

**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:** DC 7/1/14 Dental Filing  
**Project Name/Number:** /

## Filing at a Glance

Company: The Guardian Life Insurance Company of America  
Product Name: DC 7/1/14 Dental Filing  
State: District of Columbia  
TOI: H10G Group Health - Dental  
Sub-TOI: H10G.000 Health Dental  
Filing Type: Rate  
Date Submitted: 03/27/2014  
SERFF Tr Num: GARD-129475548  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num:  
  
Implementation 07/01/2014  
Date Requested:  
Author(s): Linda Rappaport, Rimma Kosubevsky, Amanda DePoortere  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

**State:** District of Columbia **Filing Company:** The Guardian Life Insurance Company of America  
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## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type:	Overall Rate Impact: 1.54%
Filing Status Changed: 04/07/2014	
State Status Changed:	Deemer Date:
Created By: Amanda DePoortere	Submitted By: Amanda DePoortere
Corresponding Filing Tracking Number:	

### Filing Description:

The enclosed rate changes will result in a 1.54% increase to our aggregate rate level on 7/1/2014, relative to our current rates. This increase includes any impact of secular trend.

Please refer to the Actuarial Memorandum for details.

## Company and Contact

### Filing Contact Information

Amanda DePoortere, Administrative Assistant	amanda_depoortere@glic.com
3900 Burgess Place	610-807-6237 [Phone]
2N-66	610-807-8079 [FAX]
Bethlehem, PA 18017	

### Filing Company Information

The Guardian Life Insurance Company of America	CoCode: 64246	State of Domicile: New York
7 Hanover Square	Group Code: 429	Company Type: Life
New York, NY 10004	Group Name:	State ID Number:
(212) 598-8704 ext. [Phone]	FEIN Number: 13-5123390	

## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

**SERFF Tracking #:**

GARD-129475548

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

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## Rate Information

Rate data applies to filing.

**Filing Method:**

SERFF

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

2.250%

**Effective Date of Last Rate Revision:**

04/01/2014

**Filing Method of Last Filing:**

SERFF

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
The Guardian Life Insurance Company of America	1.540%	1.540%	\$167,791	346	\$10,864,003	-0.870%	5.040%

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## Rate/Rule Schedule

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: DC 7/1/14 Dental Filing

Project Name/Number: /

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Dental Base Rates, Split Deductible Base Rates, Cosmetic Base Rates, Orthodontia Base Rates		Revised	Previous State Filing Number: Percent Rate Change Request: 3.29	DENTAL-1-DC (July 2014).pdf, DENTAL-ADLTCH-1-DC (July 2014).pdf, DENTAL-ADLTCH-1.1-DC (July 2014).pdf, DENTAL-2-DC (July 2014).pdf, DENTAL-ADLTCH-2-DC (July 2014).pdf, DENTAL-COS-1-DC (July 2014).pdf,
2		Deductible Area Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-3.2-DC (July 2014).pdf, DENTAL-ADLTCH-3.2-DC (July 2014).pdf,
3		Secular Trend Factor		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-4.2-DC (July 2014).pdf, DENTAL-COS-3-DC (July 2014).pdf, DENTAL-ADLTCH-4.2-DC (July 2014).pdf,
4		Healthcare Reform Adjustment Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-ADLTCH-16.2-DC (July 2014).pdf,
5		Split Dependent Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-ADLTCH-17-DC (July 2014).pdf, DENTAL-ADLTCH-17.1-DC (July 2014).pdf,
6		Premium Discount Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	DENTAL-17.1-DC (July 2014).pdf, DENTAL-17.2-DC (July 2014).pdf,
7		PPO Factors		Revised	Previous State Filing Number: Percent Rate Change Request:	MC-DENT-PPO-TG-1-DC thru MC-DENT-PPO-TG-46-DC (July 2014).pdf, MC-DENT-PPO-ADLT-1-DC thru MC-DENT-PPO-ADLT-

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						46-DC (July 2014).pdf, MC-DENT-PPO-CH-1- DC thru MC-DENT- PPO-CH-46-DC (July 2014).pdf,
8		DENT-AREA-DC		Revised	Previous State Filing Number:  Percent Rate Change Request: 1.69	DENTAL-AREA-DC (July 2014).pdf,

**THE GUARDIAN Life Insurance Company of America**

**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**

**B. LIFETIME DEDUCTIBLE**

	<u>COINSURANCE RATE FACTOR</u>				<u>COINSURANCE RATE FACTOR</u>		
	<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>		<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>
<u>ZERO DEDUCTIBLE</u>	24.36	31.11	21.83	<u>ZERO DEDUCTIBLE</u>	24.36	31.11	21.83
<u>NOT WAIVED</u>				<u>NOT WAIVED</u>			
25	20.40	30.74	21.70	25	23.37	31.03	21.80
50	17.40	30.58	21.67	50	22.37	30.93	21.77
75	14.99	30.42	21.64	75	21.39	30.84	21.73
100	13.16	30.22	21.62	100	20.40	30.74	21.70
125	11.78	30.10	21.59	125	19.65	30.70	21.69
150	10.64	30.02	21.53	150	18.90	30.67	21.68
175	10.37	29.87	21.49	175	18.14	30.63	21.67
200	10.09	29.72	21.43	200	17.40	30.58	21.67
225	9.87	29.52	21.37	225	16.80	30.54	21.66
250	9.67	29.29	21.31	250	16.18	30.49	21.65
275	9.51	29.09	21.24	275	15.58	30.46	21.64
300	9.37	28.82	21.17	300	14.99	30.42	21.64
<u>WAIVE PREVENTIVE</u>				<u>WAIVE PREVENTIVE</u>			
25	24.36	29.41	21.20	25	24.36	30.69	21.67
50	24.36	27.89	20.88	50	24.36	30.27	21.52
75	24.36	26.65	20.57	75	24.36	29.83	21.35
100	24.36	25.56	20.21	100	24.36	29.41	21.20
125	24.36	25.16	20.13	125	24.36	29.02	21.12
150	24.36	24.79	20.02	150	24.36	28.65	21.05
175	24.36	24.42	19.93	175	24.36	28.26	20.96
200	24.36	24.07	19.83	200	24.36	27.89	20.88
225	24.36	23.77	19.75	225	24.36	27.58	20.80
250	24.36	23.44	19.68	250	24.36	27.28	20.73
275	24.36	23.14	19.60	275	24.36	26.98	20.65
300	24.36	22.82	19.53	300	24.36	26.65	20.57
<u>WAIVE PREVENTIVE AND BASIC</u>				<u>WAIVE PREVENTIVE AND BASIC</u>			
25	24.36	31.11	21.17	25	24.36	31.11	21.66
50	24.36	31.11	20.65	50	24.36	31.11	21.50
75	24.36	31.11	20.05	75	24.36	31.11	21.33
100	24.36	31.11	19.47	100	24.36	31.11	21.17
125	24.36	31.11	18.99	125	24.36	31.11	21.04
150	24.36	31.11	18.50	150	24.36	31.11	20.91
175	24.36	31.11	18.02	175	24.36	31.11	20.77
200	24.36	31.11	17.59	200	24.36	31.11	20.65
225	24.36	31.11	17.11	225	24.36	31.11	20.48
250	24.36	31.11	16.64	250	24.36	31.11	20.34
275	24.36	31.11	16.25	275	24.36	31.11	20.20
300	24.36	31.11	15.79	300	24.36	31.11	20.05

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**LINE 1A - DENTAL BASE RATES**

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

**i) Adult Base Rates**

**A. BENEFIT YEAR DEDUCTIBLE**

**B. LIFETIME DEDUCTIBLE**

	<u>COINSURANCE RATE FACTOR</u>				<u>COINSURANCE RATE FACTOR</u>		
	<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>		<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>
<u>ZERO DEDUCTIBLE</u>	14.77	18.46	13.68	<u>ZERO DEDUCTIBLE</u>	14.77	18.46	13.68
<u>NOT WAIVED</u>				<u>NOT WAIVED</u>			
25	13.38	18.41	13.67	25	14.42	18.45	13.68
50	11.97	18.34	13.66	50	14.07	18.44	13.67
75	10.69	18.19	13.64	75	13.73	18.42	13.67
100	9.51	17.98	13.60	100	13.38	18.41	13.67
125	8.79	17.43	13.52	125	13.03	18.39	13.67
150	7.91	17.05	13.47	150	12.67	18.38	13.67
175	7.37	16.46	13.38	175	12.32	18.35	13.66
200	7.00	15.76	13.26	200	11.97	18.34	13.66
225	6.78	15.00	13.15	225	11.66	18.29	13.66
250	6.50	14.35	13.05	250	11.33	18.26	13.65
275	6.34	13.65	12.94	275	11.01	18.22	13.64
300	6.28	12.94	12.83	300	10.69	18.19	13.64
<u>WAIVE PREVENTIVE</u>				<u>WAIVE PREVENTIVE</u>			
25	14.77	17.71	13.56	25	14.77	18.27	13.65
50	14.77	16.96	13.45	50	14.77	18.09	13.61
75	14.77	16.22	13.34	75	14.77	17.89	13.59
100	14.77	15.50	13.22	100	14.77	17.71	13.56
125	14.77	14.80	13.12	125	14.77	17.53	13.53
150	14.77	14.16	13.02	150	14.77	17.33	13.51
175	14.77	13.53	12.92	175	14.77	17.16	13.48
200	14.77	12.94	12.83	200	14.77	16.96	13.45
225	14.77	12.37	12.74	225	14.77	16.79	13.42
250	14.77	11.84	12.66	250	14.77	16.59	13.40
275	14.77	11.34	12.58	275	14.77	16.40	13.37
300	14.77	10.85	12.51	300	14.77	16.22	13.34
<u>WAIVE PREVENTIVE AND BASIC</u>				<u>WAIVE PREVENTIVE AND BASIC</u>			
25	14.77	18.46	13.38	25	14.77	18.46	13.60
50	14.77	18.46	13.07	50	14.77	18.46	13.52
75	14.77	18.46	12.77	75	14.77	18.46	13.45
100	14.77	18.46	12.49	100	14.77	18.46	13.38
125	14.77	18.46	12.20	125	14.77	18.46	13.31
150	14.77	18.46	11.91	150	14.77	18.46	13.21
175	14.77	18.46	11.63	175	14.77	18.46	13.14
200	14.77	18.46	11.35	200	14.77	18.46	13.07
225	14.77	18.46	11.06	225	14.77	18.46	13.00
250	14.77	18.46	10.79	250	14.77	18.46	12.92
275	14.77	18.46	10.52	275	14.77	18.46	12.84
300	14.77	18.46	10.24	300	14.77	18.46	12.77



**THE GUARDIAN Life Insurance Company of America**

**LINE 1A - DENTAL BASE RATES (Cont.)**

**ii) Child Base Rates**

**A. BENEFIT YEAR DEDUCTIBLE**

**B. LIFETIME DEDUCTIBLE**

	<u>COINSURANCE RATE FACTOR</u>				<u>COINSURANCE RATE FACTOR</u>		
	<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>		<u>PREVENTIVE</u>	<u>BASIC</u>	<u>MAJOR</u>
<u>ZERO DEDUCTIBLE</u>	19.15	14.07	0.93	<u>ZERO DEDUCTIBLE</u>	19.15	14.07	0.93
<u>NOT WAIVED</u>				<u>NOT WAIVED</u>			
25	17.73	14.04	0.93	25	18.80	14.06	0.93
50	16.31	14.00	0.93	50	18.44	14.05	0.93
75	15.02	13.86	0.93	75	18.09	14.05	0.93
100	13.81	13.66	0.93	100	17.73	14.04	0.93
125	13.09	13.05	0.92	125	17.38	14.03	0.93
150	12.22	12.66	0.92	150	17.01	14.02	0.93
175	11.75	12.00	0.91	175	16.67	14.01	0.93
200	11.45	11.28	0.90	200	16.31	14.00	0.93
225	11.30	10.46	0.89	225	15.99	13.97	0.93
250	11.08	9.78	0.89	250	15.66	13.94	0.93
275	10.98	9.06	0.88	275	15.33	13.89	0.93
300	10.97	8.35	0.87	300	15.02	13.86	0.93
<u>WAIVE PREVENTIVE</u>				<u>WAIVE PREVENTIVE</u>			
25	19.15	13.50	0.92	25	19.15	13.92	0.93
50	19.15	12.93	0.92	50	19.15	13.79	0.93
75	19.15	12.35	0.91	75	19.15	13.64	0.93
100	19.15	11.80	0.91	100	19.15	13.50	0.92
125	19.15	11.28	0.90	125	19.15	13.36	0.92
150	19.15	10.79	0.90	150	19.15	13.21	0.92
175	19.15	10.35	0.89	175	19.15	13.08	0.92
200	19.15	9.93	0.89	200	19.15	12.93	0.92
225	19.15	9.53	0.88	225	19.15	12.79	0.92
250	19.15	9.15	0.88	250	19.15	12.64	0.92
275	19.15	8.80	0.87	275	19.15	12.50	0.91
300	19.15	8.47	0.87	300	19.15	12.35	0.91
<u>WAIVE PREVENTIVE AND BASIC</u>				<u>WAIVE PREVENTIVE AND BASIC</u>			
25	19.15	14.07	0.89	25	19.15	14.07	0.92
50	19.15	14.07	0.86	50	19.15	14.07	0.91
75	19.15	14.07	0.82	75	19.15	14.07	0.90
100	19.15	14.07	0.77	100	19.15	14.07	0.89
125	19.15	14.07	0.74	125	19.15	14.07	0.88
150	19.15	14.07	0.70	150	19.15	14.07	0.87
175	19.15	14.07	0.67	175	19.15	14.07	0.87
200	19.15	14.07	0.62	200	19.15	14.07	0.86
225	19.15	14.07	0.59	225	19.15	14.07	0.85
250	19.15	14.07	0.57	250	19.15	14.07	0.84
275	19.15	14.07	0.54	275	19.15	14.07	0.83
300	19.15	14.07	0.52	300	19.15	14.07	0.82

**THE GUARDIAN Life Insurance Company of America**

**LINE 1B - SPLIT DEDUCTIBLE BASE RATES**

**Benefit Year Deductibles**

<u>Preventive</u>	<u>Basic / Major</u>	<u>Preventive</u>	<u>Basic</u>	<u>Major</u>
25	25	16.53	33.51	29.26
25	50	16.39	31.44	27.83
25	75	16.25	29.87	26.29
50	50	14.23	30.55	27.04

**LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS**

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

**Line 1D - ORTHODONTIA BASE RATES**

<u>Orthodontia Maximum</u>	<u>Base Rate</u>
\$500	\$2.97
750	4.47
1,000	5.95
1,200	7.14
1,250	7.45
1,500	8.93
1,750	10.42
2,000	11.91
2,500	14.89

**THE GUARDIAN Life Insurance Company of America**

**LINE 1B - SPLIT DEDUCTIBLE BASE RATES**

**i) Adult Base Rates**

**Benefit Year Deductibles**

<u>Preventive</u>	<u>Basic / Major</u>	<u>Preventive</u>	<u>Basic</u>	<u>Major</u>
25	25	13.38	17.71	13.56
25	50	13.38	16.96	13.45
25	75	13.38	16.22	13.34
50	50	11.97	16.96	13.45

**ii) Child Base Rates**

**Benefit Year Deductibles**

<u>Preventive</u>	<u>Basic / Major</u>	<u>Preventive</u>	<u>Basic</u>	<u>Major</u>
25	25	17.73	13.50	0.92
25	50	17.73	12.93	0.92
25	75	17.73	12.35	0.91
50	50	16.31	12.93	0.92

**LINE 1C - DENTAL COINSURANCE ADJUSTMENT FACTORS**

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

**LINE 1D - ORTHODONTIA BASE RATES**

<u>Orthodontia Maximum</u>	<u>Base Rate</u>
500	2.97
750	4.47
1,000	5.95
1,200	7.14
1,250	7.45
1,500	8.93
1,750	10.42
2,000	11.91
2,500	14.89

**THE GUARDIAN Life Insurance Company of America**  
**LINE 1 - Cosmetic Base Rate**

<b><u>Cosmetic Deductible Amount</u></b>	<b><u>Annual Maximum</u></b>	<b><u>Base Rate</u></b>
0	500	5.70
25	500	5.29
50	500	4.99
100	500	4.22

**LINE 2 - Cosmetic Coinsurance Factor**

<b><u>Cosmetic Coinsurance %</u></b>	<b><u>Factor</u></b>
25	0.25
40	0.40
50	0.50

**LINE 3 - Cosmetic Area Factor**

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

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**Line 3A - AREA FACTOR**

Multiply the rate thus far obtained by the appropriate area factor x.01.

**Line 3B - DEDUCTIBLE AREA FACTOR**

(1) For PPO plan types BU, U1, U2, U7, UB, UD, UP, UY, X1, X2, X7, XD, XP and XY with \$0 deductible, apply factors below based on PPO network code.

PPO		PPO		PPO		PPO	
Network	Factor	Network	Factor	Network	Factor	Network	Factor
501	0.981	555	1.000	573	1.029	591	1.029
502	1.000	556	1.010	574	1.010	592	1.010
503	1.019	557	0.986	575	1.019	593	1.000
504	1.019	558	0.986	576	1.039	594	1.000
505	1.019	559	1.019	577	1.019	595	1.029
506	1.029	560	1.039	578	1.010	596	1.000
521	1.000	561	1.029	579	1.019	597	0.981
522	1.000	562	1.029	580	1.000	598	0.981
524	1.000	563	1.019	581	1.000	599	0.986
526	0.986	564	1.010	582	1.019		
527	1.019	565	1.019	583	1.039		
528	1.000	566	1.029	584	0.993		
549	1.010	567	1.000	585	1.029		
550	1.010	568	1.029	586	0.993		
551	1.000	569	1.000	587	1.010		
552	0.993	570	1.029	588	0.993		
553	1.010	571	0.986	589	1.019		
554	1.010	572	1.019	590	0.981		

(2) For PPO plans not listed above and Indemnity plans that have a single deductible apply the factors below:

Area Factor	Deductible (Waived for Preventive Service Only)					
	\$0	25	50	75	100	>100
< 80	1.039	1.020	1.000	.981	.960	.960
80 - 85.99	1.029	1.015	1.000	.986	.971	.971
86 - 95.99	1.019	1.009	1.000	.991	.981	.981
96 - 105.99	1.010	1.005	1.000	.996	.991	.991
106 - 118.99	1.000	1.000	1.000	1.000	1.000	1.000
119 - 130.99	.993	.997	1.000	1.004	1.007	1.007
131 - 143.99	.986	.993	1.000	1.007	1.014	1.014
144 - 156.99	.981	.991	1.000	1.010	1.019	1.019
157+	.976	.987	1.000	1.012	1.024	1.024

Area Factor	Deductible (Not Waived for Preventive Service)					
	\$0	25	50	75	100	>100
<80	1.039	1.011	.980	.944	.900	.900
80-85.99	1.029	1.010	.988	.963	.935	.935
86-95.99	1.019	1.006	.994	.980	.963	.963
96-105.99	1.010	1.005	1.000	.996	.991	.991
106-118.99	1.000	1.001	1.003	1.006	1.010	1.010
119-130.99	.993	1.000	1.006	1.016	1.027	1.027
131-143.99	.986	.998	1.012	1.029	1.050	1.050
144-156.99	.981	.997	1.014	1.036	1.062	1.062
157+	.976	.994	1.016	1.042	1.073	1.073

(3) For all other plans, apply a factor of 1.000

**LINE 4 - DENTAL, COSMETIC, AND ORTHODONTIA RENEWAL FACTOR**

**Line 4A - DENTAL**

Multiply employee and dependent rates by 0.99

**Line 4B - ORTHODONTIA**

Multiply orthodontia rate by 0.99

**Line 4C - Cosmetic**

Multiply cosmetic rate by 0.99

**Line 3A - AREA FACTOR**

Multiply the Adult and Child rates thus far obtained by the appropriate area factors x .01.

**LINE 3B - DEDUCTIBLE AREA FACTOR**

(1) For PPO plan types BU, U1, U7, UB, UD, UP, UY, X1, X2, X7, XD, XP and XY with \$0 deductible, apply factors below based on PPO network code.

PPO Network	Factor	PPO Network	Factor	PPO Network	Factor	PPO Network	Factor
501	0.981	554	1.010	571	0.986	588	0.993
502	1.000	555	1.000	572	1.019	589	1.019
503	1.019	556	1.010	573	1.029	590	0.981
504	1.019	557	0.986	574	1.010	591	1.029
505	1.019	558	0.986	575	1.019	592	1.010
506	1.029	559	1.019	576	1.039	593	1.000
521	1.000	560	1.039	577	1.019	594	1.000
522	1.000	561	1.029	578	1.010	595	1.029
524	1.000	562	1.029	579	1.019	596	1.000
526	0.986	563	1.019	580	1.000	597	0.981
527	1.019	564	1.010	581	1.000	598	0.981
528	1.000	565	1.019	582	1.019	599	0.986
549	1.010	566	1.029	583	1.039		
550	1.010	567	1.000	584	0.993		
551	1.000	568	1.029	585	1.029		
552	0.993	569	1.000	586	0.993		
553	1.010	570	1.029	587	1.010		

(2) For PPO plans not listed above and Indemnity plans that have a single deductible apply the factors below to both the Adult and Child rates:

Area Factor	Deductible (Waived for Preventive Service Only)					
	\$0	25	50	75	100	>100
< 80	1.039	1.020	1.000	0.981	0.960	0.960
80 - 85.99	1.029	1.015	1.000	0.986	0.971	0.971
86 - 95.99	1.019	1.009	1.000	0.991	0.981	0.981
96 - 105.99	1.010	1.005	1.000	0.996	0.991	0.991
106 - 118.99	1.000	1.000	1.000	1.000	1.000	1.000
119 - 130.99	0.993	0.997	1.000	1.004	1.007	1.007
131 - 143.99	0.986	0.993	1.000	1.007	1.014	1.014
144 - 156.99	0.981	0.991	1.000	1.010	1.019	1.019
157+	0.976	0.987	1.000	1.012	1.024	1.024

Area Factor	Deductible (Not Waived for Preventive Service)					
	\$0	25	50	75	100	>100
<80	1.039	1.011	0.980	0.944	0.900	0.900
80-85.99	1.029	1.010	0.988	0.963	0.935	0.935
86-95.99	1.019	1.006	0.994	0.980	0.963	0.963
96-105.99	1.010	1.005	1.000	0.996	0.991	0.991
106-118.99	1.000	1.001	1.003	1.006	1.010	1.010
119-130.99	0.993	1.000	1.006	1.016	1.027	1.027
131-143.99	0.986	0.998	1.012	1.029	1.050	1.050
144-156.99	0.981	0.997	1.014	1.036	1.062	1.062
157+	0.976	0.994	1.016	1.042	1.073	1.073

(3) For all other plans, apply a factor of 1.000

**LINE 4 - DENTAL, COSMETIC, AND ORTHODONTIA RENEWAL FACTOR**

**LINE 4A - DENTAL**

Multiply adult and child rates by 0.99

**LINE 4B - ORTHODONTIA**

Multiply orthodontia rate by 0.99

**LINE 4C - COSMETIC**

Multiply cosmetic rate by 0.99

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

**LINE 6A1 - NON-CONTRIBUTORY**

Multiply the employee and dependent rates by .96

**LINE 6A2 - CONTRIBUTORY**

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

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

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

**LINE 6B - VOLUNTARY ORTHODONTIA LOAD**

Multiply ortho rate by 1.00

**LINE 7 - SECULAR TREND FACTOR**

<u>Effective Date</u>	<u>Factor</u>
04/01/2014 - 06/30/2014	1.000

Increase factor by 0.0125 for each succeeding quarter through 06/30/2015.

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**LINE 6 - Non-contributory /Contributory /Voluntary**

**6A - Non-contributory**

Multiply the employee and dependent rates by .96

**6B - Contributory**

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

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

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

**LINE 7 - Cosmetic Secular Trend Factor**

<u>Effective Date</u>	<u>Factor</u>
04/01/2014 - 06/30/2014	1.000

Increase factor by .0125 for each succeeding quarter through 06/30/2015.

**LINE 8 - Cosmetic Age/Sex Factor**

<u>Age</u>	<u>Employee Factor</u>
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.

<u>EE Female %</u>	<u>Factor</u>
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**

<u>Coinsurance In-Network</u>	<u>Coinsurance Out-Network</u>	<u>Plan Type Factor</u>
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

<u>Dental Guard Type</u>	<u>DG Type Factor</u>
DentalGuard 2000	1.000

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

<u>Code</u>	<u>DentalGuard Option</u>	<u>DG Option Factor</u>
C1	Bleaching every 24 months	0.000

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



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

**LINE 6A1 - NON-CONTRIBUTORY**

Multiply the Adult and Child rates by .96

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

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

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

**LINE 6B - VOLUNTARY ORTHODONTIA LOAD**

Multiply the ortho rate by 1.00

**LINE 7 - SECULAR TREND FACTOR**

<u>Effective Date</u>	<u>Factor</u>
4/1/2014 - 6/30/2014	1.000

Increase factor by .0125 for each succeeding quarter through 6/30/2015

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**LINE 31 - HEALTHCARE REFORM ADJUSTMENT FACTORS**

Line 31 Adult Factor is equal to 1.000

Line 31 Child Factor is equal to 1.000 plus the sum of Lines 31A through 31G

**LINE 31A - UNLIMITED MAX ADJUSTMENT FACTORS**

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

**LINE 31B - OUT OF POCKET MAXIMUM ADJUSTMENT FACTORS**

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

**LINE 31C - MEDICALLY NECESSARY ORTHODONTIA ADJUSTMENT FACTORS**

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

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

**THE GUARDIAN Life Insurance Company of America**

**LINE 91 - SPLIT DEPENDENT FACTOR**

**LINE 91A - DENTAL SPLIT DEPENDENT FACTORS**

**LINE 91Ai - 4-Tier Factors \***

**Standard**

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

**Greater Of**

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

**Wrap Adult**

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

**Wrap Minor**

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

**LINE 91Aii - 3-Tier Factors \***

**Standard**

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

**Greater Of**

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

**Wrap Adult**

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

**Wrap Minor**

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

\* [AdultRate] & [ChildRate] used in formulas come from Line 30.

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**LINE 91 - SPLIT DEPENDENT FACTOR (Continued)**

**LINE 91A - DENTAL SPLIT DEPENDENT FACTORS (Continued)**

**LINE 91Aiii - 2-Tier Factors \***

**Standard**

EE Only Rate = [Adult Rate] x 1.000

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

**Greater Of**

EE Only Rate = [Adult Rate] x 1.000

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

**Wrap Adult**

EE Only Rate = [Adult Rate] x 1.000

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

**Wrap Minor**

EE Only Rate = [Adult Rate] x 1.000

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

**LINE 91B - ORTHODONTIA SPLIT DEPENDENT FACTORS**

**LINE 91Bj - 4-Tier Factors**

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

FAMILY Ortho Rate = [Ortho Rate] x 0.80 x 1.905

**LINE 91Bii - 3-Tier Factors**

EE & 1 Dep Ortho Rate = [Ortho Rate] x 0.229 x 1.000

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

**LINE 91Biii - 2-Tier Factors**

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

\* [AdultRate] & [ChildRate] used in formulas come from Line 30.

# THE GUARDIAN Life Insurance Company of America

## Line 996- PREMIUM DISCOUNT FACTOR

Multiple employee and dependent rates by the appropriate factor below:

### Low Cost with DHMO

Zip Codes: 70000-72999

#### Total Monthly

Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.019	1.019	1.019
600 - 1199	0.981	0.981	0.981
1200 - 2099	0.964	0.964	0.964
2100 - 2999	0.945	0.945	0.945
3000 - 3899	0.928	0.928	0.928
3900 - 4499	0.910	0.910	0.910
4500 - 5999	0.889	0.889	0.889
6000 - 8999	0.869	0.869	0.869
9000 - 14999	0.847	0.847	0.847
15000 - 29999	0.825	0.825	0.825
30000 - 59999	0.805	0.805	0.805
60000 - 299999	0.783	0.783	0.783
300000 - 1199999	0.770	0.770	0.770
> 1200000	0.761	0.761	0.761

### Low Cost without DHMO

Zip Codes: 15000-16899, 24700-26899, 35000-39799, 40000-47999, 61700-63999, 64600-64899, 65000-65899

#### Total Monthly

Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.004	1.004	1.004
600 - 1199	0.966	0.966	0.966
1200 - 2099	0.949	0.949	0.949
2100 - 2999	0.931	0.931	0.931
3000 - 3899	0.914	0.914	0.914
3900 - 4499	0.896	0.896	0.896
4500 - 5999	0.876	0.876	0.876
6000 - 8999	0.856	0.856	0.856
9000 - 14999	0.834	0.834	0.834
15000 - 29999	0.813	0.813	0.813
30000 - 59999	0.793	0.793	0.793
60000 - 299999	0.772	0.772	0.772
300000 - 1199999	0.759	0.759	0.759
> 1200000	0.750	0.750	0.750

### Medium Cost with DHMO

Zip Codes: 48001-49999, 60000-61699, 75000-79999

#### Total Monthly

Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.007	1.007	1.007
600 - 1199	0.969	0.969	0.969
1200 - 2099	0.952	0.952	0.952
2100 - 2999	0.934	0.934	0.934
3000 - 3899	0.917	0.917	0.917
3900 - 4499	0.899	0.899	0.899
4500 - 5999	0.879	0.879	0.879
6000 - 8999	0.859	0.859	0.859
9000 - 14999	0.837	0.837	0.837
15000 - 29999	0.815	0.815	0.815
30000 - 59999	0.795	0.795	0.795
60000 - 299999	0.774	0.774	0.774
300000 - 1199999	0.761	0.761	0.761
> 1200000	0.752	0.752	0.752

### Medium Cost without DHMO

Zip Codes: 05000-05999, 19999, 22400-24699, 27000-31999, 39800-39899, 50000-52999, 55000-59999, 64000-64599, 64900-64999, 66000-69399, 73001-74999, 80000-83199, 84000-84799

#### Total Monthly

Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	0.999	0.999	0.999
600 - 1199	0.962	0.962	0.962
1200 - 2099	0.945	0.945	0.945
2100 - 2999	0.927	0.927	0.927
3000 - 3899	0.910	0.910	0.910
3900 - 4499	0.892	0.892	0.892
4500 - 5999	0.872	0.872	0.872
6000 - 8999	0.852	0.852	0.852
9000 - 14999	0.830	0.830	0.830
15000 - 29999	0.809	0.809	0.809
30000 - 59999	0.789	0.789	0.789
60000 - 299999	0.768	0.768	0.768
300000 - 1199999	0.755	0.755	0.755
> 1200000	0.746	0.746	0.746

### High Cost with DHMO

Zip Codes: 09000-09999, 90000-96199

#### Total Monthly

Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	0.993	0.993	0.993
600 - 1199	0.956	0.956	0.956
1200 - 2099	0.939	0.939	0.939
2100 - 2999	0.921	0.921	0.921
3000 - 3899	0.905	0.905	0.905
3900 - 4499	0.887	0.887	0.887
4500 - 5999	0.867	0.867	0.867
6000 - 8999	0.847	0.847	0.847
9000 - 14999	0.825	0.825	0.825
15000 - 29999	0.804	0.804	0.804
30000 - 59999	0.784	0.784	0.784
60000 - 299999	0.764	0.764	0.764
300000 - 1199999	0.751	0.751	0.751
> 1200000	0.742	0.742	0.742

### High Cost without DHMO

Zip Codes: 01000-04999, 06000-06999, 83200-83899, 85000-89999, 96700-99999

#### Total Monthly

Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	0.983	0.983	0.983
600 - 1199	0.947	0.947	0.947
1200 - 2099	0.930	0.930	0.930
2100 - 2999	0.912	0.912	0.912
3000 - 3899	0.896	0.896	0.896
3900 - 4499	0.878	0.878	0.878
4500 - 5999	0.858	0.858	0.858
6000 - 8999	0.839	0.839	0.839
9000 - 14999	0.817	0.817	0.817
15000 - 29999	0.796	0.796	0.796
30000 - 59999	0.777	0.777	0.777
60000 - 299999	0.756	0.756	0.756
300000 - 1199999	0.743	0.743	0.743
> 1200000	0.734	0.734	0.734

THE GUARDIAN Life Insurance Company of America

**Line 996- PREMIUM DISCOUNT FACTOR (Continued)**

Multiple employee and dependent rates by the appropriate factor below:

<b>Metro NY</b>			
Zip Codes: 10000-11999			
Total Monthly			
Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.015	1.015	1.015
600 - 1199	0.977	0.977	0.977
1200 - 2099	0.96	0.96	0.96
2100 - 2999	0.942	0.942	0.942
3000 - 3899	0.925	0.925	0.925
3900 - 4499	0.906	0.906	0.906
4500 - 5999	0.886	0.886	0.886
6000 - 8999	0.866	0.866	0.866
9000 - 14999	0.843	0.843	0.843
15000 - 29999	0.822	0.822	0.822
30000 - 59999	0.802	0.802	0.802
60000 - 299999	0.78	0.78	0.78
300000 - 1199999	0.767	0.767	0.767
> 1200000	0.758	0.758	0.758

<b>DC, MD, Northern VA</b>			
Zip Codes: 20000-22399			
Total Monthly			
Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.004	1.004	1.004
600 - 1199	0.967	0.967	0.967
1200 - 2099	0.950	0.950	0.950
2100 - 2999	0.932	0.932	0.932
3000 - 3899	0.915	0.915	0.915
3900 - 4499	0.897	0.897	0.897
4500 - 5999	0.876	0.876	0.876
6000 - 8999	0.856	0.856	0.856
9000 - 14999	0.834	0.834	0.834
15000 - 29999	0.813	0.813	0.813
30000 - 59999	0.793	0.793	0.793
60000 - 299999	0.772	0.772	0.772
300000 - 1199999	0.759	0.759	0.759
> 1200000	0.750	0.750	0.750

<b>Upstate NY</b>			
Zip Codes: 12000-14999			
Total Monthly			
Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.021	1.021	1.021
600 - 1199	0.983	0.983	0.983
1200 - 2099	0.966	0.966	0.966
2100 - 2999	0.947	0.947	0.947
3000 - 3899	0.930	0.930	0.930
3900 - 4499	0.912	0.912	0.912
4500 - 5999	0.891	0.891	0.891
6000 - 8999	0.871	0.871	0.871
9000 - 14999	0.848	0.848	0.848
15000 - 29999	0.827	0.827	0.827
30000 - 59999	0.806	0.806	0.806
60000 - 299999	0.785	0.785	0.785
300000 - 1199999	0.772	0.772	0.772
> 1200000	0.762	0.762	0.762

<b>Philadelphia Area</b>			
Zip Codes: 08000-08799, 16900-19899			
Total Monthly			
Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.012	1.012	1.012
600 - 1199	0.975	0.975	0.975
1200 - 2099	0.957	0.957	0.957
2100 - 2999	0.939	0.939	0.939
3000 - 3899	0.922	0.922	0.922
3900 - 4499	0.904	0.904	0.904
4500 - 5999	0.883	0.883	0.883
6000 - 8999	0.863	0.863	0.863
9000 - 14999	0.841	0.841	0.841
15000 - 29999	0.820	0.820	0.820
30000 - 59999	0.799	0.799	0.799
60000 - 299999	0.778	0.778	0.778
300000 - 1199999	0.765	0.765	0.765
> 1200000	0.756	0.756	0.756

<b>Northern New Jersey</b>			
Zip Codes: 07000-07999, 08800-08999			
Total Monthly			
Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	1.005	1.005	1.005
600 - 1199	0.968	0.968	0.968
1200 - 2099	0.951	0.951	0.951
2100 - 2999	0.933	0.933	0.933
3000 - 3899	0.915	0.915	0.915
3900 - 4499	0.897	0.897	0.897
4500 - 5999	0.877	0.877	0.877
6000 - 8999	0.857	0.857	0.857
9000 - 14999	0.835	0.835	0.835
15000 - 29999	0.814	0.814	0.814
30000 - 59999	0.794	0.794	0.794
60000 - 299999	0.773	0.773	0.773
300000 - 1199999	0.760	0.760	0.760
> 1200000	0.751	0.751	0.751

