	0.722	0.697	0.709	0.714	0.724
567	Philadelphia	0.699	0.709	0.722	0.709	0.717	0.724	0.728	0.728	0.664	0.722	0.724	0.712	0.723	0.722	0.735	0.718	0.729	0.728	0.695	0.710	0.719	0.731
568	Alabama	0.763	0.767	0.783	0.766	0.777	0.783	0.783	0.782	0.686	0.773	0.780	0.777	0.781	0.780	0.796	0.773	0.787	0.793	0.749	0.775	0.783	0.790
569	Utah	0.764	0.772	0.788	0.771	0.781	0.790	0.794	0.793	0.718	0.786	0.788	0.778	0.789	0.788	0.803	0.783	0.797	0.795	0.757	0.774	0.784	0.799
570	Iowa	0.686	0.697	0.715	0.696	0.709	0.718	0.721	0.719	0.611	0.712	0.715	0.699	0.717	0.716	0.731	0.709	0.722	0.717	0.683	0.706	0.714	0.725
571	Massachusetts	0.733	0.745	0.762	0.745	0.755	0.765	0.770	0.771	0.690	0.764	0.763	0.748	0.764	0.763	0.779	0.758	0.772	0.768	0.730	0.747	0.757	0.773
572	Oklahoma	0.741	0.749	0.765	0.748	0.758	0.769	0.772	0.771	0.690	0.764	0.766	0.755	0.768	0.767	0.783	0.760	0.774	0.774	0.734	0.754	0.761	0.776
573	Louisiana	0.695	0.697	0.713	0.696	0.708	0.714	0.713	0.710	0.606	0.702	0.708	0.709	0.712	0.711	0.728	0.704	0.718	0.722	0.680	0.711	0.714	0.720
574	New Mexico	0.750	0.757	0.776	0.756	0.767	0.780	0.786	0.786	0.701	0.778	0.776	0.765	0.780	0.780	0.799	0.771	0.789	0.788	0.741	0.762	0.770	0.791
575	Texas	0.738	0.744	0.761	0.744	0.754	0.764	0.767	0.766	0.685	0.759	0.760	0.752	0.763	0.763	0.778	0.756	0.770	0.771	0.729	0.751	0.757	0.772
576	Kentucky	0.677	0.685	0.697	0.685	0.692	0.698	0.701	0.700	0.637	0.695	0.699	0.687	0.697	0.696	0.707	0.692	0.702	0.701	0.674	0.689	0.695	0.703
577	Kansas	0.729	0.741	0.757	0.740	0.750	0.761	0.764	0.764	0.684	0.758	0.761	0.741	0.759	0.759	0.772	0.753	0.766	0.761	0.728	0.744	0.753	0.768
578	Wisconsin	0.710	0.721	0.739	0.720	0.732	0.743	0.746	0.744	0.647	0.738	0.742	0.723	0.741	0.740	0.755	0.733	0.747	0.743	0.708	0.728	0.736	0.750
579	Tennessee	0.608	0.615	0.627	0.614	0.623	0.628	0.630	0.628	0.557	0.624	0.628	0.618	0.627	0.627	0.637	0.621	0.631	0.630	0.604	0.621	0.626	0.633
580	Minnesota	0.708	0.719	0.734	0.718	0.728	0.737	0.740	0.740	0.657	0.733	0.736	0.721	0.736	0.735	0.749	0.730	0.742	0.739	0.705	0.723	0.732	0.744
581	Colorado	0.704	0.712	0.728	0.711	0.720	0.730	0.734	0.733	0.656	0.727	0.729	0.716	0.729	0.729	0.744	0.722	0.736	0.735	0.698	0.716	0.724	0.739
582	Indiana	0.633	0.640	0.653	0.639	0.649	0.655	0.656	0.654	0.572	0.648	0.654	0.644	0.653	0.652	0.664	0.646	0.657	0.657	0.628	0.648	0.653	0.659
583	Nebraska	0.693	0.704	0.717	0.704	0.711	0.720	0.724	0.724	0.661	0.718	0.721	0.705	0.718	0.718	0.730	0.713	0.725	0.722	0.692	0.706	0.713	0.726
584	Connecticut	0.742	0.754	0.773	0.754	0.764	0.777	0.781	0.782	0.696	0.775	0.774	0.757	0.776	0.775	0.791	0.769	0.784	0.779	0.739	0.757	0.768	0.785
585	Ohio	0.662	0.669	0.683	0.668	0.678	0.684	0.686	0.684	0.607	0.678	0.684	0.672	0.682	0.682	0.693	0.676	0.686	0.686	0.658	0.676	0.681	0.689
586	Michigan	0.742	0.755	0.775	0.754	0.766	0.780	0.785	0.784	0.681	0.777	0.776	0.757	0.779	0.778	0.795	0.771	0.787	0.780	0.740	0.760	0.771	0.789
587	Arizona	0.739	0.750	0.767	0.750	0.759	0.771	0.776	0.776	0.702	0.769	0.768	0.755	0.770	0.769	0.785	0.763	0.778	0.776	0.735	0.751	0.761	0.780
588	New Jersey	0.688	0.698	0.712	0.697	0.705	0.715	0.719	0.721	0.649	0.712	0.712	0.702	0.713	0.713	0.728	0.708	0.722	0.720	0.683	0.699	0.708	0.723
589	Syracuse	0.677	0.686	0.702	0.686	0.696	0.705	0.707	0.707	0.622	0.699	0.702	0.689	0.703	0.702	0.716	0.696	0.709	0.706	0.673	0.691	0.699	0.711
590	New York	0.670	0.677	0.692	0.677	0.685	0.694	0.698	0.697	0.628	0.691	0.691	0.682	0.693	0.692	0.707	0.687	0.701	0.701	0.664	0.679	0.688	0.702
591	Richmond	0.678	0.692	0.710	0.692	0.704	0.713	0.716	0.716	0.615	0.709	0.713	0.690	0.711	0.710	0.724	0.704	0.717	0.709	0.679	0.700	0.708	0.718
592	Atlanta	0.698	0.701	0.718	0.701	0.711	0.721	0.723	0.721	0.630	0.713	0.716	0.713	0.721	0.720	0.736	0.713	0.728	0.728	0.685	0.709	0.716	0.728
593	Washington, DC	0.649	0.658	0.670	0.658	0.664	0.671	0.675	0.674	0.615	0.669	0.672	0.659	0.670	0.669	0.682	0.665	0.677	0.675	0.646	0.660	0.666	0.678
594	Chicago	0.633	0.641	0.655	0.640	0.650	0.657	0.658	0.658	0.580	0.651	0.654	0.645	0.655	0.655	0.668	0.649	0.661	0.660	0.627	0.645	0.654	0.662
595	St. Louis	0.670	0.680	0.696	0.679	0.689	0.699	0.702	0.701	0.618	0.695	0.697	0.682	0.697	0.696	0.711	0.691	0.703	0.700	0.667	0.685	0.693	0.706
596	Sacramento	0.739	0.750	0.767	0.750	0.759	0.770	0.774	0.775	0.693	0.768	0.767	0.754	0.769	0.768	0.784	0.763	0.777	0.775	0.734	0.752	0.762	0.778
597	Northern California	0.741	0.750	0.769	0.750	0.761	0.773	0.776	0.776	0.686	0.768	0.767	0.758	0.772	0.771	0.788	0.764	0.780	0.778	0.735	0.754	0.765	0.782
598	San Diego	0.722	0.732	0.746	0.732	0.739	0.749	0.755	0.757	0.696	0.749	0.749	0.735	0.748	0.747	0.761	0.743	0.757	0.755	0.718	0.730	0.741	0.758
599	Southern California	0.725	0.736	0.750	0.736	0.743	0.754	0.758	0.760	0.698	0.753	0.753	0.740	0.752	0.752	0.765	0.747	0.760	0.759	0.721	0.735	0.745	0.761

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	MC01	MC02	MC03	MC04	MC05	MC06	MC07	MC08	MC10	MC0A	MC0B	MC0D	MC0I	MC0L	MC0M	MC0N	MC0O	MC0P	MC0Q	MC0R	MC0S	MC0T
501	Miami	0.683	0.682	0.688	0.681	0.686	0.688	0.689	0.687	0.651	0.684	0.686	0.688	0.688	0.687	0.694	0.685	0.690	0.694	0.675	0.685	0.688	0.691
502	Broward County / Palm Beach	0.699	0.699	0.708	0.699	0.706	0.710	0.709	0.707	0.644	0.701	0.704	0.710	0.709	0.708	0.716	0.704	0.711	0.717	0.687	0.703	0.710	0.711
503	Tampa	0.734	0.733	0.745	0.733	0.742	0.747	0.747	0.744	0.671	0.738	0.741	0.745	0.748	0.747	0.756	0.740	0.749	0.755	0.722	0.738	0.745	0.751
504	Orlando	0.741	0.742	0.752	0.741	0.749	0.754	0.754	0.752	0.689	0.747	0.749	0.752	0.755	0.754	0.762	0.748	0.755	0.761	0.731	0.744	0.752	0.757
505	Jacksonville	0.757	0.757	0.769	0.757	0.765	0.771	0.771	0.769	0.703	0.764	0.766	0.768	0.772	0.771	0.780	0.767	0.775	0.779	0.746	0.763	0.768	0.775
506	Daytona / Gainesville	0.740	0.738	0.752	0.737	0.747	0.755	0.755	0.752	0.671	0.746	0.749	0.750	0.755	0.754	0.764	0.749	0.758	0.764	0.726	0.746	0.750	0.759
521	Diversified Dental - Las Vegas	0.865	0.872	0.884	0.873	0.876	0.885	0.888	0.889	0.862	0.886	0.886	0.876	0.885	0.885	0.892	0.883	0.890	0.891	0.860	0.866	0.876	0.890
522	Mastercare Dental - Reno	0.838	0.836	0.856	0.835	0.848	0.855	0.857	0.858	0.744	0.849	0.852	0.852	0.857	0.856	0.870	0.850	0.861	0.871	0.817	0.842	0.849	0.861
524	Premier - Minnesota	0.814	0.816	0.831	0.816	0.824	0.835	0.840	0.840	0.776	0.838	0.842	0.821	0.832	0.832	0.841	0.828	0.838	0.842	0.809	0.817	0.825	0.839
526	Dental Options Pricing - Oregon	0.876	0.877	0.896	0.876	0.887	0.900	0.903	0.901	0.807	0.895	0.897	0.888	0.899	0.898	0.911	0.891	0.903	0.909	0.864	0.880	0.890	0.906
527	Rental Network - Hawaii	0.799	0.801	0.809	0.800	0.806	0.811	0.814	0.813	0.764	0.808	0.808	0.808	0.810	0.810	0.818	0.806	0.814	0.818	0.792	0.801	0.808	0.816
528	Diversified Dental - Reno	1.028	1.042	1.058	1.043	1.047	1.061	1.071	1.076	1.048	1.071	1.070	1.045	1.059	1.059	1.076	1.056	1.072	1.074	1.026	1.031	1.046	1.073
550	North Dakota	0.767	0.764	0.782	0.763	0.776	0.786	0.790	0.788	0.677	0.784	0.791	0.775	0.784	0.783	0.795	0.777	0.788	0.797	0.756	0.773	0.780	0.792
551	Nevada	0.853	0.858	0.873	0.858	0.865	0.873	0.875	0.875	0.826	0.870	0.871	0.865	0.873	0.873	0.882	0.870	0.878	0.883	0.844	0.855	0.864	0.878
553	Idaho	0.846	0.847	0.866	0.846	0.857	0.870	0.873	0.873	0.786	0.870	0.873	0.855	0.868	0.868	0.878	0.863	0.872	0.878	0.836	0.850	0.860	0.873
554	Vermont	0.733	0.729	0.741	0.728	0.739	0.743	0.745	0.741	0.647	0.735	0.740	0.742	0.742	0.741	0.751	0.736	0.744	0.753	0.720	0.738	0.743	0.748
555	New Hampshire	0.756	0.754	0.768	0.753	0.766	0.772	0.773	0.772	0.667	0.765	0.767	0.767	0.771	0.770	0.782	0.764	0.774	0.782	0.744	0.761	0.770	0.779
556	Delaware	0.782	0.781	0.794	0.780	0.791	0.797	0.798	0.797	0.711	0.793	0.799	0.790	0.796	0.794	0.803	0.790	0.798	0.805	0.771	0.786	0.794	0.799
557	Washington																						
558	Oregon	0.800	0.800	0.817	0.799	0.810	0.821	0.823	0.819	0.726	0.813	0.814	0.813	0.820	0.819	0.831	0.813	0.823	0.830	0.787	0.805	0.814	0.827
559	North Carolina	0.703	0.699	0.711	0.698	0.710	0.714	0.715	0.711	0.612	0.705	0.710	0.712	0.712	0.711	0.722	0.706	0.714	0.724	0.689	0.708	0.714	0.718
560	West Virginia	0.782	0.780	0.795	0.780	0.789	0.797	0.799	0.796	0.715	0.794	0.800	0.790	0.796	0.795	0.804	0.790	0.797	0.805	0.771	0.787	0.792	0.800
561	Mississippi	0.689	0.684	0.698	0.683	0.694	0.700	0.699	0.695	0.601	0.690	0.697	0.699	0.699	0.698	0.708	0.692	0.701	0.711	0.672	0.697	0.699	0.703
562	Arkansas	0.783	0.780	0.795	0.779	0.790	0.794	0.794	0.792	0.701	0.786	0.794	0.794	0.792	0.792	0.804	0.786	0.797	0.809	0.764	0.788	0.791	0.798
563	South Carolina	0.717	0.711	0.724	0.710	0.722	0.727	0.725	0.723	0.621	0.716	0.721	0.725	0.725	0.724	0.735	0.718	0.727	0.737	0.702	0.722	0.727	0.731
564	Rhode Island	0.804	0.801	0.817	0.800	0.814	0.821	0.822	0.818	0.704	0.811	0.811	0.819	0.823	0.822	0.837	0.812	0.824	0.833	0.788	0.815	0.819	0.827
565	Hawaii	0.744	0.735	0.750	0.733	0.747	0.754	0.760	0.752	0.635	0.753	0.759	0.749	0.755	0.754	0.765	0.743	0.752	0.764	0.731	0.750	0.752	0.759
566	Pittsburgh	0.732	0.732	0.739	0.731	0.736	0.740	0.741	0.739	0.691	0.736	0.740	0.738	0.738	0.738	0.745	0.735	0.741	0.746	0.724	0.734	0.739	0.743
567	Philadelphia	0.740	0.739	0.747	0.738	0.745	0.749	0.749	0.748	0.688	0.743	0.747	0.747	0.748	0.747	0.755	0.743	0.750	0.756	0.730	0.743	0.748	0.751
568	Alabama	0.799	0.796	0.810	0.795	0.805	0.809	0.808	0.806	0.716	0.799	0.807	0.810	0.808	0.807	0.818	0.801	0.811	0.824	0.779	0.803	0.809	0.812
569	Utah	0.807	0.806	0.816	0.805	0.813	0.818	0.819	0.817	0.746	0.810	0.813	0.817	0.817	0.816	0.825	0.811	0.819	0.826	0.797	0.810	0.817	0.822
570	Iowa	0.734	0.730	0.743	0.729	0.741	0.746	0.748	0.743	0.642	0.738	0.743	0.744	0.744	0.743	0.754	0.738	0.746	0.755	0.721	0.739	0.746	0.750
571	Massachusetts	0.784	0.782	0.793	0.781	0.790	0.796	0.797	0.797	0.721	0.791	0.793	0.792	0.795	0.794	0.804	0.790	0.799	0.804	0.773	0.788	0.794	0.799
572	Oklahoma	0.784	0.784	0.797	0.784	0.793	0.799	0.800	0.797	0.721	0.792	0.795	0.795	0.800	0.799	0.808	0.793	0.800	0.807	0.772	0.791	0.796	0.803
573	Louisiana	0.727	0.722	0.737	0.721	0.733	0.739	0.737	0.733	0.634	0.726	0.733	0.739	0.737	0.736	0.749	0.730	0.740	0.751	0.707	0.735	0.737	0.742
574	New Mexico	0.799	0.800	0.816	0.799	0.808	0.819	0.820	0.818	0.738	0.812	0.812	0.812	0.820	0.819	0.831	0.812	0.822	0.828	0.787	0.805	0.812	0.824
575	Texas	0.780	0.779	0.792	0.779	0.788	0.794	0.794	0.791	0.716	0.786	0.789	0.791	0.795	0.794	0.804	0.787	0.796	0.803	0.767	0.786	0.791	0.798
576	Kentucky	0.711	0.710	0.717	0.709	0.715	0.718	0.719	0.717	0.660	0.714	0.718	0.717	0.717	0.716	0.724	0.713	0.719	0.726	0.701	0.714	0.718	0.720
577	Kansas	0.777	0.777	0.789	0.777	0.786	0.791	0.792	0.791	0.715	0.786	0.790	0.787	0.790	0.789	0.798	0.785	0.792	0.799	0.768	0.781	0.789	0.795
578	Wisconsin	0.758	0.757	0.771	0.756	0.767	0.774	0.776	0.772	0.680	0.767	0.772	0.768	0.773	0.771	0.782	0.767	0.775	0.783	0.747	0.763	0.771	0.778
579	Tennessee	0.641	0.638	0.647	0.638	0.645	0.649	0.649	0.647	0.580	0.643	0.649	0.648	0.647	0.646	0.654	0.643	0.649	0.656	0.630	0.644	0.649	0.651
580	Minnesota	0.754	0.751	0.761	0.750	0.759	0.764	0.764	0.763	0.685	0.757	0.762	0.761	0.762	0.761	0.770	0.757	0.764	0.772	0.742	0.757	0.763	0.766
581	Colorado	0.747	0.746	0.759	0.746	0.754	0.761	0.762	0.760	0.686	0.754	0.758	0.756	0.760	0.759	0.768	0.755	0.763	0.769	0.735	0.749	0.757	0.765
582	Indiana	0.667	0.663	0.673	0.662	0.671	0.674	0.675	0.671	0.596	0.668	0.673	0.674	0.673	0.671	0.681	0.668	0.675	0.684	0.655	0.671	0.675	0.678
583	Nebraska	0.736	0.735	0.743	0.734	0.741	0.745	0.746	0.745	0.685	0.741	0.745	0.742	0.744	0.743	0.751	0.740	0.746	0.752	0.727	0.739	0.744	0.747
584	Connecticut	0.796	0.797	0.808	0.796	0.805	0.811	0.812	0.812	0.731	0.807	0.808	0.807	0.810	0.809	0.820	0.805	0.814	0.820	0.784	0.799	0.809	0.815
585	Ohio	0.697	0.695	0.704	0.694	0.702	0.706	0.706	0.704	0.632	0.699	0.706	0.705	0.704	0.703	0.711	0.699	0.706	0.713	0.686	0.701	0.706	0.709
586	Michigan	0.799	0.798	0.812	0.797	0.809	0.816	0.820	0.817	0.719	0.811	0.813	0.810	0.816	0.814	0.826	0.809	0.819	0.826	0.787	0.803	0.813	0.822
587	Arizona	0.789	0.791	0.801	0.791	0.798	0.804	0.806	0.804	0.735	0.799	0.800	0.800	0.803	0.802	0.812	0.798	0.807	0.812	0.780	0.792	0.801	0.809
588	New Jersey	0.731	0.729	0.738	0.729	0.736	0.742	0.741	0.741	0.676	0.735	0.737	0.738	0.740	0.739	0.749	0.735	0.743	0.749	0.721	0.734	0.739	0.744
589	Syracuse	0.720	0.718	0.727	0.717	0.725	0.729	0.729	0.727	0.648	0.722	0.726	0.727	0.728	0.727	0.736	0.722	0.730	0.738	0.708	0.723	0.729	0.731
590	New York	0.709	0.706	0.716	0.705	0.713	0.716	0.718	0.714	0.651	0.710	0.713	0.715	0.716	0.716	0.725	0.712	0.720	0.726	0.698	0.712	0.716	0.721
591	Richmond	0.730	0.727	0.739	0.726	0.737	0.742	0.742	0.741	0.646	0.736	0.742	0.738	0.740	0.739	0.748	0.734	0.742	0.750	0.717	0.734	0.741	0.743
592	Atlanta	0.739	0.733	0.747	0.732	0.743	0.748	0.748	0.745	0.659	0.739	0.745	0.751	0.749	0.748	0.759	0.744	0.752	0.759	0.720	0.743	0.747	0.753
593	Washington, DC	0.686	0.683	0.690	0.682	0.688	0.690	0.691	0.688	0.635	0.687	0.690	0.689	0.690	0.689	0.697	0.687	0.692	0.698	0.676	0.687	0.690	0.693
594	Chicago	0.671	0.667	0.676	0.666	0.674	0.678	0.677	0.675	0.602	0.669	0.673	0.677	0.676	0.675	0.684	0.671	0.678	0.686	0.658	0.674	0.678	0.680
595	St. Louis	0.713	0.713	0.725	0.712	0.722	0.727	0.728	0.726	0.648	0.721	0.725	0.723	0.726	0.725	0.733	0.720	0.727	0.734	0.703	0.718	0.725	0.730
596	Sacramento	0.789	0.787	0.798	0.786	0.795	0.801	0.802	0.801	0.725	0.795	0.796	0.798	0.800	0.799	0.810	0.795	0.804	0.810	0.777	0.792	0.799	0.804
597	Northern California	0.791	0.790	0.802	0.789	0.799	0.805	0.805	0.804	0.720	0.797	0.798	0.803	0.804	0.803	0.815	0.798	0.808	0.814	0.779	0.794	0.803	0.811
598	San Diego	0.766	0.765	0.774	0.764	0.771	0.776	0.777	0.778	0.723	0.772	0.774	0.772	0.775	0.774	0.783	0.771	0.779	0.783	0.758	0.769	0.773	0.779
599	Southern California	0.771	0.769	0.778	0.769	0.775	0.781	0.782	0.782	0.724	0.776	0.778	0.777	0.779	0.779	0.788	0.775	0.783	0.788	0.762	0.774	0.778	0.784

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	MQ01	MQ02	MQ03	MQ04	MQ05	MQ06	MQ07	MQ08	MQ10	MQ0A	MQ0B	MQ0D	MQ0I	MQ0L	MQ0M	MQ0N	MQ0O	MQ0P	MQ0Q	MQ0R	MQ0S	MQ0T
501	Miami	0.685	0.680	0.687	0.680	0.685	0.687	0.686	0.684	0.666	0.680	0.683	0.688	0.685	0.685	0.692	0.681	0.687	0.693	0.673	0.686	0.687	0.689
502	Broward County / Palm Beach	0.706	0.700	0.710	0.699	0.708	0.710	0.706	0.702	0.658	0.695	0.699	0.714	0.706	0.705	0.715	0.700	0.709	0.718	0.684	0.708	0.711	0.711
503	Tampa	0.743	0.736	0.749	0.735	0.746	0.748	0.743	0.739	0.681	0.732	0.737	0.752	0.744	0.743	0.754	0.737	0.746	0.758	0.716	0.743	0.750	0.750
504	Orlando	0.749	0.744	0.755	0.743	0.753	0.754	0.751	0.747	0.697	0.740	0.745	0.757	0.751	0.750	0.760	0.745	0.754	0.763	0.726	0.749	0.755	0.755
505	Jacksonville	0.765	0.760	0.773	0.759	0.769	0.772	0.768	0.765	0.710	0.757	0.762	0.775	0.769	0.768	0.779	0.763	0.771	0.782	0.742	0.765	0.773	0.774
506	Daytona / Gainesville	0.749	0.741	0.756	0.740	0.750	0.755	0.750	0.745	0.676	0.738	0.744	0.757	0.752	0.750	0.763	0.744	0.754	0.765	0.721	0.748	0.755	0.757
521	Diversified Dental - Las Vegas	0.868	0.874	0.886	0.875	0.878	0.888	0.888	0.888	0.863	0.884	0.884	0.879	0.886	0.885	0.893	0.883	0.890	0.893	0.859	0.869	0.878	0.891
522	Mastercare Dental - Reno	0.850	0.837	0.858	0.835	0.851	0.862	0.854	0.848	0.740	0.839	0.840	0.860	0.856	0.854	0.871	0.845	0.859	0.872	0.812	0.849	0.858	0.863
524	Premier - Minnesota	0.819	0.809	0.824	0.809	0.817	0.825	0.830	0.827	0.785	0.825	0.831	0.817	0.822	0.822	0.833	0.817	0.828	0.830	0.797	0.814	0.819	0.830
526	Dental Options Pricing - Oregon	0.888	0.879	0.900	0.878	0.891	0.899	0.896	0.891	0.817	0.884	0.888	0.897	0.895	0.894	0.907	0.885	0.898	0.911	0.855	0.886	0.894	0.902
527	Rental Network - Hawaii	0.805	0.803	0.812	0.803	0.809	0.812	0.811	0.809	0.771	0.804	0.805	0.813	0.809	0.809	0.818	0.805	0.813	0.821	0.788	0.805	0.811	0.815
528	Diversified Dental - Reno	1.033	1.044	1.060	1.045	1.049	1.062	1.072	1.076	1.043	1.069	1.069	1.049	1.060	1.061	1.078	1.057	1.074	1.076	1.025	1.033	1.049	1.074
550	North Dakota	0.779	0.757	0.776	0.755	0.770	0.776	0.776	0.771	0.688	0.765	0.776	0.776	0.772	0.770	0.785	0.763	0.775	0.784	0.739	0.772	0.776	0.779
551	Nevada	0.859	0.860	0.876	0.860	0.867	0.878	0.875	0.873	0.826	0.867	0.867	0.871	0.874	0.874	0.884	0.869	0.878	0.884	0.843	0.860	0.869	0.880
553	Idaho	0.857	0.842	0.862	0.841	0.854	0.863	0.864	0.860	0.797	0.856	0.861	0.857	0.860	0.859	0.871	0.852	0.863	0.869	0.825	0.851	0.857	0.866
554	Vermont	0.744	0.729	0.742	0.727	0.740	0.740	0.736	0.731	0.660	0.723	0.731	0.746	0.736	0.735	0.747	0.728	0.738	0.751	0.709	0.741	0.744	0.742
555	New Hampshire	0.770	0.753	0.769	0.752	0.766	0.769	0.765	0.760	0.683	0.752	0.758	0.775	0.765	0.764	0.778	0.756	0.768	0.779	0.731	0.766	0.772	0.772
556	Delaware	0.789	0.775	0.789	0.774	0.786	0.789	0.788	0.784	0.724	0.779	0.786	0.789	0.786	0.785	0.795	0.779	0.788	0.795	0.759	0.785	0.790	0.791
557	Washington																						
558	Oregon	0.814	0.804	0.823	0.803	0.816	0.822	0.817	0.813	0.738	0.804	0.807	0.823	0.818	0.816	0.831	0.809	0.821	0.835	0.780	0.813	0.822	0.824
559	North Carolina	0.713	0.699	0.713	0.698	0.711	0.711	0.706	0.701	0.625	0.692	0.701	0.718	0.707	0.705	0.718	0.698	0.709	0.723	0.677	0.711	0.717	0.712
560	West Virginia	0.789	0.776	0.791	0.775	0.786	0.791	0.790	0.785	0.720	0.780	0.790	0.789	0.787	0.786	0.797	0.780	0.789	0.797	0.760	0.785	0.790	0.792
561	Mississippi	0.697	0.683	0.698	0.681	0.694	0.698	0.693	0.687	0.604	0.678	0.689	0.702	0.694	0.692	0.705	0.685	0.695	0.708	0.663	0.696	0.700	0.700
562	Arkansas	0.789	0.777	0.793	0.776	0.789	0.795	0.790	0.785	0.699	0.775	0.785	0.796	0.790	0.789	0.803	0.781	0.793	0.805	0.758	0.789	0.794	0.797
563	South Carolina	0.728	0.709	0.723	0.708	0.722	0.723	0.718	0.712	0.637	0.704	0.712	0.731	0.719	0.717	0.730	0.709	0.720	0.733	0.690	0.725	0.727	0.724
564	Rhode Island	0.821	0.807	0.825	0.806	0.822	0.824	0.818	0.812	0.715	0.800	0.803	0.832	0.820	0.818	0.835	0.809	0.823	0.840	0.780	0.820	0.830	0.827
565	Hawaii	0.749	0.722	0.739	0.720	0.736	0.739	0.740	0.734	0.681	0.753	0.738	0.738	0.736	0.734	0.747	0.727	0.737	0.743	0.709	0.740	0.742	0.742
566	Pittsburgh	0.736	0.731	0.738	0.730	0.736	0.737	0.737	0.734	0.697	0.730	0.735	0.739	0.735	0.734	0.742	0.731	0.737	0.744	0.719	0.734	0.738	0.739
567	Philadelphia	0.746	0.737	0.747	0.736	0.744	0.746	0.744	0.741	0.699	0.736	0.740	0.749	0.744	0.743	0.752	0.738	0.746	0.754	0.724	0.745	0.748	0.748
568	Alabama	0.805	0.794	0.810	0.793	0.805	0.811	0.805	0.800	0.712	0.790	0.799	0.813	0.807	0.805	0.819	0.798	0.809	0.821	0.774	0.805	0.810	0.813
569	Utah	0.814	0.806	0.817	0.805	0.814	0.817	0.813	0.810	0.756	0.803	0.808	0.822	0.813	0.812	0.823	0.807	0.816	0.826	0.789	0.814	0.819	0.819
570	Iowa	0.745	0.729	0.744	0.728	0.742	0.741	0.737	0.732	0.655	0.724	0.733	0.748	0.737	0.736	0.749	0.728	0.739	0.753	0.708	0.742	0.746	0.743
571	Massachusetts	0.793	0.781	0.794	0.780	0.791	0.794	0.792	0.789	0.735	0.782	0.785	0.796	0.791	0.790	0.802	0.784	0.794	0.803	0.766	0.792	0.795	0.797
572	Oklahoma	0.793	0.786	0.800	0.785	0.796	0.799	0.795	0.791	0.727	0.784	0.789	0.801	0.795	0.794	0.806	0.788	0.798	0.809	0.766	0.793	0.800	0.801
573	Louisiana	0.736	0.723	0.739	0.721	0.735	0.739	0.733	0.726	0.641	0.715	0.726	0.744	0.734	0.733	0.747	0.725	0.737	0.752	0.701	0.737	0.741	0.741
574	New Mexico	0.810	0.804	0.822	0.803	0.815	0.821	0.817	0.813	0.746	0.805	0.807	0.821	0.818	0.817	0.830	0.810	0.821	0.833	0.782	0.810	0.819	0.824
575	Texas	0.789	0.782	0.796	0.781	0.792	0.795	0.790	0.786	0.723	0.778	0.784	0.798	0.791	0.790	0.802	0.784	0.794	0.806	0.762	0.789	0.796	0.797
576	Kentucky	0.716	0.707	0.715	0.706	0.713	0.715	0.713	0.711	0.669	0.706	0.712	0.718	0.712	0.711	0.720	0.708	0.714	0.721	0.695	0.714	0.716	0.717
577	Kansas	0.785	0.775	0.787	0.774	0.784	0.787	0.785	0.781	0.725	0.776	0.782	0.789	0.784	0.783	0.793	0.777	0.786	0.794	0.758	0.782	0.788	0.789
578	Wisconsin	0.769	0.755	0.771	0.754	0.767	0.769	0.766	0.761	0.692	0.754	0.763	0.772	0.766	0.764	0.776	0.758	0.767	0.779	0.736	0.765	0.770	0.771
579	Tennessee	0.646	0.635	0.645	0.635	0.643	0.644	0.643	0.639	0.590	0.633	0.642	0.649	0.642	0.641	0.650	0.635	0.643	0.651	0.622	0.643	0.647	0.646
580	Minnesota	0.760	0.748	0.759	0.747	0.757	0.759	0.757	0.753	0.699	0.747	0.753	0.763	0.756	0.755	0.765	0.749	0.758	0.767	0.733	0.759	0.762	0.761
581	Colorado	0.754	0.747	0.761	0.747	0.756	0.760	0.757	0.752	0.695	0.746	0.752	0.762	0.757	0.756	0.766	0.750	0.759	0.769	0.729	0.753	0.761	0.762
582	Indiana	0.673	0.661	0.672	0.660	0.671	0.671	0.669	0.663	0.605	0.657	0.666	0.676	0.668	0.667	0.677	0.661	0.670	0.680	0.646	0.671	0.674	0.672
583	Nebraska	0.741	0.732	0.741	0.731	0.739	0.741	0.740	0.737	0.698	0.732	0.737	0.743	0.739	0.738	0.746	0.733	0.741	0.747	0.720	0.740	0.742	0.743
584	Connecticut	0.806	0.796	0.809	0.795	0.806	0.809	0.807	0.803	0.744	0.796	0.801	0.813	0.806	0.805	0.817	0.798	0.809	0.818	0.777	0.804	0.810	0.812
585	Ohio	0.703	0.691	0.702	0.690	0.700	0.702	0.699	0.695	0.643	0.688	0.698	0.706	0.698	0.697	0.707	0.692	0.700	0.709	0.677	0.701	0.704	0.704
586	Michigan	0.812	0.800	0.816	0.799	0.812	0.814	0.812	0.807	0.729	0.799	0.804	0.818	0.811	0.809	0.823	0.802	0.814	0.826	0.777	0.809	0.818	0.817
587	Arizona	0.798	0.793	0.805	0.792	0.802	0.804	0.802	0.799	0.745	0.792	0.795	0.807	0.801	0.800	0.812	0.794	0.804	0.815	0.774	0.797	0.805	0.807
588	New Jersey	0.738	0.728	0.738	0.727	0.735	0.739	0.737	0.734	0.695	0.728	0.731	0.741	0.736	0.735	0.746	0.731	0.739	0.747	0.715	0.737	0.739	0.742
589	Syracuse	0.727	0.715	0.725	0.713	0.723	0.725	0.722	0.719	0.665	0.712	0.718	0.729	0.722	0.721	0.731	0.716	0.723	0.733	0.699	0.726	0.728	0.727
590	New York	0.713	0.703	0.714	0.703	0.711	0.714	0.713	0.710	0.678	0.712	0.706	0.716	0.711	0.710	0.722	0.705	0.715	0.723	0.691	0.713	0.715	0.717
591	Richmond	0.737	0.720	0.733	0.719	0.731	0.733	0.731	0.726	0.666	0.721	0.729	0.735	0.729	0.728	0.739	0.722	0.731	0.739	0.704	0.732	0.736	0.734
592	Atlanta	0.746	0.737	0.751	0.736	0.748	0.751	0.746	0.740	0.663	0.731	0.737	0.756	0.747	0.746	0.759	0.739	0.749	0.763	0.716	0.747	0.753	0.753
593	Washington, DC	0.687	0.678	0.687	0.677	0.685	0.687	0.686	0.683	0.655	0.686	0.684	0.687	0.684	0.683	0.691	0.679	0.686	0.692	0.668	0.687	0.687	0.688
594	Chicago	0.676	0.664	0.674	0.663	0.672	0.674	0.671	0.667	0.623	0.660	0.666	0.678	0.671	0.670	0.680	0.665	0.672	0.682	0.651	0.676	0.676	0.675
595	St. Louis	0.723	0.712	0.725	0.711	0.723	0.724	0.721	0.716	0.657	0.711	0.717	0.727	0.720	0.719	0.729	0.713	0.722	0.732	0.695	0.720	0.725	0.725
596	Sacramento	0.797	0.787	0.799	0.786	0.797	0.799	0.797	0.794	0.741	0.787	0.789	0.803	0.797	0.796	0.808	0.790	0.800	0.809	0.771	0.798	0.801	0.803
597	Northern California	0.802	0.792	0.805	0.791	0.803	0.805	0.802	0.798	0.735	0.789	0.793	0.812	0.802	0.801	0.814	0.794	0.805	0.817	0.771	0.802	0.808	0.808
598	San Diego	0.772	0.764	0.774	0.763	0.771	0.774	0.774	0.772	0.736	0.766	0.768	0.775	0.772	0.771	0.781	0.767	0.776	0.782	0.754	0.771	0.774	0.778
599	Southern California	0.777	0.769	0.779	0.768	0.776	0.779	0.778	0.776	0.740	0.770	0.772	0.780	0.777	0.776	0.786	0.771	0.780	0.787	0.758	0.776	0.779	0.782

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	MR01	MR02	MR03	MR04	MR05	MR06	MR07	MR08	MR10	MR0A	MR0B	MR0D	MR0I	MR0L	MR0M	MR0N	MR0O	MR0P	MR0Q	MR0R	MR0S	MR0T
501	Miami	0.634	0.637	0.648	0.637	0.641	0.650	0.656	0.656	0.618	0.654	0.654	0.642	0.649	0.649	0.661	0.645	0.657	0.661	0.626	0.635	0.642	0.657
502	Broward County / Palm Beach	0.645	0.645	0.658	0.645	0.653	0.662	0.665	0.666	0.603	0.661	0.661	0.656	0.660	0.659	0.673	0.655	0.668	0.673	0.632	0.647	0.656	0.669
503	Tampa	0.674	0.675	0.690	0.675	0.684	0.693	0.698	0.697	0.626	0.693	0.693	0.689	0.694	0.693	0.709	0.686	0.700	0.705	0.662	0.677	0.687	0.702
504	Orlando	0.681	0.683	0.697	0.682	0.690	0.700	0.705	0.705	0.642	0.701	0.701	0.694	0.700	0.700	0.715	0.694	0.707	0.711	0.670	0.683	0.693	0.709
505	Jacksonville	0.694	0.698	0.713	0.698	0.706	0.715	0.720	0.720	0.655	0.716	0.716	0.709	0.716	0.715	0.730	0.710	0.724	0.727	0.684	0.697	0.708	0.723
506	Daytona / Gainesville	0.676	0.678	0.694	0.678	0.688	0.697	0.701	0.701	0.621	0.697	0.697	0.690	0.698	0.697	0.712	0.691	0.706	0.709	0.663	0.680	0.691	0.706
521	Diversified Dental - Las Vegas	0.778	0.790	0.805	0.791	0.795	0.807	0.817	0.821	0.793	0.817	0.815	0.794	0.806	0.807	0.822	0.804	0.819	0.820	0.774	0.779	0.794	0.819
522	Mastercare Dental - Reno	0.748	0.749	0.770	0.749	0.762	0.774	0.782	0.786	0.675	0.782	0.776	0.765	0.778	0.777	0.797	0.770	0.788	0.791	0.732	0.752	0.767	0.787
524	Premier - Minnesota	0.738	0.743	0.762	0.743	0.752	0.766	0.774	0.776	0.712	0.775	0.776	0.749	0.764	0.764	0.777	0.759	0.772	0.776	0.731	0.741	0.753	0.773
526	Dental Options Pricing - Oregon	0.784	0.788	0.809	0.788	0.799	0.816	0.825	0.825	0.734	0.822	0.817	0.801	0.815	0.815	0.833	0.809	0.826	0.829	0.774	0.791	0.803	0.829
527	Rental Network - Hawaii	0.724	0.728	0.743	0.728	0.734	0.748	0.757	0.759	0.709	0.754	0.752	0.736	0.746	0.746	0.763	0.742	0.758	0.760	0.718	0.727	0.736	0.759
528	Diversified Dental - Reno	0.911	0.925	0.946	0.926	0.930	0.951	0.968	0.975	0.946	0.968	0.967	0.929	0.949	0.950	0.973	0.946	0.969	0.969	0.908	0.912	0.929	0.969
550	North Dakota	0.695	0.694	0.715	0.693	0.707	0.720	0.725	0.725	0.617	0.725	0.726	0.707	0.719	0.718	0.733	0.712	0.725	0.732	0.684	0.702	0.711	0.730
551	Nevada	0.766	0.774	0.791	0.775	0.782	0.794	0.803	0.806	0.757	0.802	0.799	0.782	0.794	0.795	0.811	0.790	0.807	0.808	0.757	0.767	0.782	0.806
553	Idaho	0.755	0.760	0.781	0.760	0.771	0.787	0.795	0.798	0.713	0.797	0.794	0.769	0.786	0.785	0.802	0.780	0.795	0.799	0.746	0.762	0.774	0.796
554	Vermont	0.673	0.671	0.687	0.670	0.681	0.692	0.698	0.696	0.603	0.693	0.693	0.684	0.690	0.689	0.705	0.683	0.698	0.704	0.661	0.679	0.685	0.701
555	New Hampshire	0.680	0.680	0.699	0.680	0.692	0.705	0.710	0.711	0.610	0.709	0.704	0.693	0.704	0.703	0.721	0.696	0.713	0.718	0.669	0.688	0.697	0.717
556	Delaware	0.714	0.716	0.732	0.715	0.725	0.736	0.742	0.743	0.658	0.741	0.742	0.726	0.734	0.734	0.749	0.729	0.742	0.748	0.703	0.718	0.729	0.743
557	Washington																						
558	Oregon	0.722	0.721	0.740	0.721	0.732	0.746	0.753	0.753	0.662	0.749	0.747	0.739	0.746	0.745	0.764	0.739	0.755	0.759	0.707	0.725	0.736	0.758
559	North Carolina	0.644	0.641	0.657	0.640	0.652	0.662	0.667	0.665	0.567	0.662	0.662	0.655	0.661	0.660	0.676	0.653	0.668	0.674	0.630	0.649	0.657	0.671
560	West Virginia	0.732	0.729	0.744	0.728	0.738	0.747	0.752	0.750	0.670	0.748	0.755	0.742	0.748	0.747	0.759	0.740	0.751	0.758	0.718	0.736	0.741	0.754
561	Mississippi	0.646	0.643	0.658	0.642	0.653	0.658	0.659	0.656	0.562	0.651	0.659	0.658	0.658	0.657	0.671	0.650	0.662	0.673	0.627	0.649	0.658	0.663
562	Arkansas	0.730	0.729	0.745	0.728	0.739	0.746	0.748	0.748	0.656	0.741	0.747	0.743	0.746	0.745	0.760	0.739	0.752	0.761	0.712	0.734	0.743	0.753
563	South Carolina	0.658	0.654	0.671	0.653	0.666	0.676	0.678	0.678	0.578	0.675	0.676	0.669	0.674	0.673	0.690	0.667	0.681	0.689	0.644	0.664	0.670	0.685
564	Rhode Island	0.728	0.728	0.747	0.727	0.740	0.750	0.756	0.755	0.645	0.752	0.749	0.744	0.754	0.753	0.773	0.741	0.760	0.768	0.710	0.732	0.741	0.762
565	Hawaii	0.671	0.665	0.685	0.664	0.678	0.690	0.700	0.700	0.582	0.698	0.699	0.680	0.691	0.690	0.707	0.684	0.699	0.704	0.656	0.676	0.683	0.700
566	Pittsburgh	0.688	0.688	0.699	0.688	0.694	0.702	0.706	0.706	0.657	0.702	0.705	0.696	0.700	0.700	0.710	0.696	0.706	0.710	0.681	0.692	0.697	0.708
567	Philadelphia	0.682	0.683	0.696	0.683	0.690	0.700	0.705	0.707	0.646	0.703	0.703	0.691	0.698	0.698	0.712	0.693	0.707	0.711	0.672	0.684	0.692	0.708
568	Alabama	0.746	0.745	0.760	0.744	0.755	0.764	0.762	0.762	0.672	0.756	0.761	0.760	0.761	0.760	0.775	0.754	0.767	0.775	0.727	0.750	0.759	0.768
569	Utah	0.743	0.744	0.759	0.744	0.752	0.763	0.769	0.769	0.698	0.765	0.765	0.754	0.761	0.761	0.776	0.755	0.770	0.775	0.732	0.747	0.754	0.772
570	Iowa	0.673	0.670	0.687	0.669	0.681	0.692	0.698	0.695	0.596	0.693	0.694	0.684	0.690	0.689	0.706	0.683	0.697	0.704	0.660	0.679	0.686	0.701
571	Massachusetts	0.710	0.712	0.729	0.711	0.720	0.734	0.740	0.743	0.668	0.740	0.737	0.722	0.732	0.732	0.749	0.726	0.743	0.746	0.699	0.713	0.723	0.743
572	Oklahoma	0.719	0.722	0.737	0.721	0.731	0.740	0.745	0.745	0.670	0.741	0.742	0.733	0.741	0.740	0.756	0.733	0.747	0.753	0.707	0.722	0.733	0.749
573	Louisiana	0.682	0.679	0.695	0.678	0.690	0.695	0.695	0.692	0.594	0.686	0.693	0.696	0.695	0.694	0.709	0.687	0.700	0.711	0.661	0.687	0.695	0.701
574	New Mexico	0.720	0.724	0.743	0.724	0.734	0.745	0.752	0.753	0.675	0.749	0.747	0.737	0.747	0.747	0.764	0.739	0.754	0.760	0.706	0.722	0.734	0.756
575	Texas	0.715	0.718	0.733	0.717	0.727	0.736	0.741	0.740	0.666	0.736	0.737	0.730	0.737	0.736	0.752	0.729	0.743	0.749	0.702	0.718	0.729	0.745
576	Kentucky	0.668	0.667	0.679	0.667	0.674	0.681	0.684	0.684	0.625	0.680	0.684	0.675	0.679	0.679	0.690	0.674	0.685	0.691	0.659	0.673	0.677	0.686
577	Kansas	0.712	0.714	0.729	0.713	0.722	0.733	0.738	0.740	0.665	0.737	0.738	0.724	0.731	0.731	0.746	0.726	0.739	0.744	0.703	0.716	0.725	0.742
578	Wisconsin	0.693	0.694	0.710	0.693	0.704	0.715	0.721	0.720	0.629	0.717	0.718	0.706	0.714	0.713	0.728	0.707	0.721	0.727	0.681	0.698	0.708	0.724
579	Tennessee	0.601	0.599	0.611	0.599	0.607	0.613	0.614	0.613	0.546	0.611	0.614	0.609	0.611	0.611	0.621	0.606	0.615	0.622	0.590	0.607	0.610	0.619
580	Minnesota	0.693	0.692	0.708	0.692	0.701	0.712	0.716	0.717	0.640	0.714	0.715	0.703	0.710	0.709	0.724	0.704	0.718	0.723	0.681	0.696	0.704	0.719
581	Colorado	0.683	0.685	0.700	0.685	0.694	0.704	0.709	0.709	0.636	0.705	0.706	0.697	0.703	0.702	0.717	0.696	0.711	0.715	0.672	0.686	0.696	0.713
582	Indiana	0.626	0.622	0.634	0.621	0.631	0.638	0.641	0.638	0.562	0.634	0.639	0.634	0.636	0.635	0.647	0.631	0.641	0.648	0.614	0.632	0.635	0.644
583	Nebraska	0.677	0.678	0.692	0.678	0.686	0.696	0.701	0.703	0.643	0.700	0.701	0.686	0.694	0.694	0.708	0.689	0.702	0.707	0.668	0.680	0.688	0.703
584	Connecticut	0.718	0.721	0.738	0.720	0.730	0.743	0.750	0.752	0.672	0.749	0.745	0.731	0.742	0.742	0.759	0.736	0.752	0.756	0.708	0.724	0.733	0.753
585	Ohio	0.653	0.652	0.664	0.652	0.661	0.667	0.668	0.667	0.595	0.664	0.668	0.662	0.664	0.664	0.676	0.660	0.669	0.677	0.642	0.660	0.663	0.673
586	Michigan	0.721	0.719	0.738	0.719	0.730	0.744	0.753	0.753	0.658	0.751	0.749	0.736	0.744	0.743	0.761	0.737	0.753	0.757	0.708	0.725	0.734	0.756
587	Arizona	0.713	0.716	0.732	0.716	0.724	0.737	0.746	0.747	0.678	0.743	0.739	0.727	0.736	0.736	0.753	0.730	0.747	0.750	0.705	0.718	0.728	0.749
588	New Jersey	0.665	0.667	0.682	0.667	0.675	0.687	0.693	0.696	0.630	0.692	0.689	0.676	0.685	0.685	0.702	0.680	0.696	0.700	0.654	0.668	0.677	0.696
589	Syracuse	0.662	0.661	0.676	0.660	0.670	0.681	0.683	0.684	0.606	0.682	0.683	0.672	0.679	0.678	0.692	0.673	0.685	0.691	0.649	0.666	0.674	0.686
590	New York	0.648	0.649	0.665	0.649	0.657	0.667	0.674	0.676	0.611	0.670	0.669	0.659	0.667	0.666	0.681	0.661	0.676	0.681	0.636	0.649	0.660	0.676
591	Richmond	0.669	0.667	0.683	0.666	0.677	0.688	0.692	0.693	0.599	0.691	0.692	0.678	0.686	0.685	0.700	0.679	0.693	0.700	0.656	0.673	0.681	0.694
592	Atlanta	0.674	0.675	0.690	0.674	0.685	0.693	0.697	0.696	0.612	0.693	0.692	0.689	0.694	0.693	0.709	0.688	0.702	0.707	0.659	0.677	0.689	0.702
593	Washington, DC	0.634	0.635	0.648	0.635	0.641	0.650	0.656	0.657	0.600	0.653	0.655	0.642	0.649	0.649	0.662	0.644	0.657	0.663	0.624	0.636	0.644	0.658
594	Chicago	0.618	0.618	0.631	0.617	0.625	0.636	0.638	0.639	0.566	0.635	0.636	0.628	0.633	0.632	0.646	0.627	0.640	0.646	0.606	0.622	0.629	0.641
595	St. Louis	0.653	0.654	0.669	0.654	0.664	0.673	0.679	0.678	0.601	0.675	0.676	0.665	0.672	0.671	0.685	0.666	0.679	0.684	0.644	0.658	0.666	0.681
596	Sacramento	0.715	0.716	0.733	0.716	0.725	0.738	0.744	0.747	0.671	0.743	0.740	0.727	0.737	0.737	0.754	0.731	0.747	0.751	0.704	0.718	0.728	0.748
597	Northern California	0.715	0.717	0.734	0.716	0.726	0.739	0.744	0.746	0.664	0.742	0.738	0.729	0.738	0.738	0.756	0.731	0.748	0.753	0.704	0.721	0.730	0.751
598	San Diego	0.696	0.700	0.716	0.700	0.707	0.721	0.728	0.730	0.675	0.727	0.725	0.708	0.718	0.718	0.734	0.714	0.729	0.732	0.689	0.698	0.709	0.729
599	Southern California	0.701	0.704	0.719	0.704	0.711	0.724	0.730	0.734	0.676	0.729	0.727	0.711	0.721	0.721	0.738	0.717	0.733	0.736	0.691	0.703	0.712	0.733