<b>Wisconsin</b>			
Zip Codes: 53000-54999			
Total Monthly			
Dental Premium	Dental Only	Dental w/medical	Dental w/non-medical
< 600	0.999	0.999	0.999
600 - 1199	0.962	0.962	0.962
1200 - 2099	0.945	0.945	0.945
2100 - 2999	0.927	0.927	0.927
3000 - 3899	0.910	0.910	0.910
3900 - 4499	0.892	0.892	0.892
4500 - 5999	0.872	0.872	0.872
6000 - 8999	0.852	0.852	0.852
9000 - 14999	0.830	0.830	0.830
15000 - 29999	0.809	0.809	0.809
30000 - 59999	0.789	0.789	0.789
60000 - 299999	0.768	0.768	0.768
300000 - 1199999	0.755	0.755	0.755
> 1200000	0.746	0.746	0.746

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	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT		
501	Miami	0.700	0.694	0.714	0.691	0.710	0.715	0.692	0.688	0.688	0.702	0.643	0.664	0.694	0.732	0.636	0.635	0.654	0.731	0.701	0.632	0.622	0.697	0.725	0.681	0.705	0.743	0.645	0.709	0.714	0.716	
502	Broward County / Palm Beach	0.705	0.702	0.720	0.699	0.715	0.721	0.704	0.702	0.701	0.709	0.666	0.683	0.700	0.732	0.661	0.664	0.671	0.740	0.709	0.661	0.655	0.706	0.730	0.694	0.714	0.744	0.662	0.713	0.718	0.723	
503	Tampa	0.706	0.703	0.722	0.701	0.717	0.723	0.707	0.705	0.703	0.712	0.669	0.686	0.702	0.733	0.664	0.668	0.673	0.742	0.711	0.664	0.657	0.708	0.732	0.696	0.716	0.746	0.664	0.714	0.719	0.725	
504	Orlando	0.705	0.703	0.721	0.700	0.716	0.722	0.708	0.706	0.703	0.711	0.672	0.688	0.701	0.730	0.668	0.672	0.675	0.741	0.711	0.669	0.663	0.708	0.731	0.697	0.716	0.744	0.666	0.712	0.718	0.724	
505	Jacksonville	0.708	0.705	0.724	0.702	0.719	0.725	0.709	0.706	0.706	0.714	0.670	0.688	0.705	0.735	0.665	0.669	0.675	0.745	0.713	0.665	0.658	0.710	0.734	0.697	0.718	0.749	0.664	0.715	0.722	0.727	
506	Daytona / Gainesville	0.725	0.720	0.741	0.716	0.737	0.743	0.722	0.719	0.720	0.732	0.675	0.697	0.723	0.756	0.668	0.671	0.684	0.763	0.729	0.666	0.657	0.724	0.753	0.709	0.733	0.771	0.672	0.734	0.740	0.744	
521	Diversified Dental - Las Vegas	0.756	0.766	0.786	0.764	0.777	0.791	0.793	0.797	0.790	0.778	0.776	0.781	0.758	0.780	0.771	0.794	0.759	0.829	0.784	0.782	0.789	0.781	0.804	0.776	0.797	0.810	0.737	0.760	0.775	0.801	
522	Mastercare Dental - Reno	0.804	0.800	0.834	0.795	0.826	0.842	0.827	0.828	0.828	0.834	0.775	0.794	0.812	0.842	0.754	0.766	0.755	0.870	0.826	0.750	0.745	0.820	0.861	0.802	0.837	0.877	0.746	0.815	0.829	0.849	
524	Premier - Minnesota	0.773	0.774	0.798	0.771	0.791	0.802	0.793	0.793	0.789	0.792	0.757	0.772	0.774	0.802	0.749	0.762	0.753	0.832	0.791	0.751	0.749	0.787	0.816	0.776	0.801	0.828	0.733	0.780	0.792	0.809	
526	Dental Options Pricing - Oregon	0.770	0.769	0.796	0.765	0.790	0.802	0.786	0.786	0.785	0.789	0.738	0.751	0.771	0.808	0.720	0.732	0.738	0.829	0.789	0.721	0.716	0.784	0.820	0.768	0.799	0.833	0.717	0.779	0.792	0.809	
527	Rental Network - Hawaii	0.747	0.741	0.769	0.737	0.764	0.774	0.752	0.752	0.748	0.758	0.698	0.713	0.743	0.786	0.677	0.682	0.701	0.793	0.760	0.674	0.664	0.755	0.792	0.737	0.768	0.806	0.687	0.757	0.768	0.779	
528	Diversified Dental - Reno	0.734	0.739	0.764	0.736	0.755	0.770	0.763	0.766	0.775	0.768	0.728	0.738	0.746	0.767	0.718	0.738	0.731	0.807	0.758	0.727	0.732	0.754	0.787	0.744	0.773	0.797	0.696	0.740	0.755	0.780	
549	Maine	0.807	0.803	0.836	0.798	0.828	0.843	0.824	0.824	0.825	0.833	0.768	0.786	0.812	0.848	0.747	0.759	0.772	0.870	0.827	0.744	0.739	0.821	0.862	0.803	0.837	0.878	0.745	0.818	0.832	0.850	
550	North Dakota	0.795	0.784	0.817	0.778	0.812	0.821	0.787	0.782	0.787	0.809	0.710	0.739	0.795	0.844	0.690	0.690	0.730	0.841	0.801	0.683	0.666	0.795	0.840	0.770	0.807	0.863	0.712	0.809	0.818	0.824	
551	Nevada	0.737	0.745	0.763	0.743	0.755	0.768	0.766	0.770	0.758	0.750	0.746	0.752	0.733	0.760	0.741	0.759	0.730	0.798	0.760	0.753	0.754	0.758	0.779	0.752	0.771	0.785	0.716	0.741	0.754	0.775	
553	Idaho	0.746	0.746	0.765	0.743	0.761	0.767	0.754	0.752	0.751	0.757	0.718	0.736	0.746	0.773	0.714	0.721	0.720	0.791	0.756	0.714	0.710	0.752	0.777	0.741	0.761	0.791	0.706	0.754	0.762	0.770	
554	Vermont	0.797	0.786	0.819	0.781	0.814	0.823	0.791	0.786	0.789	0.810	0.718	0.746	0.796	0.844	0.698	0.698	0.734	0.842	0.804	0.691	0.673	0.798	0.841	0.774	0.810	0.864	0.718	0.811	0.820	0.826	
555	New Hampshire	0.772	0.764	0.793	0.759	0.788	0.798	0.770	0.767	0.766	0.784	0.706	0.731	0.770	0.814	0.689	0.690	0.717	0.816	0.781	0.683	0.669	0.775	0.814	0.754	0.786	0.833	0.703	0.784	0.793	0.800	
556	Delaware	0.747	0.741	0.768	0.737	0.763	0.772	0.750	0.748	0.745	0.758	0.697	0.717	0.745	0.783	0.683	0.686	0.703	0.792	0.757	0.680	0.669	0.752	0.816	0.735	0.763	0.803	0.689	0.757	0.766	0.775	
557	Washington																															
558	Oregon	0.761	0.757	0.785	0.753	0.779	0.791	0.770	0.769	0.768	0.776	0.717	0.731	0.760	0.800	0.696	0.706	0.720	0.813	0.777	0.697	0.688	0.771	0.808	0.754	0.785	0.823	0.702	0.770	0.782	0.796	
559	North Carolina	0.750	0.740	0.770	0.735	0.766	0.774	0.746	0.741	0.742	0.761	0.679	0.704	0.748	0.752	0.661	0.661	0.693	0.792	0.757	0.655	0.639	0.751	0.791	0.729	0.762	0.811	0.678	0.762	0.771	0.777	
560	West Virginia	0.750	0.744	0.767	0.741	0.763	0.769	0.749	0.745	0.745	0.758	0.700	0.724	0.748	0.782	0.693	0.695	0.708	0.790	0.754	0.689	0.679	0.750	0.780	0.734	0.758	0.799	0.695	0.760	0.766	0.771	
561	Mississippi	0.740	0.732	0.758	0.728	0.754	0.761	0.736	0.733	0.733	0.749	0.708	0.697	0.740	0.776	0.660	0.661	0.703	0.772	0.764	0.654	0.643	0.747	0.781	0.729	0.757	0.793	0.690	0.752	0.758	0.761	
562	Arkansas	0.748	0.744	0.768	0.741	0.763	0.769	0.752	0.748	0.749	0.760	0.706	0.729	0.749	0.779	0.700	0.704	0.713	0.792	0.755	0.697	0.689	0.751	0.780	0.736	0.760	0.798	0.697	0.758	0.765	0.772	
563	South Carolina	0.764	0.754	0.785	0.749	0.780	0.789	0.759	0.755	0.757	0.776	0.691	0.717	0.763	0.808	0.673	0.674	0.706	0.808	0.771	0.667	0.652	0.765	0.806	0.743	0.777	0.827	0.690	0.776	0.785	0.791	
564	Rhode Island	0.725	0.724	0.746	0.721	0.740	0.749	0.736	0.736	0.728	0.734	0.699	0.714	0.720	0.752	0.691	0.697	0.695	0.769	0.738	0.691	0.685	0.734	0.760	0.723	0.745	0.772	0.685	0.732	0.741	0.753	
565	Hawaii	0.745	0.743	0.765	0.739	0.759	0.770	0.752	0.751	0.740	0.745	0.711	0.721	0.732	0.776	0.695	0.701	0.702	0.785	0.758	0.695	0.690	0.754	0.783	0.741	0.765	0.794	0.700	0.752	0.761	0.774	
566	Pittsburgh	0.707	0.706	0.722	0.703	0.717	0.723	0.713	0.712	0.705	0.711	0.683	0.697	0.701	0.728	0.680	0.684	0.681	0.742	0.714	0.680	0.676	0.711	0.731	0.702	0.719	0.743	0.674	0.713	0.719	0.726	
567	Philadelphia	0.723	0.721	0.742	0.718	0.737	0.745	0.731	0.731	0.722	0.730	0.692	0.707	0.717	0.751	0.683	0.688	0.690	0.764	0.734	0.683	0.677	0.730	0.757	0.718	0.741	0.769	0.681	0.730	0.739	0.749	
568	Alabama	0.752	0.747	0.768	0.744	0.765	0.771	0.752	0.752	0.747	0.759	0.736	0.719	0.750	0.783	0.689	0.692	0.724	0.782	0.778	0.686	0.677	0.762	0.790	0.748	0.771	0.798	0.714	0.761	0.768	0.773	
569	Utah	0.747	0.741	0.762	0.738	0.758	0.763	0.744	0.740	0.738	0.751	0.697	0.719	0.742	0.777	0.691	0.692	0.704	0.783	0.750	0.688	0.679	0.746	0.774	0.731	0.754	0.791	0.695	0.756	0.761	0.765	
570	Iowa	0.757	0.748	0.778	0.743	0.773	0.782	0.755	0.751	0.751	0.769	0.690	0.715	0.756	0.799	0.672	0.674	0.702	0.801	0.765	0.667	0.652	0.759	0.798	0.738	0.770	0.818	0.687	0.769	0.778	0.785	
571	Massachusetts	0.750	0.745	0.771	0.741	0.765	0.774	0.753	0.751	0.747	0.760	0.701	0.721	0.747	0.786	0.688	0.691	0.706	0.794	0.760	0.685	0.674	0.755	0.788	0.739	0.766	0.805	0.694	0.760	0.769	0.778	
572	Oklahoma	0.718	0.718	0.739	0.715	0.732	0.742	0.730	0.730	0.722	0.727	0.695	0.708	0.714	0.745	0.687	0.695	0.691	0.763	0.732	0.690	0.684	0.728	0.753	0.717	0.738	0.764	0.680	0.724	0.734	0.746	
573	Louisiana	0.737	0.729	0.754	0.724	0.750	0.756	0.729	0.726	0.728	0.745	0.697	0.687	0.736	0.775	0.650	0.650	0.696	0.767	0.759	0.644	0.632	0.742	0.777	0.723	0.752	0.789	0.683	0.748	0.755	0.757	
574	New Mexico	0.759	0.757	0.783	0.753	0.777	0.789	0.770	0.771	0.768	0.773	0.722	0.736	0.757	0.796	0.705	0.715	0.723	0.812	0.776	0.707	0.699	0.771	0.805	0.755	0.784	0.818	0.706	0.767	0.780	0.794	
575	Texas	0.743	0.739	0.763	0.736	0.757	0.767	0.748	0.747	0.743	0.753	0.701	0.718	0.739	0.776	0.690	0.695	0.705	0.787	0.754	0.690	0.681	0.749	0.780	0.735	0.760	0.794	0.692	0.751	0.760	0.770	

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	0.685	0.681	0.701	0.678	0.697	0.701	0.679	0.676	0.662	0.682	0.627	0.649	0.675	0.715	0.625	0.618	0.632	0.711	0.684	0.621	0.611	0.680	0.707	0.665	0.688	0.729	0.633	0.694	0.698	0.701	
502	Broward County / Palm Beach	0.692	0.690	0.708	0.688	0.703	0.708	0.693	0.691	0.679	0.692	0.652	0.670	0.683	0.716	0.650	0.649	0.653	0.722	0.694	0.651	0.645	0.691	0.714	0.679	0.698	0.731	0.651	0.699	0.703	0.709	
503	Tampa	0.687	0.686	0.704	0.684	0.699	0.705	0.690	0.688	0.676	0.682	0.651	0.669	0.679	0.711	0.650	0.649	0.650	0.722	0.694	0.651	0.645	0.691	0.714	0.679	0.698	0.731	0.651	0.699	0.703	0.709	
504	Orlando	0.687	0.687	0.704	0.685	0.700	0.705	0.692	0.691	0.678	0.689	0.656	0.672	0.680	0.710	0.655	0.655	0.653	0.719	0.692	0.655	0.650	0.689	0.710	0.679	0.696	0.726	0.651	0.694	0.699	0.706	
505	Jacksonville	0.688	0.687	0.705	0.685	0.701	0.706	0.692	0.690	0.678	0.690	0.652	0.670	0.681	0.713	0.650	0.650	0.651	0.720	0.692	0.650	0.644	0.689	0.711	0.677	0.696	0.729	0.648	0.695	0.701	0.707	
506	Daytona / Gainesville	0.696	0.694	0.715	0.691	0.710	0.716	0.697	0.694	0.682	0.698	0.650	0.672	0.689	0.724	0.648	0.644	0.651	0.729	0.699	0.645	0.637	0.695	0.721	0.681	0.702	0.742	0.649	0.705	0.710	0.715	
521	Diversified Dental - Las Vegas	0.749	0.759	0.780	0.757	0.771	0.784	0.786	0.791	0.777	0.769	0.768	0.774	0.748	0.771	0.766	0.786	0.749	0.820	0.775	0.776	0.783	0.772	0.795	0.768	0.788	0.803	0.731	0.752	0.767	0.793	
522	Mastercare Dental - Reno	0.784	0.784	0.817	0.779	0.810	0.823	0.810	0.811	0.792	0.806	0.752	0.774	0.786	0.820	0.739	0.742	0.745	0.843	0.803	0.734	0.729	0.797	0.836	0.779	0.812	0.858	0.729	0.795	0.808	0.828	
524	Premier - Minnesota	0.758	0.762	0.786	0.759	0.779	0.789	0.781	0.781	0.766	0.773	0.742	0.758	0.756	0.786	0.738	0.746	0.734	0.813	0.775	0.740	0.738	0.771	0.799	0.761	0.784	0.814	0.722	0.766	0.777	0.794	
526	Dental Options Pricing - Oregon	0.753	0.755	0.782	0.751	0.776	0.787	0.771	0.771	0.755	0.766	0.719	0.735	0.749	0.789	0.706	0.712	0.713	0.806	0.769	0.708	0.703	0.765	0.799	0.749	0.778	0.817	0.703	0.762	0.774	0.791	
527	Rental Network - Hawaii	0.721	0.719	0.745	0.715	0.740	0.749	0.729	0.729	0.707	0.725	0.671	0.688	0.711	0.756	0.657	0.654	0.666	0.759	0.731	0.654	0.644	0.726	0.760	0.709	0.738	0.780	0.665	0.730	0.740	0.751	
528	Diversified Dental - Reno	0.722	0.729	0.753	0.726	0.745	0.759	0.752	0.756	0.754	0.751	0.715	0.726	0.730	0.753	0.708	0.724	0.714	0.791	0.745	0.717	0.722	0.741	0.772	0.731	0.758	0.786	0.686	0.728	0.743	0.767	
549	Maine	0.779	0.778	0.810	0.773	0.803	0.816	0.798	0.800	0.781	0.797	0.739	0.759	0.777	0.816	0.725	0.728	0.734	0.834	0.796	0.722	0.717	0.790	0.828	0.772	0.804	0.850	0.722	0.790	0.802	0.819	
550	North Dakota	0.766	0.760	0.791	0.754	0.787	0.795	0.762	0.757	0.739	0.771	0.681	0.711	0.758	0.811	0.668	0.658	0.690	0.802	0.769	0.661	0.644	0.763	0.805	0.739	0.773	0.835	0.688	0.780	0.788	0.793	
551	Nevada	0.729	0.738	0.756	0.736	0.748	0.761	0.759	0.763	0.745	0.740	0.738	0.744	0.723	0.751	0.735	0.750	0.719	0.787	0.751	0.747	0.748	0.749	0.769	0.744	0.762	0.777	0.709	0.733	0.746	0.767	
552	Idaho	0.733	0.735	0.754	0.732	0.749	0.755	0.743	0.741	0.730	0.740	0.705	0.723	0.729	0.758	0.704	0.706	0.702	0.773	0.741	0.703	0.700	0.738	0.761	0.727	0.746	0.778	0.695	0.740	0.748	0.756	
554	Vermont	0.769	0.763	0.794	0.758	0.790	0.797	0.767	0.763	0.743	0.773	0.689	0.719	0.761	0.812	0.677	0.667	0.695	0.805	0.773	0.669	0.652	0.767	0.807	0.744	0.777	0.837	0.694	0.783	0.790	0.796	
555	New Hampshire	0.751	0.746	0.775	0.742	0.770	0.778	0.752	0.749	0.729	0.755	0.683	0.710	0.742	0.789	0.673	0.665	0.686	0.787	0.756	0.667	0.652	0.751	0.787	0.730	0.761	0.814	0.685	0.763	0.771	0.778	
556	Delaware	0.726	0.724	0.750	0.720	0.745	0.753	0.732	0.730	0.711	0.731	0.676	0.697	0.719	0.760	0.667	0.664	0.674	0.764	0.734	0.664	0.653	0.730	0.761	0.713	0.739	0.813	0.672	0.766	0.744	0.753	
557	Washington																															
558	Oregon	0.742	0.742	0.769	0.738	0.763	0.774	0.754	0.754	0.736	0.751	0.696	0.713	0.736	0.779	0.682	0.684	0.693	0.788	0.755	0.682	0.673	0.750	0.785	0.733	0.763	0.805	0.687	0.752	0.763	0.776	
559	North Carolina	0.719	0.714	0.743	0.709	0.738	0.745	0.719	0.715	0.696	0.723	0.649	0.676	0.711	0.757	0.639	0.630	0.653	0.753	0.724	0.631	0.617	0.718	0.754	0.697	0.727	0.781	0.653	0.732	0.739	0.744	
560	West Virginia	0.719	0.717	0.739	0.714	0.735	0.740	0.722	0.719	0.704	0.722	0.673	0.697	0.713	0.748	0.671	0.666	0.673	0.753	0.722	0.667	0.657	0.718	0.745	0.704	0.726	0.768	0.671	0.729	0.735	0.739	
561	Mississippi	0.704	0.700	0.724	0.697	0.721	0.726	0.704	0.702	0.685	0.707	0.673	0.666	0.699	0.736	0.635	0.628	0.661	0.729	0.725	0.628	0.617	0.709	0.740	0.693	0.718	0.577	0.660	0.716	0.721	0.725	
562	Arkansas	0.719	0.719	0.741	0.716	0.736	0.742	0.727	0.724	0.711	0.726	0.681	0.704	0.716	0.747	0.679	0.678	0.680	0.758	0.725	0.675	0.669	0.722	0.748	0.708	0.729	0.769	0.674	0.729	0.736	0.742	
563	South Carolina	0.728	0.722	0.751	0.718	0.747	0.754	0.727	0.723	0.705	0.732	0.657	0.684	0.719	0.766	0.646	0.638	0.661	0.762	0.732	0.640	0.625	0.726	0.763	0.706	0.736	0.790	0.660	0.740	0.747	0.753	
564	Rhode Island	0.704	0.706	0.727	0.703	0.721	0.729	0.718	0.718	0.699	0.709	0.680	0.695	0.696	0.729	0.675	0.677	0.670	0.744	0.716	0.676	0.707	0.713	0.737	0.702	0.722	0.752	0.668	0.711	0.720	0.732	
565	Hawaii	0.726	0.726	0.747	0.723	0.742	0.751	0.735	0.734	0.711	0.721	0.692	0.704	0.708	0.755	0.681	0.681	0.677	0.760	0.737	0.680	0.675	0.733	0.760	0.721	0.743	0.775	0.684	0.732	0.741	0.753	
566	Pittsburgh	0.689	0.689	0.705	0.687	0.701	0.706	0.697	0.696	0.681	0.690	0.667	0.681	0.680	0.708	0.666	0.667	0.660	0.720	0.695	0.667	0.663	0.692	0.711	0.684	0.699	0.724	0.660	0.695	0.700	0.707	
567	Philadelphia	0.708	0.709	0.729	0.706	0.724	0.731	0.718	0.718	0.698	0.710	0.677	0.693	0.698	0.735	0.672	0.672	0.700	0.745	0.718	0.672	0.666	0.714	0.739	0.703	0.724	0.755	0.669	0.715	0.723	0.734	
568	Alabama	0.723	0.721	0.741	0.718	0.738	0.744	0.727	0.727	0.708	0.725	0.708	0.693	0.716	0.750	0.668	0.665	0.690	0.748	0.746	0.665	0.657	0.731	0.757	0.718	0.739	0.769	0.690	0.732	0.738	0.743	
569	Utah	0.726	0.724	0.744	0.721	0.740	0.745	0.726	0.723	0.708	0.726	0.678	0.700	0.717	0.754	0.666	0.662	0.679	0.757	0.728	0.673	0.665	0.724	0.750	0.710	0.732	0.717	0.679	0.736	0.740	0.744	
570	Iowa	0.722	0.717	0.746	0.713	0.741	0.749	0.724	0.720	0.701	0.727	0.657	0.683	0.714	0.759	0.647	0.639	0.660	0.758	0.727	0.641	0.627	0.722	0.758	0.702	0.731	0.783	0.658	0.734	0.741	0.748	
571	Massachusetts	0.733	0.731	0.756	0.727	0.751	0.759	0.738	0.737	0.717	0.737	0.682	0.704	0.724	0.766	0.674	0.671	0.681	0.770	0.741	0.672	0.661	0.736	0.767	0.720	0.746	0.789	0.679	0.743	0.750	0.759	
572	Oklahoma	0.696	0.698	0.718	0.696	0.712	0.721	0.710	0.711	0.693	0.701	0.675	0.689	0.688	0.720	0.671	0.674	0.666	0.736	0.708	0.674	0.668	0.705	0.728	0.695	0.714	0.742	0.662	0.702	0.711	0.723	
573	Louisiana	0.700	0.696	0.719	0.692	0.716	0.721	0.697	0.694	0.679	0.702	0.662	0.655	0.694	0.734	0.623	0.617	0.653	0.724	0.719	0.617	0.607	0.703	0.735	0.686	0.712	0.752	0.652	0.711	0.716	0.719	
574	New Mexico	0.736	0.737	0.762	0.733	0.756	0.767	0.750	0.751	0.732	0.744	0.699	0.714	0.728	0.770	0.680	0.690	0.693	0.783	0.750	0.689	0.682	0.746	0.778	0.731	0.758	0.795	0.687	0.744	0.755	0.770	
575	Texas	0.718	0.718	0.741	0.714	0.735	0.743	0.726	0.725	0.707	0.722	0.678	0.696	0.710	0.748	0.671	0.671	0.674	0.757	0.727	0.672	0.663	0.723	0.751	0.709	0.733	0.770	0.671	0			



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	0.671	0.670	0.689	0.667	0.685	0.689	0.668	0.664	0.639	0.664	0.613	0.636	0.657	0.700	0.614	0.602	0.613	0.692	0.668	0.610	0.600	0.665	0.691	0.650	0.672	0.716	0.622	0.681	0.683	0.686	
502	Broward County / Palm Beach	0.679	0.679	0.696	0.677	0.692	0.696	0.681	0.680	0.658	0.675	0.639	0.657	0.667	0.702	0.641	0.636	0.635	0.705	0.680	0.640	0.635	0.677	0.698	0.666	0.684	0.718	0.641	0.686	0.690	0.695	
503	Tampa	0.668	0.669	0.686	0.667	0.682	0.686	0.673	0.672	0.650	0.666	0.634	0.652	0.657	0.690	0.636	0.631	0.628	0.695	0.671	0.635	0.630	0.668	0.658	0.675	0.708	0.633	0.675	0.680	0.685		
504	Orlando	0.670	0.672	0.688	0.669	0.683	0.688	0.676	0.675	0.654	0.668	0.640	0.656	0.659	0.690	0.642	0.638	0.633	0.698	0.674	0.642	0.637	0.671	0.690	0.661	0.677	0.708	0.637	0.677	0.681	0.687	
505	Jacksonville	0.668	0.670	0.687	0.668	0.683	0.688	0.674	0.673	0.652	0.667	0.634	0.653	0.659	0.691	0.636	0.632	0.629	0.697	0.672	0.636	0.630	0.669	0.689	0.658	0.675	0.709	0.632	0.676	0.681	0.687	
506	Daytona / Gainesville	0.667	0.668	0.687	0.665	0.683	0.688	0.672	0.670	0.646	0.665	0.625	0.647	0.657	0.692	0.627	0.619	0.620	0.695	0.669	0.624	0.616	0.666	0.689	0.653	0.672	0.712	0.626	0.676	0.681	0.685	
521	Diversified Dental - Las Vegas	0.741	0.753	0.773	0.751	0.764	0.777	0.780	0.785	0.765	0.759	0.760	0.767	0.739	0.763	0.760	0.778	0.739	0.810	0.767	0.770	0.778	0.765	0.786	0.760	0.780	0.796	0.725	0.745	0.760	0.785	
522	Marcare Dental - Reno	0.765	0.769	0.801	0.764	0.794	0.806	0.793	0.795	0.759	0.781	0.732	0.755	0.761	0.799	0.724	0.720	0.717	0.817	0.781	0.719	0.715	0.776	0.813	0.759	0.790	0.841	0.710	0.777	0.789	0.808	
524	Premier - Minnesota	0.745	0.751	0.774	0.748	0.767	0.777	0.769	0.770	0.744	0.755	0.729	0.745	0.739	0.771	0.728	0.731	0.716	0.795	0.760	0.729	0.728	0.757	0.782	0.746	0.768	0.801	0.710	0.752	0.762	0.779	
526	Dental Options Pricing - Oregon	0.738	0.742	0.768	0.738	0.762	0.772	0.757	0.758	0.727	0.745	0.702	0.719	0.728	0.771	0.694	0.694	0.690	0.785	0.751	0.695	0.690	0.747	0.779	0.732	0.760	0.803	0.690	0.747	0.758	0.774	
527	Rental Network - Hawaii	0.695	0.696	0.721	0.693	0.717	0.725	0.706	0.706	0.670	0.693	0.647	0.665	0.680	0.728	0.638	0.628	0.634	0.727	0.703	0.634	0.625	0.698	0.730	0.682	0.709	0.755	0.644	0.705	0.713	0.724	
528	Diversified Dental - Reno	0.711	0.720	0.744	0.717	0.735	0.748	0.743	0.746	0.735	0.736	0.703	0.715	0.716	0.741	0.700	0.711	0.698	0.776	0.732	0.708	0.714	0.728	0.758	0.719	0.745	0.775	0.677	0.717	0.731	0.755	
549	Maine	0.751	0.754	0.785	0.749	0.777	0.790	0.774	0.775	0.740	0.762	0.712	0.734	0.743	0.785	0.705	0.700	0.699	0.799	0.765	0.700	0.696	0.760	0.795	0.743	0.773	0.823	0.698	0.762	0.772	0.790	
550	North Dakota	0.739	0.736	0.767	0.731	0.762	0.769	0.738	0.733	0.696	0.735	0.653	0.684	0.724	0.780	0.647	0.628	0.653	0.766	0.739	0.639	0.623	0.733	0.772	0.710	0.742	0.809	0.665	0.753	0.759	0.764	
551	Nevada	0.722	0.732	0.750	0.730	0.741	0.754	0.752	0.756	0.733	0.730	0.730	0.737	0.713	0.743	0.730	0.742	0.709	0.777	0.743	0.741	0.742	0.741	0.760	0.736	0.753	0.770	0.703	0.725	0.738	0.759	
553	Idaho	0.720	0.724	0.742	0.721	0.738	0.743	0.732	0.730	0.710	0.723	0.692	0.711	0.713	0.744	0.694	0.692	0.685	0.756	0.727	0.694	0.690	0.724	0.746	0.713	0.731	0.766	0.684	0.728	0.734	0.743	
554	Vermont	0.743	0.740	0.771	0.735	0.766	0.772	0.743	0.740	0.700	0.739	0.662	0.693	0.727	0.782	0.656	0.638	0.659	0.770	0.743	0.648	0.632	0.737	0.775	0.716	0.746	0.811	0.672	0.756	0.762	0.768	
555	New Hampshire	0.732	0.730	0.758	0.726	0.754	0.760	0.735	0.732	0.695	0.728	0.663	0.690	0.716	0.768	0.658	0.642	0.657	0.760	0.734	0.651	0.637	0.729	0.763	0.709	0.738	0.795	0.669	0.744	0.750	0.757	
556	Delaware	0.707	0.708	0.733	0.704	0.727	0.735	0.715	0.714	0.680	0.706	0.656	0.678	0.694	0.738	0.652	0.642	0.688	0.739	0.713	0.649	0.638	0.708	0.738	0.692	0.717	0.764	0.655	0.717	0.724	0.733	
557	Washington																															
558	Oregon	0.725	0.728	0.754	0.724	0.748	0.758	0.739	0.739	0.706	0.728	0.678	0.696	0.713	0.760	0.669	0.663	0.667	0.765	0.736	0.669	0.660	0.731	0.764	0.715	0.742	0.789	0.672	0.735	0.745	0.758	
559	North Carolina	0.690	0.688	0.716	0.684	0.711	0.717	0.692	0.689	0.653	0.686	0.621	0.649	0.675	0.724	0.616	0.600	0.616	0.716	0.691	0.609	0.595	0.686	0.720	0.667	0.694	0.752	0.628	0.702	0.708	0.713	
560	West Virginia	0.689	0.690	0.710	0.687	0.706	0.711	0.695	0.692	0.666	0.687	0.647	0.670	0.678	0.714	0.649	0.640	0.640	0.717	0.691	0.644	0.636	0.687	0.711	0.674	0.694	0.736	0.646	0.699	0.703	0.708	
561	Mississippi	0.682	0.681	0.704	0.677	0.700	0.705	0.686	0.685	0.653	0.679	0.654	0.635	0.671	0.710	0.609	0.597	0.633	0.688	0.700	0.601	0.592	0.685	0.713	0.670	0.693	0.734	0.642	0.693	0.697	0.701	
562	Arkansas	0.691	0.693	0.714	0.690	0.709	0.714	0.701	0.699	0.675	0.693	0.657	0.679	0.683	0.715	0.659	0.653	0.649	0.724	0.696	0.654	0.649	0.692	0.716	0.680	0.699	0.739	0.651	0.700	0.706	0.713	
563	South Carolina	0.692	0.690	0.718	0.686	0.713	0.719	0.695	0.692	0.656	0.689	0.624	0.651	0.677	0.726	0.620	0.604	0.620	0.719	0.694	0.612	0.599	0.688	0.722	0.670	0.697	0.754	0.631	0.704	0.710	0.716	
564	Rhode Island	0.684	0.688	0.708	0.685	0.702	0.710	0.700	0.701	0.671	0.685	0.662	0.677	0.673	0.707	0.661	0.658	0.647	0.720	0.695	0.661	0.599	0.682	0.714	0.682	0.700	0.732	0.651	0.691	0.699	0.711	
565	Hawaii	0.707	0.710	0.730	0.707	0.725	0.733	0.719	0.718	0.683	0.698	0.674	0.686	0.686	0.734	0.667	0.662	0.654	0.737	0.717	0.665	0.661	0.713	0.738	0.702	0.723	0.756	0.668	0.714	0.722	0.734	
566	Pittsburgh	0.671	0.673	0.687	0.671	0.683	0.688	0.680	0.680	0.658	0.669	0.651	0.665	0.660	0.687	0.653	0.651	0.640	0.699	0.716	0.653	0.650	0.674	0.690	0.666	0.680	0.706	0.645	0.677	0.681	0.689	
567	Philadelphia	0.694	0.697	0.717	0.695	0.712	0.718	0.706	0.706	0.676	0.692	0.663	0.679	0.681	0.719	0.662	0.657	0.651	0.727	0.702	0.661	0.655	0.699	0.723	0.688	0.708	0.742	0.657	0.701	0.709	0.719	
568	Alabama	0.707	0.708	0.728	0.705	0.724	0.729	0.715	0.715	0.685	0.705	0.695	0.668	0.697	0.732	0.647	0.640	0.670	0.714	0.729	0.644	0.636	0.715	0.738	0.703	0.722	0.753	0.678	0.716	0.721	0.727	
569	Utah	0.707	0.707	0.726	0.704	0.722	0.726	0.709	0.707	0.680	0.702	0.660	0.682	0.693	0.732	0.662	0.653	0.655	0.733	0.707	0.658	0.650	0.704	0.728	0.690	0.710	0.752	0.663	0.716	0.720	0.724	
570	Iowa	0.688	0.687	0.714	0.682	0.709	0.715	0.693	0.690	0.654	0.685	0.626	0.652	0.674	0.721	0.621	0.607	0.619	0.716	0.691	0.615	0.601	0.686	0.718	0.668	0.694	0.748	0.629	0.699	0.705	0.712	
571	Massachusetts	0.717	0.718	0.742	0.714	0.737	0.744	0.724	0.723	0.690	0.715	0.666	0.687	0.703	0.749	0.662	0.652	0.658	0.748	0.723	0.659	0.649	0.718	0.748	0.702	0.727	0.774	0.666	0.727	0.734	0.742	
572	Oklahoma	0.674	0.678	0.697	0.676	0.691	0.699	0.690	0.691	0.665	0.676	0.656	0.669	0.663	0.696	0.655	0.655	0.642	0.710	0.685	0.657	0.653	0.682	0.703	0.674	0.691	0.719	0.644	0.680	0.688	0.700	
573	Louisiana	0.677	0.676	0.698	0.672	0.695	0.699	0.677	0.675	0.645	0.673	0.641	0.623	0.665	0.707	0.597	0.585	0.625	0.681	0.693	0.591	0.581	0.679	0.707	0.663	0.686	0.729	0.634	0.688	0.692	0.695	
574	New Mexico	0.713	0.717	0.742	0.714	0.735	0.745	0.730	0.731	0.699	0.716	0.677	0.693	0.701	0.745	0.671	0.668	0.664	0.754	0.726	0.662	0.665	0.721	0.751	0.708	0.732	0.773	0.668	0.722	0.732	0.746	
575	Texas	0.693	0.696	0.718	0.693	0.712	0.719	0.704	0.704	0.674	0.693	0.656	0.674	0.681	0.721	0.654	0.648	0.646	0.727	0.701	0.653	0.645	0.698	0.723	0.685	0.706	0.745	0.651	0.702	0.709	0.719	