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	NE01	NE02	NE03	NE04	NE05	NE06	NE07	NE08	NE10	NE0A	NE0B	NE0D	NE0I	NE0L	NE0M	NE0N	NE0O	NE0P	NE0Q	NE0R	NE0S	NE0T
501	Miami	0.645	0.652	0.661	0.652	0.656	0.662	0.667	0.668	0.635	0.659	0.663	0.653	0.657	0.657	0.666	0.654	0.662	0.672	0.640	0.647	0.654	0.666
502	Broward County / Palm Beach	0.648	0.655	0.668	0.655	0.661	0.669	0.671	0.673	0.618	0.660	0.667	0.657	0.661	0.661	0.671	0.656	0.665	0.679	0.640	0.652	0.658	0.671
503	Tampa	0.671	0.677	0.692	0.677	0.685	0.693	0.699	0.699	0.638	0.687	0.694	0.679	0.687	0.687	0.697	0.679	0.689	0.705	0.665	0.675	0.681	0.696
504	Orlando	0.678	0.685	0.698	0.685	0.691	0.700	0.706	0.707	0.655	0.697	0.703	0.685	0.695	0.695	0.704	0.688	0.697	0.711	0.673	0.681	0.688	0.703
505	Jacksonville	0.692	0.699	0.714	0.699	0.706	0.715	0.721	0.722	0.667	0.712	0.718	0.700	0.709	0.709	0.720	0.703	0.714	0.725	0.687	0.697	0.702	0.719
506	Daytona / Gainesville	0.663	0.670	0.684	0.669	0.677	0.686	0.693	0.694	0.629	0.683	0.691	0.669	0.678	0.678	0.689	0.672	0.683	0.697	0.658	0.669	0.672	0.689
521	Diversified Dental - Las Vegas	0.807	0.817	0.833	0.818	0.822	0.835	0.846	0.849	0.824	0.841	0.843	0.819	0.831	0.832	0.846	0.828	0.843	0.848	0.804	0.808	0.819	0.845
522	Mastercare Dental - Reno	0.761	0.769	0.790	0.769	0.781	0.789	0.797	0.800	0.700	0.779	0.788	0.772	0.778	0.778	0.794	0.768	0.784	0.809	0.747	0.767	0.772	0.793
524	Premier - Minnesota	0.756	0.763	0.778	0.763	0.770	0.781	0.791	0.794	0.738	0.786	0.793	0.760	0.773	0.773	0.786	0.769	0.780	0.792	0.754	0.759	0.766	0.785
526	Dental Options Pricing - Oregon	0.805	0.813	0.833	0.813	0.824	0.836	0.846	0.847	0.763	0.830	0.837	0.815	0.825	0.825	0.842	0.816	0.833	0.853	0.796	0.810	0.818	0.843
527	Rental Network - Hawaii	0.739	0.749	0.764	0.749	0.755	0.765	0.773	0.775	0.732	0.765	0.768	0.750	0.759	0.760	0.771	0.755	0.766	0.776	0.735	0.742	0.751	0.771
528	Diversified Dental - Reno	0.955	0.973	0.990	0.975	0.978	0.993	1.005	1.011	0.985	1.002	1.003	0.974	0.988	0.989	1.006	0.985	1.003	1.007	0.953	0.957	0.974	1.005
550	North Dakota	0.691	0.697	0.714	0.697	0.708	0.717	0.727	0.729	0.635	0.715	0.728	0.694	0.706	0.705	0.717	0.699	0.709	0.730	0.688	0.698	0.702	0.719
551	Nevada	0.789	0.799	0.815	0.799	0.805	0.816	0.826	0.828	0.785	0.818	0.821	0.800	0.810	0.811	0.826	0.806	0.821	0.832	0.782	0.791	0.800	0.825
553	Idaho	0.771	0.780	0.799	0.780	0.789	0.802	0.815	0.817	0.742	0.806	0.813	0.778	0.793	0.793	0.808	0.787	0.801	0.817	0.768	0.776	0.784	0.808
554	Vermont	0.669	0.676	0.691	0.675	0.685	0.692	0.698	0.698	0.617	0.683	0.693	0.676	0.682	0.682	0.692	0.675	0.684	0.704	0.662	0.675	0.680	0.693
555	New Hampshire	0.686	0.693	0.712	0.693	0.704	0.715	0.720	0.722	0.630	0.705	0.713	0.694	0.703	0.703	0.715	0.695	0.706	0.727	0.679	0.692	0.698	0.716
556	Delaware	0.714	0.720	0.737	0.720	0.729	0.739	0.747	0.749	0.676	0.738	0.748	0.718	0.730	0.730	0.740	0.724	0.733	0.750	0.710	0.718	0.724	0.740
557	Washington																						
558	Oregon	0.733	0.741	0.760	0.741	0.751	0.762	0.769	0.770	0.687	0.752	0.759	0.744	0.751	0.751	0.767	0.743	0.757	0.778	0.724	0.738	0.746	0.767
559	North Carolina	0.632	0.638	0.653	0.637	0.647	0.655	0.661	0.661	0.578	0.647	0.657	0.637	0.645	0.644	0.654	0.638	0.646	0.666	0.626	0.638	0.642	0.655
560	West Virginia	0.712	0.717	0.730	0.717	0.725	0.731	0.740	0.741	0.676	0.734	0.744	0.714	0.724	0.724	0.732	0.719	0.726	0.741	0.711	0.717	0.720	0.733
561	Mississippi	0.615	0.618	0.631	0.618	0.626	0.632	0.637	0.637	0.561	0.626	0.638	0.617	0.622	0.622	0.631	0.617	0.623	0.642	0.608	0.621	0.622	0.631
562	Arkansas	0.709	0.713	0.726	0.712	0.721	0.725	0.731	0.732	0.659	0.720	0.731	0.713	0.716	0.716	0.726	0.710	0.718	0.738	0.700	0.713	0.715	0.726
563	South Carolina	0.631	0.637	0.651	0.636	0.646	0.653	0.660	0.661	0.580	0.649	0.660	0.635	0.644	0.643	0.652	0.637	0.645	0.664	0.627	0.636	0.641	0.654
564	Rhode Island	0.717	0.725	0.744	0.723	0.735	0.747	0.753	0.753	0.657	0.735	0.743	0.726	0.737	0.736	0.750	0.726	0.737	0.760	0.708	0.726	0.730	0.748
565	Hawaii	0.664	0.669	0.687	0.669	0.681	0.689	0.701	0.699	0.599	0.689	0.702	0.667	0.679	0.679	0.689	0.669	0.677	0.701	0.660	0.670	0.675	0.690
566	Pittsburgh	0.684	0.689	0.700	0.689	0.695	0.701	0.706	0.707	0.666	0.700	0.706	0.689	0.695	0.695	0.703	0.692	0.699	0.708	0.682	0.687	0.692	0.703
567	Philadelphia	0.687	0.694	0.707	0.694	0.701	0.708	0.714	0.715	0.663	0.704	0.711	0.694	0.701	0.701	0.711	0.696	0.705	0.718	0.682	0.690	0.697	0.711
568	Alabama	0.724	0.728	0.742	0.727	0.737	0.741	0.746	0.747	0.674	0.735	0.746	0.728	0.731	0.731	0.742	0.725	0.735	0.754	0.715	0.728	0.732	0.742
569	Utah	0.749	0.757	0.772	0.757	0.765	0.773	0.779	0.780	0.717	0.766	0.773	0.759	0.765	0.765	0.775	0.759	0.769	0.785	0.743	0.753	0.761	0.776
570	Iowa	0.656	0.662	0.678	0.662	0.672	0.679	0.687	0.687	0.604	0.675	0.686	0.660	0.670	0.669	0.679	0.663	0.671	0.690	0.652	0.661	0.666	0.680
571	Massachusetts	0.722	0.731	0.746	0.731	0.739	0.748	0.755	0.757	0.690	0.743	0.749	0.731	0.740	0.739	0.752	0.733	0.745	0.760	0.715	0.726	0.734	0.751
572	Oklahoma	0.709	0.716	0.731	0.716	0.723	0.733	0.741	0.742	0.680	0.732	0.739	0.715	0.726	0.726	0.737	0.720	0.730	0.744	0.705	0.715	0.719	0.736
573	Louisiana	0.647	0.651	0.664	0.650	0.659	0.664	0.669	0.669	0.591	0.656	0.668	0.651	0.655	0.654	0.664	0.648	0.656	0.676	0.639	0.654	0.655	0.664
574	New Mexico	0.724	0.732	0.750	0.732	0.741	0.753	0.760	0.762	0.694	0.749	0.754	0.734	0.745	0.745	0.758	0.736	0.751	0.766	0.717	0.730	0.736	0.757
575	Texas	0.710	0.716	0.732	0.716	0.724	0.733	0.740	0.740	0.678	0.729	0.736	0.717	0.726	0.726	0.737	0.719	0.729	0.745	0.704	0.715	0.720	0.736
576	Kentucky	0.656	0.661	0.670	0.661	0.665	0.671	0.677	0.678	0.631	0.671	0.678	0.659	0.665	0.665	0.672	0.662	0.668	0.679	0.653	0.659	0.662	0.672
577	Kansas	0.713	0.720	0.735	0.720	0.728	0.737	0.744	0.746	0.682	0.735	0.743	0.719	0.729	0.729	0.739	0.724	0.733	0.748	0.709	0.717	0.723	0.740
578	Wisconsin	0.694	0.700	0.717	0.700	0.710	0.719	0.726	0.726	0.646	0.712	0.722	0.700	0.709	0.708	0.720	0.701	0.712	0.731	0.688	0.699	0.705	0.721
579	Tennessee	0.587	0.591	0.602	0.591	0.597	0.603	0.607	0.608	0.553	0.600	0.608	0.590	0.595	0.595	0.603	0.591	0.597	0.611	0.584	0.591	0.595	0.603
580	Minnesota	0.694	0.701	0.715	0.701	0.709	0.717	0.722	0.724	0.657	0.711	0.720	0.701	0.708	0.708	0.718	0.702	0.711	0.728	0.688	0.698	0.705	0.718
581	Colorado	0.691	0.696	0.712	0.696	0.704	0.713	0.719	0.720	0.655	0.707	0.714	0.698	0.705	0.705	0.716	0.698	0.710	0.726	0.683	0.695	0.700	0.716
582	Indiana	0.609	0.613	0.624	0.613	0.620	0.625	0.630	0.630	0.566	0.620	0.630	0.612	0.617	0.617	0.624	0.612	0.618	0.634	0.604	0.614	0.617	0.625
583	Nebraska	0.672	0.679	0.692	0.679	0.685	0.693	0.701	0.703	0.654	0.695	0.702	0.677	0.687	0.687	0.696	0.683	0.691	0.702	0.669	0.675	0.682	0.696
584	Connecticut	0.731	0.739	0.757	0.739	0.748	0.759	0.765	0.768	0.696	0.753	0.760	0.740	0.750	0.750	0.762	0.744	0.755	0.772	0.723	0.735	0.743	0.762
585	Ohio	0.639	0.643	0.656	0.643	0.651	0.656	0.661	0.662	0.602	0.653	0.662	0.643	0.649	0.648	0.656	0.644	0.650	0.664	0.636	0.643	0.647	0.657
586	Michigan	0.725	0.733	0.752	0.733	0.743	0.755	0.763	0.764	0.680	0.749	0.756	0.733	0.745	0.745	0.757	0.737	0.748	0.768	0.719	0.730	0.738	0.758
587	Arizona	0.724	0.732	0.750	0.733	0.740	0.752	0.759	0.760	0.700	0.748	0.753	0.733	0.744	0.744	0.756	0.738	0.749	0.763	0.719	0.728	0.736	0.756
588	New Jersey	0.676	0.684	0.697	0.684	0.691	0.700	0.704	0.707	0.648	0.694	0.700	0.685	0.691	0.691	0.703	0.686	0.697	0.710	0.669	0.679	0.687	0.702
589	Syracuse	0.656	0.663	0.677	0.663	0.671	0.679	0.683	0.685	0.618	0.674	0.682	0.662	0.670	0.670	0.679	0.664	0.673	0.688	0.650	0.661	0.667	0.679
590	New York	0.662	0.669	0.681	0.668	0.676	0.682	0.688	0.688	0.630	0.676	0.681	0.670	0.675	0.675	0.687	0.669	0.680	0.695	0.653	0.665	0.672	0.686
591	Richmond	0.654	0.661	0.676	0.660	0.670	0.678	0.686	0.687	0.610	0.677	0.688	0.658	0.669	0.668	0.677	0.663	0.671	0.688	0.651	0.659	0.665	0.678
592	Atlanta	0.671	0.674	0.690	0.674	0.683	0.691	0.696	0.696	0.623	0.682	0.691	0.678	0.683	0.682	0.693	0.675	0.686	0.704	0.660	0.674	0.678	0.692
593	Washington, DC	0.639	0.645	0.657	0.645	0.651	0.657	0.663	0.663	0.615	0.654	0.661	0.645	0.651	0.651	0.661	0.646	0.655	0.667	0.635	0.642	0.648	0.660
594	Chicago	0.620	0.625	0.638	0.625	0.633	0.640	0.642	0.644	0.579	0.630	0.639	0.627	0.630	0.630	0.640	0.624	0.633	0.650	0.612	0.624	0.629	0.640
595	St. Louis	0.642	0.648	0.663	0.648	0.655	0.664	0.672	0.673	0.610	0.664	0.672	0.646	0.656	0.656	0.665	0.651	0.660	0.673	0.639	0.646	0.651	0.666
596	Sacramento	0.728	0.737	0.753	0.737	0.746	0.755	0.761	0.763	0.694	0.748	0.754	0.739	0.746	0.746	0.759	0.740	0.751	0.768	0.720	0.733	0.741	0.758
597	Northern California	0.734	0.742	0.760	0.742	0.751	0.762	0.765	0.767	0.690	0.749	0.755	0.745	0.751	0.751	0.765	0.743	0.756	0.775	0.724	0.738	0.746	0.765
598	San Diego	0.714	0.723	0.736	0.723	0.729	0.738	0.744	0.747	0.697	0.735	0.740	0.724	0.731	0.731	0.743	0.727	0.738	0.750	0.708	0.717	0.726	0.742
599	Southern California	0.721	0.730	0.744	0.730	0.737	0.746	0.751	0.754	0.701	0.741	0.745	0.732	0.738	0.738	0.751	0.733	0.745	0.758	0.714	0.724	0.733	0.750

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	NF01	NF02	NF03	NF04	NF05	NF06	NF07	NF08	NF10	NF0A	NF0B	NF0D	NF0I	NF0L	NF0M	NF0N	NF0O	NF0P	NF0Q	NF0R	NF0S	NF0T
501	Miami	0.674	0.675	0.680	0.675	0.678	0.680	0.682	0.681	0.652	0.675	0.679	0.676	0.676	0.676	0.681	0.674	0.677	0.686	0.670	0.675	0.677	0.680
502	Broward County / Palm Beach	0.682	0.687	0.694	0.686	0.692	0.695	0.695	0.695	0.644	0.685	0.692	0.688	0.688	0.687	0.693	0.684	0.687	0.701	0.675	0.685	0.690	0.693
503	Tampa	0.708	0.713	0.723	0.713	0.720	0.724	0.727	0.726	0.669	0.716	0.724	0.713	0.719	0.718	0.724	0.712	0.716	0.731	0.703	0.711	0.716	0.723
504	Orlando	0.715	0.721	0.730	0.721	0.727	0.731	0.734	0.733	0.684	0.725	0.732	0.720	0.726	0.726	0.731	0.721	0.725	0.736	0.712	0.718	0.724	0.731
505	Jacksonville	0.730	0.736	0.747	0.736	0.743	0.748	0.751	0.750	0.699	0.741	0.748	0.736	0.743	0.742	0.747	0.739	0.743	0.753	0.726	0.736	0.739	0.747
506	Daytona / Gainesville	0.702	0.707	0.720	0.707	0.714	0.721	0.726	0.725	0.663	0.716	0.725	0.706	0.716	0.715	0.720	0.711	0.715	0.727	0.699	0.708	0.710	0.720
521	Diversified Dental - Las Vegas	0.857	0.866	0.878	0.867	0.870	0.879	0.882	0.883	0.862	0.878	0.881	0.868	0.876	0.876	0.882	0.875	0.879	0.884	0.854	0.859	0.868	0.881
522	Mastercare Dental - Reno	0.812	0.820	0.838	0.819	0.831	0.835	0.839	0.841	0.746	0.823	0.835	0.820	0.827	0.826	0.835	0.819	0.826	0.850	0.801	0.817	0.820	0.834
524	Premier - Minnesota	0.802	0.809	0.822	0.809	0.815	0.825	0.833	0.834	0.782	0.829	0.837	0.805	0.818	0.818	0.825	0.814	0.821	0.832	0.802	0.805	0.812	0.826
526	Dental Options Pricing - Oregon	0.858	0.865	0.884	0.865	0.875	0.886	0.891	0.890	0.811	0.877	0.885	0.865	0.877	0.877	0.884	0.869	0.877	0.895	0.852	0.862	0.870	0.886
527	Rental Network - Hawaii	0.784	0.790	0.797	0.790	0.794	0.799	0.802	0.802	0.763	0.795	0.799	0.790	0.794	0.793	0.799	0.790	0.795	0.805	0.781	0.786	0.792	0.800
528	Diversified Dental - Reno	1.023	1.038	1.054	1.039	1.043	1.056	1.067	1.072	1.048	1.065	1.066	1.038	1.052	1.053	1.068	1.049	1.064	1.069	1.022	1.025	1.039	1.067
550	North Dakota	0.737	0.742	0.759	0.742	0.752	0.761	0.769	0.769	0.681	0.760	0.774	0.737	0.751	0.750	0.757	0.745	0.751	0.770	0.737	0.742	0.747	0.761
551	Nevada	0.839	0.847	0.862	0.848	0.853	0.861	0.865	0.865	0.825	0.857	0.862	0.848	0.857	0.857	0.864	0.853	0.859	0.869	0.833	0.841	0.848	0.863
553	Idaho	0.826	0.834	0.852	0.834	0.843	0.855	0.861	0.862	0.791	0.854	0.863	0.830	0.846	0.846	0.852	0.841	0.847	0.861	0.824	0.830	0.838	0.853
554	Vermont	0.707	0.711	0.721	0.710	0.719	0.722	0.726	0.724	0.648	0.712	0.723	0.710	0.713	0.712	0.718	0.707	0.711	0.729	0.703	0.712	0.715	0.720
555	New Hampshire	0.731	0.738	0.751	0.738	0.748	0.753	0.756	0.757	0.670	0.743	0.753	0.737	0.743	0.742	0.749	0.736	0.741	0.761	0.728	0.737	0.743	0.752
556	Delaware	0.757	0.763	0.775	0.763	0.771	0.776	0.781	0.782	0.713	0.774	0.784	0.759	0.769	0.768	0.772	0.764	0.767	0.782	0.755	0.761	0.767	0.773
557	Washington																						
558	Oregon	0.780	0.787	0.803	0.787	0.796	0.805	0.809	0.807	0.729	0.793	0.801	0.788	0.796	0.795	0.803	0.789	0.795	0.814	0.774	0.785	0.792	0.805
559	North Carolina	0.669	0.674	0.685	0.673	0.683	0.686	0.690	0.689	0.610	0.677	0.689	0.672	0.676	0.675	0.681	0.670	0.674	0.692	0.666	0.674	0.679	0.684
560	West Virginia	0.747	0.752	0.765	0.752	0.759	0.766	0.773	0.773	0.712	0.768	0.779	0.747	0.760	0.760	0.764	0.755	0.758	0.771	0.748	0.752	0.755	0.765
561	Mississippi	0.645	0.648	0.661	0.648	0.656	0.661	0.665	0.664	0.592	0.657	0.668	0.646	0.654	0.653	0.658	0.648	0.652	0.668	0.641	0.652	0.652	0.659
562	Arkansas	0.742	0.746	0.759	0.746	0.754	0.757	0.762	0.763	0.694	0.753	0.766	0.745	0.750	0.749	0.756	0.744	0.750	0.769	0.735	0.746	0.747	0.756
563	South Carolina	0.669	0.673	0.683	0.672	0.681	0.684	0.689	0.689	0.612	0.680	0.692	0.669	0.676	0.675	0.680	0.671	0.674	0.691	0.669	0.674	0.677	0.683
564	Rhode Island	0.763	0.771	0.784	0.770	0.781	0.786	0.791	0.790	0.698	0.775	0.784	0.770	0.778	0.778	0.785	0.768	0.774	0.795	0.758	0.774	0.776	0.785
565	Hawaii	0.713	0.713	0.726	0.712	0.723	0.728	0.739	0.734	0.641	0.729	0.744	0.709	0.721	0.720	0.725	0.710	0.713	0.736	0.712	0.719	0.718	0.726
566	Pittsburgh	0.713	0.717	0.723	0.716	0.721	0.724	0.727	0.727	0.689	0.722	0.728	0.716	0.719	0.719	0.723	0.716	0.720	0.729	0.711	0.716	0.719	0.724
567	Philadelphia	0.723	0.726	0.733	0.726	0.731	0.734	0.736	0.737	0.688	0.728	0.736	0.726	0.728	0.728	0.733	0.724	0.728	0.740	0.720	0.726	0.729	0.733
568	Alabama	0.757	0.761	0.774	0.761	0.769	0.772	0.775	0.775	0.708	0.766	0.779	0.760	0.765	0.764	0.770	0.759	0.764	0.783	0.750	0.761	0.765	0.770
569	Utah	0.788	0.794	0.802	0.793	0.800	0.803	0.806	0.804	0.747	0.793	0.802	0.794	0.795	0.795	0.801	0.791	0.795	0.810	0.784	0.792	0.797	0.803
570	Iowa	0.696	0.701	0.711	0.700	0.709	0.712	0.719	0.717	0.638	0.707	0.719	0.697	0.703	0.703	0.708	0.698	0.701	0.719	0.695	0.701	0.705	0.711
571	Massachusetts	0.767	0.771	0.780	0.770	0.777	0.782	0.785	0.786	0.724	0.775	0.782	0.770	0.774	0.774	0.780	0.769	0.775	0.789	0.762	0.770	0.774	0.780
572	Oklahoma	0.750	0.756	0.767	0.756	0.763	0.768	0.773	0.772	0.714	0.764	0.773	0.754	0.763	0.763	0.767	0.757	0.761	0.774	0.748	0.756	0.759	0.767
573	Louisiana	0.677	0.681	0.694	0.680	0.689	0.695	0.699	0.697	0.624	0.688	0.699	0.680	0.687	0.686	0.692	0.681	0.685	0.703	0.672	0.685	0.685	0.692
574	New Mexico	0.771	0.779	0.794	0.778	0.786	0.795	0.800	0.799	0.735	0.788	0.795	0.778	0.790	0.789	0.796	0.782	0.788	0.803	0.767	0.778	0.782	0.796
575	Texas	0.749	0.755	0.766	0.755	0.762	0.767	0.771	0.769	0.711	0.760	0.768	0.754	0.762	0.761	0.767	0.756	0.759	0.774	0.745	0.755	0.758	0.766
576	Kentucky	0.684	0.687	0.694	0.687	0.692	0.695	0.699	0.699	0.656	0.695	0.702	0.685	0.690	0.690	0.693	0.687	0.690	0.700	0.683	0.687	0.690	0.694
577	Kansas	0.754	0.760	0.770	0.760	0.767	0.771	0.775	0.775	0.715	0.767	0.776	0.758	0.764	0.764	0.768	0.760	0.763	0.777	0.752	0.757	0.763	0.771
578	Wisconsin	0.735	0.741	0.753	0.741	0.749	0.754	0.759	0.757	0.683	0.747	0.757	0.739	0.745	0.745	0.750	0.741	0.744	0.761	0.732	0.740	0.744	0.753
579	Tennessee	0.614	0.618	0.626	0.618	0.624	0.626	0.629	0.629	0.578	0.623	0.632	0.616	0.619	0.619	0.623	0.616	0.619	0.631	0.612	0.618	0.621	0.625
580	Minnesota	0.732	0.736	0.745	0.736	0.743	0.746	0.749	0.749	0.686	0.739	0.748	0.735	0.739	0.738	0.743	0.734	0.738	0.753	0.728	0.736	0.740	0.743
581	Colorado	0.729	0.734	0.747	0.734	0.741	0.747	0.749	0.748	0.688	0.738	0.746	0.734	0.740	0.739	0.745	0.734	0.739	0.754	0.724	0.732	0.737	0.746
582	Indiana	0.637	0.640	0.648	0.639	0.646	0.648	0.653	0.652	0.592	0.644	0.654	0.638	0.642	0.641	0.645	0.637	0.641	0.655	0.634	0.641	0.643	0.647
583	Nebraska	0.710	0.713	0.720	0.713	0.718	0.721	0.725	0.726	0.681	0.721	0.728	0.711	0.716	0.716	0.719	0.713	0.716	0.726	0.709	0.712	0.716	0.720
584	Connecticut	0.777	0.785	0.795	0.784	0.792	0.797	0.800	0.801	0.734	0.789	0.797	0.784	0.789	0.788	0.795	0.783	0.789	0.804	0.772	0.781	0.789	0.795
585	Ohio	0.668	0.673	0.681	0.672	0.679	0.681	0.685	0.685	0.629	0.678	0.687	0.671	0.675	0.674	0.679	0.671	0.674	0.687	0.666	0.672	0.676	0.680
586	Michigan	0.773	0.781	0.794	0.781	0.790	0.796	0.802	0.800	0.721	0.789	0.798	0.779	0.787	0.786	0.793	0.780	0.786	0.804	0.771	0.778	0.785	0.795
587	Arizona	0.769	0.777	0.786	0.777	0.783	0.788	0.792	0.792	0.735	0.782	0.788	0.777	0.781	0.780	0.787	0.776	0.782	0.794	0.766	0.773	0.780	0.789
588	New Jersey	0.715	0.718	0.727	0.717	0.724	0.728	0.730	0.731	0.676	0.720	0.727	0.718	0.721	0.720	0.727	0.716	0.722	0.734	0.710	0.718	0.721	0.727
589	Syracuse	0.693	0.697	0.706	0.696	0.704	0.707	0.709	0.710	0.647	0.700	0.710	0.695	0.699	0.698	0.703	0.694	0.698	0.713	0.689	0.697	0.700	0.704
590	New York	0.697	0.699	0.707	0.699	0.704	0.706	0.709	0.707	0.654	0.699	0.705	0.700	0.701	0.701	0.707	0.696	0.702	0.716	0.690	0.700	0.702	0.706
591	Richmond	0.695	0.700	0.710	0.700	0.708	0.712	0.717	0.718	0.645	0.710	0.722	0.696	0.703	0.703	0.707	0.699	0.702	0.717	0.694	0.700	0.704	0.708
592	Atlanta	0.709	0.710	0.722	0.710	0.718	0.723	0.726	0.724	0.655	0.712	0.724	0.714	0.716	0.715	0.722	0.710	0.715	0.730	0.699	0.712	0.714	0.721
593	Washington, DC	0.670	0.672	0.679	0.672	0.677	0.678	0.682	0.680	0.636	0.674	0.681	0.671	0.674	0.673	0.678	0.670	0.674	0.685	0.666	0.673	0.675	0.678
594	Chicago	0.653	0.654	0.662	0.653	0.660	0.663	0.663	0.664	0.604	0.653	0.661	0.654	0.655	0.655	0.659	0.650	0.654	0.669	0.646	0.656	0.657	0.659
595	St. Louis	0.680	0.685	0.696	0.685	0.693	0.696	0.702	0.701	0.642	0.695	0.703	0.682	0.690	0.689	0.694	0.686	0.689	0.701	0.680	0.683	0.689	0.696
596	Sacramento	0.773	0.777	0.787	0.777	0.784	0.789	0.790	0.791	0.728	0.779	0.786	0.778	0.781	0.780	0.787	0.775	0.781	0.796	0.767	0.777	0.781	0.787
597	Northern California	0.777	0.784	0.795	0.783	0.792	0.796	0.796	0.797	0.725	0.782	0.790	0.786	0.787	0.786	0.795	0.780	0.787	0.805	0.771	0.782	0.788	0.796
598	San Diego	0.755	0.758	0.765	0.758	0.762	0.767	0.769	0.770	0.725	0.761	0.766	0.758	0.761	0.760	0.767	0.758	0.762	0.773	0.751	0.758	0.760	0.766
599	Southern California	0.762	0.765	0.773	0.765	0.770	0.775	0.776	0.777	0.728	0.767	0.772	0.766	0.768	0.768	0.775	0.764	0.770	0.782	0.758	0.765	0.768	0.774

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	NG01	NG02	NG03	NG04	NG05	NG06	NG07	NG08	NG10	NG0A	NG0B	NG0D	NG0I	NG0L	NG0M	NG0N	NG0O	NG0P	NG0Q	NG0R	NG0S	NG0T
501	Miami	0.666	0.672	0.677	0.672	0.675	0.677	0.677	0.676	0.660	0.669	0.675	0.672	0.672	0.672	0.676	0.668	0.673	0.679	0.664	0.673	0.674	0.676
502	Broward County / Palm Beach	0.671	0.683	0.690	0.682	0.688	0.689	0.688	0.686	0.651	0.674	0.683	0.683	0.681	0.680	0.686	0.674	0.680	0.692	0.667	0.684	0.685	0.686
503	Tampa	0.693	0.709	0.719	0.709	0.716	0.717	0.716	0.714	0.669	0.703	0.712	0.707	0.708	0.707	0.713	0.702	0.707	0.719	0.691	0.708	0.712	0.714
504	Orlando	0.701	0.717	0.726	0.717	0.723	0.724	0.724	0.723	0.685	0.714	0.722	0.714	0.717	0.716	0.721	0.711	0.716	0.725	0.701	0.715	0.719	0.722
505	Jacksonville	0.717	0.731	0.743	0.731	0.739	0.741	0.741	0.740	0.698	0.729	0.738	0.729	0.733	0.732	0.738	0.727	0.732	0.742	0.716	0.730	0.735	0.739
506	Daytona / Gainesville	0.681	0.700	0.713	0.699	0.707	0.711	0.712	0.710	0.660	0.700	0.710	0.695	0.702	0.701	0.707	0.696	0.700	0.709	0.685	0.699	0.704	0.707
521	Diversified Dental - Las Vegas	0.853	0.866	0.878	0.867	0.870	0.878	0.880	0.880	0.860	0.875	0.877	0.866	0.875	0.875	0.880	0.872	0.876	0.882	0.852	0.858	0.868	0.879
522	Mastercare Dental - Reno	0.790	0.811	0.831	0.811	0.824	0.832	0.827	0.824	0.737	0.803	0.815	0.810	0.814	0.813	0.824	0.803	0.811	0.832	0.786	0.812	0.818	0.824
524	Premier - Minnesota	0.776	0.796	0.811	0.796	0.804	0.812	0.818	0.817	0.783	0.811	0.820	0.788	0.803	0.803	0.811	0.798	0.806	0.807	0.786	0.796	0.799	0.812
526	Dental Options Pricing - Oregon	0.840	0.861	0.880	0.861	0.871	0.878	0.878	0.876	0.814	0.859	0.870	0.859	0.865	0.864	0.873	0.855	0.864	0.881	0.837	0.860	0.864	0.873
527	Rental Network - Hawaii	0.776	0.788	0.796	0.788	0.793	0.795	0.796	0.796	0.765	0.786	0.792	0.787	0.788	0.788	0.794	0.783	0.789	0.799	0.774	0.785	0.789	0.794
528	Diversified Dental - Reno	1.020	1.038	1.054	1.039	1.043	1.055	1.066	1.070	1.042	1.061	1.063	1.038	1.051	1.052	1.067	1.047	1.063	1.067	1.019	1.024	1.039	1.065
550	North Dakota	0.700	0.725	0.742	0.724	0.736	0.741	0.747	0.744	0.679	0.732	0.749	0.716	0.728	0.728	0.736	0.720	0.727	0.732	0.711	0.729	0.730	0.738
551	Nevada	0.831	0.846	0.860	0.846	0.851	0.861	0.860	0.860	0.822	0.849	0.854	0.846	0.852	0.852	0.860	0.847	0.854	0.864	0.828	0.840	0.847	0.859
553	Idaho	0.799	0.822	0.840	0.821	0.831	0.840	0.844	0.843	0.791	0.832	0.844	0.816	0.829	0.829	0.836	0.822	0.829	0.833	0.807	0.822	0.826	0.837
554	Vermont	0.684	0.703	0.714	0.702	0.712	0.710	0.710	0.708	0.651	0.693	0.707	0.698	0.698	0.697	0.705	0.690	0.696	0.711	0.685	0.705	0.705	0.706
555	New Hampshire	0.709	0.728	0.742	0.728	0.740	0.741	0.741	0.739	0.675	0.721	0.735	0.727	0.727	0.726	0.735	0.718	0.725	0.739	0.708	0.732	0.734	0.736
556	Delaware	0.726	0.749	0.762	0.749	0.758	0.761	0.764	0.762	0.714	0.753	0.765	0.741	0.751	0.750	0.756	0.745	0.749	0.753	0.736	0.751	0.753	0.757
557	Washington																						
558	Oregon	0.766	0.785	0.802	0.784	0.795	0.799	0.797	0.795	0.733	0.776	0.787	0.784	0.786	0.785	0.794	0.776	0.784	0.804	0.760	0.784	0.790	0.795
559	North Carolina	0.644	0.665	0.676	0.664	0.674	0.673	0.673	0.670	0.611	0.656	0.670	0.659	0.661	0.660	0.667	0.653	0.658	0.671	0.647	0.667	0.669	0.668
560	West Virginia	0.716	0.738	0.752	0.738	0.747	0.751	0.755	0.754	0.706	0.747	0.760	0.729	0.742	0.742	0.746	0.737	0.740	0.742	0.729	0.739	0.742	0.748
561	Mississippi	0.617	0.636	0.649	0.635	0.646	0.648	0.649	0.647	0.587	0.635	0.649	0.630	0.637	0.636	0.642	0.631	0.634	0.643	0.623	0.639	0.641	0.644
562	Arkansas	0.715	0.734	0.748	0.733	0.743	0.748	0.749	0.747	0.685	0.734	0.748	0.729	0.736	0.735	0.743	0.729	0.735	0.745	0.720	0.736	0.738	0.744
563	South Carolina	0.638	0.658	0.669	0.657	0.667	0.668	0.670	0.668	0.614	0.657	0.671	0.652	0.657	0.656	0.662	0.650	0.654	0.661	0.647	0.663	0.663	0.663
564	Rhode Island	0.742	0.764	0.779	0.763	0.777	0.776	0.775	0.773	0.698	0.753	0.767	0.761	0.761	0.760	0.771	0.752	0.759	0.778	0.740	0.765	0.771	0.771
565	Hawaii	0.661	0.690	0.705	0.689	0.702	0.704	0.710	0.708	0.662	0.715	0.712	0.676	0.691	0.690	0.697	0.683	0.687	0.689	0.681	0.697	0.696	0.699
566	Pittsburgh	0.699	0.711	0.718	0.710	0.716	0.717	0.719	0.717	0.689	0.711	0.719	0.708	0.710	0.710	0.715	0.708	0.710	0.716	0.702	0.710	0.712	0.716
567	Philadelphia	0.708	0.720	0.728	0.720	0.725	0.727	0.727	0.726	0.692	0.717	0.724	0.718	0.720	0.719	0.724	0.715	0.719	0.726	0.709	0.722	0.722	0.724
568	Alabama	0.732	0.751	0.764	0.750	0.759	0.764	0.764	0.762	0.698	0.748	0.761	0.747	0.753	0.752	0.759	0.746	0.751	0.761	0.736	0.752	0.755	0.760
569	Utah	0.775	0.788	0.798	0.788	0.795	0.797	0.795	0.793	0.751	0.781	0.791	0.789	0.787	0.786	0.793	0.781	0.786	0.799	0.772	0.789	0.792	0.793
570	Iowa	0.666	0.689	0.700	0.688	0.698	0.697	0.699	0.697	0.638	0.684	0.699	0.681	0.685	0.684	0.691	0.678	0.682	0.692	0.673	0.691	0.691	0.692
571	Massachusetts	0.749	0.764	0.774	0.763	0.771	0.773	0.774	0.773	0.729	0.760	0.768	0.761	0.764	0.763	0.771	0.757	0.763	0.774	0.750	0.767	0.767	0.771
572	Oklahoma	0.730	0.748	0.760	0.748	0.756	0.758	0.760	0.758	0.712	0.748	0.759	0.743	0.750	0.749	0.755	0.744	0.748	0.756	0.734	0.747	0.752	0.755
573	Louisiana	0.652	0.671	0.685	0.670	0.680	0.683	0.684	0.681	0.620	0.667	0.682	0.666	0.671	0.671	0.678	0.664	0.669	0.680	0.656	0.674	0.675	0.679
574	New Mexico	0.756	0.775	0.791	0.774	0.784	0.789	0.789	0.787	0.734	0.773	0.782	0.773	0.778	0.778	0.786	0.771	0.777	0.791	0.755	0.773	0.779	0.786
575	Texas	0.733	0.749	0.761	0.749	0.757	0.760	0.759	0.758	0.710	0.746	0.756	0.747	0.750	0.749	0.756	0.744	0.749	0.760	0.733	0.748	0.753	0.756
576	Kentucky	0.665	0.678	0.686	0.678	0.684	0.685	0.688	0.686	0.657	0.680	0.690	0.674	0.678	0.678	0.682	0.674	0.678	0.681	0.671	0.680	0.681	0.683
577	Kansas	0.732	0.750	0.761	0.750	0.758	0.760	0.762	0.760	0.716	0.750	0.761	0.746	0.751	0.750	0.756	0.745	0.749	0.756	0.736	0.750	0.754	0.757
578	Wisconsin	0.711	0.732	0.745	0.731	0.742	0.743	0.743	0.741	0.685	0.727	0.741	0.727	0.731	0.730	0.737	0.724	0.728	0.741	0.713	0.733	0.735	0.738
579	Tennessee	0.594	0.609	0.617	0.608	0.615	0.616	0.618	0.616	0.579	0.608	0.619	0.604	0.608	0.607	0.611	0.603	0.606	0.611	0.599	0.610	0.611	0.613
580	Minnesota	0.711	0.727	0.737	0.726	0.735	0.735	0.736	0.735	0.691	0.723	0.733	0.723	0.726	0.725	0.731	0.719	0.724	0.733	0.714	0.730	0.731	0.732
581	Colorado	0.714	0.730	0.743	0.730	0.738	0.740	0.739	0.737	0.690	0.724	0.734	0.729	0.730	0.730	0.736	0.724	0.729	0.743	0.712	0.729	0.733	0.737
582	Indiana	0.615	0.631	0.640	0.630	0.638	0.638	0.639	0.637	0.593	0.627	0.640	0.625	0.629	0.628	0.633	0.623	0.627	0.635	0.619	0.632	0.633	0.634
583	Nebraska	0.688	0.704	0.711	0.703	0.709	0.711	0.713	0.712	0.684	0.707	0.714	0.698	0.705	0.704	0.708	0.701	0.704	0.706	0.696	0.705	0.706	0.709
584	Connecticut	0.760	0.777	0.789	0.777	0.786	0.788	0.788	0.787	0.739	0.773	0.783	0.777	0.777	0.776	0.785	0.770	0.776	0.788	0.759	0.778	0.782	0.785
585	Ohio	0.646	0.662	0.671	0.662	0.669	0.670	0.672	0.670	0.631	0.662	0.673	0.659	0.662	0.661	0.666	0.657	0.661	0.666	0.652	0.664	0.665	0.667
586	Michigan	0.751	0.774	0.788	0.773	0.784	0.785	0.786	0.784	0.721	0.768	0.780	0.769	0.772	0.772	0.780	0.764	0.771	0.785	0.753	0.773	0.779	0.781
587	Arizona	0.757	0.773	0.784	0.773	0.781	0.781	0.782	0.781	0.737	0.768	0.777	0.771	0.772	0.771	0.779	0.766	0.772	0.785	0.755	0.770	0.775	0.779
588	New Jersey	0.701	0.711	0.721	0.711	0.718	0.720	0.721	0.720	0.686	0.708	0.715	0.710	0.711	0.711	0.719	0.705	0.712	0.722	0.700	0.714	0.715	0.719
589	Syracuse	0.670	0.686	0.696	0.685	0.694	0.695	0.696	0.694	0.652	0.683	0.694	0.682	0.685	0.684	0.690	0.680	0.683	0.692	0.675	0.690	0.690	0.691
590	New York	0.682	0.692	0.702	0.692	0.699	0.701	0.701	0.700	0.672	0.694	0.694	0.692	0.692	0.691	0.699	0.685	0.692	0.703	0.680	0.695	0.696	0.700
591	Richmond	0.659	0.683	0.694	0.683	0.692	0.693	0.697	0.695	0.649	0.686	0.699	0.673	0.683	0.682	0.688	0.677	0.681	0.683	0.673	0.686	0.688	0.689
592	Atlanta	0.690	0.706	0.718	0.705	0.714	0.716	0.714	0.712	0.652	0.697	0.709	0.704	0.705	0.704	0.711	0.697	0.703	0.718	0.687	0.706	0.710	0.712
593	Washington, DC	0.653	0.663	0.671	0.663	0.669	0.670	0.671	0.670	0.647	0.668	0.670	0.661	0.663	0.663	0.668	0.659	0.663	0.669	0.656	0.666	0.666	0.668
594	Chicago	0.634	0.646	0.655	0.645	0.653	0.654	0.653	0.651	0.614	0.639	0.649	0.644	0.644	0.643	0.650	0.638	0.642	0.654	0.634	0.650	0.649	0.650
595	St. Louis	0.655	0.676	0.686	0.676	0.683	0.684	0.686	0.685	0.642	0.677	0.687	0.669	0.676	0.675	0.680	0.670	0.674	0.680	0.663	0.675	0.678	0.680
596	Sacramento	0.758	0.772	0.782	0.771	0.779	0.781	0.781	0.780	0.735	0.765	0.774	0.771	0.771	0.770	0.779	0.764	0.771	0.784	0.756	0.775	0.775	0.779
597	Northern California	0.768	0.781	0.793	0.780	0.790	0.791	0.789	0.787	0.733	0.768	0.779	0.785	0.779	0.778	0.788	0.770	0.778	0.797	0.759	0.783	0.785	0.788
598	San Diego	0.743	0.753	0.761	0.753	0.759	0.761	0.762	0.761	0.732	0.751	0.758	0.752	0.754	0.754	0.760	0.749	0.755	0.763	0.742	0.755	0.756	0.760
599	Southern California	0.753	0.761	0.770	0.761	0.767	0.770	0.770	0.769	0.738	0.758	0.763	0.762	0.761	0.761	0.769	0.757	0.762	0.774	0.750	0.763	0.764	0.769