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	0.721	0.708	0.729	0.704	0.725	0.731	0.709	0.705	0.737	0.733	0.671	0.686	0.723	0.756	0.649	0.666	0.694	0.761	0.725	0.645	0.635	0.721	0.752	0.710	0.737	0.760	0.663	0.729	0.737	0.740	
502	Broward County / Palm Beach	0.723	0.713	0.732	0.710	0.728	0.734	0.718	0.716	0.740	0.734	0.689	0.700	0.724	0.751	0.671	0.690	0.703	0.764	0.729	0.672	0.665	0.725	0.752	0.717	0.740	0.758	0.677	0.729	0.737	0.742	
503	Tampa	0.727	0.718	0.737	0.715	0.733	0.739	0.724	0.721	0.746	0.740	0.694	0.706	0.729	0.756	0.676	0.695	0.709	0.770	0.735	0.677	0.760	0.731	0.757	0.723	0.745	0.763	0.681	0.734	0.742	0.747	
504	Orlando	0.725	0.716	0.735	0.714	0.731	0.737	0.723	0.721	0.743	0.737	0.696	0.707	0.726	0.752	0.679	0.698	0.708	0.767	0.733	0.680	0.674	0.729	0.754	0.722	0.743	0.760	0.682	0.731	0.739	0.745	
505	Jacksonville	0.729	0.720	0.740	0.717	0.735	0.742	0.726	0.723	0.750	0.743	0.696	0.709	0.733	0.759	0.677	0.697	0.711	0.774	0.737	0.678	0.671	0.733	0.760	0.725	0.748	0.766	0.681	0.736	0.745	0.750	
506	Daytona / Gainesville	0.753	0.740	0.763	0.737	0.759	0.766	0.746	0.742	0.777	0.770	0.709	0.725	0.759	0.788	0.686	0.707	0.731	0.801	0.760	0.684	0.674	0.756	0.787	0.745	0.772	0.795	0.695	0.762	0.772	0.775	
521	Diversified Dental - Las Vegas	0.764	0.771	0.791	0.768	0.782	0.797	0.799	0.804	0.811	0.791	0.788	0.790	0.770	0.789	0.775	0.807	0.776	0.841	0.793	0.786	0.793	0.791	0.815	0.788	0.810	0.816	0.744	0.768	0.784	0.810	
522	Marcare Dental - Reno	0.826	0.812	0.847	0.807	0.839	0.856	0.843	0.844	0.891	0.869	0.809	0.817	0.845	0.868	0.764	0.803	0.825	0.903	0.853	0.759	0.754	0.847	0.891	0.837	0.875	0.892	0.764	0.836	0.855	0.874	
524	Premier - Minnesota	0.789	0.784	0.809	0.781	0.802	0.814	0.805	0.806	0.829	0.815	0.780	0.788	0.797	0.820	0.757	0.786	0.786	0.855	0.810	0.760	0.757	0.806	0.837	0.799	0.826	0.840	0.746	0.795	0.810	0.827	
526	Dental Options Pricing - Oregon	0.792	0.782	0.811	0.778	0.804	0.818	0.803	0.803	0.840	0.822	0.769	0.774	0.802	0.833	0.731	0.767	0.783	0.861	0.815	0.733	0.728	0.810	0.849	0.800	0.834	0.849	0.735	0.800	0.817	0.834	
527	Rental Network - Hawaii	0.777	0.761	0.790	0.757	0.785	0.797	0.776	0.776	0.815	0.800	0.737	0.742	0.783	0.819	0.694	0.724	0.755	0.833	0.794	0.692	0.681	0.789	0.829	0.777	0.812	0.830	0.711	0.785	0.800	0.812	
528	Diversified Dental - Reno	0.750	0.749	0.774	0.745	0.766	0.781	0.775	0.779	0.814	0.791	0.751	0.754	0.768	0.785	0.726	0.762	0.763	0.829	0.777	0.736	0.740	0.773	0.807	0.767	0.798	0.809	0.709	0.755	0.773	0.797	
549	Maine	0.837	0.821	0.856	0.816	0.849	0.866	0.847	0.848	0.896	0.876	0.809	0.815	0.853	0.882	0.762	0.802	0.829	0.912	0.862	0.760	0.754	0.855	0.900	0.845	0.883	0.901	0.770	0.847	0.865	0.882	
550	North Dakota	0.831	0.806	0.841	0.801	0.836	0.848	0.816	0.810	0.870	0.860	0.759	0.774	0.844	0.884	0.710	0.743	0.798	0.890	0.843	0.704	0.686	0.835	0.885	0.819	0.861	0.890	0.741	0.843	0.858	0.863	
551	Nevada	0.747	0.750	0.770	0.749	0.761	0.775	0.773	0.777	0.781	0.764	0.760	0.761	0.746	0.771	0.746	0.773	0.748	0.811	0.771	0.758	0.759	0.768	0.791	0.766	0.786	0.792	0.724	0.749	0.765	0.785	
552	Idaho	0.762	0.755	0.776	0.752	0.771	0.779	0.766	0.764	0.789	0.780	0.739	0.752	0.768	0.791	0.722	0.744	0.751	0.813	0.774	0.722	0.718	0.770	0.797	0.763	0.785	0.803	0.718	0.769	0.780	0.787	
554	Vermont	0.831	0.807	0.842	0.802	0.837	0.848	0.818	0.813	0.869	0.859	0.764	0.780	0.843	0.882	0.717	0.748	0.800	0.890	0.844	0.710	0.692	0.836	0.884	0.821	0.862	0.889	0.745	0.843	0.858	0.863	
555	New Hampshire	0.800	0.780	0.811	0.775	0.807	0.817	0.792	0.788	0.835	0.825	0.745	0.759	0.809	0.845	0.704	0.733	0.773	0.856	0.813	0.699	0.684	0.807	0.849	0.794	0.830	0.854	0.725	0.810	0.824	0.831	
556	Delaware	0.771	0.757	0.785	0.752	0.779	0.790	0.770	0.767	0.804	0.794	0.730	0.742	0.779	0.815	0.696	0.723	0.751	0.827	0.786	0.694	0.682	0.780	0.819	0.770	0.801	0.822	0.709	0.870	0.794	0.802	
557	Washington																															
558	Oregon	0.785	0.772	0.801	0.767	0.795	0.809	0.789	0.789	0.829	0.813	0.752	0.756	0.794	0.828	0.710	0.744	0.770	0.848	0.806	0.711	0.701	0.800	0.840	0.789	0.824	0.841	0.722	0.793	0.810	0.824	
559	North Carolina	0.784	0.762	0.794	0.757	0.790	0.800	0.773	0.768	0.819	0.809	0.724	0.738	0.794	0.830	0.680	0.710	0.755	0.839	0.796	0.675	0.659	0.789	0.833	0.775	0.813	0.838	0.705	0.795	0.808	0.814	
560	West Virginia	0.779	0.765	0.790	0.762	0.786	0.793	0.773	0.768	0.805	0.798	0.735	0.752	0.786	0.815	0.710	0.733	0.757	0.830	0.787	0.707	0.696	0.782	0.815	0.771	0.800	0.824	0.719	0.789	0.799	0.802	
561	Mississippi	0.768	0.750	0.777	0.745	0.773	0.781	0.757	0.754	0.796	0.788	0.745	0.798	0.778	0.808	0.681	0.757	0.755	0.818	0.797	0.674	0.662	0.779	0.816	0.767	0.799	0.815	0.712	0.778	0.789	0.791	
562	Arkansas	0.776	0.764	0.788	0.760	0.784	0.791	0.774	0.770	0.805	0.797	0.739	0.756	0.784	0.810	0.716	0.740	0.758	0.829	0.786	0.713	0.705	0.781	0.813	0.771	0.798	0.821	0.719	0.785	0.795	0.801	
563	South Carolina	0.803	0.781	0.813	0.776	0.809	0.819	0.791	0.786	0.839	0.829	0.740	0.754	0.813	0.851	0.695	0.726	0.773	0.859	0.815	0.690	0.674	0.808	0.853	0.794	0.832	0.858	0.721	0.813	0.828	0.833	
564	Rhode Island	0.745	0.738	0.761	0.735	0.755	0.765	0.753	0.753	0.773	0.763	0.726	0.734	0.748	0.776	0.702	0.725	0.732	0.798	0.762	0.704	0.696	0.758	0.786	0.750	0.775	0.789	0.701	0.752	0.764	0.776	
565	Hawaii	0.767	0.758	0.781	0.755	0.776	0.787	0.771	0.770	0.790	0.777	0.741	0.744	0.762	0.802	0.709	0.733	0.743	0.816	0.784	0.709	0.704	0.780	0.812	0.772	0.799	0.812	0.718	0.773	0.786	0.799	
566	Pittsburgh	0.725	0.718	0.736	0.716	0.731	0.738	0.727	0.726	0.742	0.735	0.704	0.714	0.725	0.749	0.690	0.707	0.710	0.766	0.734	0.691	0.686	0.730	0.752	0.724	0.744	0.758	0.689	0.731	0.738	0.745	
567	Philadelphia	0.740	0.732	0.754	0.729	0.749	0.758	0.745	0.745	0.764	0.755	0.717	0.725	0.741	0.771	0.693	0.715	0.724	0.789	0.755	0.694	0.687	0.751	0.780	0.743	0.768	0.783	0.695	0.747	0.758	0.769	
568	Alabama	0.773	0.760	0.782	0.756	0.779	0.787	0.768	0.767	0.797	0.789	0.765	0.814	0.779	0.807	0.706	0.781	0.765	0.820	0.804	0.703	0.694	0.786	0.817	0.777	0.804	0.814	0.731	0.781	0.791	0.796	
569	Utah	0.769	0.756	0.778	0.753	0.774	0.781	0.762	0.758	0.788	0.783	0.726	0.741	0.772	0.802	0.704	0.724	0.745	0.814	0.775	0.702	0.692	0.771	0.802	0.761	0.807	0.809	0.713	0.778	0.786	0.790	
570	Iowa	0.793	0.773	0.805	0.768	0.800	0.811	0.784	0.780	0.830	0.820	0.736	0.750	0.804	0.840	0.694	0.723	0.766	0.850	0.806	0.689	0.673	0.800	0.843	0.786	0.823	0.848	0.716	0.804	0.818	0.824	
571	Massachusetts	0.773	0.759	0.786	0.755	0.780	0.791	0.771	0.769	0.803	0.794	0.733	0.744	0.778	0.811	0.700	0.726	0.751	0.826	0.787	0.698	0.687	0.781	0.818	0.771	0.802	0.821	0.712	0.781	0.794	0.803	
572	Oklahoma	0.740	0.734	0.756	0.731	0.749	0.760	0.748	0.748	0.767	0.757	0.722	0.729	0.742	0.770	0.700	0.723	0.728	0.792	0.756	0.704	0.697	0.752	0.780	0.746	0.769	0.783	0.698	0.745	0.758	0.770	
573	Louisiana	0.767	0.748	0.775	0.744	0.771	0.779	0.752	0.749	0.793	0.786	0.736	0.788	0.776	0.809	0.672	0.747	0.751	0.815	0.794	0.667	0.654	0.775	0.814	0.763	0.796	0.813	0.707	0.777	0.787	0.789	
574	New Mexico	0.785	0.774	0.802	0.770	0.796	0.809	0.792	0.792	0.810	0.757	0.761	0.792	0.825	0.720	0.752	0.771	0.848	0.806	0.723	0.714	0.801	0.838	0.791	0.823	0.839	0.728	0.792	0.809	0.823		
575	Texas	0.769	0.758	0.783	0.754	0.777	0.788	0.770	0.768	0.799	0.789	0.735	0.744	0.774	0.806	0.705	0.731	0.750	0.823	0.784	0.706	0.697	0.779	0.813	0.770	0.798	0.816	0.713	0.776	0.789		

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	0.713	0.699	0.719	0.695	0.716	0.721	0.702	0.698	0.730	0.723	0.667	0.679	0.713	0.746	0.642	0.662	0.688	0.751	0.716	0.638	0.629	0.712	0.742	0.704	0.731	0.749	0.656	0.720	0.729	0.731	
502	Broward County / Palm Beach	0.715	0.705	0.723	0.702	0.719	0.725	0.711	0.709	0.733	0.725	0.684	0.694	0.715	0.742	0.665	0.685	0.697	0.755	0.721	0.665	0.659	0.717	0.743	0.712	0.734	0.748	0.670	0.721	0.729	0.734	
503	Tampa	0.716	0.707	0.726	0.704	0.721	0.728	0.714	0.712	0.736	0.728	0.687	0.697	0.717	0.744	0.668	0.689	0.700	0.757	0.723	0.668	0.662	0.720	0.745	0.714	0.736	0.751	0.672	0.721	0.731	0.736	
504	Orlando	0.714	0.706	0.724	0.704	0.720	0.726	0.714	0.712	0.734	0.725	0.689	0.699	0.715	0.740	0.671	0.692	0.700	0.755	0.722	0.672	0.667	0.719	0.743	0.714	0.734	0.748	0.674	0.720	0.729	0.735	
505	Jacksonville	0.717	0.708	0.728	0.706	0.723	0.730	0.716	0.714	0.740	0.731	0.689	0.699	0.720	0.746	0.669	0.690	0.702	0.761	0.725	0.669	0.663	0.722	0.747	0.716	0.738	0.753	0.673	0.724	0.734	0.739	
506	Daytona / Gainesville	0.737	0.725	0.747	0.721	0.743	0.749	0.732	0.728	0.762	0.753	0.699	0.712	0.742	0.770	0.674	0.698	0.718	0.833	0.744	0.672	0.663	0.740	0.770	0.733	0.759	0.777	0.683	0.746	0.756	0.759	
521	Diversified Dental - Las Vegas	0.760	0.766	0.787	0.764	0.778	0.792	0.796	0.800	0.807	0.786	0.785	0.786	0.765	0.785	0.772	0.805	0.773	0.837	0.789	0.783	0.790	0.786	0.810	0.785	0.807	0.811	0.740	0.763	0.780	0.806	
522	Mastercare Dental - Reno	0.816	0.801	0.835	0.796	0.828	0.844	0.834	0.835	0.883	0.857	0.804	0.808	0.833	0.856	0.755	0.798	0.818	0.891	0.842	0.751	0.745	0.836	0.879	0.830	0.867	0.879	0.756	0.825	0.845	0.864	
524	Premier - Minnesota	0.781	0.776	0.800	0.773	0.793	0.805	0.798	0.799	0.822	0.806	0.775	0.781	0.788	0.811	0.751	0.782	0.780	0.846	0.802	0.753	0.751	0.798	0.828	0.794	0.820	0.830	0.740	0.787	0.802	0.819	
526	Dental Options Pricing - Oregon	0.783	0.772	0.801	0.768	0.794	0.808	0.794	0.795	0.833	0.811	0.764	0.766	0.791	0.822	0.724	0.762	0.776	0.850	0.805	0.725	0.720	0.800	0.838	0.794	0.827	0.838	0.728	0.790	0.808	0.824	
527	Rental Network - Hawaii	0.762	0.746	0.774	0.742	0.769	0.781	0.762	0.763	0.801	0.783	0.728	0.730	0.766	0.802	0.682	0.715	0.744	0.816	0.779	0.680	0.670	0.773	0.812	0.766	0.800	0.812	0.700	0.769	0.785	0.797	
528	Diversified Dental - Reno	0.743	0.742	0.767	0.739	0.758	0.774	0.769	0.773	0.808	0.783	0.748	0.749	0.760	0.777	0.721	0.759	0.758	0.822	0.770	0.730	0.735	0.766	0.800	0.762	0.793	0.801	0.704	0.748	0.767	0.791	
549	Maine	0.821	0.805	0.839	0.801	0.832	0.848	0.833	0.834	0.882	0.858	0.799	0.802	0.835	0.864	0.750	0.792	0.817	0.893	0.846	0.747	0.742	0.839	0.882	0.833	0.870	0.883	0.757	0.830	0.849	0.866	
550	North Dakota	0.814	0.789	0.823	0.784	0.819	0.830	0.800	0.796	0.856	0.841	0.749	0.761	0.825	0.865	0.696	0.733	0.786	0.871	0.825	0.690	0.673	0.818	0.866	0.808	0.848	0.871	0.728	0.825	0.841	0.846	
551	Nevada	0.742	0.746	0.765	0.744	0.756	0.770	0.769	0.773	0.777	0.759	0.757	0.758	0.741	0.766	0.743	0.770	0.745	0.806	0.767	0.755	0.756	0.764	0.786	0.763	0.782	0.786	0.720	0.745	0.760	0.781	
552	Idaho	0.754	0.748	0.768	0.745	0.763	0.770	0.760	0.758	0.783	0.772	0.735	0.746	0.759	0.782	0.716	0.740	0.745	0.804	0.766	0.716	0.712	0.762	0.788	0.757	0.780	0.794	0.713	0.761	0.772	0.780	
554	Vermont	0.815	0.791	0.825	0.786	0.820	0.831	0.804	0.799	0.856	0.841	0.755	0.766	0.824	0.863	0.704	0.739	0.788	0.871	0.827	0.697	0.680	0.820	0.866	0.810	0.849	0.871	0.733	0.826	0.842	0.847	
555	New Hampshire	0.788	0.768	0.799	0.763	0.794	0.804	0.781	0.778	0.825	0.811	0.739	0.749	0.795	0.831	0.694	0.727	0.765	0.842	0.801	0.689	0.675	0.794	0.834	0.786	0.821	0.840	0.716	0.798	0.813	0.819	
556	Delaware	0.760	0.745	0.772	0.741	0.767	0.777	0.759	0.757	0.794	0.781	0.724	0.732	0.742	0.765	0.798	0.687	0.717	0.742	0.813	0.774	0.685	0.673	0.768	0.806	0.762	0.829	0.808	0.700	0.768	0.782	0.790
557	Washington														0.809																	
558	Oregon	0.775	0.761	0.790	0.757	0.784	0.797	0.780	0.780	0.821	0.801	0.746	0.748	0.782	0.816	0.701	0.738	0.762	0.836	0.795	0.702	0.693	0.789	0.828	0.783	0.816	0.829	0.714	0.782	0.800	0.813	
559	North Carolina	0.766	0.745	0.776	0.740	0.771	0.781	0.757	0.753	0.804	0.790	0.713	0.724	0.774	0.810	0.667	0.699	0.742	0.819	0.778	0.661	0.646	0.771	0.813	0.762	0.798	0.818	0.692	0.776	0.791	0.796	
560	West Virginia	0.763	0.749	0.773	0.745	0.768	0.775	0.758	0.754	0.790	0.779	0.724	0.739	0.768	0.797	0.697	0.722	0.743	0.811	0.770	0.694	0.684	0.765	0.797	0.758	0.785	0.805	0.706	0.772	0.782	0.786	
561	Mississippi	0.756	0.738	0.764	0.733	0.760	0.768	0.747	0.744	0.786	0.775	0.738	0.714	0.764	0.793	0.666	0.693	0.746	0.796	0.764	0.660	0.648	0.766	0.802	0.759	0.789	0.800	0.703	0.766	0.777	0.799	
562	Arkansas	0.760	0.748	0.772	0.745	0.768	0.775	0.760	0.756	0.791	0.779	0.729	0.743	0.767	0.793	0.704	0.730	0.746	0.811	0.770	0.701	0.694	0.765	0.796	0.759	0.785	0.803	0.707	0.768	0.780	0.785	
563	South Carolina	0.782	0.760	0.792	0.755	0.787	0.797	0.772	0.768	0.820	0.806	0.727	0.737	0.790	0.827	0.679	0.713	0.757	0.836	0.793	0.674	0.659	0.787	0.830	0.778	0.814	0.834	0.705	0.792	0.807	0.812	
564	Rhode Island	0.734	0.726	0.749	0.723	0.743	0.753	0.742	0.743	0.763	0.750	0.718	0.724	0.735	0.763	0.693	0.718	0.723	0.784	0.750	0.695	0.688	0.746	0.773	0.741	0.765	0.776	0.692	0.740	0.753	0.764	
565	Hawaii	0.756	0.747	0.770	0.744	0.764	0.775	0.761	0.760	0.780	0.764	0.734	0.735	0.749	0.789	0.700	0.726	0.734	0.803	0.773	0.700	0.695	0.768	0.799	0.763	0.789	0.799	0.710	0.762	0.775	0.787	
566	Pittsburgh	0.715	0.708	0.725	0.706	0.721	0.727	0.718	0.717	0.732	0.724	0.698	0.706	0.713	0.737	0.683	0.701	0.702	0.754	0.723	0.683	0.679	0.720	0.742	0.716	0.735	0.747	0.681	0.720	0.728	0.735	
567	Philadelphia	0.732	0.724	0.745	0.721	0.740	0.749	0.738	0.738	0.757	0.746	0.712	0.718	0.732	0.762	0.687	0.710	0.718	0.779	0.746	0.687	0.680	0.742	0.770	0.737	0.762	0.773	0.689	0.738	0.750	0.760	
568	Alabama	0.764	0.751	0.774	0.748	0.770	0.777	0.761	0.761	0.790	0.779	0.760	0.732	0.769	0.797	0.694	0.718	0.759	0.802	0.794	0.691	0.682	0.777	0.807	0.772	0.798	0.804	0.725	0.772	0.783	0.787	
569	Utah	0.758	0.745	0.766	0.741	0.762	0.768	0.751	0.748	0.778	0.770	0.719	0.732	0.759	0.789	0.695	0.718	0.737	0.801	0.764	0.693	0.684	0.759	0.789	0.752	0.798	0.796	0.705	0.766	0.775	0.788	
570	Iowa	0.774	0.753	0.784	0.748	0.779	0.790	0.766	0.763	0.812	0.798	0.723	0.734	0.782	0.817	0.678	0.711	0.751	0.828	0.786	0.673	0.659	0.780	0.821	0.771	0.806	0.825	0.701	0.783	0.798	0.804	
571	Massachusetts	0.763	0.749	0.775	0.745	0.770	0.780	0.762	0.761	0.795	0.782	0.728	0.736	0.767	0.800	0.692	0.721	0.745	0.815	0.777	0.690	0.679	0.772	0.807	0.765	0.795	0.810	0.705	0.771	0.785	0.793	
572	Oklahoma	0.728	0.722	0.743	0.719	0.737	0.747	0.737	0.737	0.756	0.743	0.714	0.719	0.729	0.756	0.691	0.715	0.718	0.778	0.744	0.694	0.688	0.740	0.766	0.736	0.759	0.769	0.688	0.733	0.745	0.757	
573	Louisiana	0.754	0.735	0.761	0.731	0.758	0.765	0.741	0.738	0.782	0.772	0.729	0.705	0.761	0.794	0.656	0.684	0.741	0.792	0.780	0.651	0.639	0.762	0.799	0.754	0.786	0.798	0.698	0.763	0.775	0.776	
574	New Mexico	0.772	0.761	0.788	0.757	0.782	0.795	0.780	0.780	0.815	0.795	0.749	0.750	0.777	0.810	0.709	0.744	0.760	0.832	0.792	0.712	0.704	0.787	0.823	0.781	0.812	0.824	0.717	0.779	0.795	0.810	
575	Texas	0.755	0.744	0.768	0.740	0.762	0.772	0.757	0.756	0.786	0.773	0.726	0.732	0.758	0.790	0.694	0.722	0.739	0.807	0.769	0.695	0.687	0.765	0.797	0.759	0.786</						

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	0.705	0.691	0.711	0.687	0.707	0.713	0.694	0.691	0.723	0.714	0.662	0.672	0.704	0.737	0.635	0.658	0.682	0.742	0.708	0.632	0.622	0.704	0.733	0.699	0.725	0.740	0.650	0.712	0.721	0.723	
502	Broward County / Palm Beach	0.707	0.697	0.715	0.695	0.711	0.717	0.704	0.703	0.727	0.716	0.680	0.687	0.706	0.734	0.658	0.681	0.692	0.746	0.713	0.659	0.653	0.710	0.734	0.706	0.728	0.740	0.665	0.713	0.722	0.726	
503	Tampa	0.706	0.696	0.715	0.694	0.710	0.716	0.704	0.703	0.727	0.716	0.680	0.688	0.706	0.732	0.659	0.682	0.692	0.745	0.713	0.660	0.654	0.709	0.733	0.706	0.727	0.739	0.664	0.711	0.721	0.726	
504	Orlando	0.705	0.696	0.714	0.694	0.710	0.716	0.705	0.704	0.725	0.715	0.683	0.690	0.704	0.729	0.664	0.685	0.692	0.744	0.712	0.665	0.659	0.709	0.732	0.706	0.726	0.737	0.666	0.710	0.719	0.725	
505	Jacksonville	0.707	0.698	0.716	0.695	0.712	0.718	0.706	0.704	0.730	0.719	0.682	0.690	0.708	0.734	0.660	0.683	0.694	0.748	0.714	0.661	0.654	0.711	0.736	0.708	0.729	0.741	0.664	0.713	0.723	0.728	
506	Daytona / Gainesville	0.722	0.709	0.731	0.706	0.726	0.733	0.717	0.715	0.748	0.736	0.688	0.699	0.725	0.753	0.662	0.687	0.706	0.765	0.729	0.660	0.651	0.724	0.753	0.720	0.745	0.760	0.671	0.730	0.740	0.743	
521	Diversified Dental - Las Vegas	0.756	0.762	0.783	0.760	0.774	0.788	0.792	0.796	0.804	0.782	0.783	0.783	0.760	0.780	0.769	0.803	0.770	0.832	0.785	0.779	0.787	0.782	0.806	0.782	0.804	0.806	0.737	0.759	0.776	0.804	
522	Mastercare Dental - Reno	0.806	0.791	0.824	0.786	0.817	0.833	0.824	0.826	0.876	0.845	0.798	0.799	0.821	0.845	0.746	0.793	0.811	0.879	0.832	0.742	0.738	0.825	0.868	0.824	0.860	0.867	0.748	0.815	0.835	0.852	
524	Premier - Minnesota	0.773	0.768	0.792	0.765	0.785	0.797	0.791	0.792	0.816	0.798	0.770	0.775	0.779	0.803	0.745	0.777	0.774	0.836	0.794	0.747	0.745	0.790	0.819	0.788	0.814	0.821	0.734	0.779	0.794	0.811	
526	Dental Options Pricing - Oregon	0.774	0.763	0.791	0.759	0.785	0.798	0.786	0.787	0.826	0.801	0.759	0.758	0.781	0.813	0.716	0.757	0.770	0.839	0.796	0.718	0.713	0.791	0.828	0.788	0.821	0.828	0.721	0.781	0.799	0.815	
527	Rental Network - Hawaii	0.747	0.731	0.759	0.727	0.754	0.765	0.749	0.750	0.789	0.767	0.719	0.717	0.749	0.786	0.670	0.706	0.732	0.799	0.764	0.668	0.658	0.758	0.796	0.755	0.788	0.796	0.688	0.754	0.771	0.782	
528	Diversified Dental - Reno	0.737	0.735	0.760	0.732	0.752	0.767	0.763	0.767	0.804	0.776	0.744	0.743	0.753	0.771	0.716	0.755	0.754	0.814	0.764	0.725	0.730	0.759	0.793	0.758	0.788	0.793	0.699	0.742	0.760	0.784	
549	Maine	0.806	0.790	0.823	0.785	0.816	0.831	0.818	0.820	0.869	0.840	0.789	0.789	0.818	0.846	0.737	0.783	0.804	0.875	0.829	0.734	0.730	0.823	0.865	0.821	0.857	0.865	0.745	0.814	0.834	0.850	
550	North Dakota	0.798	0.773	0.806	0.768	0.802	0.812	0.785	0.781	0.843	0.823	0.740	0.747	0.807	0.847	0.683	0.724	0.774	0.852	0.809	0.677	0.661	0.802	0.848	0.796	0.836	0.852	0.716	0.809	0.825	0.830	
551	Nevada	0.738	0.742	0.760	0.740	0.752	0.765	0.765	0.769	0.773	0.754	0.754	0.754	0.736	0.761	0.739	0.768	0.741	0.801	0.762	0.751	0.752	0.759	0.781	0.759	0.779	0.781	0.717	0.740	0.756	0.776	
553	Idaho	0.747	0.740	0.760	0.737	0.755	0.762	0.753	0.751	0.777	0.763	0.731	0.740	0.751	0.774	0.710	0.736	0.740	0.795	0.758	0.710	0.707	0.755	0.780	0.752	0.774	0.785	0.707	0.753	0.765	0.772	
554	Vermont	0.800	0.775	0.808	0.770	0.804	0.814	0.789	0.786	0.843	0.823	0.746	0.753	0.807	0.846	0.691	0.730	0.776	0.853	0.811	0.684	0.668	0.804	0.849	0.799	0.837	0.853	0.721	0.810	0.826	0.831	
555	New Hampshire	0.778	0.757	0.787	0.752	0.782	0.792	0.771	0.769	0.817	0.799	0.733	0.740	0.783	0.819	0.685	0.721	0.757	0.829	0.789	0.680	0.666	0.783	0.823	0.779	0.813	0.827	0.708	0.787	0.802	0.808	
556	Delaware	0.749	0.733	0.760	0.729	0.755	0.765	0.748	0.747	0.785	0.768	0.748	0.722	0.752	0.785	0.677	0.710	0.733	0.799	0.762	0.675	0.666	0.757	0.792	0.753	0.783	0.759	0.691	0.756	0.771	0.779	
557	Washington														0.800																	
558	Oregon	0.766	0.751	0.780	0.747	0.774	0.787	0.771	0.772	0.813	0.790	0.741	0.739	0.771	0.806	0.693	0.733	0.755	0.825	0.785	0.694	0.686	0.779	0.817	0.776	0.809	0.817	0.707	0.773	0.790	0.803	
559	North Carolina	0.750	0.728	0.758	0.723	0.754	0.763	0.741	0.738	0.789	0.771	0.702	0.709	0.756	0.792	0.653	0.689	0.728	0.799	0.761	0.647	0.633	0.754	0.795	0.750	0.784	0.798	0.679	0.759	0.774	0.779	
560	West Virginia	0.746	0.733	0.756	0.729	0.751	0.758	0.743	0.740	0.775	0.762	0.713	0.725	0.750	0.778	0.685	0.712	0.730	0.792	0.754	0.681	0.672	0.749	0.779	0.745	0.771	0.786	0.693	0.755	0.766	0.769	
561	Mississippi	0.736	0.718	0.744	0.714	0.740	0.747	0.729	0.727	0.768	0.754	0.724	0.760	0.742	0.772	0.651	0.681	0.730	0.774	0.763	0.645	0.634	0.746	0.780	0.743	0.772	0.778	0.687	0.745	0.757	0.760	
562	Arkansas	0.745	0.733	0.756	0.730	0.751	0.758	0.746	0.743	0.777	0.763	0.719	0.730	0.750	0.775	0.692	0.720	0.733	0.794	0.754	0.689	0.682	0.750	0.779	0.747	0.772	0.786	0.695	0.752	0.764	0.770	
563	South Carolina	0.762	0.740	0.771	0.735	0.766	0.776	0.753	0.750	0.802	0.784	0.713	0.720	0.768	0.805	0.664	0.700	0.740	0.813	0.773	0.658	0.644	0.767	0.808	0.762	0.797	0.812	0.689	0.771	0.787	0.792	
564	Rhode Island	0.723	0.715	0.737	0.712	0.731	0.741	0.732	0.733	0.753	0.738	0.711	0.715	0.723	0.751	0.685	0.711	0.714	0.772	0.739	0.686	0.680	0.735	0.761	0.733	0.756	0.763	0.684	0.728	0.741	0.753	
565	Hawaii	0.746	0.736	0.758	0.733	0.753	0.764	0.751	0.750	0.770	0.752	0.727	0.726	0.738	0.777	0.691	0.719	0.726	0.790	0.762	0.691	0.687	0.757	0.787	0.755	0.781	0.787	0.701	0.751	0.764	0.776	
566	Pittsburgh	0.705	0.699	0.715	0.696	0.710	0.717	0.709	0.709	0.723	0.713	0.691	0.698	0.703	0.726	0.675	0.695	0.694	0.743	0.713	0.676	0.672	0.711	0.731	0.708	0.726	0.735	0.673	0.710	0.718	0.725	
567	Philadelphia	0.724	0.716	0.736	0.713	0.732	0.740	0.730	0.730	0.750	0.737	0.707	0.711	0.722	0.753	0.680	0.705	0.712	0.770	0.738	0.680	0.674	0.734	0.761	0.732	0.755	0.764	0.683	0.729	0.742	0.752	
568	Alabama	0.749	0.736	0.757	0.733	0.753	0.761	0.746	0.747	0.776	0.762	0.749	0.783	0.752	0.779	0.682	0.708	0.746	0.784	0.777	0.679	0.671	0.761	0.790	0.759	0.784	0.786	0.712	0.756	0.767	0.771	
569	Utah	0.747	0.734	0.755	0.730	0.751	0.757	0.741	0.739	0.769	0.758	0.713	0.723	0.747	0.777	0.686	0.711	0.728	0.788	0.752	0.684	0.676	0.748	0.777	0.744	0.769	0.783	0.696	0.754	0.764	0.761	
570	Iowa	0.755	0.734	0.764	0.730	0.759	0.769	0.748	0.746	0.795	0.777	0.711	0.717	0.761	0.796	0.663	0.699	0.735	0.806	0.766	0.658	0.644	0.760	0.800	0.756	0.790	0.804	0.686	0.764	0.779	0.785	
571	Massachusetts	0.755	0.740	0.766	0.736	0.760	0.770	0.754	0.753	0.788	0.772	0.723	0.728	0.757	0.791	0.685	0.716	0.738	0.804	0.767	0.683	0.672	0.762	0.796	0.759	0.788	0.800	0.698	0.762	0.776	0.784	
572	Oklahoma	0.716	0.710	0.730	0.707	0.724	0.734	0.726	0.727	0.745	0.730	0.706	0.709	0.715	0.743	0.682	0.708	0.708	0.765	0.732	0.685	0.680	0.728	0.753	0.726	0.748	0.755	0.679	0.720	0.733	0.745	
573	Louisiana	0.734	0.715	0.740	0.711	0.737	0.743	0.722	0.721	0.764	0.750	0.715	0.750	0.740	0.772	0.641	0.671	0.724	0.770	0.759	0.636	0.625	0.742	0.777	0.738	0.768	0.775	0.681	0.743	0.754	0.756	
574	New Mexico	0.759	0.748	0.775	0.744	0.768	0.781	0.768	0.769	0.804	0.781	0.741	0.740	0.763	0.796	0.699	0.736	0.750	0.818	0.779	0.702	0.694	0.774	0.809	0.771	0.802	0.809	0.707	0.765	0.783	0.797	
575	Texas	0.741	0.730	0.754	0.727	0.748	0.758	0.744	0.744	0.774	0.758	0.717	0.721	0.743	0.775	0.684	0.714	0.728	0.791	0.755	0.685	0.676	0.751	0.782	0.748	0.775	0.785	0.692	0.			