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	NH01	NH02	NH03	NH04	NH05	NH06	NH07	NH08	NH10	NH0A	NH0B	NH0D	NH0I	NH0L	NH0M	NH0N	NH0O	NH0P	NH0Q	NH0R	NH0S	NH0T
501	Miami	0.623	0.630	0.641	0.630	0.634	0.641	0.648	0.650	0.618	0.643	0.646	0.631	0.637	0.637	0.648	0.634	0.644	0.653	0.618	0.625	0.632	0.647
502	Broward County / Palm Beach	0.625	0.632	0.644	0.632	0.638	0.646	0.650	0.653	0.600	0.642	0.646	0.633	0.638	0.638	0.649	0.633	0.644	0.657	0.618	0.629	0.634	0.648
503	Tampa	0.647	0.654	0.667	0.654	0.661	0.669	0.676	0.677	0.619	0.667	0.673	0.656	0.664	0.664	0.674	0.656	0.666	0.680	0.641	0.650	0.657	0.673
504	Orlando	0.654	0.661	0.674	0.661	0.667	0.676	0.683	0.685	0.636	0.677	0.681	0.662	0.671	0.671	0.682	0.664	0.675	0.686	0.650	0.657	0.664	0.680
505	Jacksonville	0.667	0.676	0.688	0.676	0.683	0.690	0.697	0.699	0.648	0.689	0.695	0.677	0.685	0.685	0.696	0.680	0.690	0.701	0.662	0.669	0.678	0.694
506	Daytona / Gainesville	0.637	0.646	0.660	0.646	0.654	0.662	0.670	0.670	0.610	0.662	0.670	0.645	0.656	0.656	0.666	0.651	0.660	0.672	0.633	0.641	0.650	0.665
521	Diversified Dental - Las Vegas	0.770	0.784	0.799	0.785	0.789	0.801	0.811	0.815	0.791	0.808	0.809	0.785	0.798	0.799	0.812	0.795	0.808	0.813	0.768	0.771	0.786	0.810
522	Mastercare Dental - Reno	0.722	0.733	0.753	0.733	0.744	0.753	0.763	0.768	0.674	0.751	0.756	0.734	0.746	0.745	0.761	0.737	0.751	0.770	0.713	0.727	0.738	0.758
524	Premier - Minnesota	0.724	0.734	0.753	0.734	0.741	0.756	0.764	0.767	0.715	0.761	0.767	0.731	0.748	0.748	0.758	0.744	0.754	0.764	0.723	0.727	0.737	0.758
526	Dental Options Pricing - Oregon	0.764	0.776	0.796	0.776	0.785	0.801	0.811	0.812	0.735	0.799	0.803	0.777	0.791	0.791	0.806	0.783	0.797	0.814	0.760	0.772	0.781	0.807
527	Rental Network - Hawaii	0.709	0.717	0.731	0.717	0.722	0.735	0.745	0.748	0.707	0.739	0.741	0.718	0.729	0.729	0.743	0.724	0.738	0.746	0.707	0.713	0.720	0.743
528	Diversified Dental - Reno	0.905	0.921	0.942	0.922	0.926	0.946	0.963	0.971	0.945	0.961	0.962	0.922	0.942	0.943	0.965	0.938	0.961	0.964	0.904	0.906	0.922	0.962
550	North Dakota	0.662	0.670	0.690	0.670	0.681	0.693	0.701	0.703	0.616	0.695	0.704	0.667	0.682	0.682	0.692	0.675	0.684	0.703	0.661	0.669	0.675	0.695
551	Nevada	0.751	0.764	0.781	0.765	0.770	0.782	0.791	0.795	0.753	0.786	0.789	0.765	0.777	0.778	0.792	0.773	0.787	0.795	0.747	0.752	0.767	0.790
553	Idaho	0.733	0.746	0.766	0.747	0.755	0.770	0.780	0.784	0.713	0.776	0.780	0.743	0.761	0.761	0.774	0.755	0.767	0.781	0.731	0.741	0.750	0.773
554	Vermont	0.646	0.651	0.666	0.651	0.660	0.669	0.677	0.677	0.601	0.666	0.673	0.651	0.659	0.658	0.670	0.652	0.662	0.680	0.642	0.652	0.656	0.672
555	New Hampshire	0.654	0.664	0.680	0.663	0.673	0.684	0.691	0.694	0.609	0.682	0.686	0.662	0.673	0.673	0.686	0.665	0.678	0.696	0.651	0.663	0.669	0.689
556	Delaware	0.687	0.696	0.711	0.696	0.704	0.714	0.722	0.725	0.656	0.717	0.725	0.693	0.705	0.705	0.715	0.699	0.709	0.724	0.684	0.691	0.700	0.715
557	Washington																						
558	Oregon	0.701	0.707	0.725	0.707	0.717	0.730	0.738	0.739	0.662	0.725	0.731	0.713	0.720	0.719	0.734	0.712	0.725	0.742	0.691	0.704	0.712	0.735
559	North Carolina	0.609	0.615	0.629	0.614	0.624	0.632	0.640	0.640	0.562	0.629	0.637	0.614	0.622	0.622	0.632	0.615	0.625	0.643	0.605	0.615	0.619	0.634
560	West Virginia	0.694	0.698	0.712	0.698	0.706	0.714	0.723	0.723	0.662	0.718	0.729	0.698	0.708	0.708	0.715	0.702	0.708	0.721	0.692	0.698	0.701	0.716
561	Mississippi	0.599	0.605	0.618	0.605	0.613	0.616	0.622	0.621	0.550	0.613	0.625	0.603	0.608	0.608	0.616	0.603	0.609	0.628	0.592	0.604	0.608	0.616
562	Arkansas	0.687	0.693	0.708	0.693	0.701	0.707	0.713	0.715	0.645	0.704	0.715	0.692	0.700	0.700	0.708	0.694	0.702	0.719	0.680	0.691	0.697	0.708
563	South Carolina	0.609	0.614	0.629	0.614	0.623	0.632	0.639	0.642	0.565	0.633	0.641	0.611	0.622	0.621	0.632	0.616	0.625	0.642	0.608	0.615	0.618	0.634
564	Rhode Island	0.687	0.696	0.713	0.695	0.706	0.714	0.723	0.725	0.635	0.710	0.718	0.696	0.707	0.706	0.720	0.694	0.708	0.731	0.678	0.691	0.696	0.718
565	Hawaii	0.637	0.640	0.658	0.640	0.651	0.661	0.676	0.678	0.582	0.667	0.679	0.639	0.653	0.653	0.665	0.647	0.657	0.674	0.633	0.642	0.645	0.664
566	Pittsburgh	0.668	0.673	0.683	0.673	0.678	0.684	0.690	0.691	0.653	0.685	0.690	0.672	0.679	0.679	0.686	0.675	0.683	0.691	0.667	0.673	0.675	0.687
567	Philadelphia	0.664	0.670	0.683	0.670	0.676	0.685	0.691	0.694	0.644	0.685	0.690	0.670	0.678	0.678	0.689	0.673	0.683	0.695	0.659	0.667	0.673	0.688
568	Alabama	0.703	0.709	0.723	0.709	0.717	0.725	0.728	0.729	0.660	0.718	0.728	0.709	0.715	0.714	0.723	0.709	0.717	0.735	0.696	0.707	0.713	0.723
569	Utah	0.724	0.730	0.745	0.730	0.737	0.747	0.755	0.755	0.697	0.745	0.750	0.731	0.739	0.739	0.751	0.733	0.745	0.759	0.718	0.728	0.734	0.752
570	Iowa	0.633	0.638	0.653	0.638	0.647	0.656	0.666	0.666	0.588	0.657	0.665	0.636	0.646	0.646	0.657	0.640	0.649	0.667	0.631	0.639	0.643	0.659
571	Massachusetts	0.692	0.699	0.715	0.699	0.707	0.719	0.727	0.731	0.668	0.720	0.724	0.699	0.710	0.710	0.724	0.704	0.717	0.731	0.686	0.694	0.703	0.723
572	Oklahoma	0.683	0.693	0.706	0.693	0.700	0.707	0.717	0.718	0.660	0.710	0.716	0.691	0.702	0.702	0.713	0.695	0.705	0.719	0.680	0.686	0.695	0.712
573	Louisiana	0.630	0.636	0.650	0.635	0.644	0.648	0.653	0.652	0.579	0.642	0.655	0.635	0.641	0.640	0.648	0.634	0.641	0.661	0.622	0.635	0.640	0.648
574	New Mexico	0.692	0.703	0.719	0.703	0.711	0.720	0.730	0.731	0.668	0.720	0.725	0.704	0.714	0.714	0.728	0.706	0.719	0.735	0.685	0.695	0.704	0.726
575	Texas	0.683	0.693	0.706	0.693	0.700	0.708	0.715	0.716	0.657	0.707	0.713	0.693	0.702	0.702	0.713	0.694	0.705	0.720	0.678	0.687	0.695	0.712
576	Kentucky	0.640	0.645	0.655	0.644	0.650	0.656	0.662	0.662	0.618	0.658	0.663	0.642	0.650	0.650	0.657	0.646	0.653	0.663	0.638	0.645	0.647	0.657
577	Kansas	0.687	0.695	0.709	0.695	0.702	0.712	0.719	0.722	0.662	0.714	0.720	0.694	0.704	0.704	0.715	0.699	0.709	0.722	0.685	0.691	0.699	0.716
578	Wisconsin	0.667	0.676	0.691	0.676	0.685	0.694	0.702	0.702	0.628	0.692	0.699	0.675	0.684	0.683	0.695	0.677	0.687	0.705	0.663	0.673	0.680	0.697
579	Tennessee	0.572	0.577	0.587	0.577	0.583	0.588	0.593	0.594	0.542	0.587	0.595	0.575	0.581	0.581	0.588	0.577	0.583	0.596	0.570	0.579	0.580	0.590
580	Minnesota	0.670	0.676	0.690	0.676	0.684	0.693	0.700	0.702	0.639	0.693	0.699	0.676	0.684	0.684	0.696	0.679	0.689	0.704	0.665	0.674	0.680	0.695
581	Colorado	0.664	0.673	0.686	0.673	0.680	0.689	0.696	0.696	0.635	0.685	0.692	0.675	0.680	0.680	0.692	0.675	0.685	0.699	0.658	0.668	0.676	0.693
582	Indiana	0.593	0.597	0.607	0.596	0.604	0.610	0.616	0.616	0.556	0.607	0.616	0.596	0.602	0.602	0.609	0.597	0.604	0.618	0.591	0.601	0.601	0.611
583	Nebraska	0.650	0.656	0.668	0.656	0.662	0.671	0.679	0.682	0.636	0.676	0.681	0.654	0.664	0.664	0.674	0.661	0.670	0.680	0.648	0.653	0.659	0.674
584	Connecticut	0.698	0.708	0.724	0.708	0.716	0.728	0.736	0.739	0.672	0.728	0.732	0.707	0.719	0.719	0.733	0.712	0.726	0.740	0.694	0.706	0.712	0.732
585	Ohio	0.623	0.629	0.639	0.628	0.635	0.640	0.645	0.646	0.590	0.639	0.646	0.626	0.633	0.633	0.640	0.628	0.635	0.649	0.621	0.630	0.632	0.642
586	Michigan	0.695	0.701	0.718	0.701	0.710	0.723	0.733	0.735	0.656	0.723	0.730	0.704	0.713	0.713	0.726	0.706	0.718	0.734	0.689	0.699	0.705	0.728
587	Arizona	0.693	0.701	0.717	0.701	0.708	0.721	0.730	0.732	0.676	0.722	0.725	0.701	0.713	0.713	0.727	0.707	0.720	0.731	0.690	0.697	0.705	0.728
588	New Jersey	0.648	0.655	0.670	0.655	0.662	0.673	0.680	0.683	0.629	0.674	0.676	0.655	0.665	0.665	0.678	0.659	0.673	0.685	0.642	0.650	0.658	0.677
589	Syracuse	0.634	0.640	0.653	0.640	0.647	0.656	0.662	0.665	0.602	0.656	0.662	0.639	0.647	0.647	0.658	0.642	0.651	0.666	0.629	0.638	0.644	0.657
590	New York	0.634	0.642	0.656	0.642	0.648	0.656	0.664	0.667	0.612	0.654	0.660	0.643	0.650	0.650	0.663	0.645	0.657	0.671	0.626	0.637	0.645	0.662
591	Richmond	0.632	0.638	0.653	0.638	0.647	0.656	0.664	0.667	0.594	0.660	0.668	0.635	0.646	0.646	0.656	0.641	0.650	0.665	0.630	0.636	0.642	0.656
592	Atlanta	0.643	0.652	0.665	0.651	0.659	0.666	0.672	0.673	0.605	0.663	0.669	0.652	0.659	0.659	0.671	0.652	0.663	0.678	0.635	0.647	0.655	0.670
593	Washington, DC	0.617	0.624	0.637	0.624	0.630	0.637	0.644	0.646	0.599	0.638	0.644	0.623	0.631	0.631	0.641	0.627	0.637	0.648	0.614	0.620	0.627	0.641
594	Chicago	0.598	0.604	0.617	0.604	0.610	0.619	0.624	0.625	0.565	0.615	0.621	0.604	0.609	0.609	0.621	0.604	0.614	0.629	0.592	0.602	0.607	0.620
595	St. Louis	0.617	0.626	0.638	0.626	0.633	0.641	0.650	0.651	0.592	0.645	0.650	0.623	0.633	0.633	0.643	0.629	0.637	0.650	0.617	0.622	0.629	0.645
596	Sacramento	0.697	0.706	0.722	0.706	0.713	0.725	0.732	0.736	0.671	0.724	0.728	0.707	0.716	0.716	0.731	0.710	0.723	0.738	0.691	0.700	0.710	0.729
597	Northern California	0.701	0.710	0.726	0.710	0.718	0.730	0.735	0.738	0.666	0.724	0.727	0.711	0.720	0.719	0.735	0.712	0.726	0.743	0.695	0.708	0.714	0.736
598	San Diego	0.685	0.693	0.707	0.693	0.698	0.711	0.719	0.723	0.676	0.713	0.716	0.694	0.703	0.703	0.718	0.698	0.712	0.723	0.680	0.687	0.695	0.716
599	Southern California	0.691	0.700	0.714	0.700	0.706	0.717	0.724	0.728	0.679	0.717	0.720	0.701	0.710	0.710	0.724	0.705	0.718	0.730	0.685	0.694	0.702	0.723

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	PE01	PE02	PE03	PE04	PE05	PE06	PE07	PE08	PE10	PE0A	PE0B	PE0D	PE0I	PE0L	PE0M	PE0N	PE0O	PE0P	PE0Q	PE0R	PE0S	PE0T
501	Miami	0.652	0.656	0.667	0.656	0.661	0.668	0.672	0.672	0.635	0.663	0.667	0.660	0.664	0.664	0.674	0.659	0.669	0.677	0.644	0.654	0.660	0.672
502	Broward County / Palm Beach	0.660	0.665	0.679	0.665	0.672	0.681	0.682	0.682	0.618	0.669	0.674	0.671	0.674	0.673	0.685	0.667	0.678	0.692	0.649	0.664	0.671	0.683
503	Tampa	0.690	0.694	0.710	0.694	0.703	0.712	0.714	0.713	0.642	0.700	0.706	0.702	0.706	0.706	0.718	0.697	0.709	0.724	0.678	0.695	0.701	0.715
504	Orlando	0.697	0.702	0.717	0.702	0.710	0.719	0.722	0.722	0.659	0.710	0.715	0.708	0.714	0.714	0.725	0.706	0.717	0.731	0.687	0.701	0.708	0.722
505	Jacksonville	0.713	0.717	0.732	0.717	0.724	0.734	0.737	0.737	0.672	0.725	0.730	0.723	0.728	0.728	0.741	0.721	0.733	0.747	0.701	0.718	0.722	0.738
506	Daytona / Gainesville	0.691	0.695	0.710	0.694	0.704	0.712	0.716	0.716	0.636	0.702	0.708	0.702	0.707	0.706	0.720	0.698	0.711	0.726	0.678	0.698	0.702	0.717
521	Diversified Dental - Las Vegas	0.812	0.822	0.838	0.822	0.826	0.840	0.850	0.852	0.825	0.845	0.846	0.825	0.836	0.837	0.852	0.832	0.848	0.852	0.807	0.813	0.824	0.850
522	Mastercare Dental - Reno	0.777	0.781	0.803	0.781	0.794	0.804	0.809	0.811	0.699	0.791	0.797	0.791	0.796	0.795	0.814	0.784	0.802	0.824	0.758	0.782	0.789	0.809
524	Premier - Minnesota	0.765	0.771	0.786	0.771	0.779	0.789	0.798	0.801	0.736	0.790	0.797	0.773	0.784	0.784	0.797	0.778	0.790	0.802	0.759	0.769	0.777	0.795
526	Dental Options Pricing - Oregon	0.816	0.823	0.843	0.822	0.833	0.847	0.854	0.854	0.761	0.838	0.844	0.830	0.838	0.837	0.858	0.828	0.846	0.864	0.803	0.822	0.831	0.854
527	Rental Network - Hawaii	0.750	0.758	0.773	0.758	0.764	0.775	0.781	0.783	0.733	0.772	0.774	0.762	0.770	0.770	0.784	0.765	0.777	0.787	0.742	0.752	0.762	0.782
528	Diversified Dental - Reno	0.958	0.976	0.993	0.977	0.981	0.996	1.008	1.013	0.985	1.005	1.005	0.978	0.992	0.993	1.011	0.989	1.007	1.011	0.956	0.960	0.978	1.009
550	North Dakota	0.715	0.717	0.735	0.716	0.729	0.738	0.744	0.745	0.635	0.730	0.740	0.722	0.729	0.728	0.744	0.719	0.732	0.753	0.703	0.721	0.727	0.742
551	Nevada	0.798	0.807	0.824	0.807	0.813	0.826	0.833	0.835	0.786	0.825	0.827	0.811	0.821	0.821	0.837	0.814	0.831	0.841	0.789	0.800	0.810	0.834
553	Idaho	0.786	0.793	0.812	0.792	0.803	0.816	0.826	0.827	0.741	0.815	0.821	0.796	0.809	0.808	0.826	0.800	0.817	0.832	0.777	0.791	0.800	0.823
554	Vermont	0.688	0.691	0.707	0.691	0.702	0.709	0.712	0.711	0.618	0.696	0.704	0.699	0.701	0.701	0.714	0.692	0.704	0.723	0.675	0.694	0.700	0.712
555	New Hampshire	0.703	0.707	0.727	0.706	0.719	0.730	0.733	0.733	0.630	0.716	0.722	0.714	0.722	0.721	0.736	0.711	0.724	0.744	0.690	0.709	0.716	0.734
556	Delaware	0.733	0.737	0.754	0.736	0.747	0.757	0.762	0.762	0.677	0.750	0.758	0.741	0.749	0.749	0.761	0.741	0.753	0.769	0.722	0.738	0.744	0.759
557	Washington																						
558	Oregon	0.746	0.751	0.770	0.750	0.762	0.774	0.779	0.779	0.686	0.762	0.766	0.760	0.766	0.765	0.783	0.755	0.772	0.790	0.732	0.752	0.759	0.780
559	North Carolina	0.657	0.659	0.676	0.658	0.669	0.678	0.680	0.679	0.582	0.663	0.671	0.667	0.669	0.669	0.682	0.660	0.671	0.691	0.643	0.663	0.668	0.680
560	West Virginia	0.740	0.742	0.756	0.742	0.751	0.758	0.762	0.761	0.682	0.751	0.761	0.747	0.751	0.750	0.762	0.743	0.753	0.770	0.730	0.746	0.749	0.760
561	Mississippi	0.648	0.648	0.662	0.648	0.659	0.663	0.663	0.661	0.569	0.648	0.659	0.656	0.655	0.654	0.666	0.646	0.656	0.677	0.632	0.655	0.657	0.663
562	Arkansas	0.739	0.740	0.755	0.740	0.750	0.754	0.755	0.755	0.666	0.740	0.751	0.748	0.746	0.745	0.759	0.737	0.749	0.770	0.722	0.744	0.747	0.756
563	South Carolina	0.667	0.670	0.686	0.669	0.681	0.688	0.690	0.689	0.589	0.673	0.682	0.677	0.680	0.679	0.692	0.670	0.681	0.702	0.653	0.673	0.679	0.690
564	Rhode Island	0.747	0.750	0.771	0.749	0.762	0.774	0.777	0.776	0.664	0.756	0.761	0.760	0.767	0.767	0.783	0.753	0.769	0.791	0.729	0.755	0.760	0.778
565	Hawaii	0.689	0.691	0.710	0.691	0.705	0.713	0.720	0.717	0.600	0.704	0.714	0.697	0.705	0.704	0.719	0.692	0.704	0.728	0.676	0.696	0.702	0.715
566	Pittsburgh	0.699	0.703	0.713	0.702	0.708	0.714	0.717	0.717	0.669	0.708	0.714	0.706	0.709	0.708	0.718	0.704	0.712	0.723	0.691	0.702	0.707	0.716
567	Philadelphia	0.699	0.705	0.718	0.705	0.712	0.720	0.722	0.723	0.664	0.713	0.718	0.709	0.714	0.714	0.725	0.708	0.718	0.730	0.690	0.703	0.710	0.722
568	Alabama	0.754	0.756	0.770	0.755	0.765	0.770	0.770	0.769	0.682	0.755	0.765	0.764	0.762	0.761	0.774	0.752	0.764	0.786	0.737	0.759	0.764	0.771
569	Utah	0.762	0.767	0.783	0.767	0.775	0.785	0.788	0.788	0.717	0.774	0.781	0.773	0.778	0.778	0.790	0.770	0.782	0.798	0.751	0.766	0.773	0.788
570	Iowa	0.685	0.688	0.705	0.687	0.699	0.707	0.711	0.709	0.610	0.694	0.703	0.695	0.699	0.698	0.711	0.689	0.701	0.721	0.672	0.691	0.697	0.709
571	Massachusetts	0.734	0.740	0.756	0.740	0.749	0.759	0.764	0.765	0.690	0.752	0.756	0.746	0.753	0.752	0.767	0.745	0.758	0.772	0.723	0.738	0.747	0.763
572	Oklahoma	0.735	0.740	0.756	0.739	0.748	0.758	0.762	0.762	0.687	0.749	0.755	0.746	0.752	0.752	0.765	0.743	0.756	0.771	0.724	0.741	0.746	0.762
573	Louisiana	0.685	0.685	0.700	0.684	0.695	0.700	0.699	0.697	0.601	0.681	0.692	0.695	0.691	0.690	0.704	0.681	0.693	0.715	0.666	0.692	0.693	0.701
574	New Mexico	0.744	0.750	0.768	0.750	0.758	0.771	0.777	0.777	0.698	0.762	0.766	0.757	0.765	0.765	0.782	0.755	0.771	0.787	0.732	0.751	0.756	0.778
575	Texas	0.732	0.736	0.753	0.736	0.745	0.755	0.758	0.758	0.683	0.744	0.750	0.744	0.749	0.748	0.762	0.739	0.752	0.768	0.720	0.738	0.743	0.759
576	Kentucky	0.676	0.679	0.690	0.678	0.685	0.691	0.693	0.694	0.636	0.684	0.691	0.683	0.685	0.685	0.695	0.680	0.688	0.701	0.667	0.680	0.684	0.693
577	Kansas	0.730	0.735	0.752	0.735	0.744	0.754	0.758	0.758	0.684	0.746	0.753	0.740	0.747	0.747	0.759	0.740	0.751	0.766	0.721	0.735	0.742	0.757
578	Wisconsin	0.712	0.715	0.733	0.714	0.725	0.735	0.739	0.738	0.646	0.724	0.732	0.722	0.727	0.726	0.740	0.718	0.730	0.748	0.699	0.717	0.723	0.738
579	Tennessee	0.607	0.609	0.620	0.609	0.617	0.621	0.623	0.622	0.556	0.612	0.620	0.614	0.615	0.615	0.624	0.609	0.617	0.632	0.597	0.611	0.615	0.623
580	Minnesota	0.710	0.714	0.729	0.714	0.723	0.731	0.734	0.735	0.657	0.721	0.728	0.719	0.724	0.723	0.736	0.716	0.727	0.743	0.698	0.714	0.721	0.733
581	Colorado	0.702	0.707	0.722	0.706	0.715	0.724	0.729	0.728	0.655	0.714	0.721	0.713	0.717	0.717	0.730	0.710	0.722	0.737	0.691	0.707	0.713	0.729
582	Indiana	0.631	0.633	0.645	0.632	0.641	0.646	0.647	0.646	0.571	0.634	0.644	0.639	0.639	0.638	0.648	0.631	0.640	0.658	0.619	0.636	0.640	0.647
583	Nebraska	0.693	0.698	0.711	0.698	0.705	0.713	0.717	0.718	0.659	0.708	0.713	0.702	0.708	0.708	0.718	0.702	0.711	0.723	0.684	0.696	0.703	0.716
584	Connecticut	0.743	0.749	0.768	0.749	0.759	0.771	0.775	0.776	0.695	0.762	0.767	0.755	0.764	0.763	0.778	0.755	0.768	0.784	0.732	0.748	0.757	0.774
585	Ohio	0.661	0.662	0.675	0.662	0.670	0.676	0.678	0.677	0.606	0.665	0.675	0.668	0.669	0.669	0.679	0.662	0.671	0.687	0.650	0.665	0.669	0.678
586	Michigan	0.743	0.748	0.768	0.748	0.759	0.772	0.777	0.777	0.680	0.761	0.766	0.755	0.764	0.763	0.779	0.754	0.768	0.786	0.731	0.749	0.757	0.776
587	Arizona	0.738	0.745	0.762	0.744	0.753	0.764	0.769	0.770	0.701	0.758	0.760	0.751	0.759	0.759	0.772	0.751	0.764	0.777	0.728	0.742	0.751	0.770
588	New Jersey	0.687	0.693	0.707	0.693	0.701	0.710	0.713	0.715	0.649	0.702	0.705	0.699	0.703	0.703	0.717	0.697	0.709	0.722	0.676	0.691	0.699	0.714
589	Syracuse	0.677	0.681	0.695	0.680	0.689	0.697	0.699	0.700	0.621	0.686	0.693	0.686	0.690	0.689	0.701	0.683	0.693	0.709	0.665	0.682	0.687	0.699
590	New York	0.670	0.675	0.688	0.674	0.681	0.689	0.694	0.693	0.628	0.681	0.685	0.680	0.684	0.683	0.697	0.676	0.689	0.703	0.658	0.674	0.680	0.694
591	Richmond	0.682	0.685	0.702	0.684	0.695	0.704	0.707	0.708	0.615	0.694	0.703	0.690	0.696	0.695	0.707	0.688	0.698	0.716	0.670	0.687	0.693	0.705
592	Atlanta	0.691	0.693	0.709	0.692	0.703	0.711	0.712	0.712	0.627	0.697	0.705	0.704	0.705	0.704	0.718	0.695	0.708	0.726	0.675	0.696	0.701	0.714
593	Washington, DC	0.650	0.655	0.666	0.654	0.661	0.667	0.671	0.670	0.615	0.661	0.667	0.659	0.662	0.662	0.673	0.657	0.666	0.678	0.641	0.654	0.660	0.670
594	Chicago	0.633	0.637	0.649	0.636	0.644	0.651	0.653	0.653	0.579	0.639	0.646	0.642	0.644	0.643	0.655	0.637	0.647	0.662	0.621	0.637	0.643	0.653
595	St. Louis	0.667	0.671	0.687	0.671	0.680	0.689	0.693	0.693	0.617	0.680	0.687	0.677	0.682	0.682	0.694	0.675	0.685	0.701	0.658	0.672	0.678	0.692
596	Sacramento	0.739	0.745	0.762	0.745	0.754	0.765	0.768	0.770	0.693	0.755	0.760	0.752	0.758	0.757	0.772	0.750	0.763	0.778	0.727	0.743	0.752	0.769
597	Northern California	0.741	0.746	0.764	0.746	0.756	0.767	0.770	0.771	0.686	0.754	0.758	0.754	0.760	0.759	0.775	0.751	0.764	0.781	0.728	0.745	0.754	0.772
598	San Diego	0.722	0.729	0.743	0.728	0.735	0.745	0.750	0.753	0.696	0.741	0.744	0.733	0.739	0.739	0.753	0.733	0.746	0.757	0.713	0.725	0.734	0.750
599	Southern California	0.726	0.733	0.747	0.733	0.740	0.750	0.755	0.757	0.698	0.744	0.748	0.738	0.744	0.744	0.758	0.738	0.751	0.761	0.716	0.729	0.739	0.755

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	PF01	PF02	PF03	PF04	PF05	PF06	PF07	PF08	PF10	PF0A	PF0B	PF0D	PF0I	PF0L	PF0M	PF0N	PF0O	PF0P	PF0Q	PF0R	PF0S	PF0T
501	Miami	0.679	0.679	0.685	0.679	0.683	0.685	0.686	0.684	0.651	0.678	0.683	0.683	0.682	0.682	0.688	0.679	0.684	0.692	0.673	0.681	0.683	0.686
502	Broward County / Palm Beach	0.692	0.696	0.704	0.695	0.702	0.705	0.703	0.702	0.644	0.692	0.698	0.701	0.699	0.698	0.706	0.693	0.699	0.712	0.682	0.696	0.701	0.704
503	Tampa	0.724	0.728	0.739	0.728	0.735	0.740	0.740	0.738	0.670	0.727	0.733	0.733	0.736	0.735	0.743	0.728	0.733	0.748	0.714	0.729	0.734	0.740
504	Orlando	0.732	0.736	0.746	0.736	0.743	0.747	0.747	0.746	0.688	0.736	0.742	0.740	0.743	0.742	0.750	0.736	0.742	0.754	0.724	0.736	0.741	0.747
505	Jacksonville	0.748	0.752	0.763	0.752	0.758	0.764	0.764	0.762	0.702	0.752	0.758	0.756	0.760	0.759	0.767	0.754	0.760	0.771	0.739	0.753	0.757	0.764
506	Daytona / Gainesville	0.726	0.729	0.744	0.729	0.738	0.745	0.745	0.744	0.669	0.732	0.739	0.735	0.741	0.740	0.747	0.733	0.740	0.753	0.717	0.733	0.736	0.745
521	Diversified Dental - Las Vegas	0.862	0.870	0.882	0.871	0.874	0.883	0.886	0.886	0.862	0.881	0.883	0.873	0.881	0.881	0.887	0.878	0.884	0.889	0.857	0.863	0.872	0.886
522	Mastercare Dental - Reno	0.825	0.829	0.849	0.829	0.841	0.847	0.849	0.850	0.743	0.832	0.841	0.836	0.842	0.840	0.852	0.832	0.841	0.863	0.808	0.830	0.834	0.848
524	Premier - Minnesota	0.810	0.814	0.829	0.814	0.822	0.832	0.838	0.838	0.779	0.832	0.840	0.815	0.826	0.826	0.835	0.821	0.829	0.840	0.806	0.813	0.819	0.834
526	Dental Options Pricing - Oregon	0.867	0.872	0.891	0.871	0.882	0.895	0.898	0.896	0.808	0.883	0.889	0.878	0.887	0.886	0.897	0.879	0.887	0.904	0.858	0.871	0.880	0.896
527	Rental Network - Hawaii	0.793	0.797	0.805	0.797	0.802	0.807	0.809	0.809	0.763	0.801	0.804	0.801	0.803	0.803	0.810	0.798	0.805	0.814	0.787	0.795	0.801	0.809
528	Diversified Dental - Reno	1.026	1.040	1.056	1.042	1.045	1.059	1.069	1.074	1.048	1.067	1.068	1.042	1.055	1.056	1.071	1.052	1.068	1.072	1.024	1.028	1.043	1.070
550	North Dakota	0.756	0.759	0.776	0.758	0.770	0.779	0.783	0.782	0.679	0.771	0.783	0.761	0.770	0.769	0.780	0.762	0.770	0.790	0.749	0.762	0.767	0.780
551	Nevada	0.846	0.854	0.869	0.855	0.861	0.868	0.870	0.870	0.826	0.863	0.866	0.858	0.865	0.865	0.873	0.861	0.868	0.878	0.839	0.848	0.857	0.871
553	Idaho	0.838	0.844	0.862	0.844	0.853	0.866	0.869	0.870	0.788	0.860	0.867	0.846	0.859	0.859	0.867	0.852	0.859	0.873	0.831	0.843	0.851	0.865
554	Vermont	0.723	0.724	0.735	0.723	0.733	0.737	0.738	0.735	0.647	0.722	0.731	0.729	0.729	0.728	0.737	0.721	0.728	0.746	0.713	0.728	0.732	0.737
555	New Hampshire	0.745	0.749	0.763	0.749	0.760	0.766	0.766	0.766	0.668	0.751	0.759	0.754	0.758	0.757	0.767	0.749	0.757	0.775	0.736	0.751	0.758	0.767
556	Delaware	0.773	0.777	0.789	0.776	0.786	0.791	0.793	0.793	0.712	0.783	0.792	0.779	0.785	0.784	0.791	0.778	0.784	0.799	0.765	0.778	0.784	0.789
557	Washington																						
558	Oregon	0.790	0.795	0.812	0.794	0.805	0.814	0.816	0.814	0.726	0.800	0.806	0.801	0.807	0.806	0.817	0.799	0.807	0.824	0.780	0.795	0.803	0.816
559	North Carolina	0.690	0.692	0.704	0.691	0.702	0.706	0.707	0.704	0.612	0.690	0.700	0.698	0.698	0.697	0.706	0.690	0.696	0.715	0.680	0.696	0.701	0.706
560	West Virginia	0.772	0.774	0.788	0.773	0.782	0.789	0.792	0.790	0.715	0.782	0.792	0.777	0.783	0.783	0.790	0.776	0.782	0.797	0.764	0.776	0.780	0.788
561	Mississippi	0.674	0.675	0.689	0.674	0.684	0.689	0.689	0.686	0.599	0.674	0.685	0.681	0.682	0.681	0.689	0.674	0.680	0.699	0.661	0.682	0.682	0.688
562	Arkansas	0.769	0.770	0.785	0.770	0.779	0.783	0.784	0.782	0.699	0.770	0.782	0.777	0.776	0.775	0.785	0.768	0.777	0.797	0.753	0.773	0.775	0.783
563	South Carolina	0.701	0.702	0.713	0.701	0.711	0.715	0.714	0.713	0.619	0.699	0.710	0.707	0.707	0.706	0.715	0.699	0.705	0.725	0.691	0.707	0.710	0.715
564	Rhode Island	0.789	0.793	0.807	0.792	0.804	0.811	0.811	0.809	0.702	0.792	0.798	0.800	0.805	0.803	0.816	0.792	0.801	0.821	0.776	0.799	0.802	0.811
565	Hawaii	0.734	0.731	0.746	0.730	0.743	0.748	0.754	0.748	0.639	0.740	0.752	0.736	0.742	0.741	0.750	0.728	0.735	0.758	0.725	0.740	0.741	0.748
566	Pittsburgh	0.726	0.728	0.734	0.728	0.732	0.735	0.736	0.735	0.691	0.730	0.735	0.731	0.732	0.731	0.736	0.727	0.732	0.741	0.720	0.729	0.732	0.735
567	Philadelphia	0.733	0.735	0.743	0.734	0.741	0.744	0.744	0.744	0.688	0.735	0.741	0.739	0.739	0.739	0.745	0.734	0.739	0.751	0.725	0.737	0.740	0.744
568	Alabama	0.784	0.786	0.800	0.785	0.795	0.798	0.797	0.796	0.714	0.783	0.795	0.793	0.792	0.791	0.800	0.783	0.791	0.811	0.768	0.789	0.793	0.797
569	Utah	0.799	0.802	0.811	0.802	0.809	0.812	0.813	0.811	0.746	0.801	0.807	0.807	0.807	0.806	0.813	0.801	0.807	0.821	0.790	0.803	0.808	0.813
570	Iowa	0.721	0.723	0.735	0.722	0.733	0.737	0.739	0.735	0.641	0.722	0.733	0.728	0.729	0.728	0.736	0.721	0.727	0.746	0.712	0.727	0.731	0.736
571	Massachusetts	0.777	0.778	0.789	0.778	0.786	0.791	0.792	0.792	0.722	0.781	0.787	0.783	0.785	0.784	0.793	0.779	0.786	0.799	0.768	0.780	0.785	0.791
572	Oklahoma	0.773	0.777	0.789	0.776	0.785	0.790	0.791	0.789	0.719	0.779	0.786	0.781	0.786	0.785	0.793	0.778	0.784	0.798	0.764	0.779	0.783	0.790
573	Louisiana	0.710	0.711	0.725	0.710	0.721	0.726	0.725	0.722	0.632	0.708	0.720	0.719	0.719	0.718	0.728	0.710	0.718	0.738	0.695	0.719	0.719	0.725
574	New Mexico	0.788	0.794	0.809	0.793	0.803	0.811	0.812	0.811	0.737	0.800	0.803	0.799	0.807	0.806	0.816	0.798	0.805	0.820	0.779	0.796	0.800	0.812
575	Texas	0.769	0.772	0.785	0.772	0.781	0.786	0.786	0.784	0.715	0.773	0.780	0.778	0.782	0.781	0.789	0.773	0.780	0.794	0.759	0.775	0.779	0.786
576	Kentucky	0.703	0.704	0.711	0.704	0.710	0.712	0.712	0.712	0.659	0.705	0.712	0.707	0.708	0.707	0.712	0.703	0.708	0.719	0.695	0.706	0.709	0.711
577	Kansas	0.769	0.773	0.784	0.773	0.781	0.785	0.786	0.786	0.716	0.776	0.784	0.776	0.779	0.779	0.786	0.773	0.779	0.793	0.762	0.773	0.779	0.786
578	Wisconsin	0.749	0.752	0.766	0.751	0.762	0.768	0.770	0.767	0.681	0.755	0.765	0.756	0.761	0.760	0.768	0.753	0.759	0.776	0.741	0.754	0.760	0.768
579	Tennessee	0.632	0.634	0.642	0.633	0.640	0.643	0.643	0.642	0.579	0.633	0.642	0.637	0.637	0.636	0.643	0.631	0.636	0.650	0.624	0.635	0.639	0.642
580	Minnesota	0.745	0.747	0.757	0.746	0.755	0.758	0.758	0.758	0.685	0.747	0.755	0.751	0.752	0.751	0.759	0.746	0.751	0.766	0.736	0.750	0.754	0.757
581	Colorado	0.738	0.742	0.755	0.742	0.749	0.756	0.757	0.755	0.686	0.744	0.751	0.747	0.750	0.749	0.757	0.744	0.749	0.764	0.730	0.742	0.747	0.756
582	Indiana	0.657	0.658	0.667	0.657	0.665	0.667	0.668	0.666	0.595	0.656	0.665	0.662	0.661	0.660	0.668	0.655	0.660	0.675	0.647	0.661	0.663	0.667
583	Nebraska	0.728	0.730	0.738	0.729	0.736	0.739	0.740	0.740	0.685	0.732	0.738	0.732	0.734	0.734	0.740	0.729	0.734	0.745	0.721	0.731	0.735	0.738
584	Connecticut	0.787	0.793	0.804	0.792	0.801	0.806	0.807	0.807	0.732	0.796	0.802	0.797	0.800	0.799	0.808	0.793	0.800	0.814	0.778	0.792	0.800	0.806
585	Ohio	0.687	0.689	0.698	0.688	0.696	0.699	0.699	0.698	0.631	0.688	0.698	0.693	0.693	0.692	0.699	0.686	0.692	0.707	0.679	0.691	0.695	0.698
586	Michigan	0.788	0.793	0.807	0.793	0.804	0.810	0.813	0.811	0.720	0.798	0.805	0.798	0.802	0.801	0.811	0.794	0.802	0.819	0.780	0.793	0.801	0.811
587	Arizona	0.781	0.787	0.796	0.787	0.793	0.798	0.801	0.799	0.735	0.789	0.793	0.792	0.793	0.792	0.801	0.787	0.794	0.806	0.774	0.785	0.792	0.800
588	New Jersey	0.725	0.726	0.734	0.725	0.731	0.737	0.736	0.737	0.676	0.727	0.731	0.730	0.731	0.731	0.738	0.726	0.732	0.744	0.716	0.728	0.731	0.736
589	Syracuse	0.711	0.712	0.722	0.711	0.720	0.723	0.722	0.722	0.648	0.711	0.720	0.717	0.717	0.716	0.723	0.710	0.716	0.731	0.701	0.715	0.719	0.722
590	New York	0.703	0.703	0.713	0.703	0.710	0.712	0.714	0.711	0.652	0.703	0.708	0.708	0.708	0.708	0.716	0.703	0.709	0.723	0.694	0.706	0.709	0.714
591	Richmond	0.719	0.721	0.732	0.720	0.730	0.734	0.735	0.735	0.647	0.723	0.734	0.724	0.727	0.726	0.733	0.720	0.725	0.742	0.710	0.724	0.729	0.732
592	Atlanta	0.727	0.727	0.739	0.726	0.735	0.740	0.740	0.737	0.657	0.725	0.734	0.737	0.735	0.734	0.743	0.728	0.734	0.749	0.711	0.731	0.733	0.740
593	Washington, DC	0.680	0.680	0.687	0.679	0.686	0.687	0.688	0.686	0.635	0.679	0.686	0.683	0.684	0.683	0.688	0.679	0.684	0.694	0.672	0.683	0.685	0.687
594	Chicago	0.663	0.663	0.671	0.662	0.670	0.673	0.671	0.671	0.603	0.659	0.667	0.668	0.667	0.666	0.673	0.660	0.666	0.680	0.653	0.667	0.669	0.671
595	St. Louis	0.702	0.706	0.717	0.706	0.714	0.718	0.720	0.718	0.647	0.708	0.716	0.710	0.712	0.711	0.719	0.706	0.711	0.726	0.696	0.707	0.712	0.718
596	Sacramento	0.781	0.784	0.794	0.783	0.791	0.796	0.797	0.797	0.726	0.785	0.790	0.788	0.790	0.789	0.798	0.783	0.791	0.805	0.772	0.785	0.790	0.796
597	Northern California	0.783	0.787	0.798	0.786	0.795	0.801	0.800	0.800	0.720	0.786	0.791	0.793	0.794	0.793	0.803	0.786	0.794	0.810	0.773	0.787	0.794	0.802
598	San Diego	0.761	0.762	0.771	0.762	0.768	0.773	0.774	0.774	0.723	0.765	0.769	0.766	0.768	0.767	0.775	0.763	0.770	0.780	0.755	0.764	0.767	0.773
599	Southern California	0.766	0.767	0.776	0.767	0.773	0.778	0.778	0.779	0.725	0.769	0.773	0.771	0.773	0.772	0.780	0.768	0.774	0.785	0.759	0.769	0.772	0.778

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	PG01	PG02	PG03	PG04	PG05	PG06	PG07	PG08	PG10	PG0A	PG0B	PG0D	PG0I	PG0L	PG0M	PG0N	PG0O	PG0P	PG0Q	PG0R	PG0S	PG0T
501	Miami	0.675	0.677	0.684	0.677	0.682	0.683	0.682	0.681	0.663	0.674	0.678	0.681	0.679	0.678	0.684	0.675	0.679	0.688	0.669	0.680	0.681	0.683
502	Broward County / Palm Beach	0.687	0.695	0.704	0.694	0.702	0.702	0.698	0.697	0.655	0.684	0.691	0.701	0.695	0.694	0.702	0.687	0.694	0.710	0.676	0.698	0.700	0.700
503	Tampa	0.719	0.729	0.740	0.728	0.737	0.738	0.734	0.731	0.677	0.717	0.726	0.734	0.730	0.729	0.738	0.721	0.729	0.746	0.708	0.731	0.735	0.736
504	Orlando	0.727	0.736	0.747	0.736	0.744	0.745	0.742	0.739	0.693	0.727	0.736	0.741	0.737	0.737	0.745	0.731	0.737	0.752	0.717	0.736	0.742	0.743
505	Jacksonville	0.743	0.752	0.764	0.752	0.760	0.763	0.759	0.756	0.706	0.744	0.752	0.757	0.755	0.754	0.763	0.748	0.754	0.770	0.732	0.753	0.758	0.761
506	Daytona / Gainesville	0.719	0.729	0.744	0.728	0.739	0.743	0.739	0.735	0.671	0.720	0.730	0.735	0.733	0.732	0.742	0.724	0.731	0.748	0.707	0.732	0.737	0.740
521	Diversified Dental - Las Vegas	0.861	0.871	0.883	0.872	0.876	0.884	0.885	0.885	0.862	0.878	0.880	0.874	0.880	0.880	0.887	0.877	0.883	0.889	0.856	0.864	0.874	0.886
522	Mastercare Dental - Reno	0.814	0.827	0.848	0.826	0.841	0.850	0.842	0.838	0.737	0.817	0.826	0.836	0.835	0.834	0.848	0.822	0.833	0.855	0.800	0.833	0.839	0.845
524	Premier - Minnesota	0.790	0.806	0.821	0.806	0.814	0.821	0.826	0.824	0.784	0.817	0.826	0.804	0.814	0.814	0.823	0.809	0.817	0.821	0.793	0.808	0.812	0.823
526	Dental Options Pricing - Oregon	0.858	0.872	0.893	0.871	0.884	0.890	0.887	0.884	0.814	0.868	0.878	0.878	0.880	0.879	0.890	0.868	0.879	0.898	0.846	0.875	0.880	0.888
527	Rental Network - Hawaii	0.790	0.799	0.807	0.798	0.804	0.806	0.805	0.804	0.769	0.794	0.799	0.803	0.800	0.800	0.808	0.794	0.802	0.813	0.782	0.798	0.802	0.807
528	Diversified Dental - Reno	1.025	1.042	1.057	1.043	1.047	1.060	1.070	1.073	1.042	1.064	1.065	1.044	1.056	1.056	1.072	1.052	1.068	1.072	1.022	1.029	1.044	1.070
550	North Dakota	0.732	0.748	0.767	0.747	0.761	0.766	0.767	0.762	0.685	0.748	0.764	0.751	0.754	0.753	0.765	0.743	0.753	0.766	0.728	0.757	0.759	0.764
551	Nevada	0.845	0.855	0.870	0.855	0.862	0.871	0.869	0.868	0.824	0.857	0.861	0.860	0.865	0.864	0.873	0.858	0.865	0.877	0.836	0.851	0.860	0.871
553	Idaho	0.820	0.837	0.856	0.836	0.848	0.856	0.857	0.855	0.795	0.842	0.853	0.839	0.847	0.846	0.856	0.838	0.847	0.855	0.818	0.840	0.845	0.855
554	Vermont	0.710	0.721	0.734	0.720	0.732	0.731	0.727	0.723	0.656	0.706	0.719	0.726	0.720	0.719	0.729	0.710	0.718	0.737	0.700	0.728	0.729	0.727
555	New Hampshire	0.733	0.745	0.761	0.744	0.758	0.759	0.756	0.752	0.679	0.734	0.746	0.753	0.748	0.747	0.759	0.737	0.746	0.764	0.721	0.752	0.755	0.756
556	Delaware	0.753	0.769	0.782	0.768	0.779	0.781	0.781	0.777	0.721	0.765	0.777	0.769	0.772	0.771	0.780	0.764	0.770	0.781	0.751	0.774	0.776	0.779
557	Washington																						
558	Oregon	0.785	0.797	0.815	0.796	0.808	0.813	0.808	0.805	0.734	0.787	0.796	0.804	0.802	0.801	0.813	0.791	0.801	0.822	0.770	0.800	0.806	0.810
559	North Carolina	0.677	0.690	0.703	0.689	0.701	0.700	0.695	0.690	0.620	0.674	0.688	0.695	0.689	0.688	0.698	0.678	0.686	0.706	0.667	0.695	0.700	0.696
560	West Virginia	0.753	0.767	0.782	0.766	0.776	0.780	0.780	0.776	0.717	0.765	0.779	0.767	0.772	0.771	0.779	0.763	0.770	0.781	0.751	0.771	0.774	0.778
561	Mississippi	0.660	0.670	0.685	0.669	0.681	0.684	0.679	0.675	0.599	0.658	0.674	0.675	0.673	0.672	0.682	0.662	0.671	0.688	0.650	0.677	0.679	0.680
562	Arkansas	0.755	0.765	0.780	0.764	0.775	0.781	0.777	0.773	0.694	0.756	0.769	0.771	0.769	0.768	0.780	0.759	0.769	0.786	0.744	0.771	0.774	0.778
563	South Carolina	0.687	0.696	0.710	0.695	0.708	0.708	0.704	0.699	0.630	0.682	0.697	0.703	0.697	0.695	0.706	0.686	0.694	0.712	0.676	0.706	0.706	0.704
564	Rhode Island	0.782	0.795	0.812	0.794	0.809	0.810	0.803	0.798	0.709	0.776	0.788	0.804	0.796	0.795	0.810	0.782	0.794	0.820	0.764	0.801	0.806	0.805
565	Hawaii	0.696	0.716	0.732	0.714	0.729	0.731	0.732	0.727	0.675	0.734	0.727	0.714	0.719	0.718	0.729	0.708	0.716	0.726	0.700	0.727	0.727	0.727
566	Pittsburgh	0.717	0.725	0.732	0.725	0.731	0.732	0.732	0.729	0.695	0.721	0.729	0.728	0.726	0.726	0.732	0.721	0.726	0.735	0.713	0.727	0.730	0.732
567	Philadelphia	0.724	0.732	0.741	0.731	0.739	0.740	0.738	0.736	0.696	0.725	0.733	0.736	0.733	0.733	0.740	0.726	0.733	0.744	0.719	0.737	0.738	0.739
568	Alabama	0.772	0.782	0.797	0.781	0.792	0.797	0.792	0.788	0.707	0.770	0.784	0.789	0.786	0.785	0.796	0.775	0.785	0.803	0.760	0.787	0.790	0.794
569	Utah	0.792	0.801	0.811	0.800	0.808	0.809	0.806	0.804	0.754	0.790	0.800	0.807	0.802	0.801	0.809	0.793	0.801	0.816	0.782	0.804	0.807	0.808
570	Iowa	0.705	0.719	0.732	0.717	0.730	0.729	0.725	0.721	0.650	0.705	0.719	0.723	0.718	0.716	0.727	0.707	0.715	0.734	0.696	0.725	0.727	0.725
571	Massachusetts	0.767	0.776	0.787	0.775	0.785	0.787	0.785	0.783	0.732	0.769	0.776	0.780	0.778	0.778	0.788	0.770	0.778	0.792	0.759	0.782	0.783	0.786
572	Oklahoma	0.764	0.776	0.789	0.775	0.785	0.787	0.784	0.781	0.722	0.767	0.777	0.780	0.778	0.777	0.787	0.770	0.777	0.793	0.755	0.778	0.783	0.785
573	Louisiana	0.700	0.709	0.725	0.708	0.720	0.723	0.717	0.712	0.634	0.694	0.709	0.717	0.711	0.710	0.722	0.700	0.710	0.731	0.686	0.716	0.718	0.720
574	New Mexico	0.784	0.796	0.812	0.795	0.805	0.811	0.807	0.804	0.741	0.789	0.797	0.803	0.802	0.801	0.811	0.792	0.802	0.819	0.771	0.797	0.803	0.809
575	Texas	0.763	0.773	0.786	0.772	0.782	0.784	0.780	0.777	0.719	0.762	0.772	0.779	0.775	0.774	0.784	0.767	0.774	0.791	0.751	0.775	0.780	0.782
576	Kentucky	0.692	0.700	0.708	0.699	0.706	0.708	0.706	0.704	0.665	0.694	0.704	0.703	0.701	0.700	0.707	0.695	0.700	0.710	0.687	0.704	0.705	0.706
577	Kansas	0.756	0.768	0.780	0.768	0.777	0.779	0.777	0.774	0.722	0.762	0.773	0.772	0.771	0.770	0.778	0.763	0.769	0.781	0.750	0.771	0.775	0.777
578	Wisconsin	0.735	0.748	0.764	0.747	0.759	0.761	0.758	0.754	0.689	0.740	0.752	0.752	0.750	0.749	0.759	0.742	0.748	0.765	0.727	0.753	0.756	0.757
579	Tennessee	0.619	0.628	0.637	0.627	0.635	0.636	0.635	0.632	0.587	0.621	0.632	0.632	0.629	0.628	0.635	0.622	0.627	0.639	0.614	0.633	0.635	0.635
580	Minnesota	0.732	0.742	0.753	0.741	0.751	0.752	0.750	0.747	0.696	0.734	0.744	0.746	0.743	0.742	0.751	0.735	0.742	0.755	0.726	0.749	0.750	0.750
581	Colorado	0.730	0.741	0.755	0.741	0.750	0.753	0.749	0.747	0.692	0.733	0.743	0.746	0.745	0.744	0.752	0.736	0.743	0.759	0.721	0.744	0.748	0.750
582	Indiana	0.644	0.654	0.664	0.652	0.662	0.661	0.659	0.655	0.602	0.643	0.655	0.657	0.653	0.652	0.660	0.644	0.651	0.666	0.636	0.658	0.659	0.659
583	Nebraska	0.715	0.725	0.733	0.724	0.731	0.733	0.732	0.730	0.694	0.721	0.729	0.726	0.726	0.726	0.733	0.720	0.726	0.735	0.712	0.729	0.730	0.732
584	Connecticut	0.778	0.790	0.802	0.789	0.799	0.801	0.799	0.797	0.741	0.783	0.791	0.796	0.792	0.791	0.802	0.783	0.792	0.806	0.769	0.793	0.798	0.800
585	Ohio	0.674	0.684	0.694	0.683	0.692	0.693	0.690	0.687	0.639	0.676	0.687	0.687	0.685	0.684	0.691	0.677	0.684	0.695	0.668	0.688	0.690	0.690
586	Michigan	0.777	0.792	0.807	0.791	0.804	0.805	0.802	0.799	0.726	0.782	0.792	0.796	0.794	0.793	0.805	0.783	0.793	0.811	0.767	0.795	0.802	0.802
587	Arizona	0.776	0.788	0.798	0.787	0.795	0.796	0.794	0.792	0.742	0.779	0.786	0.792	0.789	0.788	0.797	0.781	0.789	0.804	0.766	0.788	0.793	0.795
588	New Jersey	0.716	0.723	0.733	0.722	0.731	0.732	0.731	0.729	0.691	0.717	0.723	0.728	0.726	0.725	0.734	0.718	0.726	0.738	0.709	0.729	0.729	0.732
589	Syracuse	0.697	0.707	0.718	0.706	0.716	0.717	0.714	0.711	0.660	0.697	0.708	0.711	0.708	0.707	0.716	0.699	0.706	0.721	0.690	0.714	0.715	0.715
590	New York	0.694	0.700	0.710	0.699	0.707	0.709	0.707	0.705	0.675	0.701	0.700	0.704	0.702	0.702	0.710	0.695	0.703	0.715	0.685	0.705	0.705	0.709
591	Richmond	0.696	0.712	0.724	0.710	0.722	0.723	0.721	0.717	0.661	0.705	0.717	0.713	0.713	0.712	0.721	0.704	0.711	0.722	0.694	0.718	0.720	0.720
592	Atlanta	0.718	0.728	0.741	0.727	0.738	0.740	0.734	0.730	0.659	0.713	0.724	0.735	0.729	0.728	0.739	0.719	0.728	0.747	0.704	0.731	0.736	0.737
593	Washington, DC	0.667	0.674	0.683	0.673	0.681	0.682	0.681	0.679	0.652	0.676	0.677	0.677	0.675	0.675	0.682	0.669	0.675	0.685	0.663	0.679	0.679	0.681
594	Chicago	0.652	0.658	0.669	0.657	0.667	0.667	0.664	0.661	0.619	0.648	0.657	0.663	0.659	0.658	0.667	0.651	0.657	0.671	0.644	0.666	0.665	0.665
595	St. Louis	0.691	0.703	0.714	0.702	0.712	0.712	0.711	0.707	0.652	0.695	0.705	0.706	0.704	0.703	0.711	0.696	0.702	0.716	0.683	0.706	0.709	0.710
596	Sacramento	0.773	0.782	0.794	0.781	0.791	0.793	0.791	0.788	0.737	0.774	0.781	0.787	0.784	0.783	0.794	0.776	0.784	0.799	0.764	0.788	0.789	0.792
597	Northern California	0.778	0.787	0.800	0.786	0.797	0.799	0.795	0.792	0.732	0.775	0.783	0.796	0.789	0.788	0.799	0.779	0.788	0.807	0.764	0.792	0.795	0.797
598	San Diego	0.755	0.760	0.770	0.760	0.767	0.769	0.769	0.767	0.734	0.757	0.762	0.764	0.763	0.762	0.771	0.758	0.764	0.775	0.748	0.764	0.765	0.770
599	Southern California	0.760	0.765	0.775	0.765	0.772	0.775	0.774	0.772	0.738	0.761	0.766	0.770	0.768	0.768	0.777	0.761	0.769	0.781	0.753	0.770	0.771	0.775