DENTAL PPO FACTORS

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

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ	SP	TA	TD	TW
501	Miami	0.643	0.646	0.624	0.661	0.673	0.644	0.699	0.712	0.686	0.739	0.752	0.721	0.656	0.708	0.646	0.670	0.696	0.658	0.708	0.733	0.699	0.749	0.775	0.736	0.749	0.765	0.604	0.865	0.927
502	Broward County / Palm Beach	0.659	0.660	0.644	0.676	0.685	0.662	0.723	0.733	0.712	0.761	0.770	0.746	0.671	0.711	0.662	0.684	0.703	0.674	0.731	0.750	0.723	0.769	0.789	0.758	0.748	0.766	0.610	0.865	0.920
503	Tampa	0.653	0.653	0.638	0.679	0.688	0.665	0.727	0.736	0.715	0.766	0.774	0.750	0.672	0.712	0.663	0.689	0.709	0.679	0.737	0.756	0.729	0.776	0.796	0.765	0.751	0.769	0.644	0.872	0.928
504	Orlando	0.657	0.656	0.642	0.680	0.688	0.667	0.730	0.738	0.719	0.768	0.775	0.753	0.674	0.711	0.666	0.690	0.708	0.680	0.739	0.757	0.731	0.778	0.796	0.767	0.748	0.766	0.639	0.867	0.920
505	Jacksonville	0.654	0.654	0.638	0.680	0.689	0.666	0.729	0.737	0.716	0.768	0.776	0.752	0.673	0.714	0.664	0.691	0.711	0.680	0.738	0.758	0.729	0.779	0.799	0.767	0.753	0.772	0.652	0.876	0.934
506	Daytona / Gainesville	0.654	0.652	0.634	0.693	0.702	0.674	0.738	0.748	0.722	0.781	0.790	0.761	0.683	0.732	0.671	0.708	0.731	0.694	0.752	0.775	0.740	0.796	0.820	0.781	0.777	0.796	0.617	0.910	0.981
521	Diversified Dental - Las Vegas	0.739	0.738	0.730	0.747	0.751	0.739	0.844	0.847	0.837	0.913	0.916	0.903	0.744	0.763	0.739	0.750	0.760	0.744	0.846	0.855	0.842	0.915	0.925	0.909	0.811	0.849	0.840	0.999	1.038
522	Mercare Dental - Reno	0.760	0.755	0.731	0.779	0.788	0.753	0.851	0.858	0.829	0.945	0.950	0.914	0.772	0.830	0.756	0.785	0.813	0.767	0.854	0.881	0.839	0.950	0.977	0.927	0.879	0.927	1.101	1.202	
524	Premier - Minnesota	0.736	0.734	0.719	0.752	0.759	0.737	0.822	0.827	0.807	0.885	0.891	0.868	0.746	0.874	0.737	0.758	0.776	0.747	0.827	0.843	0.816	0.891	0.909	0.878	0.830	0.863	0.757	0.996	1.044
526	Dental Options Pricing - Oregon	0.716	0.718	0.696	0.735	0.748	0.718	0.804	0.817	0.790	0.883	0.895	0.862	0.729	0.783	0.720	0.743	0.772	0.732	0.811	0.839	0.803	0.891	0.921	0.877	0.838	0.879	0.750	1.043	1.130
527	Rental Network - Hawaii	0.672	0.674	0.650	0.705	0.721	0.687	0.765	0.781	0.750	0.838	0.854	0.816	0.695	0.755	0.685	0.719	0.752	0.707	0.777	0.810	0.768	0.853	0.887	0.837	0.812	0.848	0.680	1.016	1.113
528	Diversified Dental - Reno	0.694	0.696	0.680	0.708	0.718	0.696	0.784	0.795	0.775	0.865	0.874	0.851	0.704	0.742	0.697	0.714	0.735	0.707	0.790	0.811	0.785	0.871	0.893	0.862	0.801	0.845	0.762	1.004	1.069
549	Maine	0.739	0.736	0.712	0.773	0.786	0.750	0.841	0.853	0.821	0.931	0.942	0.903	0.762	0.823	0.748	0.785	0.818	0.769	0.850	0.882	0.838	0.943	0.976	0.923	0.883	0.930	0.814	1.111	1.215
550	North Dakota	0.704	0.707	0.673	0.739	0.759	0.712	0.781	0.798	0.755	0.851	0.870	0.820	0.728	0.809	0.712	0.754	0.796	0.735	0.794	0.833	0.776	0.867	0.910	0.845	0.871	0.904	0.664	1.061	1.180
551	Nevada	0.715	0.715	0.707	0.724	0.729	0.717	0.816	0.821	0.810	0.877	0.882	0.869	0.721	0.742	0.717	0.728	0.739	0.723	0.819	0.830	0.816	0.881	0.893	0.875	0.787	0.819	0.689	0.964	1.022
553	Idaho	0.709	0.707	0.692	0.725	0.731	0.709	0.779	0.785	0.766	0.823	0.829	0.806	0.719	0.757	0.709	0.731	0.747	0.719	0.884	0.801	0.775	0.830	0.846	0.817	0.794	0.815	0.733	0.919	0.974
554	Vermont	0.713	0.714	0.682	0.746	0.764	0.719	0.791	0.806	0.765	0.860	0.877	0.829	0.735	0.813	0.719	0.760	0.800	0.741	0.803	0.839	0.785	0.875	0.915	0.852	0.871	0.904	0.673	1.058	1.174
555	New Hampshire	0.706	0.706	0.678	0.729	0.744	0.705	0.778	0.791	0.755	0.843	0.856	0.815	0.722	0.790	0.707	0.739	0.774	0.722	0.787	0.818	0.771	0.854	0.888	0.833	0.840	0.870	0.683	1.014	1.111
556	Delaware	0.687	0.687	0.664	0.711	0.723	0.691	0.765	0.775	0.745	0.825	0.837	0.802	0.703	0.759	0.691	0.721	0.749	0.706	0.773	0.799	0.759	0.835	0.864	0.818	0.808	0.837	0.686	0.974	1.060
557	Washington																													
558	Oregon	0.700	0.703	0.678	0.720	0.736	0.702	0.783	0.799	0.769	0.860	0.874	0.838	0.714	0.773	0.704	0.730	0.762	0.718	0.791	0.823	0.783	0.870	0.903	0.855	0.829	0.867	0.720	1.032	1.141
559	North Carolina	0.666	0.666	0.638	0.704	0.720	0.680	0.749	0.762	0.725	0.813	0.828	0.784	0.693	0.762	0.678	0.719	0.755	0.702	0.762	0.795	0.745	0.829	0.865	0.808	0.818	0.848	0.626	0.996	1.121
560	West Virginia	0.679	0.675	0.657	0.720	0.728	0.699	0.767	0.776	0.749	0.812	0.820	0.790	0.709	0.760	0.696	0.735	0.758	0.719	0.781	0.804	0.768	0.828	0.852	0.810	0.805	0.825	0.677	0.943	1.017
561	Mississippi	0.679	0.669	0.647	0.715	0.719	0.685	0.736	0.746	0.715	0.785	0.794	0.758	0.703	0.756	0.681	0.733	0.755	0.709	0.752	0.779	0.737	0.802	0.830	0.782	0.91	0.812	0.775	0.934	1.059
562	Arkansas	0.684	0.680	0.662	0.722	0.729	0.702	0.771	0.779	0.754	0.819	0.825	0.797	0.712	0.759	0.699	0.735	0.757	0.720	0.784	0.805	0.771	0.832	0.854	0.815	0.803	0.825	0.722	0.941	1.044
563	South Carolina	0.668	0.668	0.640	0.716	0.733	0.691	0.761	0.775	0.737	0.826	0.842	0.798	0.702	0.773	0.688	0.734	0.772	0.717	0.777	0.812	0.761	0.846	0.884	0.825	0.834	0.866	0.648	1.021	1.130
564	Rhode Island	0.676	0.674	0.659	0.702	0.710	0.687	0.765	0.772	0.751	0.819	0.826	0.802	0.694	0.733	0.685	0.711	0.731	0.701	0.774	0.792	0.764	0.829	0.849	0.816	0.776	0.802	0.709	0.932	0.994
565	Hawaii	0.685	0.688	0.670	0.710	0.724	0.698	0.781	0.795	0.772	0.839	0.853	0.824	0.703	0.748	0.697	0.721	0.747	0.713	0.791	0.817	0.786	0.850	0.879	0.841	0.799	0.827	0.673	0.985	1.059
566	Pittsburgh	0.664	0.662	0.651	0.689	0.694	0.676	0.743	0.748	0.732	0.778	0.783	0.765	0.682	0.713	0.674	0.698	0.712	0.688	0.751	0.765	0.743	0.788	0.803	0.777	0.747	0.764	0.659	0.863	0.909
567	Philadelphia	0.678	0.679	0.662	0.695	0.705	0.682	0.757	0.765	0.744	0.809	0.818	0.793	0.689	0.730	0.681	0.703	0.724	0.693	0.763	0.782	0.754	0.816	0.838	0.805	0.773	0.797	0.682	0.922	0.984
568	Alabama	0.708	0.698	0.681	0.734	0.735	0.708	0.761	0.769	0.744	0.806	0.813	0.784	0.724	0.766	0.705	0.749	0.764	0.727	0.774	0.796	0.762	0.820	0.843	0.804	0.795	0.815	0.769	0.931	1.016
569	Utah	0.689	0.688	0.669	0.714	0.724	0.697	0.762	0.772	0.747	0.804	0.813	0.784	0.707	0.755	0.696	0.725	0.748	0.712	0.772	0.794	0.761	0.815	0.838	0.800	0.796	0.814	0.671	0.924	0.985
570	Iowa	0.667	0.666	0.640	0.713	0.728	0.688	0.759	0.772	0.736	0.824	0.838	0.796	0.700	0.767	0.685	0.730	0.766	0.713	0.774	0.807	0.758	0.842	0.878	0.822	0.825	0.856	0.654	1.009	1.113
571	Massachusetts	0.695	0.696	0.673	0.714	0.727	0.695	0.769	0.780	0.751	0.828	0.839	0.806	0.708	0.764	0.697	0.723	0.751	0.709	0.776	0.802	0.763	0.837	0.865	0.821	0.810	0.838	0.696	0.973	1.070
572	Oklahoma	0.664	0.664	0.650	0.694	0.702	0.681	0.758	0.765	0.746	0.810	0.818	0.795	0.686	0.722	0.679	0.705	0.725	0.696	0.768	0.786	0.759	0.822	0.842	0.811	0.769	0.794	0.686	0.924	0.982
573	Louisiana	0.667	0.659	0.636	0.705	0.711	0.676	0.723	0.736	0.703	0.771	0.783	0.745	0.692	0.749	0.672	0.725	0.749	0.701	0.740	0.771	0.726	0.790	0.822	0.771	0.789	0.809	0.695	0.932	1.069
574	New Mexico	0.693	0.695	0.674	0.722	0.736	0.706	0.790	0.804	0.777	0.863	0.877	0.843	0.713	0.768	0.705	0.734	0.764	0.723	0.800	0.829	0.792	0.875	0.906	0.862	0.824	0.861	0.712	1.028	1.115
575	Texas	0.675	0.676	0.657	0.708	0.720	0.692	0.760	0.776	0.751	0.823	0.834	0.804	0.699	0.748	0.690	0.721	0.748	0.710	0.777	0.802	0.767	0.836	0.863	0.823	0.800	0.827	0.677	0.966	1.041
576	Kentucky	0.648	0.646	0.632	0.678	0.686	0.664	0.728	0.735	0.715	0.765	0.772	0.749	0.671	0.709	0.661	0.690	0.708	0.679	0.738	0.756	0.729	0.777	0.796	0.765	0.746	0.763	0.628	0.867	0.922
577	Kansas	0.677	0																											

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	0.661	0.655	0.675	0.653	0.669	0.678	0.669	0.673	0.654	0.681	0.688	0.674	0.670	0.697	0.665	0.688	0.701	0.622	0.658	0.676	0.688	0.753	0.731	0.750	0.728	0.746	0.754	0.739	0.739	0.715
502	Broward County / Palm Beach	0.676	0.674	0.693	0.672	0.686	0.696	0.692	0.697	0.681	0.702	0.700	0.692	0.689	0.714	0.685	0.707	0.717	0.646	0.695	0.691	0.707	0.765	0.750	0.768	0.747	0.763	0.772	0.760	0.762	0.741
503	Tampa	0.681	0.680	0.698	0.678	0.692	0.701	0.698	0.703	0.687	0.709	0.706	0.698	0.695	0.720	0.691	0.713	0.723	0.651	0.701	0.697	0.713	0.770	0.756	0.775	0.754	0.770	0.779	0.767	0.769	0.748
504	Orlando	0.683	0.683	0.700	0.681	0.694	0.703	0.701	0.707	0.691	0.711	0.707	0.700	0.697	0.721	0.694	0.715	0.724	0.655	0.701	0.699	0.715	0.769	0.757	0.775	0.755	0.770	0.779	0.769	0.771	0.751
505	Jacksonville	0.682	0.681	0.699	0.679	0.693	0.703	0.699	0.705	0.688	0.710	0.708	0.699	0.696	0.721	0.692	0.714	0.724	0.651	0.702	0.699	0.714	0.771	0.758	0.777	0.756	0.772	0.782	0.770	0.772	0.751
506	Daytona / Gainesville	0.695	0.692	0.712	0.689	0.706	0.716	0.710	0.715	0.697	0.724	0.724	0.712	0.709	0.736	0.704	0.728	0.740	0.657	0.721	0.714	0.728	0.791	0.775	0.796	0.772	0.791	0.802	0.787	0.788	0.763
521	Diversified Dental - Las Vegas	0.743	0.755	0.780	0.754	0.766	0.785	0.796	0.808	0.793	0.807	0.768	0.781	0.779	0.804	0.779	0.802	0.806	0.729	0.754	0.765	0.802	0.857	0.868	0.890	0.866	0.879	0.897	0.904	0.912	0.900
522	Mastercare Dental - Reno	0.760	0.753	0.786	0.750	0.775	0.795	0.796	0.806	0.791	0.834	0.790	0.790	0.784	0.823	0.780	0.814	0.825	0.719	0.797	0.784	0.813	0.884	0.885	0.920	0.881	0.911	0.934	0.931	0.943	0.921
524	Premier - Minnesota	0.744	0.746	0.771	0.743	0.760	0.775	0.778	0.787	0.771	0.795	0.770	0.772	0.768	0.797	0.766	0.791	0.800	0.716	0.765	0.764	0.791	0.851	0.850	0.874	0.847	0.866	0.881	0.879	0.885	0.867
526	Dental Options Pricing - Oregon	0.722	0.722	0.749	0.718	0.739	0.755	0.754	0.763	0.744	0.779	0.755	0.751	0.747	0.781	0.743	0.772	0.783	0.684	0.750	0.746	0.771	0.851	0.842	0.871	0.838	0.863	0.882	0.874	0.883	0.860
527	Rental Network - Hawaii	0.699	0.693	0.720	0.690	0.711	0.726	0.721	0.729	0.710	0.749	0.731	0.722	0.718	0.753	0.712	0.743	0.755	0.655	0.730	0.720	0.742	0.825	0.808	0.836	0.804	0.830	0.847	0.833	0.843	0.817
528	Diversified Dental - Reno	0.698	0.701	0.726	0.698	0.714	0.732	0.737	0.747	0.730	0.753	0.725	0.727	0.723	0.756	0.721	0.751	0.758	0.671	0.717	0.718	0.750	0.820	0.818	0.845	0.815	0.834	0.854	0.855	0.864	0.845
549	Maine	0.757	0.752	0.784	0.748	0.773	0.791	0.789	0.798	0.780	0.823	0.791	0.787	0.782	0.820	0.777	0.810	0.822	0.712	0.792	0.782	0.808	0.892	0.883	0.918	0.879	0.908	0.932	0.923	0.934	0.909
550	North Dakota	0.726	0.713	0.742	0.709	0.736	0.747	0.735	0.741	0.716	0.764	0.765	0.744	0.738	0.778	0.730	0.764	0.822	0.667	0.749	0.763	0.858	0.828	0.861	0.823	0.855	0.870	0.848	0.854	0.820	
551	Nevada	0.723	0.735	0.756	0.734	0.744	0.761	0.771	0.783	0.767	0.781	0.749	0.757	0.754	0.781	0.754	0.778	0.783	0.708	0.733	0.745	0.778	0.834	0.840	0.860	0.838	0.850	0.867	0.868	0.877	0.863
553	Idaho	0.721	0.723	0.744	0.720	0.736	0.747	0.746	0.752	0.737	0.758	0.746	0.744	0.741	0.765	0.738	0.759	0.768	0.693	0.742	0.740	0.759	0.811	0.805	0.825	0.802	0.819	0.830	0.821	0.824	0.805
554	Vermont	0.733	0.721	0.751	0.717	0.743	0.755	0.745	0.751	0.728	0.775	0.771	0.752	0.747	0.786	0.739	0.772	0.790	0.676	0.773	0.756	0.772	0.861	0.835	0.868	0.830	0.861	0.876	0.856	0.862	0.830
555	New Hampshire	0.717	0.708	0.736	0.704	0.728	0.740	0.733	0.740	0.719	0.760	0.751	0.737	0.732	0.768	0.726	0.757	0.772	0.667	0.754	0.739	0.756	0.836	0.815	0.845	0.811	0.839	0.853	0.837	0.843	0.814
556	Delaware	0.702	0.697	0.722	0.694	0.714	0.727	0.723	0.730	0.711	0.745	0.733	0.733	0.719	0.752	0.714	0.743	0.755	0.660	0.733	0.723	0.742	0.816	0.799	0.826	0.815	0.819	0.833	0.820	0.826	0.804
557	Washington											0.746																			
558	Oregon	0.708	0.705	0.731	0.702	0.723	0.737	0.734	0.743	0.723	0.761	0.742	0.734	0.729	0.764	0.724	0.755	0.766	0.665	0.737	0.732	0.754	0.837	0.823	0.852	0.819	0.844	0.863	0.851	0.860	0.836
559	North Carolina	0.695	0.685	0.712	0.681	0.705	0.717	0.708	0.714	0.693	0.736	0.730	0.714	0.709	0.745	0.702	0.733	0.749	0.643	0.733	0.717	0.733	0.815	0.791	0.821	0.787	0.815	0.829	0.812	0.817	0.788
560	West Virginia	0.722	0.718	0.740	0.715	0.733	0.743	0.738	0.743	0.725	0.755	0.751	0.740	0.736	0.765	0.731	0.756	0.769	0.682	0.750	0.742	0.756	0.819	0.804	0.827	0.801	0.822	0.833	0.818	0.819	0.795
561	Mississippi	0.695	0.687	0.713	0.684	0.706	0.716	0.707	0.713	0.692	0.726	0.726	0.713	0.709	0.739	0.702	0.728	0.743	0.649	0.728	0.715	0.728	0.818	0.778	0.804	0.774	0.799	0.810	0.792	0.793	0.765
562	Arkansas	0.722	0.719	0.743	0.716	0.735	0.746	0.742	0.747	0.731	0.758	0.750	0.743	0.740	0.766	0.735	0.758	0.770	0.685	0.748	0.741	0.758	0.817	0.807	0.830	0.803	0.825	0.836	0.823	0.825	0.802
563	South Carolina	0.709	0.699	0.727	0.695	0.719	0.731	0.721	0.727	0.705	0.748	0.745	0.728	0.723	0.760	0.715	0.748	0.764	0.655	0.747	0.731	0.747	0.834	0.808	0.839	0.803	0.832	0.847	0.828	0.834	0.803
564	Rhode Island	0.699	0.700	0.722	0.697	0.713	0.727	0.729	0.736	0.721	0.745	0.725	0.723	0.720	0.748	0.717	0.742	0.751	0.670	0.721	0.718	0.742	0.801	0.794	0.817	0.792	0.810	0.823	0.816	0.822	0.803
565	Hawaii	0.714	0.715	0.739	0.713	0.730	0.744	0.743	0.751	0.734	0.763	0.744	0.740	0.737	0.767	0.733	0.761	0.770	0.681	0.733	0.735	0.760	0.830	0.816	0.839	0.813	0.832	0.848	0.837	0.842	0.824
566	Pittsburgh	0.694	0.694	0.712	0.692	0.705	0.715	0.716	0.721	0.708	0.725	0.714	0.712	0.709	0.731	0.706	0.727	0.734	0.670	0.711	0.708	0.727	0.774	0.767	0.783	0.765	0.778	0.787	0.780	0.782	0.765
567	Philadelphia	0.692	0.692	0.714	0.689	0.705	0.719	0.719	0.726	0.710	0.734	0.718	0.715	0.711	0.740	0.708	0.734	0.743	0.662	0.713	0.710	0.733	0.794	0.785	0.805	0.782	0.800	0.811	0.804	0.809	0.790
568	Alabama	0.715	0.712	0.733	0.709	0.727	0.737	0.732	0.737	0.720	0.748	0.744	0.734	0.730	0.758	0.725	0.749	0.761	0.678	0.741	0.735	0.749	0.832	0.797	0.819	0.794	0.814	0.825	0.811	0.812	0.789
569	Utah	0.716	0.711	0.732	0.708	0.725	0.735	0.731	0.736	0.718	0.744	0.742	0.732	0.728	0.756	0.724	0.748	0.760	0.680	0.740	0.732	0.748	0.810	0.793	0.814	0.790	0.809	0.819	0.805	0.806	0.782
570	Iowa	0.706	0.697	0.724	0.693	0.717	0.729	0.720	0.727	0.705	0.747	0.741	0.725	0.720	0.757	0.713	0.745	0.761	0.655	0.743	0.728	0.744	0.827	0.804	0.834	0.800	0.828	0.843	0.825	0.831	0.802
571	Massachusetts	0.705	0.700	0.725	0.697	0.717	0.730	0.726	0.733	0.715	0.748	0.735	0.726	0.722	0.755	0.717	0.746	0.758	0.664	0.734	0.725	0.745	0.818	0.801	0.827	0.798	0.821	0.834	0.822	0.828	0.803
572	Oklahoma	0.693	0.695	0.717	0.693	0.708	0.721	0.723	0.731	0.714	0.737	0.719	0.717	0.714	0.742	0.711	0.736	0.745	0.666	0.713	0.712	0.736	0.796	0.789	0.811	0.786	0.803	0.816	0.810	0.815	0.797
573	Louisiana	0.685	0.677	0.702	0.674	0.696	0.705	0.694	0.698	0.677	0.711	0.719	0.702	0.697	0.728	0.690	0.717	0.733	0.637	0.717	0.705	0.717	0.813	0.768	0.794	0.764	0.789	0.800	0.779	0.780	0.749
574	New Mexico	0.715	0.714	0.739	0.711	0.730	0.745	0.743	0.753	0.733	0.767	0.748	0.741	0.737	0.771	0.732	0.763	0.773	0.676	0.740	0.738	0.762	0.842	0.830	0.858	0.826	0.849	0.868	0.857	0.866	0.843
575	Texas	0.705	0.702	0.726	0.700	0.718	0.731	0.728	0.735	0.716	0.746	0.735	0.727	0.723	0.754	0.718	0.746	0.758	0.667	0.729	0.724	0.746	0.817	0.802	0.827	0.799	0.820	0.8			

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	0.728	0.785	0.751	0.747	0.775	0.739	0.763	0.793	0.695	0.746	0.756	0.764	0.750	0.739	0.755	0.736	0.753	0.758	0.742	0.740	0.718	0.731	0.776	0.756	0.752	0.776	0.744	0.765	0.779	0.707
502	Broward County / Palm Beach	0.753	0.792	0.767	0.764	0.788	0.758	0.779	0.803	0.719	0.761	0.770	0.779	0.773	0.768	0.782	0.766	0.779	0.786	0.771	0.771	0.751	0.765	0.797	0.780	0.777	0.798	0.771	0.789	0.803	0.736
503	Tampa	0.761	0.797	0.775	0.771	0.795	0.765	0.786	0.809	0.724	0.767	0.777	0.786	0.780	0.775	0.792	0.773	0.788	0.794	0.780	0.780	0.760	0.775	0.805	0.788	0.875	0.806	0.780	0.787	0.811	0.743
504	Orlando	0.763	0.795	0.775	0.772	0.795	0.766	0.786	0.807	0.727	0.767	0.777	0.786	0.781	0.777	0.791	0.775	0.789	0.795	0.782	0.782	0.764	0.777	0.804	0.790	0.787	0.806	0.781	0.798	0.811	0.747
505	Jacksonville	0.763	0.800	0.777	0.774	0.798	0.768	0.789	0.812	0.725	0.769	0.780	0.789	0.783	0.778	0.794	0.775	0.791	0.798	0.783	0.783	0.763	0.779	0.808	0.792	0.789	0.810	0.783	0.801	0.815	0.745
506	Daytona / Gainesville	0.779	0.824	0.796	0.792	0.821	0.785	0.810	0.837	0.736	0.789	0.801	0.810	0.801	0.793	0.813	0.790	0.809	0.817	0.799	0.799	0.775	0.794	0.830	0.811	0.807	0.832	0.799	0.821	0.839	0.755
521	Diversified Dental - Las Vegas	0.903	0.883	0.893	0.891	0.916	0.890	0.913	0.916	0.841	0.860	0.879	0.911	0.912	0.918	0.937	0.916	0.928	0.944	0.942	0.947	0.937	0.943	0.931	0.939	0.937	0.954	0.936	0.951	0.954	0.897
522	Mercare Dental - Reno	0.932	0.924	0.932	0.925	0.968	0.920	0.957	0.958	0.844	0.898	0.922	0.952	0.942	0.936	0.969	0.932	0.961	0.981	0.975	0.987	0.964	0.981	0.975	0.976	0.971	1.009	0.966	0.998	1.008	0.898
524	Premier - Minnesota	0.876	0.882	0.878	0.874	0.904	0.870	0.896	0.907	0.817	0.855	0.872	0.895	0.889	0.886	0.908	0.884	0.901	0.914	0.907	0.911	0.894	0.905	0.914	0.911	0.907	0.931	0.903	0.923	0.932	0.859
526	Dental Options Pricing - Oregon	0.867	0.890	0.879	0.874	0.911	0.868	0.900	0.915	0.802	0.851	0.872	0.897	0.884	0.879	0.906	0.876	0.898	0.916	0.902	0.909	0.887	0.899	0.917	0.912	0.907	0.938	0.902	0.927	0.937	0.841
527	Rental Network - Hawaii	0.825	0.865	0.844	0.839	0.877	0.832	0.865	0.884	0.767	0.823	0.841	0.861	0.845	0.835	0.859	0.832	0.855	0.869	0.852	0.858	0.832	0.846	0.879	0.865	0.860	0.893	0.853	0.881	0.892	0.795
528	Diversified Dental - Reno	0.849	0.854	0.850	0.846	0.881	0.843	0.874	0.886	0.783	0.818	0.839	0.872	0.866	0.868	0.890	0.865	0.882	0.898	0.894	0.903	0.883	0.891	0.895	0.894	0.890	0.919	0.887	0.912	0.919	0.835
549	Maine	0.918	0.934	0.929	0.922	0.965	0.916	0.953	0.964	0.840	0.898	0.920	0.948	0.934	0.927	0.958	0.922	0.950	0.971	0.961	0.969	0.945	0.961	0.970	0.965	0.960	1.000	0.953	0.988	0.999	0.885
550	North Dakota	0.835	0.907	0.867	0.860	0.905	0.850	0.888	0.921	0.774	0.856	0.872	0.885	0.864	0.848	0.879	0.844	0.874	0.886	0.863	0.868	0.832	0.853	0.907	0.883	0.877	0.917	0.866	0.900	0.919	0.797
551	Nevada	0.866	0.859	0.863	0.860	0.883	0.859	0.879	0.885	0.814	0.834	0.852	0.878	0.877	0.882	0.897	0.881	0.892	0.901	0.898	0.902	0.892	0.896	0.897	0.899	0.897	0.912	0.895	0.908	0.912	0.860
553	Idaho	0.818	0.839	0.825	0.822	0.846	0.816	0.838	0.855	0.772	0.812	0.826	0.838	0.834	0.829	0.848	0.827	0.842	0.852	0.840	0.841	0.823	0.839	0.856	0.846	0.843	0.864	0.838	0.855	0.869	0.800
554	Vermont	0.846	0.908	0.874	0.867	0.910	0.857	0.894	0.924	0.784	0.862	0.878	0.892	0.872	0.857	0.886	0.852	0.882	0.894	0.872	0.877	0.843	0.864	0.913	0.890	0.884	0.923	0.874	0.908	0.925	0.808
555	New Hampshire	0.828	0.878	0.851	0.845	0.884	0.836	0.869	0.894	0.771	0.838	0.853	0.867	0.851	0.839	0.864	0.835	0.861	0.871	0.853	0.858	0.828	0.846	0.888	0.868	0.863	0.898	0.854	0.884	0.899	0.796
556	Delaware	0.813	0.852	0.831	0.826	0.860	0.819	0.848	0.869	0.759	0.818	0.830	0.846	0.833	0.824	0.847	0.821	0.864	0.853	0.838	0.842	0.818	0.833	0.866	0.850	0.846	0.875	0.839	0.864	0.877	0.787
557	Washington		0.877																					0.902							
558	Oregon	0.843	0.878	0.860	0.855	0.893	0.848	0.881	0.899	0.781	0.836	0.856	0.877	0.862	0.855	0.881	0.852	0.876	0.891	0.875	0.881	0.857	0.870	0.897	0.887	0.882	0.914	0.875	0.903	0.913	0.814
559	North Carolina	0.802	0.858	0.827	0.821	0.861	0.812	0.846	0.873	0.745	0.816	0.830	0.844	0.826	0.813	0.839	0.809	0.835	0.846	0.827	0.831	0.800	0.819	0.865	0.843	0.837	0.873	0.828	0.859	0.875	0.768
560	West Virginia	0.812	0.853	0.828	0.823	0.854	0.815	0.841	0.867	0.765	0.820	0.833	0.841	0.834	0.825	0.846	0.822	0.842	0.851	0.833	0.833	0.809	0.830	0.863	0.844	0.840	0.866	0.832	0.855	0.873	0.786
561	Mississippi	0.785	0.859	0.804	0.799	0.834	0.790	0.819	0.849	0.733	0.798	0.811	0.819	0.809	0.788	0.823	0.794	0.817	0.829	0.807	0.807	0.779	0.803	0.842	0.820	0.815	0.846	0.806	0.832	0.854	0.754
562	Arkansas	0.819	0.850	0.830	0.826	0.856	0.819	0.845	0.867	0.768	0.820	0.834	0.844	0.838	0.830	0.852	0.827	0.846	0.857	0.841	0.841	0.819	0.839	0.865	0.850	0.846	0.872	0.839	0.861	0.878	0.794
563	South Carolina	0.817	0.879	0.845	0.838	0.879	0.829	0.864	0.893	0.759	0.833	0.848	0.861	0.843	0.829	0.856	0.825	0.852	0.864	0.843	0.847	0.815	0.834	0.883	0.860	0.855	0.892	0.845	0.877	0.893	0.782
564	Rhode Island	0.812	0.830	0.820	0.817	0.843	0.812	0.835	0.849	0.763	0.803	0.817	0.834	0.827	0.823	0.840	0.821	0.837	0.845	0.835	0.839	0.821	0.832	0.852	0.843	0.839	0.861	0.834	0.853	0.862	0.794
565	Hawaii	0.829	0.863	0.845	0.841	0.871	0.836	0.861	0.880	0.783	0.825	0.840	0.859	0.844	0.837	0.855	0.834	0.851	0.862	0.849	0.855	0.834	0.843	0.870	0.859	0.855	0.882	0.850	0.873	0.881	0.807
566	Pittsburgh	0.776	0.797	0.783	0.780	0.801	0.776	0.794	0.810	0.741	0.774	0.784	0.794	0.791	0.788	0.801	0.786	0.798	0.804	0.794	0.794	0.791	0.811	0.799	0.797	0.814	0.792	0.807	0.818	0.762	
567	Philadelphia	0.797	0.824	0.809	0.805	0.832	0.800	0.824	0.840	0.753	0.794	0.807	0.822	0.815	0.809	0.825	0.807	0.822	0.830	0.819	0.822	0.804	0.814	0.839	0.827	0.824	0.846	0.819	0.838	0.847	0.781
568	Alabama	0.805	0.868	0.819	0.815	0.844	0.808	0.833	0.857	0.759	0.811	0.824	0.833	0.826	0.818	0.838	0.815	0.834	0.843	0.826	0.826	0.803	0.823	0.854	0.836	0.832	0.858	0.825	0.847	0.864	0.781
569	Utah	0.797	0.841	0.814	0.810	0.838	0.803	0.827	0.853	0.757	0.808	0.819	0.827	0.819	0.811	0.829	0.808	0.826	0.833	0.816	0.815	0.793	0.811	0.847	0.827	0.832	0.848	0.816	0.837	0.854	0.775
570	Iowa	0.816	0.870	0.840	0.834	0.874	0.825	0.859	0.886	0.758	0.827	0.843	0.857	0.840	0.827	0.854	0.823	0.850	0.861	0.842	0.846	0.816	0.834	0.878	0.858	0.852	0.888	0.843	0.873	0.889	0.782
571	Massachusetts	0.814	0.854	0.832	0.827	0.860	0.820	0.848	0.870	0.763	0.818	0.832	0.847	0.835	0.826	0.847	0.823	0.844	0.853	0.838	0.842	0.818	0.832	0.866	0.850	0.846	0.875	0.839	0.863	0.876	0.789
572	Oklahoma	0.804	0.825	0.814	0.810	0.836	0.806	0.828	0.843	0.758	0.796	0.809	0.827	0.820	0.817	0.833	0.815	0.830	0.837	0.828	0.831	0.814	0.823	0.845	0.835	0.832	0.853	0.828	0.845	0.854	0.789
573	Louisiana	0.769	0.856	0.794	0.789	0.824	0.779	0.809	0.844	0.721	0.789	0.802	0.809	0.797	0.785	0.809	0.781	0.804	0.815	0.791	0.791	0.761	0.784	0.832	0.806	0.801	0.833	0.792	0.819	0.841	0.739
574	New Mexico	0.849	0.881	0.865	0.860	0.896	0.854	0.885	0.903	0.791	0.840	0.859	0.881	0.868	0.887	0.860	0.882	0.895	0.881	0.887	0.864	0.875	0.901	0.891	0.887	0.917	0.881	0.906	0.916	0.825	
575	Texas	0.814	0.852	0.831	0.826	0.857	0.820	0.847	0.868	0.765	0.815	0.829	0.845	0.834	0.828	0.847	0.824	0.844	0.852	0.838	0.842	0.819	0.831	0.864	0.849	0.846	0.872				

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	0.756	0.763	0.766	0.778	0.773	0.792	0.770	0.790	0.794	0.771	0.765	0.734	0.749	0.820	0.788	0.784	0.812	0.774	0.797	0.829	0.732	0.796	0.802	0.800	0.706	0.699	0.719	0.696	0.714	0.722
502	Broward County / Palm Beach	0.778	0.787	0.788	0.792	0.791	0.807	0.788	0.804	0.808	0.791	0.787	0.762	0.775	0.827	0.803	0.800	0.823	0.792	0.812	0.836	0.754	0.806	0.814	0.814	0.719	0.717	0.736	0.714	0.729	0.741
503	Tampa	0.786	0.795	0.797	0.799	0.798	0.815	0.795	0.812	0.816	0.799	0.795	0.770	0.784	0.834	0.811	0.807	0.831	0.799	0.819	0.844	0.761	0.813	0.821	0.821	0.725	0.722	0.742	0.720	0.735	0.747
504	Orlando	0.786	0.795	0.798	0.799	0.798	0.814	0.795	0.811	0.815	0.800	0.796	0.772	0.786	0.832	0.810	0.807	0.829	0.800	0.819	0.841	0.763	0.812	0.820	0.820	0.726	0.724	0.744	0.722	0.736	0.748
505	Jacksonville	0.789	0.798	0.800	0.803	0.800	0.818	0.797	0.815	0.820	0.803	0.799	0.773	0.787	0.838	0.814	0.811	0.835	0.803	0.823	0.848	0.763	0.816	0.824	0.825	0.726	0.723	0.744	0.721	0.737	0.748
506	Daytona / Gainesville	0.808	0.819	0.820	0.826	0.821	0.842	0.817	0.839	0.844	0.823	0.817	0.786	0.804	0.866	0.838	0.833	0.862	0.823	0.848	0.878	0.777	0.842	0.851	0.850	0.743	0.737	0.760	0.734	0.753	0.764
521	Diversified Dental - Las Vegas	0.914	0.929	0.949	0.928	0.932	0.952	0.930	0.943	0.958	0.954	0.955	0.941	0.946	0.951	0.954	0.951	0.970	0.949	0.965	0.972	0.908	0.933	0.946	0.965	0.805	0.816	0.841	0.814	0.827	0.847
522	Mercare Dental - Reno	0.949	0.972	0.993	0.993	0.977	1.012	0.971	1.005	1.022	1.008	1.008	0.971	0.986	1.031	1.017	1.010	1.054	1.000	1.038	1.056	0.928	1.002	1.021	1.037	0.828	0.821	0.855	0.817	0.845	0.864
524	Premier - Minnesota	0.895	0.907	0.922	0.916	0.912	0.935	0.908	0.928	0.941	0.928	0.925	0.901	0.913	0.947	0.935	0.931	0.958	0.925	0.948	0.965	0.877	0.926	0.937	0.948	0.800	0.802	0.828	0.799	0.817	0.834
526	Dental Options Pricing - Oregon	0.889	0.907	0.923	0.926	0.921	0.951	0.917	0.944	0.959	0.939	0.937	0.903	0.913	0.972	0.954	0.948	0.984	0.939	0.969	0.992	0.875	0.941	0.957	0.969	0.788	0.785	0.815	0.782	0.805	0.822
527	Rental Network - Hawaii	0.850	0.867	0.876	0.892	0.884	0.912	0.880	0.908	0.919	0.895	0.892	0.852	0.863	0.942	0.914	0.908	0.947	0.897	0.930	0.958	0.835	0.911	0.924	0.930	0.762	0.755	0.784	0.751	0.775	0.791
528	Diversified Dental - Reno	0.869	0.888	0.909	0.895	0.898	0.922	0.895	0.915	0.929	0.920	0.923	0.895	0.901	0.934	0.924	0.920	0.952	0.914	0.942	0.959	0.860	0.907	0.923	0.942	0.761	0.764	0.790	0.762	0.779	0.797
549	Maine	0.941	0.962	0.982	0.986	0.974	1.009	0.969	1.002	1.019	1.001	0.997	0.959	0.973	1.033	1.013	1.006	1.052	0.996	1.035	1.059	0.922	1.001	1.018	1.034	0.828	0.820	0.854	0.816	0.844	0.863
550	North Dakota	0.876	0.890	0.898	0.917	0.906	0.940	0.900	0.936	0.947	0.912	0.905	0.853	0.875	0.981	0.939	0.932	0.980	0.917	0.957	0.998	0.840	0.943	0.957	0.958	0.790	0.775	0.807	0.771	0.800	0.814
551	Nevada	0.879	0.894	0.906	0.894	0.900	0.915	0.898	0.911	0.919	0.913	0.914	0.898	0.902	0.920	0.916	0.914	0.931	0.910	0.925	0.935	0.874	0.900	0.914	0.925	0.782	0.793	0.815	0.791	0.803	0.821
553	Idaho	0.839	0.849	0.855	0.852	0.848	0.868	0.845	0.863	0.871	0.856	0.852	0.829	0.844	0.882	0.865	0.861	0.884	0.854	0.874	0.895	0.814	0.863	0.871	0.876	0.769	0.767	0.788	0.764	0.781	0.793
554	Vermont	0.883	0.897	0.905	0.924	0.911	0.945	0.906	0.941	0.951	0.919	0.911	0.862	0.884	0.984	0.944	0.937	0.983	0.922	0.961	1.000	0.848	0.947	0.961	0.962	0.797	0.783	0.815	0.778	0.808	0.822
555	New Hampshire	0.861	0.875	0.882	0.896	0.886	0.915	0.881	0.911	0.920	0.893	0.887	0.844	0.863	0.949	0.914	0.908	0.948	0.895	0.929	0.963	0.830	0.916	0.929	0.930	0.777	0.766	0.796	0.762	0.789	0.803
556	Delaware	0.842	0.854	0.862	0.871	0.864	0.889	0.859	0.886	0.894	0.873	0.866	0.830	0.847	0.916	0.889	0.884	0.918	0.873	0.909	0.920	0.963	0.816	0.920	0.903	0.759	0.753	0.780	0.749	0.772	0.786
557	Washington																														
558	Oregon	0.867	0.886	0.898	0.908	0.903	0.932	0.898	0.927	0.939	0.916	0.913	0.875	0.886	0.958	0.934	0.929	0.966	0.918	0.950	0.976	0.852	0.926	0.941	0.950	0.773	0.768	0.796	0.764	0.788	0.804
559	North Carolina	0.837	0.850	0.857	0.873	0.862	0.892	0.857	0.889	0.898	0.869	0.862	0.817	0.837	0.928	0.892	0.885	0.927	0.872	0.907	0.943	0.804	0.894	0.907	0.908	0.755	0.743	0.772	0.738	0.766	0.779
560	West Virginia	0.841	0.852	0.854	0.859	0.852	0.875	0.848	0.871	0.878	0.856	0.850	0.818	0.838	0.899	0.871	0.866	0.896	0.856	0.881	0.912	0.806	0.875	0.884	0.884	0.771	0.764	0.788	0.761	0.782	0.794
561	Mississippi	0.818	0.829	0.831	0.839	0.829	0.856	0.824	0.851	0.859	0.833	0.827	0.790	0.813	0.884	0.851	0.845	0.881	0.833	0.863	0.898	0.778	0.858	0.866	0.866	0.746	0.736	0.762	0.732	0.756	0.767
562	Arkansas	0.845	0.855	0.860	0.862	0.854	0.878	0.851	0.873	0.881	0.862	0.856	0.827	0.846	0.898	0.874	0.869	0.899	0.860	0.885	0.912	0.812	0.876	0.884	0.887	0.772	0.766	0.790	0.763	0.783	0.795
563	South Carolina	0.853	0.867	0.874	0.891	0.881	0.912	0.876	0.908	0.918	0.887	0.880	0.834	0.854	0.949	0.911	0.905	0.948	0.891	0.927	0.965	0.821	0.914	0.927	0.928	0.770	0.758	0.788	0.754	0.781	0.795
564	Rhode Island	0.833	0.845	0.852	0.854	0.850	0.869	0.847	0.866	0.873	0.858	0.855	0.829	0.841	0.887	0.869	0.865	0.891	0.858	0.879	0.899	0.814	0.865	0.876	0.880	0.753	0.752	0.776	0.750	0.767	0.782
565	Hawaii	0.848	0.860	0.869	0.879	0.877	0.897	0.873	0.893	0.903	0.885	0.883	0.852	0.859	0.920	0.899	0.894	0.925	0.886	0.912	0.935	0.839	0.895	0.905	0.912	0.775	0.773	0.796	0.770	0.788	0.801
566	Pittsburgh	0.795	0.804	0.807	0.806	0.805	0.819	0.802	0.816	0.820	0.808	0.805	0.785	0.797	0.833	0.816	0.813	0.832	0.807	0.823	0.842	0.775	0.816	0.824	0.825	0.735	0.735	0.754	0.733	0.746	0.758
567	Philadelphia	0.820	0.830	0.837	0.841	0.838	0.856	0.835	0.853	0.860	0.844	0.841	0.814	0.825	0.876	0.856	0.852	0.878	0.845	0.866	0.887	0.803	0.854	0.864	0.867	0.745	0.744	0.767	0.741	0.759	0.772
568	Alabama	0.833	0.843	0.846	0.850	0.843	0.866	0.840	0.862	0.868	0.848	0.842	0.812	0.831	0.888	0.862	0.857	0.886	0.847	0.872	0.901	0.800	0.865	0.874	0.874	0.763	0.758	0.781	0.754	0.774	0.786
569	Utah	0.826	0.835	0.836	0.843	0.838	0.857	0.834	0.855	0.860	0.839	0.833	0.803	0.821	0.882	0.853	0.849	0.877	0.839	0.863	0.892	0.796	0.859	0.866	0.865	0.762	0.757	0.780	0.754	0.773	0.784
570	Iowa	0.850	0.863	0.871	0.886	0.876	0.906	0.871	0.902	0.912	0.883	0.876	0.832	0.852	0.940	0.905	0.899	0.940	0.886	0.921	0.956	0.818	0.907	0.920	0.922	0.766	0.755	0.785	0.751	0.778	0.791
571	Massachusetts	0.843	0.855	0.862	0.871	0.865	0.889	0.861	0.885	0.893	0.871	0.866	0.831	0.847	0.916	0.888	0.883	0.916	0.873	0.901	0.929	0.818	0.888	0.900	0.902	0.762	0.756	0.783	0.753	0.775	0.789
572	Oklahoma	0.825	0.837	0.844	0.845	0.844	0.869	0.841	0.859	0.865	0.851	0.848	0.823	0.834	0.879	0.862	0.858	0.882	0.851	0.871	0.891	0.809	0.857	0.868	0.872	0.747	0.748	0.770	0.745	0.761	0.776
573	Louisiana	0.806	0.817	0.818	0.828	0.820	0.847	0.815	0.842	0.850	0.821	0.814	0.775	0.798	0.878	0.841	0.836	0.872	0.823	0.853	0.892	0.766	0.849	0.858	0.856	0.737	0.726	0.752	0.723	0.746	0.757
574	New Mexico	0.873	0.891	0.902	0.910	0.907	0.933	0.903	0.929	0.940	0.919	0.917	0.882	0.891	0.958	0.936	0.965	0.921	0.950	0.975	0.860	0.926	0.942	0.950	0.779	0.776	0.804	0.773	0.795	0.811	
575	Texas	0.841	0.853	0.860	0.867	0.864	0.886	0.860	0.883	0.890	0.869	0.865	0.833	0.846	0.911	0.885	0.881	0.911	0.871	0.897	0.923	0.820	0.883	0.895	0.898	0.761	0.758				



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	0.711	0.713	0.693	0.709	0.736	0.720	0.716	0.743	0.710	0.733	0.745	0.663	0.712	0.723	0.733	0.647	0.647	0.666	0.644	0.660	0.668	0.659	0.662	0.673	0.658	0.655	0.680	0.646	0.667	0.691	
502	Broward County / Palm Beach	0.734	0.738	0.720	0.733	0.745	0.738	0.735	0.760	0.731	0.752	0.761	0.686	0.725	0.735	0.751	0.665	0.667	0.685	0.665	0.678	0.687	0.683	0.688	0.688	0.679	0.677	0.700	0.670	0.690	0.709	
503	Tampa	0.741	0.745	0.727	0.741	0.751	0.744	0.741	0.766	0.737	0.759	0.768	0.692	0.731	0.742	0.758	0.668	0.671	0.688	0.669	0.682	0.691	0.687	0.692	0.691	0.683	0.680	0.703	0.673	0.693	0.712	
504	Orlando	0.743	0.748	0.730	0.743	0.751	0.745	0.742	0.767	0.738	0.760	0.768	0.695	0.731	0.742	0.759	0.670	0.674	0.691	0.672	0.685	0.694	0.691	0.697	0.692	0.686	0.683	0.706	0.677	0.697	0.714	
505	Jacksonville	0.743	0.747	0.729	0.743	0.753	0.746	0.742	0.769	0.738	0.761	0.770	0.693	0.732	0.743	0.760	0.668	0.672	0.690	0.670	0.683	0.692	0.688	0.693	0.692	0.684	0.681	0.704	0.674	0.694	0.713	
506	Daytona / Gainesville	0.757	0.761	0.740	0.758	0.773	0.762	0.758	0.788	0.753	0.779	0.790	0.702	0.750	0.762	0.778	0.676	0.679	0.698	0.676	0.692	0.701	0.694	0.699	0.703	0.691	0.688	0.713	0.679	0.701	0.725	
521	Diversified Dental - Las Vegas	0.858	0.871	0.857	0.863	0.830	0.843	0.841	0.868	0.841	0.866	0.868	0.790	0.808	0.827	0.865	0.738	0.753	0.777	0.751	0.763	0.782	0.792	0.804	0.762	0.775	0.773	0.797	0.771	0.794	0.803	
522	Mastercare Dental - Reno	0.867	0.882	0.867	0.885	0.862	0.863	0.858	0.898	0.853	0.889	0.897	0.784	0.839	0.856	0.886	0.746	0.748	0.779	0.744	0.768	0.785	0.788	0.797	0.774	0.773	0.768	0.804	0.779	0.790	0.818	
524	Premier - Minnesota	0.836	0.845	0.829	0.842	0.829	0.832	0.828	0.858	0.825	0.852	0.859	0.770	0.807	0.822	0.850	0.734	0.740	0.765	0.738	0.754	0.769	0.771	0.780	0.758	0.760	0.757	0.784	0.751	0.775	0.793	
526	Dental Options Pricing - Oregon	0.820	0.833	0.815	0.829	0.823	0.820	0.815	0.852	0.811	0.843	0.851	0.747	0.796	0.813	0.841	0.709	0.714	0.741	0.711	0.731	0.746	0.744	0.753	0.740	0.735	0.732	0.763	0.723	0.750	0.774	
527	Rental Network - Hawaii	0.783	0.795	0.776	0.792	0.798	0.790	0.785	0.821	0.779	0.810	0.819	0.715	0.771	0.786	0.807	0.681	0.681	0.708	0.678	0.699	0.712	0.707	0.715	0.710	0.701	0.697	0.730	0.687	0.715	0.742	
528	Diversified Dental - Reno	0.800	0.814	0.796	0.805	0.792	0.793	0.790	0.823	0.787	0.817	0.823	0.731	0.766	0.784	0.816	0.688	0.695	0.720	0.693	0.708	0.725	0.729	0.740	0.714	0.715	0.712	0.743	0.707	0.735	0.752	
549	Maine	0.860	0.875	0.857	0.875	0.864	0.861	0.855	0.897	0.850	0.886	0.895	0.780	0.838	0.855	0.883	0.739	0.741	0.772	0.737	0.761	0.778	0.775	0.784	0.770	0.766	0.761	0.796	0.750	0.781	0.809	
550	North Dakota	0.800	0.806	0.781	0.806	0.833	0.813	0.807	0.851	0.798	0.835	0.850	0.725	0.802	0.816	0.833	0.703	0.700	0.728	0.696	0.721	0.731	0.717	0.723	0.740	0.718	0.713	0.749	0.698	0.729	0.766	
551	Nevada	0.829	0.839	0.827	0.833	0.808	0.817	0.814	0.841	0.814	0.838	0.842	0.766	0.785	0.804	0.837	0.717	0.732	0.752	0.730	0.741	0.757	0.767	0.778	0.742	0.750	0.747	0.773	0.745	0.769	0.779	
553	Idaho	0.792	0.798	0.780	0.794	0.794	0.790	0.787	0.814	0.784	0.807	0.815	0.739	0.774	0.786	0.806	0.711	0.717	0.738	0.715	0.730	0.740	0.739	0.744	0.735	0.732	0.730	0.752	0.723	0.743	0.761	
554	Vermont	0.809	0.815	0.791	0.816	0.838	0.821	0.815	0.857	0.806	0.842	0.857	0.735	0.808	0.822	0.840	0.712	0.709	0.737	0.705	0.730	0.741	0.729	0.735	0.747	0.727	0.722	0.759	0.708	0.739	0.775	
555	New Hampshire	0.793	0.799	0.778	0.800	0.815	0.802	0.796	0.834	0.789	0.834	0.822	0.834	0.724	0.787	0.801	0.820	0.700	0.698	0.725	0.695	0.718	0.729	0.721	0.727	0.731	0.717	0.712	0.746	0.700	0.729	0.760
556	Delaware	0.780	0.786	0.767	0.786	0.793	0.784	0.779	0.814	0.774	0.824	0.814	0.714	0.768	0.782	0.802	0.688	0.688	0.712	0.685	0.705	0.719	0.712	0.727	0.715	0.705	0.701	0.732	0.691	0.718	0.744	
557	Washington					0.813																										
558	Oregon	0.799	0.811	0.793	0.808	0.809	0.802	0.797	0.835	0.792	0.825	0.834	0.727	0.781	0.798	0.823	0.693	0.697	0.722	0.694	0.714	0.727	0.722	0.731	0.725	0.716	0.712	0.744	0.702	0.730	0.756	
559	North Carolina	0.767	0.773	0.752	0.774	0.793	0.788	0.772	0.811	0.765	0.798	0.811	0.699	0.766	0.779	0.796	0.674	0.672	0.698	0.668	0.691	0.702	0.692	0.697	0.706	0.689	0.685	0.718	0.672	0.700	0.733	
560	West Virginia	0.787	0.791	0.770	0.790	0.802	0.791	0.787	0.819	0.782	0.809	0.820	0.729	0.779	0.791	0.808	0.702	0.705	0.725	0.702	0.719	0.728	0.722	0.727	0.729	0.718	0.715	0.741	0.705	0.728	0.753	
561	Mississippi	0.758	0.763	0.737	0.760	0.779	0.765	0.760	0.795	0.754	0.783	0.796	0.697	0.756	0.767	0.782	0.672	0.671	0.696	0.668	0.689	0.698	0.689	0.693	0.700	0.687	0.684	0.711	0.673	0.696	0.725	
562	Arkansas	0.791	0.797	0.775	0.794	0.801	0.793	0.789	0.819	0.784	0.811	0.821	0.733	0.779	0.791	0.809	0.703	0.707	0.730	0.704	0.722	0.732	0.728	0.733	0.729	0.723	0.720	0.744	0.711	0.732	0.756	
563	South Carolina	0.783	0.789	0.766	0.789	0.811	0.794	0.788	0.828	0.780	0.815	0.828	0.712	0.781	0.795	0.812	0.685	0.682	0.709	0.679	0.702	0.712	0.702	0.708	0.717	0.700	0.695	0.729	0.682	0.711	0.745	
564	Rhode Island	0.781	0.787	0.772	0.785	0.781	0.779	0.775	0.804	0.772	0.797	0.805	0.721	0.759	0.773	0.796	0.686	0.691	0.713	0.689	0.704	0.717	0.718	0.726	0.710	0.708	0.705	0.732	0.689	0.723	0.741	
565	Hawaii	0.796	0.805	0.789	0.801	0.805	0.800	0.796	0.825	0.792	0.817	0.824	0.739	0.781	0.795	0.815	0.700	0.706	0.729	0.704	0.720	0.734	0.732	0.739	0.728	0.724	0.721	0.750	0.714	0.740	0.759	
566	Pittsburgh	0.755	0.760	0.745	0.756	0.757	0.755	0.752	0.775	0.750	0.769	0.776	0.709	0.739	0.751	0.768	0.682	0.686	0.703	0.684	0.696	0.706	0.706	0.712	0.701	0.699	0.696	0.717	0.691	0.710	0.725	
567	Philadelphia	0.769	0.776	0.760	0.773	0.773	0.770	0.767	0.794	0.763	0.787	0.795	0.713	0.751	0.764	0.786	0.681	0.685	0.707	0.683	0.698	0.711	0.711	0.717	0.705	0.702	0.698	0.726	0.692	0.716	0.735	
568	Alabama	0.781	0.785	0.764	0.783	0.793	0.784	0.780	0.811	0.775	0.802	0.812	0.723	0.771	0.783	0.800	0.696	0.699	0.720	0.697	0.714	0.722	0.717	0.723	0.723	0.713	0.710	0.735	0.701	0.723	0.746	
569	Utah	0.776	0.780	0.759	0.776	0.792	0.782	0.778	0.806	0.773	0.797	0.807	0.723	0.769	0.781	0.796	0.702	0.702	0.722	0.699	0.715	0.725	0.719	0.724	0.725	0.715	0.712	0.738	0.703	0.726	0.749	
570	Iowa	0.781	0.787	0.765	0.787	0.805	0.790	0.785	0.824	0.777	0.811	0.824	0.711	0.777	0.791	0.809	0.683	0.681	0.708	0.678	0.700	0.711	0.702	0.708	0.715	0.699	0.694	0.728	0.682	0.710	0.742	
571	Massachusetts	0.782	0.789	0.770	0.787	0.795	0.787	0.782	0.816	0.777	0.806	0.816	0.718	0.770	0.784	0.804	0.691	0.692	0.717	0.689	0.709	0.721	0.716	0.722	0.719	0.710	0.706	0.737	0.696	0.723	0.749	
572	Oklahoma	0.775	0.781	0.766	0.778	0.775	0.773	0.769	0.798	0.766	0.791	0.798	0.716	0.752	0.767	0.790	0.679	0.685	0.706	0.683	0.697	0.710	0.711	0.719	0.703	0.702	0.699	0.725	0.693	0.716	0.733	
573	Louisiana	0.745	0.750	0.723	0.745	0.772	0.755	0.750	0.785	0.743	0.773	0.787	0.685	0.747	0.758	0.772	0.661	0.660	0.684	0.657	0.678	0.686	0.674	0.678	0.691	0.675	0.671	0.699	0.659	0.683	0.713	
574	New Mexico	0.808	0.819	0.801	0.815	0.814	0.809	0.804	0.841	0.800	0.831	0.840	0.737	0.786	0.803	0.829	0.698	0.704	0.728	0.701	0.719	0.733	0.731	0.740	0.729	0.722	0.718	0.750	0.710	0.738	0.761	
575	Texas	0.783	0.790	0.771	0.787	0.794	0.787	0.782	0.815	0.777	0.806	0.815	0.721	0.768	0.783	0.804	0.688	0.691	0.714	0.688	0.705	0.718	0.714	0.721	0.715	0.						

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	0.611	0.646	0.661	0.674	0.723	0.720	0.739	0.717	0.735	0.741	0.725	0.725	0.690	0.709	0.751	0.731	0.727	0.753	0.715	0.737	0.765	0.681	0.730	0.737	0.746	0.734	0.729	0.744	0.726	0.742
502	Broward County / Palm Beach	0.637	0.684	0.679	0.695	0.741	0.741	0.758	0.738	0.753	0.761	0.749	0.750	0.721	0.737	0.765	0.751	0.748	0.770	0.738	0.757	0.781	0.707	0.747	0.754	0.763	0.759	0.759	0.773	0.757	0.770
503	Tampa	0.640	0.687	0.682	0.698	0.745	0.745	0.762	0.742	0.757	0.762	0.754	0.755	0.726	0.743	0.768	0.755	0.752	0.774	0.743	0.761	0.785	0.711	0.751	0.758	0.768	0.764	0.764	0.779	0.762	0.776
504	Orlando	0.644	0.689	0.685	0.701	0.746	0.747	0.764	0.744	0.758	0.767	0.756	0.758	0.731	0.747	0.769	0.757	0.754	0.775	0.746	0.763	0.785	0.715	0.752	0.760	0.769	0.766	0.767	0.781	0.765	0.778
505	Jacksonville	0.640	0.689	0.684	0.699	0.746	0.747	0.765	0.744	0.759	0.768	0.756	0.757	0.728	0.746	0.771	0.757	0.754	0.777	0.745	0.764	0.788	0.711	0.752	0.761	0.770	0.767	0.766	0.782	0.764	0.779
506	Daytona / Gainesville	0.642	0.702	0.693	0.707	0.759	0.758	0.779	0.755	0.773	0.783	0.767	0.768	0.733	0.755	0.787	0.770	0.766	0.792	0.754	0.776	0.806	0.717	0.767	0.776	0.784	0.779	0.778	0.796	0.775	0.792
521	Diversified Dental - Las Vegas	0.725	0.750	0.759	0.796	0.851	0.864	0.886	0.862	0.875	0.893	0.899	0.907	0.889	0.895	0.875	0.885	0.883	0.907	0.880	0.902	0.911	0.836	0.854	0.872	0.904	0.906	0.915	0.933	0.913	0.924
522	Mercare Dental - Reno	0.709	0.784	0.768	0.798	0.873	0.877	0.911	0.872	0.901	0.923	0.918	0.929	0.891	0.912	0.908	0.909	0.903	0.944	0.891	0.925	0.953	0.830	0.882	0.902	0.932	0.927	0.930	0.961	0.926	0.953
524	Premier - Minnesota	0.708	0.756	0.753	0.780	0.837	0.842	0.866	0.839	0.858	0.872	0.869	0.875	0.847	0.861	0.864	0.863	0.859	0.887	0.851	0.875	0.895	0.806	0.843	0.857	0.881	0.878	0.880	0.901	0.877	0.894
526	Dental Options Pricing - Oregon	0.673	0.737	0.731	0.757	0.828	0.832	0.860	0.829	0.852	0.869	0.860	0.868	0.832	0.848	0.863	0.858	0.853	0.888	0.841	0.871	0.896	0.787	0.835	0.852	0.877	0.868	0.870	0.897	0.867	0.888
527	Rental Network - Hawaii	0.641	0.712	0.700	0.722	0.793	0.793	0.820	0.789	0.813	0.829	0.814	0.822	0.781	0.799	0.827	0.816	0.811	0.846	0.798	0.827	0.855	0.747	0.801	0.815	0.834	0.823	0.821	0.844	0.818	0.839
528	Diversified Dental - Reno	0.663	0.707	0.707	0.739	0.801	0.811	0.837	0.808	0.826	0.845	0.845	0.854	0.824	0.835	0.833	0.835	0.831	0.864	0.824	0.853	0.870	0.772	0.806	0.825	0.857	0.854	0.861	0.883	0.859	0.875
549	Maine	0.698	0.774	0.761	0.789	0.866	0.869	0.903	0.865	0.893	0.914	0.904	0.915	0.872	0.893	0.903	0.900	0.894	0.934	0.881	0.914	0.943	0.820	0.876	0.894	0.921	0.913	0.914	0.944	0.910	0.936
550	North Dakota	0.648	0.745	0.724	0.739	0.816	0.811	0.842	0.806	0.836	0.849	0.825	0.831	0.777	0.804	0.859	0.834	0.827	0.868	0.808	0.843	0.884	0.751	0.829	0.840	0.854	0.838	0.832	0.861	0.828	0.856
551	Nevada	0.703	0.728	0.738	0.772	0.824	0.835	0.855	0.833	0.845	0.861	0.863	0.870	0.851	0.857	0.847	0.854	0.851	0.873	0.848	0.867	0.877	0.808	0.827	0.843	0.869	0.870	0.878	0.892	0.877	0.888
553	Idaho	0.685	0.732	0.729	0.748	0.794	0.797	0.835	0.811	0.821	0.812	0.814	0.817	0.786	0.804	0.819	0.810	0.807	0.830	0.798	0.818	0.841	0.762	0.800	0.811	0.824	0.822	0.822	0.840	0.820	0.835
554	Vermont	0.659	0.753	0.732	0.749	0.824	0.819	0.850	0.814	0.844	0.857	0.835	0.840	0.789	0.816	0.865	0.842	0.836	0.875	0.818	0.850	0.890	0.762	0.837	0.847	0.862	0.847	0.842	0.869	0.837	0.865
555	New Hampshire	0.654	0.737	0.719	0.738	0.807	0.803	0.831	0.799	0.825	0.838	0.820	0.825	0.780	0.803	0.843	0.824	0.819	0.855	0.803	0.833	0.868	0.753	0.818	0.828	0.843	0.831	0.827	0.852	0.824	0.848
556	Delaware	0.648	0.718	0.705	0.725	0.788	0.787	0.813	0.784	0.806	0.816	0.805	0.810	0.771	0.791	0.821	0.807	0.813	0.834	0.800	0.816	0.845	0.743	0.798	0.808	0.824	0.815	0.814	0.835	0.810	0.832
557	Washington															0.851															
558	Oregon	0.653	0.723	0.715	0.737	0.810	0.812	0.840	0.808	0.832	0.849	0.836	0.844	0.804	0.821	0.846	0.837	0.832	0.867	0.819	0.849	0.875	0.765	0.818	0.834	0.855	0.844	0.845	0.870	0.841	0.864
559	North Carolina	0.626	0.713	0.693	0.709	0.779	0.774	0.803	0.770	0.797	0.809	0.790	0.795	0.748	0.773	0.815	0.795	0.790	0.826	0.773	0.804	0.840	0.723	0.790	0.800	0.814	0.801	0.797	0.822	0.793	0.818
560	West Virginia	0.667	0.731	0.720	0.735	0.788	0.787	0.809	0.784	0.804	0.814	0.798	0.799	0.763	0.787	0.817	0.800	0.796	0.823	0.784	0.806	0.838	0.745	0.797	0.806	0.815	0.811	0.809	0.829	0.806	0.825
561	Mississippi	0.631	0.705	0.690	0.704	0.781	0.758	0.783	0.754	0.778	0.788	0.769	0.769	0.728	0.756	0.793	0.772	0.768	0.799	0.753	0.779	0.815	0.710	0.770	0.780	0.788	0.800	0.779	0.802	0.776	0.797
562	Arkansas	0.671	0.730	0.721	0.739	0.790	0.791	0.813	0.788	0.808	0.818	0.805	0.806	0.773	0.796	0.818	0.805	0.801	0.828	0.790	0.812	0.841	0.750	0.798	0.809	0.820	0.817	0.815	0.836	0.812	0.830
563	South Carolina	0.635	0.723	0.704	0.720	0.792	0.787	0.816	0.783	0.810	0.823	0.802	0.808	0.759	0.784	0.830	0.809	0.803	0.840	0.786	0.817	0.854	0.734	0.803	0.813	0.827	0.814	0.810	0.835	0.806	0.831
564	Rhode Island	0.659	0.709	0.703	0.728	0.781	0.783	0.805	0.781	0.798	0.810	0.803	0.808	0.780	0.794	0.806	0.801	0.798	0.822	0.789	0.810	0.830	0.750	0.787	0.798	0.815	0.811	0.813	0.829	0.811	0.826
565	Hawaii	0.669	0.719	0.719	0.745	0.803	0.804	0.826	0.802	0.819	0.834	0.822	0.827	0.797	0.809	0.831	0.824	0.820	0.848	0.810	0.834	0.854	0.768	0.808	0.820	0.838	0.827	0.825	0.843	0.823	0.839
566	Pittsburgh	0.661	0.699	0.695	0.714	0.755	0.756	0.772	0.754	0.767	0.775	0.768	0.770	0.747	0.761	0.774	0.767	0.764	0.783	0.757	0.773	0.792	0.729	0.760	0.767	0.778	0.777	0.778	0.790	0.777	0.788
567	Philadelphia	0.653	0.702	0.697	0.721	0.774	0.776	0.796	0.773	0.790	0.801	0.792	0.798	0.768	0.782	0.800	0.792	0.788	0.813	0.779	0.801	0.822	0.741	0.780	0.791	0.807	0.801	0.801	0.816	0.799	0.813
568	Alabama	0.663	0.723	0.714	0.729	0.803	0.781	0.802	0.778	0.797	0.806	0.792	0.793	0.759	0.782	0.809	0.793	0.790	0.816	0.778	0.800	0.829	0.740	0.789	0.799	0.808	0.821	0.802	0.822	0.800	0.818
569	Utah	0.668	0.726	0.716	0.732	0.783	0.781	0.801	0.778	0.796	0.805	0.790	0.791	0.757	0.788	0.810	0.793	0.789	0.815	0.777	0.799	0.828	0.742	0.790	0.798	0.807	0.802	0.800	0.817	0.797	0.813
570	Iowa	0.636	0.721	0.702	0.719	0.788	0.785	0.813	0.780	0.807	0.820	0.801	0.806	0.761	0.785	0.825	0.806	0.801	0.837	0.785	0.815	0.850	0.733	0.799	0.810	0.824	0.812	0.809	0.834	0.805	0.830
571	Massachusetts	0.653	0.720	0.709	0.730	0.792	0.791	0.816	0.788	0.809	0.821	0.808	0.813	0.775	0.794	0.824	0.810	0.806	0.836	0.793	0.819	0.847	0.748	0.801	0.811	0.827	0.818	0.817	0.837	0.814	0.833
572	Oklahoma	0.654	0.699	0.697	0.721	0.773	0.776	0.797	0.774	0.790	0.801	0.795	0.803	0.773	0.786	0.798	0.793	0.790	0.813	0.782	0.802	0.821	0.744	0.779	0.790	0.807	0.803	0.805	0.821	0.803	0.818
573	Louisiana	0.617	0.693	0.679	0.691	0.771	0.747	0.771	0.743	0.766	0.776	0.755	0.755	0.711	0.739	0.784	0.760	0.756	0.787	0.740	0.766	0.804	0.696	0.760	0.769	0.776	0.785	0.765	0.788	0.761	0.783
574	New Mexico	0.663	0.725	0.719	0.744	0.814	0.817	0.843	0.813	0.835	0.852	0.840	0.848	0.812	0.827	0.847	0.841	0.836	0.868	0.824	0.852	0.776	0.773	0.821	0.836	0.858	0.849	0.851	0.873	0.848	0.868
575	Texas	0.654	0.712	0.706	0.728	0.787	0.788	0.811	0.785	0.804	0.816	0.804	0.809	0.775	0.791	0.817	0.806	0.802	0.830	0.791	0.815	0.840	0.747	0.795	0.806	0.822	0.8				