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	PH01	PH02	PH03	PH04	PH05	PH06	PH07	PH08	PH10	PH0A	PH0B	PH0D	PH0I	PH0L	PH0M	PH0N	PH0O	PH0P	PH0Q	PH0R	PH0S	PH0T
501	Miami	0.629	0.635	0.646	0.635	0.638	0.647	0.653	0.655	0.618	0.648	0.650	0.637	0.643	0.643	0.655	0.639	0.651	0.658	0.622	0.631	0.637	0.653
502	Broward County / Palm Beach	0.636	0.641	0.654	0.641	0.648	0.657	0.659	0.660	0.602	0.650	0.654	0.646	0.650	0.650	0.663	0.644	0.656	0.668	0.626	0.640	0.646	0.660
503	Tampa	0.664	0.669	0.683	0.669	0.677	0.686	0.690	0.690	0.624	0.680	0.685	0.676	0.682	0.681	0.694	0.672	0.685	0.697	0.654	0.668	0.675	0.690
504	Orlando	0.671	0.677	0.690	0.677	0.684	0.693	0.697	0.698	0.640	0.689	0.693	0.682	0.689	0.689	0.701	0.681	0.693	0.704	0.662	0.674	0.682	0.698
505	Jacksonville	0.685	0.692	0.705	0.691	0.699	0.707	0.712	0.713	0.653	0.703	0.707	0.697	0.703	0.703	0.717	0.697	0.709	0.720	0.675	0.688	0.697	0.713
506	Daytona / Gainesville	0.663	0.670	0.685	0.669	0.678	0.687	0.691	0.691	0.617	0.680	0.686	0.675	0.682	0.682	0.695	0.674	0.687	0.699	0.652	0.667	0.676	0.691
521	Diversified Dental - Las Vegas	0.775	0.788	0.803	0.789	0.793	0.804	0.815	0.819	0.792	0.812	0.812	0.790	0.803	0.803	0.817	0.799	0.814	0.818	0.771	0.776	0.790	0.815
522	Mastercare Dental - Reno	0.735	0.742	0.763	0.742	0.755	0.765	0.773	0.777	0.673	0.763	0.765	0.750	0.761	0.760	0.778	0.751	0.767	0.782	0.722	0.739	0.752	0.772
524	Premier - Minnesota	0.732	0.741	0.759	0.741	0.749	0.763	0.770	0.773	0.713	0.767	0.771	0.742	0.758	0.758	0.769	0.752	0.763	0.773	0.728	0.736	0.747	0.767
526	Dental Options Pricing - Oregon	0.775	0.783	0.805	0.783	0.794	0.810	0.818	0.819	0.732	0.808	0.809	0.790	0.802	0.802	0.819	0.794	0.810	0.823	0.766	0.781	0.792	0.817
527	Rental Network - Hawaii	0.718	0.725	0.740	0.725	0.731	0.743	0.752	0.755	0.708	0.746	0.746	0.728	0.739	0.739	0.754	0.733	0.748	0.755	0.713	0.721	0.729	0.752
528	Diversified Dental - Reno	0.908	0.923	0.944	0.924	0.928	0.949	0.966	0.973	0.946	0.963	0.964	0.925	0.945	0.946	0.969	0.941	0.965	0.967	0.906	0.909	0.926	0.966
550	North Dakota	0.683	0.688	0.708	0.687	0.700	0.712	0.717	0.718	0.617	0.709	0.716	0.692	0.704	0.703	0.716	0.695	0.706	0.724	0.675	0.690	0.697	0.716
551	Nevada	0.759	0.770	0.788	0.771	0.777	0.789	0.798	0.802	0.755	0.793	0.793	0.774	0.787	0.787	0.802	0.781	0.796	0.804	0.752	0.761	0.775	0.799
553	Idaho	0.746	0.757	0.777	0.757	0.767	0.782	0.790	0.793	0.713	0.785	0.787	0.759	0.775	0.775	0.790	0.768	0.782	0.794	0.740	0.754	0.764	0.787
554	Vermont	0.662	0.665	0.681	0.664	0.675	0.684	0.690	0.689	0.602	0.678	0.683	0.671	0.677	0.676	0.690	0.668	0.680	0.697	0.653	0.668	0.673	0.689
555	New Hampshire	0.669	0.675	0.693	0.674	0.686	0.697	0.702	0.705	0.609	0.693	0.695	0.680	0.690	0.689	0.705	0.680	0.694	0.711	0.661	0.677	0.684	0.704
556	Delaware	0.704	0.711	0.726	0.710	0.720	0.730	0.735	0.737	0.658	0.729	0.734	0.714	0.723	0.722	0.735	0.715	0.727	0.741	0.696	0.709	0.718	0.733
557	Washington																						
558	Oregon	0.711	0.716	0.734	0.716	0.726	0.739	0.746	0.746	0.661	0.734	0.738	0.726	0.733	0.732	0.749	0.723	0.738	0.752	0.698	0.715	0.724	0.746
559	North Carolina	0.631	0.634	0.649	0.633	0.644	0.653	0.658	0.657	0.566	0.645	0.651	0.640	0.646	0.645	0.658	0.636	0.648	0.666	0.621	0.637	0.643	0.657
560	West Virginia	0.720	0.722	0.736	0.721	0.731	0.739	0.744	0.743	0.668	0.734	0.745	0.728	0.734	0.733	0.744	0.725	0.734	0.749	0.710	0.724	0.728	0.741
561	Mississippi	0.630	0.633	0.647	0.632	0.642	0.646	0.648	0.646	0.559	0.634	0.646	0.639	0.639	0.638	0.650	0.631	0.640	0.660	0.615	0.634	0.641	0.647
562	Arkansas	0.715	0.718	0.735	0.718	0.728	0.734	0.736	0.737	0.653	0.723	0.734	0.725	0.728	0.728	0.740	0.720	0.730	0.749	0.700	0.719	0.726	0.737
563	South Carolina	0.642	0.644	0.660	0.643	0.654	0.664	0.667	0.668	0.574	0.656	0.662	0.650	0.655	0.655	0.669	0.646	0.658	0.676	0.632	0.648	0.653	0.668
564	Rhode Island	0.712	0.718	0.737	0.717	0.730	0.738	0.744	0.744	0.642	0.731	0.735	0.726	0.734	0.733	0.751	0.719	0.736	0.756	0.697	0.716	0.723	0.744
565	Hawaii	0.660	0.660	0.679	0.659	0.673	0.683	0.693	0.694	0.584	0.682	0.691	0.666	0.677	0.676	0.691	0.668	0.681	0.698	0.649	0.665	0.670	0.688
566	Pittsburgh	0.682	0.684	0.695	0.684	0.690	0.697	0.701	0.701	0.656	0.694	0.699	0.687	0.692	0.691	0.701	0.687	0.696	0.705	0.676	0.685	0.689	0.700
567	Philadelphia	0.675	0.679	0.692	0.679	0.685	0.695	0.700	0.702	0.645	0.693	0.697	0.683	0.689	0.689	0.702	0.683	0.696	0.707	0.667	0.678	0.684	0.700
568	Alabama	0.730	0.735	0.749	0.733	0.744	0.752	0.751	0.752	0.668	0.738	0.748	0.742	0.743	0.743	0.755	0.735	0.746	0.763	0.715	0.735	0.742	0.752
569	Utah	0.734	0.740	0.754	0.739	0.747	0.757	0.763	0.764	0.697	0.753	0.757	0.745	0.751	0.750	0.765	0.744	0.756	0.770	0.726	0.739	0.745	0.764
570	Iowa	0.659	0.662	0.678	0.661	0.672	0.682	0.688	0.687	0.594	0.675	0.682	0.667	0.674	0.673	0.687	0.665	0.677	0.694	0.650	0.665	0.670	0.686
571	Massachusetts	0.702	0.708	0.724	0.707	0.716	0.728	0.735	0.738	0.668	0.728	0.730	0.712	0.722	0.722	0.737	0.714	0.729	0.741	0.693	0.705	0.714	0.734
572	Oklahoma	0.707	0.714	0.728	0.713	0.722	0.730	0.736	0.737	0.667	0.726	0.732	0.719	0.726	0.726	0.740	0.717	0.730	0.743	0.697	0.710	0.719	0.736
573	Louisiana	0.665	0.667	0.683	0.666	0.677	0.682	0.682	0.680	0.590	0.666	0.678	0.675	0.675	0.674	0.687	0.666	0.676	0.697	0.647	0.669	0.676	0.683
574	New Mexico	0.708	0.717	0.735	0.717	0.727	0.737	0.744	0.746	0.672	0.734	0.737	0.723	0.733	0.733	0.749	0.723	0.738	0.753	0.698	0.711	0.722	0.745
575	Texas	0.703	0.711	0.725	0.710	0.719	0.727	0.732	0.732	0.663	0.721	0.726	0.716	0.723	0.722	0.736	0.713	0.726	0.740	0.693	0.707	0.716	0.732
576	Kentucky	0.659	0.662	0.673	0.662	0.668	0.674	0.677	0.678	0.623	0.670	0.676	0.664	0.668	0.668	0.678	0.663	0.672	0.684	0.652	0.664	0.666	0.676
577	Kansas	0.703	0.709	0.723	0.708	0.717	0.727	0.732	0.734	0.664	0.725	0.730	0.713	0.720	0.720	0.733	0.713	0.725	0.738	0.696	0.707	0.715	0.732
578	Wisconsin	0.682	0.689	0.704	0.688	0.699	0.708	0.714	0.713	0.629	0.703	0.709	0.694	0.701	0.700	0.714	0.692	0.704	0.720	0.674	0.688	0.697	0.713
579	Tennessee	0.591	0.594	0.604	0.593	0.601	0.606	0.608	0.608	0.546	0.599	0.606	0.597	0.600	0.599	0.609	0.594	0.602	0.616	0.584	0.597	0.599	0.608
580	Minnesota	0.684	0.688	0.703	0.687	0.696	0.706	0.710	0.712	0.640	0.702	0.707	0.692	0.699	0.699	0.712	0.692	0.704	0.718	0.675	0.688	0.694	0.709
581	Colorado	0.675	0.680	0.696	0.680	0.689	0.698	0.703	0.703	0.635	0.694	0.698	0.687	0.692	0.692	0.705	0.685	0.696	0.710	0.665	0.679	0.687	0.703
582	Indiana	0.615	0.616	0.628	0.615	0.623	0.630	0.632	0.631	0.561	0.621	0.629	0.621	0.623	0.622	0.632	0.616	0.625	0.640	0.605	0.621	0.623	0.632
583	Nebraska	0.668	0.673	0.686	0.673	0.679	0.689	0.695	0.697	0.641	0.689	0.693	0.676	0.683	0.683	0.696	0.678	0.690	0.700	0.662	0.671	0.678	0.694
584	Connecticut	0.709	0.716	0.733	0.716	0.725	0.738	0.744	0.747	0.672	0.737	0.738	0.720	0.731	0.731	0.746	0.723	0.738	0.751	0.701	0.716	0.723	0.743
585	Ohio	0.643	0.646	0.658	0.645	0.654	0.660	0.662	0.662	0.594	0.652	0.660	0.650	0.653	0.652	0.662	0.646	0.655	0.669	0.635	0.650	0.652	0.662
586	Michigan	0.710	0.714	0.731	0.713	0.724	0.737	0.745	0.746	0.657	0.735	0.739	0.723	0.730	0.730	0.746	0.721	0.736	0.750	0.700	0.714	0.722	0.744
587	Arizona	0.704	0.711	0.728	0.711	0.719	0.731	0.740	0.741	0.677	0.731	0.732	0.716	0.726	0.726	0.741	0.719	0.733	0.744	0.698	0.710	0.718	0.740
588	New Jersey	0.657	0.663	0.678	0.663	0.671	0.682	0.688	0.691	0.630	0.681	0.682	0.668	0.676	0.676	0.691	0.670	0.683	0.695	0.648	0.660	0.669	0.688
589	Syracuse	0.652	0.655	0.670	0.655	0.664	0.673	0.677	0.679	0.605	0.669	0.674	0.660	0.666	0.666	0.679	0.659	0.671	0.684	0.643	0.656	0.662	0.676
590	New York	0.641	0.647	0.662	0.647	0.653	0.663	0.669	0.672	0.611	0.660	0.664	0.651	0.658	0.658	0.673	0.651	0.665	0.677	0.631	0.644	0.652	0.670
591	Richmond	0.657	0.660	0.676	0.660	0.670	0.680	0.684	0.686	0.599	0.676	0.682	0.664	0.671	0.671	0.684	0.663	0.675	0.691	0.647	0.662	0.668	0.681
592	Atlanta	0.662	0.668	0.682	0.667	0.676	0.684	0.688	0.689	0.609	0.677	0.681	0.674	0.679	0.679	0.693	0.671	0.684	0.698	0.650	0.666	0.675	0.689
593	Washington, DC	0.628	0.632	0.645	0.632	0.639	0.646	0.652	0.653	0.600	0.644	0.649	0.636	0.641	0.641	0.653	0.636	0.647	0.659	0.619	0.631	0.637	0.651
594	Chicago	0.609	0.613	0.626	0.612	0.621	0.630	0.632	0.634	0.565	0.624	0.628	0.618	0.623	0.622	0.635	0.615	0.627	0.640	0.599	0.613	0.620	0.632
595	St. Louis	0.642	0.647	0.661	0.647	0.655	0.664	0.670	0.670	0.599	0.661	0.665	0.651	0.658	0.657	0.670	0.650	0.662	0.675	0.634	0.647	0.653	0.669
596	Sacramento	0.707	0.713	0.729	0.712	0.721	0.733	0.739	0.742	0.671	0.732	0.733	0.718	0.726	0.726	0.742	0.719	0.734	0.746	0.697	0.710	0.719	0.739
597	Northern California	0.707	0.713	0.730	0.712	0.722	0.734	0.739	0.742	0.663	0.729	0.730	0.719	0.727	0.727	0.743	0.718	0.734	0.748	0.698	0.713	0.720	0.742
598	San Diego	0.691	0.697	0.713	0.697	0.704	0.717	0.724	0.727	0.675	0.718	0.720	0.701	0.711	0.711	0.727	0.705	0.720	0.728	0.684	0.694	0.702	0.724
599	Southern California	0.695	0.702	0.717	0.702	0.709	0.720	0.727	0.731	0.676	0.721	0.722	0.706	0.714	0.714	0.730	0.709	0.723	0.733	0.687	0.698	0.707	0.727