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	0.746	0.729	0.727	0.695	0.713	0.758	0.737	0.733	0.755	0.721	0.739	0.766	0.694	0.741	0.745	0.748	0.779	0.761	0.779	0.758	0.776	0.779	0.755	0.750	0.707	0.729	0.802	0.766	0.762	0.787	
502	Broward County / Palm Beach	0.775	0.760	0.760	0.733	0.751	0.782	0.765	0.762	0.781	0.753	0.768	0.792	0.725	0.765	0.772	0.774	0.790	0.780	0.796	0.778	0.793	0.796	0.778	0.774	0.740	0.759	0.812	0.785	0.782	0.803	
503	Tampa	0.781	0.766	0.766	0.739	0.758	0.787	0.770	0.767	0.786	0.758	0.774	0.798	0.730	0.770	0.772	0.779	0.793	0.784	0.800	0.782	0.798	0.801	0.783	0.745	0.765	0.815	0.789	0.786	0.807		
504	Orlando	0.783	0.770	0.770	0.744	0.762	0.788	0.773	0.770	0.788	0.762	0.776	0.799	0.735	0.772	0.779	0.781	0.793	0.785	0.800	0.783	0.798	0.801	0.785	0.782	0.750	0.768	0.814	0.790	0.787	0.807	
505	Jacksonville	0.785	0.770	0.770	0.742	0.762	0.789	0.773	0.771	0.790	0.761	0.777	0.802	0.732	0.773	0.780	0.783	0.795	0.787	0.804	0.784	0.801	0.805	0.787	0.783	0.748	0.768	0.818	0.792	0.789	0.811	
506	Daytona / Gainesville	0.799	0.781	0.781	0.747	0.772	0.805	0.786	0.782	0.805	0.771	0.789	0.820	0.737	0.787	0.794	0.796	0.812	0.801	0.822	0.798	0.818	0.823	0.801	0.796	0.754	0.778	0.839	0.808	0.804	0.830	
521	Diversified Dental - Las Vegas	0.940	0.938	0.942	0.927	0.936	0.924	0.932	0.929	0.946	0.927	0.940	0.950	0.892	0.909	0.922	0.942	0.921	0.928	0.947	0.926	0.938	0.953	0.948	0.949	0.929	0.938	0.942	0.944	0.941	0.960	
522	Mercare Dental - Reno	0.972	0.964	0.976	0.936	0.963	0.957	0.956	0.951	0.986	0.939	0.969	0.999	0.886	0.935	0.954	0.974	0.964	0.966	1.000	0.961	0.993	1.008	0.992	0.992	0.929	0.964	1.005	0.990	0.984	1.024	
524	Premier - Minnesota	0.906	0.898	0.901	0.876	0.892	0.900	0.896	0.893	0.915	0.885	0.903	0.923	0.849	0.884	0.894	0.909	0.905	0.903	0.925	0.900	0.919	0.930	0.916	0.913	0.879	0.897	0.931	0.917	0.913	0.938	
526	Dental Options Pricing - Oregon	0.905	0.890	0.896	0.861	0.881	0.898	0.892	0.887	0.916	0.877	0.900	0.925	0.828	0.874	0.889	0.904	0.917	0.909	0.938	0.905	0.930	0.944	0.922	0.920	0.871	0.891	0.950	0.929	0.923	0.956	
527	Rental Network - Hawaii	0.852	0.833	0.839	0.799	0.821	0.854	0.838	0.834	0.864	0.821	0.846	0.875	0.777	0.829	0.842	0.851	0.880	0.866	0.892	0.862	0.888	0.897	0.871	0.868	0.813	0.834	0.914	0.881	0.876	0.911	
528	Diversified Dental - Reno	0.890	0.885	0.894	0.864	0.878	0.881	0.879	0.876	0.903	0.869	0.892	0.910	0.826	0.858	0.874	0.896	0.890	0.889	0.913	0.886	0.905	0.918	0.908	0.911	0.872	0.886	0.919	0.906	0.902	0.932	
549	Maine	0.955	0.944	0.951	0.912	0.937	0.945	0.939	0.934	0.970	0.921	0.952	0.983	0.868	0.921	0.937	0.958	0.962	0.956	0.990	0.951	0.982	0.997	0.978	0.975	0.919	0.944	1.002	0.979	0.973	1.015	
550	North Dakota	0.867	0.842	0.846	0.792	0.823	0.877	0.851	0.845	0.882	0.827	0.858	0.889	0.775	0.851	0.860	0.868	0.907	0.885	0.918	0.880	0.914	0.922	0.886	0.878	0.857	0.810	0.949	0.901	0.894	0.937	
551	Nevada	0.896	0.892	0.896	0.881	0.889	0.890	0.891	0.889	0.902	0.884	0.896	0.907	0.854	0.873	0.886	0.898	0.890	0.894	0.909	0.892	0.905	0.912	0.906	0.906	0.885	0.893	0.911	0.906	0.903	0.919	
553	Idaho	0.844	0.831	0.831	0.806	0.826	0.843	0.832	0.829	0.848	0.821	0.836	0.860	0.790	0.828	0.836	0.842	0.844	0.839	0.858	0.836	0.853	0.860	0.845	0.841	0.809	0.829	0.867	0.848	0.844	0.866	
554	Vermont	0.875	0.852	0.856	0.805	0.836	0.885	0.860	0.855	0.890	0.837	0.866	0.906	0.787	0.860	0.869	0.877	0.911	0.892	0.923	0.887	0.920	0.927	0.893	0.886	0.817	0.851	0.952	0.907	0.900	0.942	
555	New Hampshire	0.857	0.837	0.841	0.796	0.823	0.865	0.843	0.838	0.870	0.823	0.849	0.884	0.779	0.842	0.851	0.858	0.885	0.870	0.898	0.866	0.895	0.902	0.872	0.866	0.806	0.836	0.923	0.883	0.878	0.914	
556	Delaware	0.840	0.824	0.827	0.789	0.812	0.845	0.828	0.824	0.851	0.813	0.834	0.863	0.772	0.824	0.834	0.841	0.865	0.849	0.874	0.845	0.875	0.852	0.848	0.807	0.823	0.893	0.862	0.857	0.888		
557	Washington						0.885																							0.935		
558	Oregon	0.878	0.860	0.866	0.828	0.849	0.876	0.865	0.860	0.890	0.848	0.872	0.900	0.800	0.851	0.866	0.877	0.900	0.889	0.917	0.884	0.911	0.922	0.897	0.894	0.841	0.861	0.935	0.906	0.901	0.936	
559	North Carolina	0.827	0.806	0.810	0.763	0.792	0.836	0.813	0.808	0.840	0.792	0.819	0.855	0.747	0.812	0.822	0.828	0.858	0.841	0.870	0.837	0.866	0.874	0.843	0.836	0.774	0.805	0.896	0.854	0.849	0.887	
560	West Virginia	0.833	0.814	0.814	0.780	0.806	0.837	0.818	0.814	0.838	0.802	0.822	0.854	0.768	0.819	0.827	0.829	0.842	0.832	0.854	0.828	0.850	0.855	0.833	0.828	0.784	0.811	0.870	0.840	0.835	0.862	
561	Mississippi	0.807	0.785	0.785	0.745	0.776	0.812	0.790	0.785	0.813	0.771	0.794	0.832	0.733	0.793	0.800	0.802	0.819	0.806	0.831	0.802	0.827	0.833	0.807	0.800	0.751	0.782	0.850	0.815	0.810	0.841	
562	Arkansas	0.840	0.824	0.824	0.792	0.818	0.841	0.826	0.822	0.845	0.811	0.830	0.860	0.777	0.825	0.832	0.837	0.844	0.836	0.859	0.833	0.853	0.861	0.841	0.836	0.796	0.821	0.871	0.845	0.841	0.867	
563	South Carolina	0.841	0.819	0.822	0.775	0.803	0.850	0.826	0.821	0.854	0.805	0.833	0.870	0.759	0.826	0.835	0.842	0.874	0.856	0.885	0.851	0.882	0.889	0.857	0.850	0.787	0.818	0.912	0.870	0.864	0.902	
564	Rhode Island	0.833	0.823	0.826	0.799	0.816	0.834	0.824	0.821	0.841	0.813	0.829	0.850	0.782	0.818	0.827	0.834	0.841	0.837	0.855	0.834	0.852	0.858	0.842	0.839	0.804	0.822	0.867	0.847	0.843	0.866	
565	Hawaii	0.849	0.835	0.840	0.809	0.824	0.851	0.839	0.835	0.859	0.826	0.846	0.867	0.792	0.832	0.841	0.850	0.875	0.862	0.881	0.859	0.878	0.885	0.867	0.865	0.823	0.837	0.900	0.874	0.870	0.897	
566	Pittsburgh	0.793	0.782	0.782	0.761	0.777	0.795	0.784	0.781	0.797	0.774	0.787	0.807	0.751	0.782	0.789	0.797	0.793	0.806	0.790	0.803	0.807	0.794	0.791	0.765	0.781	0.816	0.797	0.795	0.812		
567	Philadelphia	0.820	0.808	0.811	0.783	0.799	0.824	0.811	0.808	0.829	0.799	0.816	0.837	0.770	0.808	0.815	0.822	0.836	0.828	0.845	0.825	0.842	0.847	0.830	0.827	0.790	0.808	0.860	0.836	0.833	0.856	
568	Alabama	0.826	0.808	0.808	0.776	0.801	0.829	0.812	0.808	0.831	0.797	0.815	0.846	0.763	0.812	0.819	0.822	0.834	0.824	0.846	0.821	0.842	0.847	0.826	0.821	0.780	0.806	0.861	0.832	0.828	0.854	
569	Utah	0.820	0.802	0.801	0.769	0.792	0.827	0.807	0.803	0.826	0.792	0.810	0.840	0.761	0.809	0.816	0.817	0.836	0.824	0.842	0.821	0.840	0.843	0.822	0.816	0.776	0.800	0.861	0.829	0.825	0.851	
570	Iowa	0.839	0.819	0.823	0.777	0.805	0.846	0.826	0.821	0.852	0.805	0.832	0.867	0.760	0.824	0.833	0.841	0.867	0.852	0.881	0.847	0.877	0.884	0.855	0.848	0.787	0.818	0.905	0.866	0.860	0.897	
571	Massachusetts	0.841	0.825	0.828	0.791	0.813	0.847	0.830	0.826	0.852	0.814	0.835	0.864	0.776	0.827	0.836	0.843	0.863	0.852	0.875	0.849	0.872	0.878	0.854	0.849	0.800	0.824	0.895	0.863	0.858	0.889	
572	Oklahoma	0.824	0.814	0.817	0.792	0.806	0.826	0.816	0.813	0.832	0.805	0.821	0.840	0.775	0.809	0.818	0.826	0.833	0.829	0.846	0.826	0.843	0.848	0.833	0.831	0.797	0.813	0.858	0.838	0.835	0.856	
573	Louisiana	0.792	0.768	0.767	0.725	0.756	0.800	0.775	0.770	0.798	0.756	0.779	0.817	0.716	0.779	0.785	0.787	0.812	0.795	0.821	0.791	0.816	0.822	0.793	0.786	0.734	0.765	0.844	0.803	0.798	0.831	
574	New Mexico	0.880	0.864	0.870	0.835	0.854	0.879	0.868	0.864	0.891	0.853	0.875	0.901	0.809	0.854	0.869	0.880	0.900	0.911	0.915	0.887	0.911	0.920	0.898	0.896	0.847	0.866	0.933	0.906	0.902	0.933	
575	Texas	0.836	0.821	0.824	0.791	0.810	0.842	0.826	0.823	0.846	0.812	0.831	0.856	0.776	0.822	0.831	0.838	0.857	0.847	0.867	0.843	0.864	0.870	0.849	0.845	0.800	0.821	0.886	0.8			

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	0.746	0.768	0.818	0.716	0.778	0.780	0.779	0.690	0.689	0.708	0.687	0.704	0.711	0.698	0.700	0.670	0.691	0.718	0.702	0.698	0.723	0.688	0.709	0.734	0.650	0.697	0.705	0.716
502	Broward County / Palm Beach	0.770	0.787	0.827	0.741	0.791	0.796	0.796	0.706	0.708	0.728	0.706	0.721	0.731	0.724	0.728	0.701	0.719	0.731	0.723	0.720	0.743	0.712	0.732	0.751	0.676	0.712	0.721	0.737
503	Tampa	0.774	0.792	0.831	0.745	0.794	0.800	0.801	0.709	0.712	0.731	0.709	0.724	0.735	0.728	0.732	0.706	0.724	0.734	0.726	0.723	0.747	0.716	0.736	0.755	0.679	0.716	0.724	0.741
504	Orlando	0.776	0.793	0.829	0.749	0.794	0.800	0.801	0.711	0.714	0.733	0.712	0.726	0.737	0.732	0.736	0.711	0.728	0.735	0.729	0.726	0.749	0.719	0.739	0.756	0.684	0.717	0.726	0.743
505	Jacksonville	0.777	0.795	0.834	0.747	0.797	0.803	0.804	0.710	0.713	0.732	0.710	0.725	0.736	0.730	0.734	0.707	0.726	0.735	0.728	0.724	0.749	0.717	0.738	0.757	0.680	0.717	0.726	0.743
506	Daytona / Gainesville	0.789	0.810	0.857	0.755	0.816	0.821	0.821	0.721	0.722	0.743	0.719	0.737	0.747	0.739	0.743	0.712	0.735	0.749	0.738	0.734	0.762	0.724	0.748	0.772	0.684	0.729	0.738	0.754
521	Diversified Dental - Las Vegas	0.937	0.952	0.967	0.902	0.925	0.937	0.956	0.799	0.813	0.837	0.811	0.824	0.843	0.853	0.866	0.847	0.856	0.823	0.836	0.834	0.860	0.832	0.856	0.864	0.785	0.803	0.820	0.858
522	Mastercare Dental - Reno	0.966	1.000	1.041	0.911	0.982	0.996	1.013	0.812	0.814	0.847	0.810	0.837	0.855	0.856	0.871	0.839	0.865	0.844	0.844	0.839	0.877	0.828	0.860	0.888	0.772	0.824	0.837	0.868
524	Premier - Minnesota	0.902	0.923	0.955	0.864	0.911	0.920	0.931	0.789	0.795	0.821	0.793	0.810	0.826	0.827	0.836	0.810	0.828	0.816	0.818	0.814	0.843	0.807	0.833	0.851	0.761	0.796	0.809	0.838
526	Dental Options Pricing - Oregon	0.908	0.935	0.980	0.858	0.922	0.933	0.945	0.772	0.777	0.805	0.773	0.795	0.811	0.808	0.821	0.789	0.810	0.805	0.802	0.797	0.832	0.787	0.817	0.841	0.734	0.781	0.795	0.824
527	Rental Network - Hawaii	0.857	0.887	0.939	0.811	0.883	0.892	0.898	0.741	0.741	0.769	0.738	0.761	0.775	0.766	0.777	0.744	0.768	0.774	0.765	0.761	0.794	0.749	0.777	0.803	0.698	0.751	0.762	0.784
528	Diversified Dental - Reno	0.892	0.918	0.950	0.847	0.893	0.906	0.925	0.749	0.758	0.783	0.755	0.772	0.789	0.791	0.804	0.777	0.791	0.779	0.780	0.776	0.808	0.770	0.799	0.815	0.721	0.755	0.771	0.803
549	Maine	0.954	0.990	1.038	0.899	0.974	0.986	1.002	0.807	0.807	0.840	0.803	0.830	0.848	0.844	0.858	0.823	0.850	0.840	0.836	0.831	0.869	0.819	0.852	0.880	0.763	0.818	0.831	0.860
550	North Dakota	0.869	0.905	0.978	0.813	0.911	0.919	0.921	0.764	0.760	0.791	0.755	0.784	0.796	0.799	0.785	0.741	0.776	0.805	0.783	0.777	0.817	0.761	0.795	0.832	0.704	0.777	0.787	0.804
551	Nevada	0.897	0.911	0.929	0.866	0.892	0.904	0.915	0.776	0.789	0.811	0.787	0.799	0.816	0.824	0.834	0.816	0.825	0.800	0.809	0.806	0.833	0.804	0.827	0.837	0.760	0.779	0.796	0.830
553	Idaho	0.834	0.851	0.886	0.802	0.849	0.855	0.860	0.757	0.760	0.781	0.758	0.773	0.785	0.783	0.789	0.762	0.821	0.780	0.777	0.774	0.809	0.767	0.829	0.807	0.729	0.764	0.773	0.794
554	Vermont	0.876	0.911	0.980	0.822	0.917	0.925	0.927	0.772	0.768	0.799	0.764	0.792	0.805	0.790	0.795	0.754	0.788	0.811	0.792	0.786	0.825	0.770	0.803	0.839	0.715	0.785	0.795	0.813
555	New Hampshire	0.857	0.887	0.947	0.809	0.892	0.900	0.901	0.757	0.755	0.784	0.751	0.777	0.790	0.778	0.784	0.746	0.776	0.792	0.778	0.773	0.808	0.759	0.789	0.821	0.708	0.769	0.779	0.798
556	Delaware	0.840	0.865	0.915	0.797	0.866	0.874	0.877	0.745	0.742	0.768	0.739	0.761	0.774	0.766	0.772	0.740	0.765	0.773	0.763	0.759	0.817	0.748	0.775	0.802	0.700	0.751	0.762	0.782
557	Washington																												
558	Oregon	0.883	0.912	0.962	0.833	0.904	0.914	0.923	0.755	0.758	0.786	0.754	0.777	0.792	0.786	0.797	0.764	0.787	0.790	0.782	0.777	0.813	0.766	0.796	0.822	0.713	0.765	0.778	0.803
559	North Carolina	0.827	0.858	0.921	0.778	0.864	0.872	0.873	0.730	0.727	0.756	0.723	0.749	0.761	0.748	0.753	0.715	0.746	0.766	0.749	0.744	0.780	0.730	0.760	0.792	0.679	0.742	0.751	0.769
560	West Virginia	0.820	0.842	0.890	0.784	0.848	0.853	0.854	0.749	0.749	0.772	0.746	0.765	0.776	0.769	0.773	0.741	0.766	0.776	0.766	0.762	0.791	0.752	0.777	0.802	0.711	0.757	0.766	0.784
561	Mississippi	0.792	0.817	0.873	0.752	0.826	0.831	0.831	0.720	0.718	0.743	0.714	0.736	0.747	0.736	0.742	0.703	0.732	0.750	0.736	0.732	0.763	0.719	0.746	0.775	0.676	0.730	0.738	0.754
562	Arkansas	0.827	0.848	0.892	0.791	0.851	0.856	0.859	0.751	0.752	0.775	0.749	0.768	0.779	0.774	0.780	0.748	0.771	0.777	0.770	0.766	0.794	0.757	0.781	0.804	0.716	0.760	0.768	0.787
563	South Carolina	0.842	0.874	0.938	0.791	0.879	0.887	0.888	0.742	0.739	0.768	0.735	0.761	0.773	0.760	0.765	0.726	0.757	0.779	0.761	0.756	0.793	0.742	0.773	0.806	0.689	0.754	0.764	0.781
564	Rhode Island	0.831	0.850	0.884	0.798	0.846	0.854	0.858	0.737	0.742	0.765	0.740	0.757	0.770	0.768	0.775	0.751	0.769	0.763	0.762	0.758	0.785	0.751	0.774	0.793	0.709	0.744	0.756	0.779
565	Hawaii	0.856	0.880	0.921	0.820	0.874	0.881	0.888	0.758	0.762	0.785	0.759	0.776	0.789	0.783	0.791	0.765	0.782	0.787	0.781	0.777	0.804	0.769	0.792	0.811	0.725	0.765	0.777	0.797
566	Pittsburgh	0.785	0.800	0.829	0.761	0.800	0.805	0.807	0.721	0.725	0.744	0.723	0.736	0.747	0.744	0.749	0.727	0.742	0.742	0.740	0.737	0.758	0.732	0.749	0.764	0.698	0.726	0.736	0.757
567	Philadelphia	0.821	0.840	0.877	0.789	0.838	0.845	0.848	0.732	0.736	0.759	0.734	0.750	0.763	0.759	0.765	0.740	0.758	0.759	0.755	0.752	0.778	0.744	0.767	0.785	0.702	0.739	0.750	0.772
568	Alabama	0.814	0.835	0.880	0.779	0.839	0.845	0.846	0.742	0.743	0.765	0.740	0.759	0.769	0.763	0.767	0.737	0.760	0.769	0.760	0.756	0.785	0.747	0.771	0.795	0.706	0.751	0.759	0.778
569	Utah	0.811	0.832	0.878	0.779	0.838	0.843	0.842	0.746	0.746	0.768	0.743	0.761	0.772	0.762	0.766	0.735	0.758	0.773	0.763	0.759	0.785	0.750	0.771	0.794	0.709	0.753	0.762	0.777
570	Iowa	0.839	0.870	0.930	0.790	0.874	0.881	0.884	0.739	0.737	0.766	0.733	0.759	0.771	0.759	0.765	0.727	0.758	0.775	0.759	0.754	0.790	0.740	0.771	0.803	0.689	0.751	0.761	0.779
571	Massachusetts	0.842	0.867	0.916	0.800	0.868	0.876	0.878	0.746	0.747	0.773	0.744	0.765	0.778	0.770	0.776	0.744	0.768	0.777	0.768	0.763	0.795	0.753	0.779	0.805	0.705	0.755	0.766	0.786
572	Oklahoma	0.824	0.842	0.874	0.792	0.836	0.845	0.849	0.730	0.736	0.758	0.734	0.749	0.763	0.761	0.768	0.744	0.760	0.756	0.755	0.751	0.778	0.745	0.768	0.785	0.703	0.736	0.749	0.772
573	Louisiana	0.780	0.806	0.866	0.738	0.816	0.820	0.820	0.710	0.707	0.731	0.703	0.725	0.735	0.723	0.727	0.687	0.716	0.741	0.724	0.720	0.752	0.707	0.734	0.764	0.663	0.720	0.727	0.742
574	New Mexico	0.886	0.912	0.958	0.839	0.903	0.914	0.922	0.760	0.764	0.791	0.761	0.782	0.797	0.793	0.803	0.773	0.793	0.793	0.787	0.783	0.817	0.773	0.802	0.825	0.722	0.769	0.782	0.808
575	Texas	0.838	0.861	0.905	0.799	0.859	0.867	0.871	0.742	0.745	0.769	0.742	0.761	0.774	0.767	0.774	0.744	0.765	0.772	0.764	0.760	0.790	0.751	0.777	0.799	0.705	0.750	0.761	0.783
576	Kentucky	0.772	0.789	0.826	0.745	0.792	0.797	0.798	0.709	0.711	0.731	0.709	0.724	0.735	0.729	0.733	0.707	0.726	0.732	0.727	0.724	0.746	0.716	0.735	0.754	0.681	0.716	0.724	0.740
577	Kansas	0.836	0.855	0.890	0.801	0.850	0.858	0.864	0.739	0.745	0.767	0.742	0.759	0.772	0.770	0.777	0.752	0.770	0.766	0.764	0.760	0.788	0.753	0.777	0.796	0.710	0.746	0.758	0.782
578	Wisconsin	0.813	0.838	0.896	0.773	0.849	0.854	0.852	0.743	0.741	0.766	0.																	

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	0.559	0.559	0.570	0.558	0.567	0.570	0.568	0.567	0.550	0.554	0.555	0.564	0.547	0.570	0.556	0.556	0.539	0.579	0.563	0.552	0.550	0.562	0.573	0.557	0.567	0.583	0.543	0.564	0.567	0.572	
502	Broward County / Palm Beach	0.568	0.569	0.579	0.568	0.575	0.579	0.578	0.578	0.565	0.566	0.567	0.575	0.559	0.578	0.568	0.572	0.553	0.592	0.574	0.569	0.568	0.572	0.583	0.569	0.578	0.591	0.554	0.572	0.575	0.582	
503	Tampa	0.604	0.605	0.617	0.604	0.612	0.617	0.616	0.616	0.602	0.603	0.604	0.613	0.595	0.614	0.568	0.611	0.590	0.631	0.611	0.607	0.606	0.609	0.620	0.606	0.615	0.629	0.589	0.608	0.612	0.619	
504	Orlando	0.599	0.601	0.612	0.600	0.608	0.612	0.612	0.612	0.599	0.599	0.601	0.609	0.591	0.610	0.603	0.608	0.587	0.627	0.607	0.604	0.604	0.605	0.616	0.602	0.611	0.624	0.586	0.603	0.608	0.615	
505	Jacksonville	0.612	0.614	0.626	0.613	0.622	0.626	0.625	0.625	0.612	0.612	0.611	0.621	0.604	0.624	0.613	0.619	0.598	0.641	0.620	0.614	0.613	0.618	0.630	0.614	0.624	0.639	0.596	0.616	0.622	0.628	
506	Daytona / Gainesville	0.582	0.583	0.596	0.582	0.592	0.595	0.593	0.593	0.580	0.582	0.579	0.590	0.574	0.594	0.580	0.584	0.565	0.609	0.588	0.580	0.578	0.587	0.599	0.582	0.592	0.609	0.564	0.587	0.592	0.597	
521	Diversified Dental - Las Vegas	0.726	0.738	0.755	0.736	0.746	0.759	0.767	0.771	0.758	0.743	0.760	0.764	0.724	0.743	0.761	0.785	0.735	0.797	0.753	0.773	0.783	0.751	0.769	0.750	0.766	0.774	0.717	0.728	0.742	0.769	
522	Marcare Dental - Reno	0.755	0.760	0.787	0.757	0.777	0.791	0.793	0.795	0.786	0.780	0.768	0.782	0.758	0.780	0.763	0.781	0.749	0.823	0.779	0.765	0.770	0.765	0.770	0.804	0.768	0.792	0.818	0.725	0.673	0.777	0.800
524	Premier - Minnesota	0.655	0.662	0.678	0.660	0.671	0.680	0.686	0.688	0.672	0.665	0.678	0.687	0.650	0.667	0.680	0.694	0.655	0.706	0.673	0.683	0.688	0.671	0.686	0.669	0.682	0.694	0.644	0.659	0.668	0.686	
526	Dental Options Pricing - Oregon	0.656	0.661	0.681	0.659	0.674	0.682	0.682	0.683	0.666	0.661	0.665	0.674	0.647	0.675	0.662	0.676	0.641	0.706	0.672	0.665	0.668	0.669	0.689	0.664	0.681	0.702	0.633	0.661	0.672	0.687	
527	Rental Network - Hawaii	0.612	0.614	0.631	0.612	0.626	0.631	0.628	0.629	0.605	0.606	0.608	0.619	0.595	0.630	0.605	0.609	0.583	0.644	0.622	0.602	0.600	0.619	0.637	0.612	0.627	0.651	0.587	0.619	0.626	0.634	
528	Diversified Dental - Reno	0.682	0.691	0.711	0.689	0.702	0.715	0.717	0.721	0.724	0.711	0.698	0.705	0.690	0.706	0.696	0.719	0.691	0.753	0.706	0.708	0.718	0.703	0.728	0.699	0.721	0.737	0.660	0.686	0.700	0.726	
549	Maine	0.721	0.725	0.750	0.722	0.741	0.753	0.752	0.753	0.739	0.737	0.726	0.739	0.717	0.745	0.722	0.737	0.707	0.780	0.742	0.722	0.727	0.738	0.764	0.730	0.751	0.777	0.691	0.729	0.740	0.760	
550	North Dakota	0.608	0.607	0.627	0.605	0.622	0.626	0.618	0.616	0.596	0.604	0.591	0.608	0.595	0.628	0.589	0.591	0.574	0.637	0.613	0.584	0.578	0.610	0.630	0.601	0.617	0.649	0.574	0.617	0.623	0.626	
551	Nevada	0.602	0.611	0.624	0.610	0.616	0.626	0.630	0.634	0.618	0.608	0.624	0.627	0.594	0.616	0.625	0.640	0.601	0.651	0.621	0.635	0.638	0.619	0.632	0.618	0.630	0.637	0.594	0.604	0.614	0.632	
553	Idaho	0.663	0.668	0.682	0.667	0.677	0.682	0.683	0.684	0.672	0.669	0.672	0.682	0.599	0.676	0.674	0.683	0.656	0.702	0.676	0.675	0.677	0.674	0.687	0.671	0.681	0.695	0.650	0.668	0.676	0.686	
554	Vermont	0.588	0.587	0.606	0.585	0.600	0.605	0.604	0.602	0.578	0.583	0.586	0.601	0.574	0.601	0.585	0.586	0.560	0.616	0.596	0.578	0.573	0.593	0.608	0.586	0.598	0.624	0.564	0.597	0.601	0.606	
555	New Hampshire	0.604	0.603	0.621	0.601	0.615	0.620	0.618	0.617	0.594	0.598	0.600	0.614	0.589	0.618	0.599	0.601	0.576	0.631	0.611	0.594	0.590	0.608	0.624	0.602	0.614	0.639	0.580	0.612	0.616	0.622	
556	Delaware	0.609	0.610	0.627	0.609	0.621	0.620	0.626	0.626	0.605	0.607	0.611	0.623	0.596	0.623	0.611	0.615	0.588	0.641	0.619	0.609	0.606	0.616	0.621	0.614	0.634	0.588	0.615	0.621	0.629		
557	Washington							0.675				0.657			0.670																	
558	Oregon	0.634	0.637	0.656	0.635	0.649	0.657	0.654	0.655	0.635	0.633	0.636	0.646	0.621	0.653	0.633	0.642	0.612	0.675	0.647	0.634	0.633	0.644	0.663	0.638	0.653	0.677	0.609	0.640	0.649	0.660	
559	North Carolina	0.563	0.561	0.578	0.559	0.574	0.578	0.575	0.573	0.552	0.557	0.555	0.570	0.548	0.577	0.555	0.555	0.534	0.588	0.568	0.549	0.544	0.566	0.581	0.559	0.571	0.596	0.537	0.570	0.574	0.579	
560	West Virginia	0.625	0.627	0.640	0.625	0.636	0.641	0.641	0.640	0.624	0.626	0.628	0.640	0.617	0.636	0.630	0.634	0.610	0.655	0.633	0.628	0.626	0.631	0.644	0.627	0.637	0.655	0.609	0.631	0.636	0.642	
561	Mississippi	0.669	0.620	0.636	0.678	0.632	0.646	0.646	0.640	0.632	0.619	0.622	0.710	0.630	0.613	0.677	0.618	0.622	0.610	0.611	0.625	0.640	0.618	0.625	0.640	0.618	0.630	0.654	0.596	0.626	0.631	0.638
562	Arkansas	0.663	0.667	0.682	0.665	0.677	0.682	0.683	0.683	0.669	0.669	0.670	0.682	0.658	0.676	0.672	0.679	0.652	0.701	0.675	0.670	0.670	0.672	0.686	0.668	0.679	0.697	0.646	0.669	0.676	0.685	
563	South Carolina	0.594	0.593	0.611	0.591	0.606	0.610	0.606	0.604	0.583	0.589	0.583	0.599	0.580	0.610	0.582	0.584	0.564	0.622	0.600	0.577	0.572	0.597	0.614	0.590	0.603	0.631	0.566	0.601	0.607	0.611	
564	Rhode Island	0.643	0.647	0.662	0.645	0.656	0.663	0.663	0.664	0.644	0.643	0.651	0.660	0.632	0.656	0.651	0.658	0.628	0.679	0.656	0.653	0.652	0.654	0.662	0.650	0.661	0.677	0.627	0.647	0.655	0.666	
565	Hawaii	0.588	0.592	0.604	0.590	0.599	0.606	0.609	0.609	0.580	0.575	0.603	0.608	0.566	0.597	0.601	0.605	0.566	0.615	0.600	0.598	0.601	0.599	0.609	0.597	0.605	0.616	0.579	0.592	0.597	0.609	
566	Pittsburgh	0.618	0.621	0.631	0.620	0.627	0.631	0.633	0.634	0.618	0.617	0.624	0.632	0.609	0.627	0.626	0.632	0.607	0.646	0.626	0.627	0.628	0.625	0.635	0.623	0.631	0.642	0.608	0.621	0.626	0.634	
567	Philadelphia	0.611	0.614	0.627	0.613	0.623	0.628	0.629	0.630	0.608	0.608	0.618	0.626	0.598	0.623	0.619	0.623	0.595	0.642	0.622	0.619	0.618	0.620	0.633	0.616	0.627	0.641	0.597	0.616	0.622	0.631	
568	Alabama	0.672	0.623	0.636	0.682	0.632	0.637	0.704	0.635	0.621	0.622	0.715	0.633	0.614	0.677	0.622	0.627	0.605	0.652	0.629	0.621	0.619	0.627	0.640	0.622	0.633	0.651	0.603	0.626	0.632	0.638	
569	Utah	0.618	0.619	0.631	0.618	0.627	0.631	0.630	0.631	0.613	0.613	0.615	0.618	0.629	0.607	0.628	0.620	0.623	0.601	0.644	0.624	0.618	0.616	0.623	0.634	0.618	0.628	0.644	0.603	0.623	0.633	
570	Iowa	0.589	0.589	0.606	0.587	0.601	0.606	0.603	0.602	0.581	0.585	0.585	0.599	0.575	0.604	0.584	0.587	0.563	0.618	0.596	0.580	0.575	0.594	0.610	0.587	0.600	0.625	0.564	0.596	0.601	0.607	
571	Massachusetts	0.622	0.623	0.639	0.621	0.633	0.639	0.637	0.637	0.633	0.615	0.617	0.621	0.632	0.607	0.636	0.621	0.625	0.598	0.652	0.630	0.619	0.616	0.628	0.643	0.622	0.635	0.656	0.600	0.628	0.633	0.641
572	Oklahoma	0.627	0.632	0.646	0.630	0.639	0.647	0.648	0.650	0.630	0.628	0.638	0.645	0.616	0.640	0.639	0.647	0.616	0.664	0.640	0.642	0.642	0.639	0.651	0.636	0.646	0.660	0.613	0.631	0.638	0.650	
573	Louisiana	0.611	0.566	0.580	0.618	0.576	0.579	0.638	0.574	0.562	0.566	0.643	0.572	0.558	0.619	0.559	0.562	0.545	0.593	0.571	0.555	0.553	0.569	0.583	0.562	0.574	0.596	0.542	0.571	0.576	0.581	
574	New Mexico	0.634	0.638	0.655	0.636	0.648	0.656	0.656	0.656	0.636	0.633	0.639	0.648	0.620	0.651	0.637	0.647	0.614	0.675	0.647	0.640	0.639	0.645	0.662	0.639	0.654	0.674	0.612	0.639	0.648	0.660	
575	Texas	0.618	0.621	0.636	0.619	0.630	0.636	0.635	0.636	0.616	0.617	0.621	0.631	0.606	0.633	0.621	0.627	0.600	0.652	0.629	0.622	0.620	0.627	0.641</								