THE GUARDIAN Life Insurance Company of America

DENTAL PPO FACTORS

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

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	VY0Y	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VF0X	VG0X	VH0X	VE0Z	VF0Z	VG0Z	VH0Z
501	Miami	0.639	0.643	0.648	0.628	0.634	0.640	0.681	0.695	0.695	0.661	0.687	0.701	0.704	0.668	0.677	0.691	0.689	0.658	0.684	0.698	0.695	0.664
502	Broward County / Palm Beach	0.653	0.663	0.672	0.634	0.645	0.657	0.698	0.717	0.721	0.673	0.710	0.730	0.738	0.685	0.687	0.709	0.708	0.664	0.702	0.722	0.720	0.678
503	Tampa	0.710	0.725	0.739	0.683	0.700	0.719	0.762	0.786	0.791	0.735	0.781	0.806	0.816	0.754	0.748	0.774	0.773	0.722	0.772	0.796	0.793	0.744
504	Orlando	0.674	0.687	0.699	0.649	0.665	0.682	0.725	0.747	0.750	0.699	0.742	0.765	0.774	0.716	0.711	0.736	0.734	0.687	0.733	0.756	0.753	0.707
505	Jacksonville	0.698	0.711	0.724	0.670	0.687	0.705	0.750	0.774	0.778	0.723	0.768	0.793	0.801	0.740	0.735	0.762	0.761	0.709	0.759	0.782	0.780	0.731
506	Daytona / Gainesville	0.689	0.708	0.726	0.650	0.675	0.700	0.744	0.770	0.773	0.716	0.767	0.795	0.806	0.741	0.723	0.753	0.749	0.697	0.757	0.783	0.776	0.727
521	Diversified Dental - Las Vegas	0.733	0.736	0.740	0.725	0.729	0.734	0.803	0.837	0.839	0.770	0.807	0.841	0.844	0.773	0.798	0.833	0.833	0.765	0.804	0.838	0.838	0.770
522	Mastercare Dental - Reno	0.773	0.785	0.796	0.739	0.754	0.770	0.841	0.877	0.884	0.798	0.849	0.891	0.905	0.811	0.824	0.864	0.863	0.784	0.843	0.881	0.871	0.800
524	Premier - Minnesota	0.730	0.739	0.743	0.714	0.725	0.734	0.803	0.841	0.835	0.774	0.802	0.850	0.848	0.785	0.802	0.841	0.832	0.774	0.813	0.851	0.823	0.785
526	Dental Options Pricing - Oregon	0.801	0.812	0.819	0.776	0.789	0.801	0.876	0.914	0.921	0.834	0.881	0.925	0.938	0.845	0.866	0.907	0.907	0.826	0.881	0.920	0.909	0.838
527	Rental Network - Hawaii	0.669	0.676	0.684	0.655	0.664	0.673	0.725	0.750	0.754	0.697	0.733	0.759	0.766	0.706	0.719	0.744	0.744	0.690	0.730	0.754	0.754	0.700
528	Diversified Dental - Reno	0.915	0.917	0.920	0.907	0.910	0.914	1.015	1.075	1.078	0.971	1.017	1.078	1.083	0.973	1.010	1.072	1.073	0.967	1.015	1.075	1.075	0.971
550	North Dakota	0.687	0.706	0.717	0.653	0.676	0.697	0.756	0.791	0.789	0.727	0.765	0.813	0.818	0.748	0.746	0.785	0.775	0.718	0.774	0.809	0.776	0.743
551	Nevada	0.743	0.749	0.756	0.727	0.734	0.743	0.812	0.846	0.850	0.775	0.820	0.854	0.862	0.783	0.803	0.838	0.839	0.767	0.814	0.848	0.848	0.776
553	Idaho	0.752	0.766	0.773	0.729	0.745	0.759	0.835	0.875	0.876	0.796	0.838	0.890	0.896	0.810	0.830	0.874	0.867	0.792	0.848	0.889	0.864	0.808
554	Vermont	0.677	0.692	0.704	0.649	0.667	0.684	0.729	0.751	0.754	0.702	0.741	0.769	0.778	0.721	0.717	0.742	0.738	0.693	0.740	0.762	0.749	0.713
555	New Hampshire	0.667	0.681	0.691	0.639	0.655	0.671	0.727	0.756	0.761	0.693	0.735	0.772	0.784	0.708	0.716	0.748	0.746	0.684	0.736	0.765	0.752	0.702
556	Delaware	0.709	0.725	0.735	0.682	0.700	0.719	0.774	0.803	0.799	0.746	0.783	0.821	0.824	0.765	0.766	0.798	0.789	0.740	0.789	0.818	0.792	0.760
557	Washington																						
558	Oregon	0.710	0.721	0.730	0.685	0.697	0.710	0.771	0.802	0.810	0.737	0.780	0.814	0.828	0.749	0.758	0.793	0.795	0.727	0.774	0.805	0.803	0.739
559	North Carolina	0.643	0.662	0.677	0.609	0.632	0.654	0.694	0.717	0.720	0.669	0.712	0.741	0.752	0.691	0.680	0.706	0.701	0.655	0.709	0.732	0.718	0.682
560	West Virginia	0.709	0.730	0.745	0.677	0.703	0.726	0.765	0.792	0.787	0.748	0.784	0.818	0.820	0.774	0.753	0.783	0.772	0.736	0.785	0.812	0.787	0.766
561	Mississippi	0.649	0.673	0.693	0.606	0.636	0.666	0.693	0.715	0.714	0.676	0.721	0.746	0.753	0.707	0.670	0.696	0.689	0.655	0.711	0.732	0.716	0.691
562	Arkansas	0.718	0.737	0.755	0.676	0.702	0.728	0.764	0.790	0.789	0.742	0.789	0.816	0.821	0.769	0.741	0.770	0.762	0.721	0.776	0.801	0.789	0.753
563	South Carolina	0.645	0.671	0.693	0.601	0.633	0.664	0.699	0.721	0.722	0.673	0.727	0.755	0.765	0.707	0.678	0.704	0.696	0.655	0.720	0.742	0.726	0.693
564	Rhode Island	0.730	0.751	0.772	0.688	0.714	0.742	0.789	0.818	0.829	0.755	0.814	0.847	0.865	0.781	0.769	0.802	0.802	0.737	0.803	0.832	0.830	0.766
565	Hawaii	0.636	0.660	0.673	0.608	0.633	0.656	0.710	0.741	0.727	0.682	0.721	0.768	0.763	0.709	0.707	0.741	0.722	0.680	0.737	0.767	0.718	0.707
566	Pittsburgh	0.696	0.707	0.716	0.678	0.690	0.703	0.737	0.756	0.755	0.719	0.748	0.769	0.772	0.733	0.729	0.749	0.745	0.711	0.745	0.764	0.755	0.727
567	Philadelphia	0.685	0.695	0.702	0.667	0.678	0.690	0.736	0.755	0.756	0.711	0.744	0.768	0.773	0.723	0.728	0.749	0.746	0.704	0.743	0.762	0.754	0.718
568	Alabama	0.709	0.727	0.745	0.668	0.693	0.717	0.751	0.775	0.775	0.730	0.776	0.799	0.806	0.754	0.728	0.754	0.747	0.709	0.762	0.784	0.776	0.739
569	Utah	0.698	0.707	0.715	0.679	0.689	0.701	0.747	0.768	0.772	0.721	0.756	0.779	0.787	0.732	0.738	0.760	0.760	0.713	0.752	0.773	0.768	0.725
570	Iowa	0.664	0.686	0.703	0.627	0.653	0.679	0.721	0.745	0.746	0.694	0.741	0.773	0.782	0.722	0.705	0.733	0.725	0.680	0.739	0.763	0.745	0.711
571	Massachusetts	0.718	0.728	0.736	0.697	0.709	0.721	0.779	0.805	0.808	0.748	0.786	0.817	0.825	0.759	0.771	0.799	0.797	0.741	0.786	0.812	0.802	0.753
572	Oklahoma	0.715	0.732	0.748	0.680	0.703	0.726	0.772	0.798	0.801	0.744	0.793	0.822	0.831	0.767	0.754	0.784	0.779	0.728	0.785	0.811	0.803	0.756
573	Louisiana	0.650	0.676	0.699	0.606	0.637	0.668	0.690	0.711	0.713	0.673	0.724	0.745	0.754	0.706	0.665	0.690	0.684	0.649	0.707	0.728	0.720	0.688
574	New Mexico	0.728	0.742	0.755	0.699	0.715	0.734	0.793	0.825	0.832	0.757	0.809	0.844	0.856	0.775	0.777	0.812	0.813	0.745	0.800	0.833	0.831	0.764
575	Texas	0.667	0.682	0.696	0.638	0.657	0.675	0.717	0.741	0.745	0.692	0.736	0.761	0.770	0.711	0.702	0.728	0.726	0.678	0.726	0.751	0.747	0.699
576	Kentucky	0.671	0.686	0.698	0.646	0.665	0.683	0.713	0.731	0.730	0.695	0.729	0.751	0.755	0.715	0.701	0.722	0.716	0.684	0.726	0.744	0.732	0.707
577	Kansas	0.708	0.722	0.732	0.683	0.700	0.716	0.768	0.794	0.794	0.740	0.778	0.811	0.817	0.757	0.758	0.787	0.782	0.732	0.779	0.805	0.790	0.751
578	Wisconsin	0.688	0.703	0.712	0.662	0.678	0.695	0.747	0.773	0.775	0.718	0.756	0.790	0.798	0.735	0.736	0.766	0.761	0.710	0.758	0.784	0.767	0.728
579	Tennessee	0.639	0.655	0.668	0.612	0.632	0.651	0.681	0.700	0.699	0.662	0.697	0.721	0.725	0.684	0.669	0.691	0.684	0.652	0.694	0.713	0.699	0.676
580	Minnesota	0.693	0.706	0.715	0.671	0.685	0.700	0.747	0.769	0.769	0.721	0.757	0.785	0.790	0.737	0.738	0.763	0.758	0.714	0.757	0.779	0.765	0.731
581	Colorado	0.707	0.717	0.725	0.685	0.697	0.709	0.761	0.787	0.791	0.734	0.770	0.799	0.808	0.745	0.752	0.780	0.779	0.725	0.766	0.792	0.786	0.738
582	Indiana	0.646	0.662	0.677	0.616	0.636	0.657	0.687	0.705	0.704	0.668	0.704	0.727	0.732	0.690	0.672	0.693	0.688	0.655	0.700	0.719	0.704	0.681
583	Nebraska	0.665	0.681	0.693	0.642	0.660	0.677	0.720	0.742	0.740	0.697	0.735	0.761	0.764	0.716	0.710	0.734	0.726	0.688	0.734	0.756	0.741	0.710
584	Connecticut	0.728	0.738	0.746	0.705	0.717	0.730	0.792	0.821	0.826	0.757	0.798	0.833	0.843	0.769	0.783	0.815	0.814	0.750	0.798	0.828	0.818	0.763
585	Ohio	0.658	0.675	0.688	0.631	0.650	0.670	0.701	0.721	0.720	0.683	0.717	0.742	0.745	0.704	0.689	0.711	0.705	0.671	0.714	0.734	0.719	0.696
586	Michigan	0.712	0.726	0.737	0.683	0.700	0.717	0.777	0.809	0.813	0.745	0.787	0.825	0.837	0.762	0.765	0.801	0.799	0.736	0.787	0.818	0.806	0.754
587	Arizona	0.743	0.754	0.764	0.721	0.734	0.747	0.807	0.836	0.842	0.772	0.817	0.850	0.860	0.785	0.796	0.828	0.828	0.763	0.814	0.843	0.839	0.778
588	New Jersey	0.675	0.685	0.693	0.657	0.667	0.679	0.731	0.753	0.755	0.703	0.739	0.764	0.770	0.715	0.723	0.746	0.744	0.696	0.737	0.759	0.751	0.708
589	Syracuse	0.659	0.675	0.686	0.633	0.651	0.669	0.711	0.731	0.731	0.686	0.725	0.752	0.757	0.706	0.699	0.723	0.717	0.677	0.723	0.744	0.730	0.698
590	New York	0.661	0.669	0.675	0.646	0.654	0.663	0.714	0.733	0.733	0.688	0.720	0.742	0.745	0.697	0.707	0.728	0.725	0.683	0.718	0.737	0.729	0.691
591	Richmond	0.651	0.673	0.688	0.619	0.644	0.668	0.712	0.738	0.732	0.687	0.729	0.765	0.767	0.714	0.701	0.730	0.718	0.678	0.733	0.758	0.730	0.707
592	Atlanta	0.674	0.689	0.703	0.642	0.660	0.680	0.724	0.748	0.751	0.694	0.743	0.768	0.776	0.713	0.706	0.733	0.729	0.679	0.730	0.756	0.750	0.700
593	Washington, DC	0.638	0.648	0.655	0.624	0.634	0.644	0.687	0.703	0.700	0.667	0.695	0.715	0.716	0.679	0.682	0.699	0.694	0.663	0.695	0.711	0.697	0.674
594	Chicago	0.617	0.628	0.637	0.598	0.609	0.622	0.662	0.679	0.679	0.640	0.671	0.692	0.696	0.653	0.653	0.671	0.668	0.632	0.668	0.685	0.675	0.646
595	St. Louis	0.645	0.663	0.678	0.611	0.635	0.657	0.700	0.725	0.725	0.674	0.718	0.748	0.755	0.698	0.684	0.712	0.706	0.661	0.715	0.739	0.725	0.688
596	Sacramento	0.719	0.728	0.736	0.699	0.710	0.720	0.779	0.804	0.808	0.747	0.785	0.815	0.824	0.757	0.770	0.798	0.797	0.740	0.783	0.809	0.802	0.751
597	Northern California	0.738	0.746	0.752	0.720	0.727	0.735	0.795	0.822	0.832	0.760	0.800	0.830	0.843	0.767	0.787	0.816	0.820	0.753	0.796	0.824	0.822	0.761
598	San Diego	0.690	0.696	0.701	0.675	0.683	0.691	0.747	0.769	0.770	0.719	0.751	0.776	0.782	0.727	0.741	0.764	0.763	0.714	0.751	0.772	0.767	0.722
599	Southern California	0.698	0.703	0.707	0.686	0.691	0.697	0.755	0.777	0.780	0.726	0.756	0.782	0.787	0.731	0.750	0.773	0.773	0.722	0.756	0.779	0.773	0.727

State: *District of Columbia* **Filing Company:** *The Guardian Life Insurance Company of America*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *10/1/2012 Washington, DC Dental Filing*
Project Name/Number: */*

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
Cover - DC 201210.pdf ACTCERT-DC 201210.pdf ACTMEMO - DC 201210 _Rev_.pdf			

July 2, 2012

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

Re: **Group Dental Rate Filing**

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

Dear Mr. Pentek:

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

Enclosed are details relating to a change being made to Guardian's Group Dental Rate Manual with the change becoming effective 10/1/12 or later upon approval of this filing. The requested change results in an increase of 1.12% to our aggregate rate level, relative to our current rates.

As of 3/31/2012, The Guardian provides dental insurance for 368 groups located in the District of Columbia, with a total of 14,351 lives. The SERFF Number of our last approved filing is GARD-128208778

Sincerely,

David Ferrari

7/2/2012

David Ferrari, FSA, MAAA
Assistant Actuary
Group Products

Date

GUARDIAN

ACTUARIAL CERTIFICATION

In my opinion, as of June 25, 2012, the premium rates and rating methodology to which this certification applies are neither excessive, inadequate, nor unfairly discriminatory, and they meet the requirements of the insurance laws and regulations of the District of Columbia.

David Ferrari

David Ferrari, FSA, MAAA
Assistant Actuary
Group Products

7/2/2012
Date

ACTUARIAL MEMORANDUM

A. Description of Benefits

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

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

Renewability Provision

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

B. Applicability (Closed/Open Block)

Guardian's Dental business is an open block.

C. Marketing Method

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

D. Underwriting Method

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

Groups have an option to use a blended rate, where every subclass of the group would receive

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

E. Issue Age Limits

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

F. Premium Basis

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

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

These are the changes that have been made to our Dental Manual Rates, effective 10/1/12 or later upon approval:

1. Dental Base Rates (Line 1A, DENTAL-1-DC), Split Deductible Base Rates (Line 1B, DENTAL-2-DC), and Cosmetic Base Rates (Line 1, DENTAL-COS-1-DC) were increased by 1.25%**.**

2. Contributory Discount (Line 6A2, DENTAL-4.1-DC and Line 6B, DENTAL-COS-3-DC): We decreased our Voluntary factor by 0.5%. This change results in a 0.13% decrease to our in-force dental manual rates.

3. Secular Trend Factor (Line 7, DENTAL-4.1-DC and Line 7, DENTAL-COS-3-DC) has been reset to 1.000 as of 7/1/2012. The factor was previously 1.000 as of 4/1/2012**.** Given that this change is prospective in nature, there is no rate impact for this change. This factor is scheduled to increase by 0.0125 for each of the next four quarters starting from 10/1/2012.

4. Age/Sex Factor (Line 8, DENTAL-5-DC): We re-grouped the zip code definitions for Oklahoma and Texas. This change will have no impact on in-force dental manual rates.

5. Participation Factors (Line 18, DENTAL-11.1-DC and Line 18, DENTAL-COS-4-DC): We revised our participation factors for 65-74% participation. This resulted in no overall change to our aggregate Dental in-force manual rates.

6. Dependent Age Limit Factors (Line 28A, DENTAL-16.1-DC): We increased our 26/26 factor and decreased our 20/26 factor. This resulted in no overall change to our aggregate Dental in-force manual rates.

7. PPO Factors (MC-DENT-PPO-PT-1-DC thru MC-DENT-PPO-PT-28-DC and MC-DENT-PPO-TG-1-DC thru MC-DENT-PPO-TG-46-DC): We added new Freedom/Alliance plan designs to MC-DENT-PPO-PT 18-DC & 19-DC and added three new Alliance networks

and their plan design factors on MC-DENT-PPO-TG-29-DC. These changes will have no impact to aggregate Dental in-force manual rates.

The above changes will result in **a 1.12% increase to** our aggregate rate level on 10/1/2012, relative to our current rates. This increase includes any impact of secular trend.

H. Indication if New or Modified

This is a new filing for the District of Columbia

I. Comparison to Status Quo

The above changes result in a 1.12% increase to our aggregate rate level, upon approval of this filing, relative to our current rates.

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

Please see section H above.

K. Summary of Each Proposed New Rule

We are not requesting any rule changes.

L. Overall Premium Impact of Filing on DC Policy holders

These changes result in a 1.12% aggregate increase to premium rates.

M. Filed Minimum Required Loss Ratio

Guardian's Group Dental manually rated business is priced with an expected loss ratio of 63.07% in all States, which is a 0.27% decrease vs. last quarter's 63.34%. The remaining 36.93% is intended to provide for expenses and profit. This assumes case sizes of 2-99, which is the majority of the business receiving manual rates. Below is the breakdown of the expense assumptions:

Sales/Commissions	15.30%
Administration	15.33%
Premium Tax	2.80%
Profit	3.50%
Total	36.93%

GUARDIAN

N. Interest Rate Assumptions

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

O. Trend Assumptions

The annual trend assumption is 5.0%.

P. Persistency

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

Q. Actuarial Certification

Please see the attached certification.

David Ferrari

David Ferrari, FSA, MAAA
Assistant Actuary
Group Products

7/24/2012
Date

Superceded Schedule Items

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

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/03/2012	Rate	DENTAL-11.1-DC & DENTAL-COS-4-DC	07/24/2012	DENTAL-11.1-DC (October 2012).pdf (Superceded) DENTAL-COS-4-DC (October 2012).pdf (Superceded)
07/03/2012	Supporting Document	Actuarial Justification	07/24/2012	Cover - DC 201210.pdf ACTMEMO - DC 201210.pdf (Superceded) ACTCERT-DC 201210.pdf

LINE 18 - PARTICIPATION PERCENTAGE

Multiply rates by the appropriate factor below:

I. Without ESP

Employee Participation	Not Tied to Medical	Tied to Medical
Less Than 25%	1.50	1.00
25% - 29%	1.35	1.00
30% - 34%	1.28	1.00
35% - 39%	1.22	1.00
40% - 44%	1.22	1.00
45% - 49%	1.14	1.00
50% - 54%	1.06	1.00
55% - 59%	1.06	1.00
60% - 64%	1.03	1.00
65% - 69%	1.005	1.00
70% - 74%	1.005	1.00
75% - 100%	0.99	1.00

II. With ESP

Not Tied to Medical	1.06	Tied to Medical	1.00

LINE 19 - NON-TRANSFER FACTOR

Multiply rates by the appropriate factor below:

	Less Than 10 Employees		10 - 249 Employees		More than 250 Employees	
	Major Services		Major Services		Major Services	
Duration	Included	Excluded	Included	Excluded	Included	Excluded
1 Year	1.074	1.02	1.03	1.02	1.05	1.03
2-4 Years	1.074	1.02	1.03	1.02	1.05	1.03
5+ Years	1.042	1.00	1.00	1.00	1.00	1.00

Line 18 - Cosmetic Participation Factor

Multiply rates by the appropriate factor below:

I. Without ESP

Employee Participation	Not Tied to Medical	Tied to Medical
Less Than 25%	1.50	1.00
25% - 29%	1.35	1.00
30% - 34%	1.28	1.00
35% - 39%	1.22	1.00
40% - 44%	1.22	1.00
45% - 49%	1.14	1.00
50% - 54%	1.06	1.00
55% - 59%	1.06	1.00
60% - 64%	1.03	1.00
65% - 69%	1.005	1.00
70% - 74%	1.005	1.00
75% - 100%	0.99	1.00

II. With ESP

Not Tied to Medical	1.06	Tied to Medical	1.00

Line 19 - Non-transfer Factor

With Major

From 50 Employees to 249

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.03	1.00	1.03
2-4	1.00	1.03	1.00	1.03
5+ years	1.00	1.00	1.00	1.00

More than 250

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.05	1.00	1.05
2-4	1.00	1.05	1.00	1.05
5+ years	1.00	1.00	1.00	1.00

Without Major

From 50 Employees to 249

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.02	1.00	1.02
2-4	1.00	1.02	1.00	1.02
5+ years	1.00	1.00	1.00	1.00

More than 250

Duration	Voluntary		Non-Voluntary	
	Transferred	Non-Transferred	Transferred	Non-Tranferred
1	1.00	1.03	1.00	1.03
2-4	1.00	1.03	1.00	1.03
5+ years	1.00	1.00	1.00	1.00

July 2, 2012

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

Re: **Group Dental Rate Filing**

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

Dear Mr. Pentek:

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

Enclosed are details relating to a change being made to Guardian's Group Dental Rate Manual with the change becoming effective 10/1/12 or later upon approval of this filing. The requested change results in an increase of 1.12% to our aggregate rate level, relative to our current rates.

As of 3/31/2012, The Guardian provides dental insurance for 368 groups located in the District of Columbia, with a total of 14,351 lives. The SERFF Number of our last approved filing is GARD-128208778

Sincerely,

David Ferrari

7/2/2012

David Ferrari, FSA, MAAA
Assistant Actuary
Group Products

Date

ACTUARIAL MEMORANDUM

A. Description of Benefits

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

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

Renewability Provision

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

B. Applicability (Closed/Open Block)

Guardian's Dental business is an open block.

C. Marketing Method

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

D. Underwriting Method

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

Groups have an option to use a blended rate, where every subclass of the group would receive

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

E. Issue Age Limits

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

F. Premium Basis

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

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

These are the changes that have been made to our Dental Manual Rates, effective 10/1/12 or later upon approval:

1. Dental Base Rates (Line 1A, DENTAL-1-DC), Split Deductible Base Rates (Line 1B, DENTAL-2-DC), and Cosmetic Base Rates (Line 1, DENTAL-COS-1-DC) were increased by 1.25%**.**

2. Contributory Discount (Line 6A2, DENTAL-4.1-DC and Line 6B, DENTAL-COS-3-DC): We decreased our Voluntary factor by 0.5%. This change results in a 0.13% decrease to our in-force dental manual rates.

3. Secular Trend Factor (Line 7, DENTAL-4.1-DC and Line 7, DENTAL-COS-3-DC) has been reset to 1.000 as of 7/1/2012. The factor was previously 1.000 as of 4/1/2012**.** Given that this change is prospective in nature, there is no rate impact for this change. This factor is scheduled to increase by 0.0125 for each of the next four quarters starting from 10/1/2012.

4. Age/Sex Factor (Line 8, DENTAL-5-DC): We re-grouped the zip code definitions for Oklahoma and Texas. This change will have no impact on in-force dental manual rates.

5. Participation Factors (Line 18, DENTAL-11.1-DC and Line 18, DENTAL-COS-4-DC): We revised our participation factors for 65%+ participation. This resulted in no overall change to our aggregate Dental in-force manual rates.

6. Dependent Age Limit Factors (Line 28A, DENTAL-16.1-DC): We increased our 26/26 factor and decreased our 20/26 factor. This resulted in no overall change to our aggregate Dental in-force manual rates.

7. PPO Factors (MC-DENT-PPO-PT-1-DC thru MC-DENT-PPO-PT-28-DC and MC-DENT-PPO-TG-1-DC thru MC-DENT-PPO-TG-46-DC): We added new Freedom/Alliance plan designs to MC-DENT-PPO-PT 18-DC & 19-DC and added three new Alliance networks

and their plan design factors on MC-DENT-PPO-TG-29-DC. These changes will have no impact to aggregate Dental in-force manual rates.

The above changes will result in **a 1.12% increase to** our aggregate rate level on 10/1/2012, relative to our current rates. This increase includes any impact of secular trend.

H. Indication if New or Modified

This is a new filing for the District of Columbia

I. Comparison to Status Quo

The above changes result in a 1.12% increase to our aggregate rate level, upon approval of this filing, relative to our current rates.

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

Please see section H above.

K. Summary of Each Proposed New Rule

We are not requesting any rule changes.

L. Overall Premium Impact of Filing on DC Policy holders

These changes result in a 1.12% aggregate increase to premium rates.

M. Filed Minimum Required Loss Ratio

Guardian's Group Dental manually rated business is priced with an expected loss ratio of 63.07% in all States, which is a 0.27% decrease vs. last quarter's 63.34%. The remaining 36.93% is intended to provide for expenses and profit. This assumes case sizes of 2-99, which is the majority of the business receiving manual rates. Below is the breakdown of the expense assumptions:

Sales/Commissions	15.30%
Administration	15.33%
Premium Tax	2.80%
Profit	3.50%
Total	36.93%

GUARDIAN

N. Interest Rate Assumptions

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

O. Trend Assumptions

The annual trend assumption is 5.0%.

P. Persistency

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

Q. Actuarial Certification

Please see the attached certification.

David Ferrari

David Ferrari, FSA, MAAA
Assistant Actuary
Group Products

7/2/2012
Date

GUARDIAN

ACTUARIAL CERTIFICATION

In my opinion, as of June 25, 2012, the premium rates and rating methodology to which this certification applies are neither excessive, inadequate, nor unfairly discriminatory, and they meet the requirements of the insurance laws and regulations of the District of Columbia.

David Ferrari

David Ferrari, FSA, MAAA
Assistant Actuary
Group Products

7/2/2012
Date