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	0.551	0.552	0.562	0.551	0.559	0.562	0.562	0.562	0.540	0.544	0.550	0.559	0.538	0.559	0.553	0.552	0.531	0.570	0.555	0.549	0.548	0.554	0.564	0.550	0.559	0.574	0.538	0.555	0.558	0.563	
502	Broward County / Palm Beach	0.560	0.563	0.572	0.562	0.568	0.572	0.572	0.573	0.556	0.558	0.562	0.570	0.550	0.569	0.565	0.568	0.546	0.584	0.566	0.566	0.566	0.566	0.565	0.575	0.562	0.570	0.583	0.549	0.564	0.567	0.574
503	Tampa	0.593	0.596	0.606	0.595	0.602	0.607	0.608	0.609	0.591	0.591	0.598	0.606	0.583	0.601	0.601	0.605	0.580	0.619	0.601	0.602	0.602	0.599	0.607	0.597	0.604	0.617	0.582	0.596	0.601	0.609	
504	Orlando	0.589	0.593	0.603	0.592	0.599	0.603	0.604	0.606	0.588	0.588	0.596	0.603	0.580	0.598	0.598	0.603	0.578	0.616	0.598	0.600	0.600	0.596	0.605	0.594	0.602	0.613	0.580	0.593	0.597	0.605	
505	Jacksonville	0.601	0.605	0.616	0.604	0.611	0.616	0.616	0.617	0.600	0.601	0.605	0.614	0.592	0.611	0.608	0.612	0.588	0.629	0.609	0.609	0.609	0.608	0.618	0.605	0.613	0.627	0.589	0.604	0.610	0.618	
506	Daytona / Gainesville	0.567	0.570	0.581	0.569	0.577	0.581	0.582	0.582	0.564	0.566	0.570	0.581	0.558	0.576	0.573	0.577	0.553	0.593	0.574	0.573	0.572	0.573	0.583	0.569	0.577	0.593	0.554	0.571	0.576	0.583	
521	Diversified Dental - Las Vegas	0.722	0.735	0.752	0.733	0.742	0.755	0.764	0.769	0.753	0.739	0.758	0.762	0.719	0.738	0.761	0.784	0.731	0.793	0.749	0.772	0.783	0.747	0.764	0.746	0.762	0.770	0.715	0.724	0.738	0.765	
522	Marcare Dental - Reno	0.745	0.753	0.779	0.750	0.769	0.782	0.787	0.790	0.771	0.768	0.763	0.777	0.746	0.767	0.763	0.777	0.738	0.812	0.769	0.764	0.771	0.765	0.792	0.759	0.782	0.808	0.720	0.753	0.766	0.790	
524	Premier - Minnesota	0.649	0.657	0.673	0.656	0.666	0.675	0.683	0.685	0.665	0.659	0.676	0.684	0.644	0.660	0.680	0.693	0.650	0.699	0.668	0.682	0.688	0.666	0.680	0.665	0.676	0.688	0.641	0.653	0.662	0.680	
526	Dental Options Pricing - Oregon	0.646	0.653	0.672	0.651	0.665	0.673	0.675	0.677	0.654	0.651	0.659	0.669	0.636	0.663	0.660	0.672	0.632	0.695	0.662	0.662	0.666	0.660	0.678	0.655	0.671	0.692	0.627	0.651	0.662	0.678	
527	Rental Network - Hawaii	0.596	0.601	0.617	0.599	0.612	0.617	0.616	0.618	0.587	0.589	0.599	0.609	0.578	0.611	0.599	0.601	0.569	0.627	0.607	0.596	0.595	0.604	0.620	0.599	0.612	0.635	0.577	0.602	0.609	0.619	
528	Diversified Dental - Reno	0.673	0.684	0.704	0.682	0.694	0.707	0.711	0.715	0.713	0.701	0.692	0.699	0.680	0.696	0.693	0.713	0.682	0.743	0.697	0.704	0.715	0.695	0.718	0.691	0.712	0.729	0.654	0.677	0.691	0.717	
549	Maine	0.705	0.711	0.735	0.708	0.726	0.738	0.740	0.742	0.720	0.719	0.716	0.729	0.699	0.725	0.716	0.728	0.691	0.762	0.726	0.717	0.723	0.722	0.746	0.715	0.734	0.761	0.681	0.712	0.723	0.744	
550	North Dakota	0.591	0.593	0.611	0.591	0.606	0.610	0.606	0.604	0.576	0.585	0.582	0.598	0.576	0.607	0.583	0.582	0.558	0.618	0.597	0.578	0.573	0.594	0.611	0.586	0.600	0.631	0.564	0.599	0.605	0.610	
551	Nevada	0.598	0.607	0.620	0.606	0.613	0.623	0.627	0.631	0.613	0.604	0.621	0.625	0.590	0.611	0.623	0.638	0.597	0.646	0.617	0.634	0.637	0.616	0.628	0.615	0.626	0.633	0.591	0.600	0.610	0.628	
553	Idaho	0.657	0.663	0.676	0.662	0.671	0.666	0.679	0.680	0.664	0.662	0.669	0.678	0.652	0.668	0.672	0.680	0.650	0.694	0.669	0.674	0.676	0.668	0.679	0.665	0.675	0.688	0.646	0.661	0.669	0.679	
554	Vermont	0.574	0.576	0.593	0.574	0.588	0.593	0.594	0.594	0.562	0.568	0.579	0.594	0.558	0.584	0.582	0.581	0.548	0.600	0.582	0.575	0.571	0.580	0.593	0.575	0.585	0.609	0.556	0.582	0.586	0.593	
555	New Hampshire	0.593	0.594	0.611	0.592	0.606	0.610	0.611	0.611	0.580	0.586	0.595	0.608	0.576	0.604	0.597	0.597	0.566	0.619	0.600	0.592	0.588	0.598	0.612	0.593	0.604	0.627	0.574	0.600	0.604	0.611	
556	Delaware	0.598	0.601	0.617	0.600	0.611	0.617	0.619	0.619	0.592	0.595	0.605	0.617	0.584	0.609	0.608	0.611	0.578	0.629	0.608	0.606	0.606	0.619	0.602	0.612	0.632	0.582	0.604	0.609	0.619		
557	Washington							0.669				0.652			0.659																	
558	Oregon	0.622	0.628	0.646	0.626	0.639	0.647	0.647	0.648	0.622	0.621	0.630	0.640	0.608	0.639	0.630	0.637	0.601	0.663	0.636	0.631	0.631	0.633	0.650	0.628	0.642	0.665	0.602	0.628	0.637	0.649	
559	North Carolina	0.547	0.548	0.564	0.546	0.559	0.563	0.563	0.563	0.534	0.540	0.547	0.561	0.531	0.557	0.549	0.548	0.520	0.571	0.553	0.543	0.540	0.551	0.564	0.546	0.556	0.579	0.528	0.553	0.557	0.563	
560	West Virginia	0.609	0.613	0.625	0.611	0.621	0.626	0.629	0.608	0.609	0.620	0.631	0.600	0.617	0.623	0.627	0.597	0.638	0.618	0.621	0.621	0.617	0.627	0.614	0.622	0.637	0.599	0.614	0.619	0.627		
561	Mississippi	0.663	0.603	0.618	0.601	0.614	0.618	0.620	0.619	0.598	0.602	0.713	0.620	0.593	0.610	0.609	0.612	0.584	0.631	0.609	0.605	0.607	0.619	0.602	0.612	0.633	0.584	0.605	0.611	0.619		
562	Arkansas	0.648	0.653	0.668	0.652	0.663	0.668	0.672	0.672	0.653	0.653	0.662	0.674	0.642	0.658	0.666	0.672	0.640	0.685	0.661	0.664	0.666	0.659	0.670	0.656	0.665	0.681	0.637	0.653	0.660	0.670	
563	South Carolina	0.573	0.575	0.592	0.573	0.587	0.591	0.590	0.590	0.561	0.568	0.572	0.586	0.558	0.585	0.574	0.574	0.546	0.600	0.581	0.569	0.565	0.578	0.592	0.572	0.583	0.609	0.552	0.580	0.585	0.591	
564	Rhode Island	0.632	0.637	0.652	0.636	0.645	0.653	0.655	0.657	0.632	0.631	0.645	0.653	0.620	0.643	0.647	0.653	0.618	0.667	0.645	0.649	0.649	0.644	0.655	0.641	0.651	0.665	0.620	0.636	0.643	0.655	
565	Hawaii	0.578	0.583	0.595	0.582	0.589	0.597	0.601	0.602	0.570	0.565	0.598	0.602	0.555	0.585	0.598	0.601	0.558	0.605	0.591	0.595	0.598	0.590	0.599	0.589	0.596	0.605	0.573	0.581	0.587	0.599	
566	Pittsburgh	0.609	0.613	0.622	0.612	0.618	0.623	0.626	0.628	0.609	0.608	0.619	0.626	0.599	0.616	0.622	0.627	0.600	0.636	0.618	0.624	0.625	0.617	0.625	0.615	0.622	0.632	0.602	0.612	0.617	0.625	
567	Philadelphia	0.603	0.608	0.620	0.607	0.615	0.621	0.623	0.625	0.599	0.599	0.614	0.621	0.589	0.614	0.616	0.620	0.588	0.633	0.614	0.616	0.616	0.616	0.613	0.624	0.610	0.619	0.633	0.592	0.607	0.613	0.624
568	Alabama	0.670	0.610	0.622	0.608	0.618	0.623	0.624	0.624	0.605	0.607	0.721	0.623	0.598	0.616	0.615	0.619	0.592	0.636	0.615	0.614	0.614	0.613	0.624	0.610	0.619	0.635	0.593	0.610	0.616	0.624	
569	Utah	0.608	0.610	0.621	0.609	0.617	0.621	0.623	0.624	0.601	0.604	0.613	0.623	0.596	0.616	0.616	0.618	0.592	0.632	0.615	0.614	0.613	0.613	0.624	0.610	0.618	0.633	0.596	0.612	0.616	0.623	
570	Iowa	0.570	0.573	0.589	0.571	0.584	0.589	0.590	0.590	0.561	0.566	0.575	0.588	0.556	0.581	0.577	0.578	0.547	0.598	0.579	0.573	0.570	0.577	0.590	0.572	0.582	0.605	0.552	0.577	0.582	0.589	
571	Massachusetts	0.613	0.615	0.631	0.614	0.625	0.630	0.631	0.632	0.604	0.607	0.616	0.627	0.597	0.624	0.618	0.621	0.590	0.642	0.622	0.616	0.614	0.620	0.633	0.615	0.626	0.646	0.595	0.618	0.623	0.632	
572	Oklahoma	0.615	0.621	0.634	0.620	0.628	0.635	0.639	0.641	0.618	0.616	0.631	0.638	0.604	0.625	0.634	0.641	0.606	0.651	0.629	0.637	0.637	0.628	0.638	0.626	0.635	0.647	0.606	0.618	0.626	0.639	
573	Louisiana	0.603	0.548	0.561	0.546	0.557	0.560	0.561	0.560	0.542	0.546	0.644	0.559	0.538	0.556	0.550	0.552	0.528	0.572	0.552	0.546	0.545	0.550	0.562	0.545	0.555	0.575	0.529	0.550	0.555	0.561	
574	New Mexico	0.620	0.626	0.642	0.624	0.635	0.643	0.645	0.647	0.621	0.619	0.631	0.639	0.605	0.634	0.631	0.640	0.602	0.660	0.634	0.635	0.635	0.632	0.647	0.628	0.640	0.660	0.603	0.624	0.633	0.647	
575	Texas	0.604	0.609	0.623	0.607	0.617	0.623	0.625	0.626	0.602	0.602	0.613	0.622	0.591	0.616	0.615	0.620	0.588	0.637	0.616	0.616	0.615	0.614	0.626	0.610	0.620	0.637	0.590	0.609	0.615		

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	NO	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT	
501	Miami	0.542	0.544	0.554	0.543	0.550	0.553	0.554	0.555	0.529	0.534	0.544	0.552	0.528	0.549	0.547	0.545	0.522	0.559	0.546	0.543	0.542	0.545	0.554	0.542	0.549	0.564	0.531	0.546	0.548	0.554	
502	Broward County / Palm Beach	0.552	0.555	0.565	0.554	0.561	0.565	0.566	0.567	0.547	0.549	0.557	0.564	0.541	0.559	0.560	0.563	0.539	0.575	0.559	0.561	0.561	0.557	0.566	0.555	0.562	0.574	0.543	0.555	0.559	0.566	
503	Tampa	0.581	0.585	0.595	0.584	0.591	0.595	0.598	0.599	0.579	0.579	0.590	0.598	0.571	0.588	0.594	0.598	0.570	0.607	0.589	0.595	0.596	0.588	0.596	0.586	0.593	0.605	0.574	0.584	0.589	0.597	
504	Orlando	0.579	0.583	0.593	0.582	0.588	0.593	0.596	0.597	0.577	0.577	0.588	0.595	0.569	0.586	0.592	0.596	0.569	0.605	0.587	0.593	0.594	0.586	0.594	0.584	0.591	0.602	0.572	0.582	0.586	0.595	
505	Jacksonville	0.589	0.594	0.604	0.593	0.600	0.605	0.606	0.608	0.587	0.588	0.597	0.605	0.580	0.597	0.601	0.604	0.577	0.616	0.598	0.602	0.602	0.596	0.606	0.594	0.602	0.615	0.580	0.592	0.598	0.606	
506	Daytona / Gainesville	0.550	0.555	0.565	0.554	0.562	0.566	0.568	0.569	0.547	0.549	0.560	0.569	0.542	0.557	0.564	0.566	0.538	0.576	0.559	0.563	0.562	0.557	0.566	0.555	0.562	0.576	0.542	0.554	0.559	0.567	
521	Diversified Dental - Las Vegas	0.717	0.730	0.748	0.729	0.738	0.751	0.760	0.765	0.747	0.734	0.754	0.758	0.714	0.733	0.758	0.780	0.726	0.787	0.744	0.769	0.780	0.742	0.759	0.742	0.757	0.765	0.711	0.719	0.733	0.760	
522	Mercare Dental - Reno	0.732	0.743	0.768	0.740	0.759	0.771	0.777	0.781	0.753	0.753	0.753	0.767	0.731	0.753	0.755	0.766	0.724	0.797	0.756	0.757	0.764	0.752	0.778	0.747	0.768	0.797	0.711	0.740	0.753	0.778	
524	Premier - Minnesota	0.640	0.649	0.665	0.648	0.658	0.667	0.676	0.679	0.656	0.651	0.671	0.678	0.635	0.650	0.675	0.687	0.642	0.690	0.660	0.677	0.684	0.658	0.671	0.657	0.668	0.680	0.635	0.644	0.654	0.672	
526	Dental Options Pricing - Oregon	0.635	0.644	0.662	0.642	0.655	0.663	0.666	0.668	0.640	0.638	0.651	0.661	0.623	0.650	0.653	0.664	0.621	0.683	0.651	0.656	0.660	0.649	0.666	0.645	0.660	0.681	0.619	0.640	0.650	0.667	
527	Rental Network - Hawaii	0.580	0.585	0.601	0.583	0.596	0.601	0.602	0.604	0.568	0.572	0.587	0.597	0.560	0.591	0.589	0.589	0.553	0.609	0.590	0.586	0.585	0.588	0.602	0.583	0.595	0.617	0.564	0.585	0.592	0.602	
528	Diversified Dental - Reno	0.666	0.678	0.697	0.676	0.688	0.700	0.705	0.709	0.702	0.692	0.686	0.693	0.671	0.688	0.688	0.706	0.673	0.734	0.689	0.699	0.710	0.687	0.710	0.683	0.704	0.721	0.648	0.670	0.683	0.709	
549	Maine	0.687	0.695	0.718	0.693	0.709	0.721	0.725	0.728	0.698	0.699	0.702	0.715	0.679	0.705	0.705	0.715	0.673	0.742	0.708	0.705	0.713	0.704	0.726	0.698	0.716	0.742	0.667	0.694	0.704	0.726	
550	North Dakota	0.573	0.576	0.594	0.574	0.589	0.593	0.591	0.590	0.555	0.565	0.568	0.584	0.556	0.586	0.572	0.569	0.540	0.598	0.579	0.567	0.562	0.576	0.591	0.570	0.581	0.612	0.550	0.580	0.585	0.591	
551	Nevada	0.593	0.603	0.616	0.603	0.609	0.619	0.623	0.628	0.608	0.599	0.618	0.621	0.585	0.606	0.621	0.635	0.593	0.641	0.613	0.631	0.635	0.611	0.623	0.611	0.621	0.629	0.588	0.595	0.606	0.624	
553	Idaho	0.648	0.656	0.668	0.654	0.663	0.668	0.672	0.674	0.654	0.653	0.663	0.672	0.643	0.659	0.668	0.674	0.642	0.684	0.661	0.669	0.667	0.660	0.670	0.658	0.660	0.680	0.640	0.652	0.660	0.671	
554	Vermont	0.556	0.559	0.576	0.558	0.571	0.576	0.580	0.580	0.543	0.549	0.567	0.581	0.539	0.563	0.571	0.569	0.532	0.581	0.565	0.564	0.561	0.563	0.574	0.559	0.567	0.591	0.543	0.564	0.567	0.575	
555	New Hampshire	0.579	0.582	0.598	0.580	0.593	0.598	0.600	0.600	0.564	0.571	0.585	0.598	0.561	0.588	0.589	0.587	0.553	0.604	0.587	0.583	0.581	0.585	0.597	0.580	0.590	0.613	0.564	0.586	0.590	0.598	
556	Delaware	0.584	0.589	0.605	0.588	0.599	0.605	0.608	0.609	0.577	0.581	0.596	0.607	0.570	0.594	0.600	0.601	0.566	0.614	0.585	0.598	0.586	0.593	0.605	0.590	0.599	0.618	0.572	0.590	0.595	0.606	
557	Washington							0.660				0.644		0.647																		
558	Oregon	0.610	0.617	0.634	0.615	0.628	0.635	0.637	0.638	0.606	0.607	0.620	0.631	0.595	0.625	0.622	0.628	0.589	0.649	0.623	0.624	0.624	0.621	0.637	0.617	0.629	0.652	0.593	0.616	0.624	0.637	
559	North Carolina	0.528	0.531	0.546	0.529	0.541	0.545	0.548	0.548	0.514	0.521	0.534	0.547	0.512	0.536	0.538	0.536	0.503	0.551	0.535	0.532	0.529	0.533	0.544	0.529	0.538	0.560	0.514	0.534	0.538	0.545	
560	West Virginia	0.590	0.595	0.607	0.594	0.603	0.608	0.613	0.615	0.589	0.590	0.607	0.618	0.581	0.595	0.612	0.615	0.580	0.618	0.601	0.610	0.610	0.599	0.607	0.597	0.604	0.617	0.585	0.595	0.600	0.609	
561	Mississippi	0.651	0.582	0.597	0.581	0.592	0.597	0.601	0.602	0.576	0.579	0.710	0.604	0.570	0.615	0.596	0.598	0.565	0.608	0.588	0.591	0.592	0.586	0.596	0.583	0.591	0.610	0.568	0.583	0.589	0.597	
562	Arkansas	0.630	0.637	0.650	0.636	0.646	0.651	0.657	0.659	0.635	0.635	0.650	0.661	0.624	0.638	0.655	0.660	0.624	0.666	0.644	0.653	0.656	0.642	0.652	0.640	0.648	0.663	0.624	0.635	0.642	0.653	
563	South Carolina	0.550	0.554	0.570	0.552	0.565	0.569	0.571	0.572	0.537	0.544	0.556	0.570	0.535	0.559	0.561	0.558	0.525	0.575	0.559	0.555	0.552	0.556	0.568	0.552	0.561	0.585	0.535	0.557	0.562	0.569	
564	Rhode Island	0.619	0.626	0.640	0.624	0.633	0.640	0.645	0.647	0.618	0.618	0.636	0.644	0.606	0.628	0.640	0.628	0.640	0.607	0.654	0.633	0.641	0.641	0.632	0.642	0.629	0.638	0.652	0.611	0.623	0.630	0.643
565	Hawaii	0.566	0.571	0.583	0.571	0.577	0.585	0.591	0.592	0.558	0.553	0.589	0.594	0.543	0.571	0.591	0.594	0.548	0.593	0.580	0.588	0.592	0.578	0.586	0.578	0.584	0.592	0.564	0.569	0.575	0.587	
566	Pittsburgh	0.599	0.603	0.612	0.602	0.608	0.613	0.617	0.619	0.598	0.597	0.612	0.619	0.588	0.604	0.616	0.621	0.591	0.625	0.608	0.617	0.619	0.607	0.615	0.606	0.612	0.621	0.594	0.602	0.606	0.615	
567	Philadelphia	0.594	0.599	0.611	0.598	0.607	0.612	0.616	0.618	0.589	0.590	0.607	0.615	0.579	0.603	0.611	0.613	0.579	0.623	0.605	0.610	0.611	0.604	0.614	0.601	0.612	0.623	0.585	0.598	0.604	0.615	
568	Alabama	0.664	0.594	0.606	0.593	0.602	0.606	0.610	0.611	0.587	0.589	0.722	0.611	0.581	0.666	0.605	0.608	0.577	0.618	0.599	0.604	0.604	0.597	0.606	0.595	0.602	0.617	0.581	0.593	0.599	0.607	
569	Utah	0.596	0.599	0.610	0.598	0.606	0.610	0.613	0.614	0.588	0.591	0.605	0.614	0.583	0.602	0.609	0.610	0.581	0.619	0.603	0.607	0.606	0.602	0.610	0.599	0.602	0.620	0.588	0.600	0.603	0.611	
570	Iowa	0.549	0.553	0.569	0.551	0.563	0.569	0.573	0.573	0.539	0.544	0.561	0.574	0.534	0.557	0.565	0.564	0.528	0.576	0.559	0.560	0.558	0.556	0.568	0.553	0.561	0.583	0.537	0.555	0.560	0.569	
571	Massachusetts	0.602	0.606	0.621	0.604	0.615	0.620	0.622	0.623	0.591	0.595	0.608	0.619	0.585	0.612	0.612	0.613	0.579	0.630	0.611	0.610	0.608	0.609	0.621	0.605	0.615	0.635	0.587	0.607	0.612	0.621	
572	Oklahoma	0.602	0.608	0.621	0.607	0.615	0.622	0.628	0.631	0.604	0.602	0.622	0.629	0.590	0.610	0.626	0.632	0.594	0.637	0.616	0.629	0.630	0.615	0.625	0.614	0.622	0.633	0.596	0.605	0.612	0.626	
573	Louisiana	0.590	0.527	0.540	0.526	0.536	0.540	0.543	0.543	0.520	0.523	0.639	0.544	0.515	0.593	0.537	0.538	0.510	0.549	0.531	0.532	0.533	0.530	0.539	0.526	0.534	0.552	0.513	0.528	0.533	0.540	
574	New Mexico	0.604	0.612	0.628	0.610	0.621	0.629	0.632	0.635	0.604	0.603	0.620	0.629	0.590	0.617	0.623	0.629	0.588	0.644	0.619	0.626	0.626	0.617	0.631	0.614	0.626	0.644	0.592	0.609	0.618	0.632	
575	Texas	0.589	0.595	0.609	0.593	0.603	0.609	0.612	0.614	0.586	0.587	0.603	0.612	0.576	0.599	0.606	0.610	0.575	0.621	0.601	0.607	0.606	0.600	0.610	0.597							

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	0.568	0.565	0.576	0.564	0.573	0.576	0.574	0.573	0.566	0.564	0.563	0.571	0.558	0.580	0.559	0.565	0.552	0.590	0.572	0.555	0.552	0.570	0.583	0.567	0.578	0.590	0.548	0.573	0.576	0.580
502	Broward County / Palm Beach	0.576	0.574	0.585	0.573	0.581	0.585	0.583	0.583	0.579	0.575	0.574	0.580	0.568	0.587	0.570	0.580	0.565	0.602	0.581	0.572	0.571	0.580	0.591	0.577	0.587	0.597	0.559	0.579	0.583	0.589
503	Tampa	0.614	0.612	0.624	0.611	0.620	0.624	0.623	0.623	0.619	0.615	0.613	0.620	0.606	0.626	0.610	0.620	0.603	0.643	0.621	0.611	0.610	0.619	0.631	0.617	0.627	0.637	0.596	0.617	0.623	0.629
504	Orlando	0.608	0.608	0.619	0.607	0.615	0.619	0.618	0.619	0.615	0.610	0.609	0.616	0.602	0.620	0.606	0.617	0.599	0.638	0.616	0.608	0.607	0.614	0.626	0.612	0.622	0.632	0.592	0.612	0.617	0.624
505	Jacksonville	0.622	0.622	0.634	0.620	0.630	0.634	0.632	0.632	0.630	0.625	0.621	0.629	0.617	0.636	0.617	0.628	0.612	0.654	0.630	0.618	0.617	0.628	0.642	0.626	0.637	0.648	0.603	0.626	0.633	0.639
506	Daytona / Gainesville	0.595	0.593	0.606	0.591	0.602	0.606	0.603	0.602	0.598	0.591	0.600	0.590	0.610	0.586	0.597	0.583	0.625	0.602	0.585	0.582	0.600	0.614	0.597	0.608	0.621	0.573	0.600	0.606	0.611	
521	Diversified Dental - Las Vegas	0.730	0.740	0.758	0.738	0.748	0.762	0.769	0.774	0.767	0.749	0.764	0.767	0.729	0.748	0.762	0.790	0.742	0.802	0.757	0.773	0.783	0.755	0.774	0.755	0.772	0.777	0.720	0.732	0.747	0.773
522	Marcare Dental - Reno	0.767	0.765	0.793	0.762	0.784	0.797	0.800	0.801	0.816	0.797	0.782	0.790	0.774	0.794	0.764	0.795	0.772	0.839	0.793	0.765	0.770	0.788	0.820	0.785	0.811	0.825	0.733	0.774	0.791	0.812
524	Premier - Minnesota	0.660	0.664	0.681	0.663	0.674	0.683	0.680	0.691	0.684	0.673	0.683	0.690	0.658	0.674	0.680	0.699	0.664	0.713	0.679	0.683	0.687	0.677	0.693	0.676	0.690	0.698	0.647	0.665	0.675	0.691
526	Dental Options Pricing - Oregon	0.666	0.667	0.687	0.665	0.680	0.689	0.689	0.689	0.688	0.675	0.675	0.682	0.660	0.688	0.665	0.687	0.658	0.719	0.683	0.667	0.669	0.680	0.702	0.677	0.695	0.710	0.640	0.671	0.684	0.698
527	Rental Network - Hawaii	0.627	0.624	0.642	0.622	0.637	0.643	0.639	0.639	0.633	0.624	0.623	0.630	0.613	0.647	0.610	0.624	0.605	0.662	0.637	0.607	0.604	0.634	0.655	0.630	0.647	0.664	0.597	0.633	0.643	0.650
528	Diversified Dental - Reno	0.691	0.697	0.718	0.695	0.708	0.722	0.724	0.728	0.745	0.724	0.709	0.713	0.703	0.718	0.700	0.730	0.708	0.765	0.717	0.712	0.721	0.714	0.740	0.712	0.735	0.745	0.667	0.695	0.711	0.736
549	Maine	0.738	0.735	0.761	0.732	0.752	0.765	0.763	0.763	0.773	0.758	0.743	0.750	0.738	0.765	0.726	0.754	0.733	0.800	0.760	0.727	0.731	0.756	0.784	0.750	0.774	0.790	0.703	0.745	0.758	0.777
550	North Dakota	0.625	0.618	0.638	0.615	0.623	0.638	0.629	0.626	0.630	0.625	0.607	0.621	0.616	0.648	0.594	0.608	0.600	0.658	0.631	0.589	0.582	0.627	0.650	0.621	0.640	0.663	0.585	0.633	0.642	0.643
551	Nevada	0.606	0.613	0.626	0.612	0.619	0.629	0.633	0.636	0.626	0.613	0.628	0.630	0.599	0.620	0.626	0.644	0.607	0.656	0.625	0.636	0.639	0.624	0.637	0.623	0.635	0.640	0.596	0.608	0.619	0.636
553	Idaho	0.670	0.672	0.686	0.671	0.681	0.686	0.687	0.688	0.686	0.678	0.679	0.687	0.668	0.685	0.676	0.690	0.667	0.710	0.683	0.677	0.678	0.681	0.695	0.679	0.690	0.701	0.654	0.674	0.683	0.692
554	Vermont	0.602	0.595	0.615	0.593	0.609	0.614	0.612	0.610	0.606	0.600	0.598	0.610	0.590	0.618	0.588	0.599	0.581	0.632	0.609	0.581	0.575	0.606	0.624	0.602	0.616	0.635	0.572	0.611	0.616	0.620
555	New Hampshire	0.615	0.609	0.628	0.607	0.623	0.627	0.625	0.623	0.618	0.613	0.611	0.622	0.603	0.632	0.601	0.612	0.595	0.646	0.623	0.596	0.591	0.620	0.637	0.616	0.630	0.647	0.586	0.623	0.628	0.633
556	Delaware	0.620	0.617	0.634	0.615	0.628	0.634	0.633	0.623	0.627	0.620	0.621	0.630	0.610	0.636	0.613	0.626	0.604	0.654	0.630	0.611	0.607	0.627	0.643	0.624	0.637	0.652	0.595	0.626	0.633	0.640
557	Washington						0.681					0.668		0.682																	
558	Oregon	0.646	0.644	0.664	0.642	0.657	0.665	0.662	0.662	0.660	0.648	0.648	0.654	0.635	0.667	0.636	0.654	0.630	0.689	0.659	0.637	0.635	0.656	0.677	0.652	0.669	0.686	0.616	0.651	0.662	0.672
559	North Carolina	0.578	0.571	0.589	0.569	0.584	0.588	0.584	0.582	0.580	0.575	0.569	0.580	0.566	0.595	0.569	0.556	0.606	0.583	0.553	0.547	0.581	0.598	0.576	0.591	0.609	0.547	0.585	0.590	0.594	
560	West Virginia	0.639	0.637	0.651	0.635	0.647	0.652	0.651	0.650	0.648	0.642	0.639	0.650	0.634	0.653	0.635	0.646	0.628	0.672	0.647	0.633	0.630	0.645	0.660	0.642	0.654	0.667	0.618	0.645	0.651	0.656
561	Mississippi	0.666	0.632	0.650	0.630	0.645	0.649	0.646	0.644	0.648	0.643	0.698	0.644	0.633	0.654	0.624	0.637	0.624	0.673	0.644	0.619	0.617	0.642	0.659	0.637	0.693	0.669	0.608	0.643	0.650	0.655
562	Arkansas	0.676	0.676	0.692	0.674	0.687	0.692	0.692	0.691	0.692	0.684	0.681	0.692	0.674	0.692	0.676	0.691	0.670	0.717	0.688	0.674	0.674	0.686	0.701	0.682	0.696	0.709	0.655	0.682	0.690	0.698
563	South Carolina	0.613	0.606	0.626	0.604	0.621	0.625	0.619	0.617	0.617	0.612	0.600	0.612	0.602	0.633	0.589	0.601	0.590	0.645	0.619	0.584	0.578	0.616	0.636	0.611	0.627	0.647	0.578	0.620	0.628	0.630
564	Rhode Island	0.653	0.654	0.670	0.652	0.663	0.671	0.670	0.671	0.663	0.655	0.660	0.667	0.644	0.668	0.655	0.668	0.643	0.692	0.666	0.656	0.658	0.664	0.679	0.662	0.675	0.686	0.634	0.657	0.666	0.676
565	Hawaii	0.597	0.598	0.611	0.596	0.605	0.613	0.615	0.614	0.595	0.585	0.610	0.613	0.575	0.607	0.603	0.612	0.578	0.625	0.609	0.601	0.603	0.607	0.619	0.606	0.616	0.624	0.584	0.601	0.607	0.617
566	Pittsburgh	0.626	0.626	0.637	0.625	0.633	0.638	0.638	0.639	0.632	0.627	0.631	0.637	0.618	0.636	0.629	0.639	0.618	0.656	0.635	0.630	0.630	0.633	0.644	0.631	0.641	0.649	0.613	0.630	0.635	0.642
567	Philadelphia	0.619	0.619	0.633	0.618	0.628	0.633	0.634	0.635	0.624	0.618	0.625	0.631	0.607	0.633	0.620	0.631	0.607	0.652	0.630	0.620	0.619	0.628	0.642	0.626	0.638	0.648	0.601	0.623	0.630	0.639
568	Alabama	0.664	0.633	0.647	0.631	0.642	0.647	0.645	0.644	0.644	0.639	0.700	0.642	0.630	0.650	0.627	0.639	0.624	0.668	0.643	0.626	0.624	0.641	0.656	0.637	0.691	0.663	0.612	0.639	0.647	0.652
569	Utah	0.628	0.625	0.638	0.624	0.634	0.638	0.637	0.631	0.627	0.627	0.636	0.619	0.640	0.623	0.632	0.614	0.656	0.634	0.621	0.619	0.632	0.645	0.629	0.641	0.652	0.609	0.633	0.637	0.643	
570	Iowa	0.606	0.600	0.619	0.598	0.614	0.619	0.615	0.613	0.611	0.605	0.599	0.611	0.595	0.624	0.589	0.602	0.586	0.638	0.613	0.585	0.579	0.610	0.629	0.606	0.621	0.639	0.575	0.613	0.620	0.624
571	Massachusetts	0.632	0.628	0.645	0.626	0.639	0.645	0.643	0.642	0.636	0.630	0.630	0.639	0.620	0.648	0.623	0.634	0.614	0.665	0.640	0.620	0.617	0.638	0.654	0.634	0.648	0.663	0.606	0.637	0.644	0.651
572	Oklahoma	0.638	0.639	0.654	0.638	0.648	0.655	0.656	0.657	0.648	0.640	0.647	0.653	0.629	0.648	0.643	0.656	0.629	0.676	0.651	0.646	0.645	0.649	0.663	0.647	0.659	0.669	0.621	0.642	0.650	0.661
573	Louisiana	0.610	0.579	0.594	0.577	0.591	0.594	0.589	0.586	0.592	0.587	0.634	0.585	0.579	0.600	0.566	0.578	0.569	0.615	0.589	0.562	0.559	0.586	0.603	0.582	0.633	0.612	0.554	0.589	0.596	0.599
574	New Mexico	0.647	0.646	0.665	0.644	0.658	0.666	0.664	0.665	0.660	0.649	0.651	0.657	0.636	0.666	0.641	0.659	0.633	0.690	0.661	0.644	0.642	0.658	0.677	0.655	0.671	0.685	0.621	0.652	0.662	0.673
575	Texas	0.631	0.630	0.646	0.628	0.640	0.646	0.644	0.644	0.638	0.632	0.632	0.640	0.621	0.648	0.625	0.638	0.617	0.667	0.642	0.626	0.624	0.639	0.655	0.636	0.650	0.663	0.608	0.636	0.644	0.652



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	0.563	0.560	0.571	0.559	0.567	0.571	0.570	0.569	0.562	0.559	0.562	0.568	0.552	0.573	0.557	0.564	0.549	0.585	0.567	0.554	0.552	0.566	0.578	0.564	0.574	0.584	0.546	0.567	0.571	0.575	
502	Broward County / Palm Beach	0.571	0.570	0.580	0.568	0.576	0.580	0.580	0.580	0.576	0.570	0.572	0.578	0.563	0.581	0.569	0.579	0.562	0.597	0.577	0.570	0.570	0.576	0.586	0.574	0.584	0.591	0.556	0.574	0.578	0.585	
503	Tampa	0.607	0.606	0.617	0.605	0.613	0.618	0.618	0.618	0.618	0.618	0.618	0.610	0.617	0.599	0.618	0.607	0.618	0.599	0.636	0.615	0.608	0.608	0.613	0.624	0.612	0.622	0.630	0.592	0.610	0.616	0.623
504	Orlando	0.602	0.602	0.613	0.601	0.609	0.613	0.614	0.614	0.610	0.604	0.607	0.612	0.595	0.613	0.604	0.615	0.595	0.631	0.610	0.606	0.606	0.609	0.620	0.608	0.617	0.625	0.588	0.605	0.611	0.618	
505	Jacksonville	0.615	0.615	0.627	0.614	0.623	0.627	0.627	0.627	0.624	0.618	0.618	0.625	0.610	0.628	0.614	0.626	0.608	0.647	0.624	0.616	0.615	0.622	0.635	0.621	0.631	0.640	0.599	0.619	0.626	0.632	
506	Daytona / Gainesville	0.586	0.585	0.597	0.583	0.593	0.597	0.596	0.596	0.595	0.589	0.587	0.595	0.581	0.599	0.582	0.594	0.577	0.616	0.594	0.582	0.580	0.592	0.604	0.590	0.601	0.611	0.568	0.590	0.597	0.602	
521	Diversified Dental - Las Vegas	0.727	0.738	0.756	0.737	0.746	0.759	0.768	0.773	0.766	0.747	0.764	0.766	0.727	0.745	0.762	0.790	0.741	0.800	0.755	0.774	0.784	0.753	0.771	0.754	0.771	0.775	0.719	0.730	0.745	0.771	
522	Marcare Dental - Reno	0.762	0.761	0.788	0.758	0.779	0.793	0.798	0.800	0.815	0.792	0.784	0.790	0.769	0.788	0.766	0.799	0.772	0.835	0.789	0.768	0.774	0.784	0.814	0.783	0.809	0.819	0.732	0.769	0.786	0.808	
524	Premier - Minnesota	0.657	0.662	0.679	0.661	0.671	0.680	0.688	0.690	0.683	0.670	0.684	0.690	0.655	0.671	0.681	0.701	0.664	0.710	0.677	0.684	0.689	0.675	0.690	0.675	0.688	0.695	0.646	0.661	0.672	0.689	
526	Dental Options Pricing - Oregon	0.660	0.662	0.682	0.660	0.675	0.683	0.685	0.686	0.685	0.669	0.675	0.680	0.654	0.680	0.664	0.688	0.656	0.714	0.678	0.667	0.670	0.675	0.696	0.674	0.692	0.703	0.637	0.665	0.678	0.693	
527	Rental Network - Hawaii	0.618	0.615	0.632	0.613	0.627	0.633	0.631	0.632	0.625	0.615	0.619	0.620	0.603	0.636	0.607	0.622	0.599	0.652	0.628	0.605	0.603	0.626	0.644	0.623	0.639	0.653	0.592	0.623	0.632	0.640	
528	Diversified Dental - Reno	0.686	0.692	0.712	0.690	0.703	0.716	0.720	0.724	0.741	0.718	0.707	0.710	0.697	0.711	0.698	0.729	0.704	0.760	0.711	0.710	0.720	0.709	0.734	0.708	0.731	0.738	0.663	0.689	0.705	0.730	
549	Maine	0.728	0.726	0.751	0.723	0.742	0.755	0.756	0.757	0.766	0.749	0.740	0.746	0.728	0.753	0.724	0.753	0.728	0.791	0.751	0.725	0.731	0.747	0.774	0.744	0.767	0.779	0.698	0.734	0.748	0.768	
550	North Dakota	0.615	0.608	0.628	0.606	0.623	0.627	0.622	0.620	0.622	0.615	0.605	0.616	0.605	0.635	0.592	0.607	0.594	0.648	0.622	0.587	0.581	0.618	0.637	0.615	0.632	0.650	0.580	0.622	0.631	0.634	
551	Nevada	0.603	0.611	0.624	0.610	0.617	0.627	0.631	0.635	0.624	0.611	0.627	0.629	0.597	0.617	0.625	0.644	0.606	0.653	0.623	0.636	0.639	0.621	0.635	0.622	0.633	0.637	0.595	0.605	0.616	0.634	
553	Idaho	0.666	0.669	0.682	0.668	0.687	0.683	0.685	0.686	0.684	0.675	0.679	0.686	0.664	0.680	0.675	0.691	0.666	0.706	0.683	0.667	0.679	0.678	0.691	0.677	0.688	0.696	0.652	0.670	0.679	0.689	
554	Vermont	0.594	0.588	0.607	0.586	0.602	0.607	0.607	0.606	0.600	0.593	0.597	0.607	0.582	0.608	0.588	0.600	0.578	0.625	0.603	0.581	0.576	0.600	0.616	0.598	0.611	0.625	0.569	0.602	0.607	0.613	
555	New Hampshire	0.609	0.604	0.622	0.602	0.617	0.622	0.621	0.614	0.607	0.611	0.620	0.597	0.624	0.602	0.614	0.592	0.640	0.618	0.596	0.592	0.615	0.631	0.613	0.626	0.640	0.584	0.616	0.622	0.628		
556	Delaware	0.613	0.611	0.628	0.609	0.622	0.622	0.629	0.622	0.614	0.620	0.628	0.603	0.628	0.613	0.626	0.602	0.648	0.624	0.611	0.608	0.622	0.637	0.620	0.633	0.645	0.592	0.619	0.626	0.634		
557	Washington						0.678					0.667			0.676																	
558	Oregon	0.639	0.638	0.657	0.636	0.650	0.658	0.659	0.655	0.642	0.647	0.652	0.629	0.658	0.635	0.655	0.627	0.683	0.653	0.637	0.636	0.650	0.670	0.648	0.665	0.678	0.613	0.644	0.655	0.666		
559	North Carolina	0.568	0.562	0.580	0.560	0.575	0.579	0.578	0.577	0.573	0.566	0.567	0.576	0.557	0.583	0.557	0.569	0.551	0.597	0.575	0.551	0.547	0.572	0.589	0.570	0.584	0.598	0.542	0.575	0.581	0.585	
560	West Virginia	0.630	0.628	0.642	0.627	0.638	0.643	0.644	0.644	0.640	0.633	0.636	0.645	0.624	0.642	0.632	0.644	0.622	0.662	0.639	0.630	0.629	0.637	0.650	0.636	0.646	0.656	0.613	0.635	0.641	0.648	
561	Mississippi	0.663	0.622	0.638	0.620	0.634	0.638	0.638	0.636	0.639	0.631	0.627	0.638	0.622	0.640	0.620	0.635	0.617	0.661	0.634	0.616	0.614	0.632	0.647	0.629	0.643	0.656	0.602	0.631	0.638	0.644	
562	Arkansas	0.668	0.668	0.683	0.666	0.679	0.684	0.686	0.686	0.685	0.676	0.678	0.687	0.665	0.681	0.674	0.689	0.665	0.708	0.680	0.672	0.673	0.678	0.692	0.677	0.689	0.699	0.650	0.672	0.681	0.690	
563	South Carolina	0.600	0.595	0.613	0.593	0.608	0.612	0.610	0.608	0.606	0.599	0.596	0.606	0.590	0.617	0.585	0.598	0.582	0.632	0.608	0.580	0.575	0.605	0.623	0.602	0.617	0.633	0.571	0.607	0.614	0.618	
564	Rhode Island	0.646	0.648	0.663	0.646	0.657	0.664	0.665	0.667	0.649	0.658	0.664	0.637	0.660	0.653	0.667	0.639	0.685	0.660	0.655	0.658	0.672	0.657	0.669	0.678	0.678	0.630	0.650	0.659	0.670		
565	Hawaii	0.591	0.592	0.605	0.591	0.599	0.607	0.610	0.611	0.590	0.579	0.608	0.610	0.570	0.600	0.602	0.611	0.574	0.619	0.604	0.600	0.603	0.602	0.613	0.602	0.611	0.617	0.581	0.594	0.601	0.612	
566	Pittsburgh	0.621	0.621	0.632	0.620	0.628	0.632	0.634	0.636	0.627	0.622	0.629	0.634	0.613	0.630	0.627	0.638	0.615	0.650	0.630	0.629	0.629	0.628	0.639	0.628	0.637	0.643	0.610	0.624	0.629	0.637	
567	Philadelphia	0.614	0.615	0.628	0.614	0.623	0.629	0.631	0.632	0.620	0.613	0.624	0.629	0.602	0.627	0.620	0.631	0.604	0.647	0.625	0.620	0.619	0.624	0.637	0.623	0.634	0.642	0.599	0.618	0.625	0.635	
568	Alabama	0.663	0.624	0.638	0.623	0.634	0.638	0.638	0.638	0.637	0.630	0.629	0.638	0.621	0.639	0.624	0.637	0.618	0.659	0.635	0.623	0.622	0.633	0.646	0.631	0.643	0.653	0.607	0.630	0.637	0.644	
569	Utah	0.622	0.620	0.632	0.618	0.628	0.632	0.633	0.633	0.626	0.621	0.625	0.633	0.612	0.632	0.621	0.631	0.611	0.649	0.629	0.619	0.618	0.627	0.639	0.626	0.636	0.645	0.606	0.626	0.631	0.637	
570	Iowa	0.595	0.590	0.608	0.588	0.603	0.608	0.607	0.606	0.602	0.595	0.596	0.605	0.584	0.610	0.587	0.600	0.579	0.627	0.603	0.582	0.578	0.601	0.617	0.599	0.612	0.626	0.569	0.601	0.608	0.614	
571	Massachusetts	0.626	0.624	0.640	0.622	0.634	0.640	0.640	0.640	0.633	0.625	0.630	0.637	0.614	0.641	0.622	0.635	0.612	0.659	0.636	0.621	0.618	0.634	0.649	0.632	0.645	0.657	0.604	0.631	0.638	0.646	
572	Oklahoma	0.630	0.633	0.647	0.631	0.641	0.648	0.650	0.652	0.642	0.633	0.644	0.649	0.621	0.644	0.640	0.654	0.625	0.669	0.645	0.644	0.644	0.643	0.656	0.642	0.653	0.661	0.616	0.634	0.642	0.654	
573	Louisiana	0.605	0.567	0.582	0.565	0.578	0.582	0.580	0.578	0.581	0.575	0.568	0.578	0.567	0.586	0.561	0.574	0.560	0.602	0.578	0.558	0.556	0.575	0.590	0.573	0.585	0.598	0.547	0.576	0.583	0.587	
574	New Mexico	0.638	0.639	0.656	0.637	0.649	0.657	0.658	0.659	0.653	0.640	0.648	0.653	0.627	0.656	0.638	0.657	0.628	0.682	0.653	0.642	0.641	0.650	0.668	0.649	0.664	0.675	0.616	0.642	0.653	0.665	
575	Texas	0.623	0.622	0.637	0.620	0.631	0.638	0.638	0.639	0.631	0.623	0.629	0.635	0.612	0.637	0.623	0.636	0.612	0.658	0.634	0.624	0.622	0.632	0.646	0.630	0.643	0.653	0.603	0.627	0.635	0.644	

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	0.557	0.554	0.565	0.553	0.562	0.565	0.565	0.565	0.557	0.553	0.558	0.564	0.546	0.567	0.554	0.561	0.545	0.578	0.562	0.550	0.548	0.560	0.571	0.560	0.569	0.577	0.541	0.561	0.565	0.570
502	Broward County / Palm Beach	0.565	0.565	0.575	0.563	0.571	0.575	0.575	0.576	0.571	0.565	0.569	0.574	0.557	0.575	0.566	0.576	0.558	0.591	0.572	0.567	0.567	0.571	0.581	0.570	0.579	0.586	0.552	0.568	0.573	0.580
503	Tampa	0.599	0.599	0.610	0.598	0.606	0.610	0.612	0.613	0.607	0.600	0.606	0.611	0.592	0.609	0.603	0.614	0.593	0.628	0.608	0.604	0.604	0.606	0.617	0.606	0.615	0.621	0.587	0.603	0.608	0.615
504	Orlando	0.596	0.596	0.606	0.595	0.602	0.607	0.608	0.609	0.604	0.597	0.603	0.608	0.588	0.605	0.600	0.611	0.590	0.624	0.604	0.601	0.602	0.603	0.613	0.603	0.611	0.617	0.584	0.598	0.604	0.612
505	Jacksonville	0.608	0.608	0.620	0.607	0.615	0.620	0.621	0.618	0.611	0.614	0.619	0.602	0.620	0.610	0.622	0.602	0.639	0.617	0.611	0.611	0.615	0.627	0.615	0.625	0.632	0.593	0.611	0.618	0.625	
506	Daytona / Gainesville	0.576	0.575	0.587	0.574	0.583	0.587	0.588	0.588	0.586	0.578	0.581	0.588	0.570	0.587	0.576	0.588	0.569	0.605	0.584	0.575	0.574	0.582	0.594	0.582	0.592	0.600	0.560	0.580	0.587	0.592
521	Diversified Dental - Las Vegas	0.725	0.735	0.753	0.734	0.743	0.756	0.766	0.770	0.764	0.744	0.763	0.764	0.724	0.742	0.760	0.789	0.739	0.797	0.752	0.772	0.783	0.751	0.768	0.752	0.768	0.771	0.717	0.727	0.742	0.768
522	Marcare Dental - Reno	0.755	0.755	0.781	0.752	0.771	0.785	0.792	0.795	0.809	0.785	0.784	0.786	0.762	0.780	0.762	0.796	0.768	0.827	0.782	0.764	0.770	0.778	0.807	0.779	0.804	0.811	0.727	0.761	0.779	0.801
524	Premier - Minnesota	0.652	0.657	0.673	0.656	0.666	0.675	0.683	0.686	0.678	0.665	0.682	0.686	0.649	0.665	0.678	0.699	0.660	0.705	0.672	0.681	0.687	0.670	0.684	0.671	0.684	0.689	0.643	0.656	0.666	0.684
526	Dental Options Pricing - Oregon	0.654	0.656	0.675	0.654	0.668	0.676	0.679	0.681	0.679	0.663	0.671	0.675	0.647	0.673	0.660	0.684	0.651	0.707	0.671	0.663	0.666	0.669	0.689	0.669	0.686	0.696	0.632	0.658	0.671	0.686
527	Rental Network - Hawaii	0.607	0.605	0.622	0.603	0.617	0.622	0.623	0.624	0.616	0.604	0.613	0.618	0.592	0.624	0.601	0.616	0.592	0.641	0.618	0.598	0.597	0.616	0.633	0.615	0.630	0.641	0.584	0.612	0.622	0.630
528	Diversified Dental - Reno	0.681	0.687	0.707	0.685	0.698	0.711	0.716	0.720	0.737	0.714	0.705	0.706	0.692	0.706	0.695	0.727	0.701	0.755	0.707	0.707	0.717	0.704	0.729	0.705	0.728	0.733	0.660	0.685	0.701	0.726
549	Maine	0.717	0.715	0.740	0.713	0.731	0.744	0.747	0.749	0.757	0.737	0.734	0.739	0.717	0.740	0.718	0.748	0.720	0.780	0.740	0.718	0.725	0.737	0.762	0.736	0.758	0.767	0.690	0.723	0.737	0.757
550	North Dakota	0.603	0.597	0.616	0.595	0.611	0.615	0.612	0.611	0.603	0.599	0.608	0.593	0.622	0.585	0.601	0.586	0.635	0.610	0.580	0.574	0.607	0.627	0.606	0.622	0.637	0.572	0.610	0.619	0.622	
551	Nevada	0.601	0.608	0.621	0.607	0.614	0.624	0.629	0.633	0.622	0.608	0.626	0.627	0.594	0.614	0.624	0.642	0.604	0.650	0.620	0.634	0.638	0.619	0.632	0.620	0.631	0.634	0.593	0.602	0.614	0.631
553	Idaho	0.661	0.664	0.677	0.663	0.672	0.678	0.681	0.682	0.679	0.668	0.676	0.682	0.599	0.674	0.672	0.688	0.662	0.701	0.675	0.674	0.685	0.673	0.684	0.690	0.649	0.665	0.674	0.684	0.691	0.682
554	Vermont	0.583	0.577	0.595	0.575	0.590	0.595	0.598	0.597	0.590	0.581	0.591	0.600	0.571	0.595	0.581	0.594	0.570	0.613	0.592	0.574	0.570	0.589	0.604	0.589	0.601	0.613	0.561	0.590	0.596	0.602
555	New Hampshire	0.601	0.596	0.613	0.594	0.608	0.613	0.614	0.614	0.608	0.599	0.606	0.614	0.588	0.614	0.597	0.610	0.587	0.631	0.609	0.591	0.588	0.607	0.622	0.607	0.620	0.631	0.578	0.607	0.614	0.620
556	Delaware	0.605	0.603	0.619	0.601	0.614	0.620	0.622	0.622	0.615	0.606	0.615	0.624	0.595	0.618	0.608	0.622	0.596	0.639	0.616	0.606	0.604	0.614	0.622	0.614	0.626	0.635	0.586	0.610	0.618	0.626
557	Washington							0.673				0.664		0.668																	
558	Oregon	0.631	0.631	0.649	0.629	0.642	0.650	0.651	0.653	0.649	0.634	0.642	0.646	0.621	0.650	0.630	0.651	0.622	0.675	0.646	0.632	0.632	0.643	0.661	0.643	0.659	0.669	0.608	0.636	0.648	0.658
559	North Carolina	0.557	0.551	0.568	0.549	0.563	0.568	0.568	0.568	0.563	0.555	0.560	0.568	0.545	0.570	0.550	0.562	0.542	0.585	0.564	0.544	0.540	0.562	0.576	0.561	0.574	0.585	0.534	0.562	0.569	0.574
560	West Virginia	0.618	0.617	0.630	0.616	0.626	0.631	0.634	0.634	0.630	0.621	0.630	0.637	0.612	0.628	0.625	0.638	0.613	0.650	0.628	0.623	0.622	0.626	0.638	0.626	0.636	0.644	0.604	0.622	0.630	0.636
561	Mississippi	0.656	0.609	0.625	0.607	0.620	0.625	0.627	0.618	0.619	0.629	0.608	0.624	0.612	0.627	0.606	0.642	0.612	0.627	0.603	0.607	0.607	0.619	0.633	0.619	0.631	0.641	0.592	0.617	0.625	0.631
562	Arkansas	0.657	0.658	0.672	0.656	0.668	0.673	0.677	0.677	0.675	0.665	0.672	0.680	0.654	0.669	0.667	0.683	0.657	0.697	0.670	0.665	0.667	0.668	0.681	0.668	0.679	0.687	0.642	0.661	0.670	0.680
563	South Carolina	0.586	0.581	0.599	0.579	0.594	0.598	0.598	0.597	0.594	0.585	0.588	0.596	0.575	0.601	0.576	0.591	0.571	0.617	0.594	0.572	0.567	0.592	0.608	0.591	0.605	0.617	0.561	0.592	0.600	0.605
564	Rhode Island	0.639	0.640	0.655	0.639	0.649	0.656	0.659	0.661	0.651	0.641	0.654	0.659	0.629	0.651	0.648	0.663	0.633	0.677	0.653	0.650	0.649	0.651	0.664	0.651	0.663	0.670	0.625	0.642	0.651	0.663
565	Hawaii	0.583	0.585	0.597	0.584	0.592	0.599	0.604	0.604	0.583	0.572	0.603	0.605	0.562	0.591	0.597	0.607	0.568	0.611	0.596	0.595	0.598	0.595	0.605	0.596	0.604	0.608	0.575	0.586	0.593	0.604
566	Pittsburgh	0.615	0.615	0.625	0.614	0.621	0.626	0.629	0.631	0.622	0.615	0.626	0.630	0.606	0.623	0.623	0.634	0.610	0.643	0.624	0.625	0.626	0.622	0.632	0.623	0.631	0.636	0.606	0.617	0.623	0.631
567	Philadelphia	0.608	0.609	0.622	0.608	0.617	0.623	0.626	0.628	0.616	0.607	0.614	0.620	0.596	0.621	0.616	0.628	0.600	0.641	0.620	0.616	0.616	0.618	0.630	0.618	0.629	0.636	0.595	0.612	0.619	0.629
568	Alabama	0.660	0.615	0.627	0.613	0.623	0.628	0.630	0.630	0.628	0.619	0.623	0.630	0.610	0.627	0.618	0.631	0.610	0.648	0.625	0.617	0.616	0.623	0.636	0.623	0.633	0.641	0.599	0.619	0.627	0.634
569	Utah	0.614	0.612	0.624	0.611	0.620	0.624	0.626	0.627	0.619	0.613	0.621	0.627	0.604	0.623	0.617	0.627	0.605	0.641	0.621	0.615	0.614	0.620	0.631	0.620	0.629	0.636	0.600	0.618	0.623	0.629
570	Iowa	0.582	0.577	0.594	0.575	0.589	0.595	0.596	0.596	0.591	0.581	0.588	0.596	0.571	0.595	0.579	0.593	0.570	0.613	0.591	0.574	0.571	0.588	0.604	0.588	0.601	0.612	0.560	0.587	0.595	0.601
571	Massachusetts	0.620	0.617	0.633	0.615	0.627	0.633	0.634	0.635	0.627	0.618	0.626	0.633	0.607	0.633	0.618	0.632	0.607	0.652	0.630	0.617	0.614	0.627	0.642	0.627	0.640	0.649	0.600	0.624	0.632	0.640
572	Oklahoma	0.622	0.625	0.639	0.624	0.632	0.640	0.643	0.645	0.635	0.625	0.639	0.643	0.613	0.634	0.635	0.649	0.619	0.661	0.637	0.639	0.639	0.635	0.647	0.636	0.646	0.652	0.610	0.625	0.634	0.646
573	Louisiana	0.598	0.554	0.568	0.553	0.565	0.568	0.568	0.567	0.569	0.561	0.560	0.568	0.553	0.570	0.553	0.566	0.550	0.588	0.565	0.549	0.548	0.563	0.576	0.562	0.573	0.583	0.537	0.562	0.569	0.574
574	New Mexico	0.629	0.629	0.647	0.628	0.640	0.648	0.650	0.652	0.645	0.631	0.643	0.646	0.618	0.645	0.633	0.652	0.621	0.672	0.644	0.636	0.636	0.641	0.658	0.641	0.656	0.665	0.609	0.633	0.644	0.656
575	Texas	0.613	0.613	0.628	0.611	0.622	0.628	0.630	0.631	0.623	0.614	0.623	0.629	0.603	0.626	0.617	0.631	0.605	0.648	0.625	0.618	0.617	0.623	0.636	0.623	0.634	0.643	0.596	0.617	0.625	0.635

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	0.608	0.814	0.578	0.773	0.773	0.814	0.814	0.800	0.765
502	202	Broward County / Palm Beach	0.641	0.835	0.609	0.793	0.793	0.835	0.835	0.821	0.785
503	203	Tampa	0.655	0.869	0.622	0.825	0.825	0.869	0.869	0.854	0.816
504	204	Orlando	0.662	0.837	0.629	0.794	0.794	0.837	0.837	0.823	0.786
505	205	Jacksonville	0.666	0.847	0.633	0.805	0.805	0.847	0.847	0.833	0.795
506	206	Daytona / Gainesville	0.671	0.884	0.637	0.840	0.840	0.884	0.884	0.869	0.831
521	221	Diversified Dental - Las Vegas	0.787	0.843	0.748	0.800	0.800	0.843	0.843	0.829	0.792
522	222	Mastercare Dental - Reno	0.860	0.966	0.817	0.917	0.917	0.966	0.966	0.950	0.908
524	224	Premier - Minnesota	0.701	0.852	0.666	0.810	0.810	0.852	0.852	0.838	0.801
526	226	Dental Options Pricing - Oregon	0.734	0.928	0.698	0.882	0.882	0.928	0.928	0.912	0.873
527	227	Rental Network - Hawaii	0.692	0.922	0.657	0.875	0.875	0.922	0.922	0.906	0.867
528	228	Diversified Dental - Reno	0.769	0.865	0.730	0.822	0.822	0.865	0.865	0.850	0.814
549	249	Maine	0.826	0.988	0.785	0.939	0.939	0.988	0.988	0.971	0.929
550	250	North Dakota	0.699	1.013	0.664	0.962	0.962	1.013	1.013	0.995	0.952
551	251	Nevada	0.639	0.854	0.607	0.812	0.812	0.854	0.854	0.840	0.803
552	252	Alaska		0.906							
553	253	Idaho	0.716	0.908	0.680	0.863	0.863	0.908	0.908	0.893	0.854
554	254	Vermont	0.663	0.993	0.630	0.943	0.943	0.993	0.993	0.976	0.933
555	255	New Hampshire	0.675	0.965	0.641	0.917	0.917	0.965	0.965	0.949	0.907
556	256	Delaware	0.675	0.906	0.642	0.860	0.860	0.906	0.906	0.890	0.851
557	257	Washington	0.727	0.924		0.877	0.877	0.924			
558	258	Oregon	0.712	0.922	0.677	0.875	0.875	0.922	0.922	0.906	0.866
559	259	North Carolina	0.643	0.972	0.611	0.924	0.924	0.972	0.972	0.956	0.914
560	260	West Virginia	0.688	0.917	0.653	0.872	0.872	0.917	0.917	0.902	0.862
561	261	Mississippi	0.692	0.975	0.658	0.927	0.927	0.975	0.975	0.958	0.917
562	262	Arkansas	0.707	0.930	0.671	0.883	0.883	0.930	0.930	0.914	0.874
563	263	South Carolina	0.679	0.969	0.645	0.920	0.920	0.969	0.969	0.952	0.911
564	264	Rhode Island	0.704	0.847	0.668	0.805	0.805	0.847	0.847	0.833	0.797
565	265	Hawaii	0.636	0.884	0.604	0.841	0.841	0.884	0.884	0.869	0.831
566	266	Pittsburgh	0.678	0.848	0.644	0.806	0.806	0.848	0.848	0.833	0.797
567	267	Philadelphia	0.668	0.851	0.634	0.813	0.813	0.855	0.855	0.841	0.804
568	268	Alabama	0.706	0.945	0.671	0.898	0.898	0.945	0.945	0.929	0.888
569	269	Utah	0.670	0.883	0.637	0.839	0.839	0.883	0.883	0.868	0.830
570	270	Iowa	0.668	0.952	0.635	0.905	0.905	0.952	0.952	0.936	0.895
571	271	Massachusetts	0.687	0.943	0.652	0.896	0.896	0.943	0.943	0.927	0.887
572	272	Oklahoma	0.685	0.878	0.651	0.835	0.835	0.878	0.878	0.864	0.826
573	273	Louisiana	0.664	0.967	0.631	0.919	0.919	0.967	0.967	0.950	0.909
574	274	New Mexico	0.709	0.920	0.674	0.874	0.874	0.920	0.920	0.905	0.865
575	275	Texas	0.685	0.892	0.650	0.847	0.847	0.892	0.892	0.877	0.838
576	276	Kentucky	0.655	0.858	0.622	0.815	0.815	0.858	0.858	0.844	0.807
577	277	Kansas	0.693	0.878	0.658	0.834	0.834	0.878	0.878	0.863	0.826
578	278	Wisconsin	0.668	0.921	0.635	0.875	0.875	0.921	0.921	0.906	0.866
579	279	Tennessee	0.647	0.932	0.615	0.886	0.886	0.932	0.932	0.917	0.876
580	280	Minnesota	0.676	0.938	0.642	0.890	0.890	0.938	0.938	0.922	0.882
581	281	Colorado	0.714	0.893	0.678	0.848	0.848	0.893	0.893	0.878	0.839
582	282	Indiana	0.645	0.900	0.613	0.855	0.855	0.900	0.900	0.884	0.846
583	283	Nebraska	0.668	0.861	0.634	0.817	0.817	0.861	0.861	0.846	0.809
584	284	Connecticut	0.687	0.937	0.653	0.889	0.889	0.937	0.937	0.921	0.881
585	285	Ohio	0.651	0.890	0.618	0.846	0.846	0.890	0.890	0.875	0.837
586	286	Michigan	0.698	0.922	0.663	0.876	0.876	0.922	0.922	0.907	0.867
587	287	Arizona	0.708	0.900	0.672	0.812	0.855	0.900	0.900	0.885	0.846
588	288	New Jersey	0.662	0.887	0.629	0.842	0.842	0.887	0.887	0.871	0.834
589	289	Syracuse	0.646	0.902	0.613	0.856	0.856	0.902	0.902	0.886	0.848
590	290	New York	0.603	0.914	0.572	0.868	0.868	0.914	0.914	0.898	0.859
591	291	Richmond	0.671	0.925	0.637	0.835	0.835	0.925	0.925	0.910	0.870
592	292	Atlanta	0.671	0.913	0.637	0.867	0.867	0.913	0.913	0.898	0.859
593	293	Washington, DC	0.633	0.854	0.602	0.811	0.811	0.854	0.854	0.840	0.802
594	294	Chicago	0.627	0.907	0.595	0.862	0.862	0.907	0.907	0.891	0.852
595	295	St. Louis	0.633	0.926	0.602	0.879	0.879	0.926	0.926	0.910	0.871
596	296	Sacramento	0.704	0.935	0.668	0.889	0.889	0.935	0.935	0.919	0.879
597	297	Northern California	0.696	0.956	0.661	0.908	0.908	0.956	0.956	0.940	0.899
598	298	San Diego	0.692	0.876	0.657	0.833	0.833	0.876	0.876	0.861	0.824
599	299	Southern California	0.680	0.897	0.646	0.853	0.853	0.897	0.897	0.882	0.844

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	0.716	0.795	0.794	0.842	0.762	0.723	0.803	0.802	0.851	0.769	0.734	0.839	0.816	0.867	0.782	0.682	0.752	0.753	0.791	0.722	0.693	0.765	0.765	0.806	0.735	0.708	0.784	0.784	0.866	0.752	
502	Broward County / Palm Beach	0.731	0.807	0.817	0.849	0.776	0.737	0.815	0.824	0.858	0.783	0.747	0.843	0.836	0.872	0.794	0.702	0.771	0.782	0.807	0.743	0.713	0.784	0.794	0.822	0.755	0.726	0.801	0.811	0.869	0.770	
503	Tampa	0.732	0.808	0.820	0.850	0.777	0.741	0.819	0.831	0.863	0.787	0.753	0.849	0.845	0.881	0.801	0.697	0.765	0.779	0.800	0.738	0.712	0.783	0.796	0.821	0.755	0.730	0.805	0.817	0.871	0.775	
504	Orlando	0.732	0.807	0.819	0.847	0.777	0.741	0.817	0.829	0.859	0.786	0.752	0.845	0.843	0.875	0.799	0.701	0.767	0.781	0.801	0.740	0.715	0.784	0.797	0.820	0.756	0.731	0.804	0.816	0.866	0.775	
505	Jacksonville	0.733	0.812	0.824	0.855	0.780	0.743	0.823	0.835	0.868	0.790	0.755	0.853	0.850	0.886	0.804	0.699	0.768	0.783	0.804	0.740	0.714	0.787	0.800	0.825	0.757	0.732	0.809	0.821	0.876	0.778	
506	Daytona / Gainesville	0.748	0.833	0.846	0.882	0.798	0.761	0.850	0.861	0.900	0.813	0.777	0.887	0.881	0.924	0.831	0.700	0.773	0.789	0.812	0.743	0.723	0.801	0.815	0.844	0.769	0.748	0.832	0.844	0.907	0.797	
521	Diversified Dental - Las Vegas	0.813	0.923	0.962	0.982	0.876	0.817	0.928	0.966	0.987	0.880	0.820	0.935	0.970	0.993	0.884	0.802	0.909	0.948	0.962	0.863	0.808	0.915	0.954	0.971	0.870	0.813	0.923	0.961	0.986	0.876	
522	Mercare Dental - Reno	0.852	0.994	1.037	1.095	0.927	0.860	1.004	1.046	1.107	0.936	0.868	1.015	1.056	1.122	0.945	0.825	0.956	1.004	1.045	0.893	0.839	0.974	1.020	1.067	0.910	0.852	0.992	1.036	1.094	0.926	
524	Premier - Minnesota	0.804	0.909	0.935	0.970	0.863	0.810	0.917	0.943	0.979	0.871	0.817	0.934	0.952	0.991	0.879	0.781	0.879	0.907	0.933	0.836	0.791	0.892	0.919	0.948	0.848	0.802	0.907	0.933	0.980	0.862	
526	Dental Options Pricing - Oregon	0.805	0.932	0.960	1.018	0.875	0.812	0.941	0.968	1.028	0.884	0.822	0.968	0.980	1.045	0.895	0.773	0.891	0.920	0.965	0.839	0.785	0.905	0.934	0.983	0.852	0.800	0.925	0.953	1.034	0.869	
527	Rental Network - Hawaii	0.772	0.891	0.909	0.974	0.838	0.784	0.906	0.923	0.992	0.852	0.799	0.944	0.942	1.017	0.869	0.728	0.833	0.853	0.901	0.786	0.748	0.858	0.876	0.931	0.809	0.770	0.887	0.904	1.002	0.835	
528	Diversified Dental - Reno	0.774	0.896	0.935	0.976	0.840	0.779	0.903	0.940	0.984	0.846	0.786	0.923	0.949	0.996	0.854	0.750	0.866	0.906	0.938	0.813	0.759	0.877	0.916	0.951	0.822	0.769	0.890	0.929	0.989	0.835	
549	Maine	0.841	0.981	1.018	1.082	0.916	0.854	0.997	1.033	1.101	0.930	0.868	1.025	1.050	1.124	0.947	0.799	0.925	0.967	1.011	0.866	0.820	0.951	0.991	1.043	0.891	0.842	0.980	1.018	1.098	0.917	
550	North Dakota	0.810	0.937	0.949	1.027	0.881	0.824	0.954	0.965	1.046	0.896	0.842	1.003	0.987	1.075	0.918	0.756	0.867	0.882	0.942	0.819	0.778	0.894	0.907	0.973	0.843	0.804	0.928	0.939	1.062	0.873	
551	Nevada	0.804	0.906	0.935	0.959	0.865	0.807	0.910	0.940	0.965	0.869	0.812	0.922	0.945	0.972	0.874	0.790	0.888	0.918	0.936	0.849	0.796	0.895	0.925	0.945	0.855	0.803	0.904	0.933	0.967	0.863	
553	Idaho	0.782	0.865	0.883	0.910	0.800	0.788	0.873	0.891	0.919	0.837	0.796	0.933	0.900	0.931	0.846	0.758	0.834	0.854	0.784	0.802	0.768	0.847	0.866	0.888	0.814	0.780	0.862	0.880	0.922	0.827	
554	Vermont	0.817	0.942	0.955	1.029	0.887	0.830	0.958	0.970	1.048	0.901	0.847	1.002	0.991	1.075	0.921	0.767	0.876	0.892	0.948	0.828	0.788	0.902	0.916	0.979	0.852	0.812	0.934	0.946	1.060	0.880	
555	New Hampshire	0.797	0.912	0.925	0.990	0.861	0.806	0.923	0.936	1.003	0.871	0.818	0.958	0.952	1.024	0.886	0.756	0.859	0.875	0.925	0.814	0.771	0.877	0.892	0.947	0.831	0.790	0.902	0.916	1.012	0.853	
556	Delaware	0.776	0.883	0.898	0.952	0.837	0.785	0.895	0.910	0.966	0.847	0.797	0.926	0.925	0.985	0.861	0.739	0.835	0.853	0.924	0.794	0.754	0.871	0.891	0.916	0.811	0.772	0.877	0.893	0.973	0.832	
557	Washington	0.794	0.917	0.942	0.998	0.863	0.801	0.925	0.950	1.009	0.871	0.811	0.951	0.962	1.025	0.882																
558	Oregon	0.800	0.927	0.950	1.016	0.871	0.808	0.937	0.959	1.028	0.880	0.819	0.969	0.974	1.047	0.893	0.764	0.880	0.905	0.956	0.829	0.777	0.896	0.920	0.976	0.844	0.794	0.918	0.941	1.037	0.864	
559	North Carolina	0.783	0.899	0.912	0.979	0.848	0.797	0.917	0.929	1.000	0.864	0.815	0.961	0.951	1.028	0.885	0.730	0.831	0.847	0.896	0.787	0.754	0.860	0.875	0.930	0.813	0.780	0.894	0.907	1.010	0.844	
560	West Virginia	0.777	0.866	0.881	0.917	0.829	0.791	0.884	0.897	0.937	0.845	0.807	0.920	0.918	0.961	0.864	0.728	0.805	0.823	0.845	0.773	0.752	0.834	0.850	0.879	0.800	0.778	0.866	0.881	0.940	0.829	
561	Mississippi	0.782	0.881	0.896	0.940	0.837	0.799	0.902	0.916	0.964	0.856	0.819	0.921	0.940	0.993	0.880	0.780	0.807	0.826	0.853	0.770	0.752	0.842	0.859	0.894	0.802	0.783	0.881	0.896	0.967	0.838	
562	Arkansas	0.803	0.896	0.915	0.949	0.856	0.817	0.913	0.930	0.968	0.871	0.833	0.946	0.949	0.991	0.889	0.757	0.838	0.859	0.880	0.803	0.781	0.866	0.886	0.913	0.829	0.805	0.897	0.915	0.969	0.857	
563	South Carolina	0.780	0.897	0.910	0.977	0.846	0.797	0.917	0.929	1.001	0.864	0.818	0.967	0.955	1.034	0.889	0.720	0.819	0.836	0.884	0.775	0.747	0.854	0.868	0.924	0.807	0.779	0.894	0.906	1.012	0.844	
564	Rhode Island	0.760	0.853	0.871	0.907	0.814	0.769	0.865	0.882	0.921	0.825	0.780	0.889	0.896	0.938	0.838	0.728	0.812	0.832	0.857	0.777	0.744	0.831	0.850	0.879	0.795	0.761	0.853	0.871	0.923	0.814	
565	Hawaii	0.782	0.881	0.893	0.945	0.838	0.791	0.892	0.903	0.958	0.848	0.803	0.925	0.919	0.977	0.862	0.747	0.835	0.849	0.888	0.797	0.762	0.853	0.866	0.910	0.813	0.779	0.876	0.887	0.970	0.834	
566	Pittsburgh	0.739	0.809	0.823	0.845	0.781	0.748	0.819	0.833	0.857	0.790	0.758	0.842	0.845	0.872	0.802	0.710	0.772	0.787	0.802	0.747	0.724	0.789	0.804	0.822	0.763	0.740	0.809	0.822	0.860	0.781	
567	Philadelphia	0.756	0.847	0.861	0.901	0.809	0.763	0.856	0.869	0.910	0.817	0.772	0.880	0.881	0.925	0.827	0.729	0.812	0.828	0.858	0.778	0.740	0.826	0.840	0.874	0.790	0.753	0.843	0.856	0.918	0.805	
568	Alabama	0.780	0.869	0.884	0.919	0.832	0.794	0.886	0.900	0.938	0.847	0.810	0.945	0.919	0.961	0.866	0.792	0.810	0.828	0.850	0.778	0.757	0.838	0.855	0.882	0.804	0.781	0.869	0.884	0.941	0.833	
569	Utah	0.769	0.852	0.862	0.899	0.827	0.778	0.863	0.873	0.912	0.827	0.790	0.896	0.889	0.931	0.842	0.732	0.806	0.818	0.845	0.775	0.748	0.824	0.836	0.866	0.792	0.766	0.847	0.857	0.921	0.813	
570	Iowa	0.776	0.891	0.905	0.969	0.840	0.792	0.910	0.924	0.992	0.859	0.812	0.956	0.948	1.023	0.881	0.719	0.817	0.836	0.880	0.774	0.746	0.850	0.867	0.919	0.805	0.776	0.888	0.902	1.000	0.839	
571	Massachusetts	0.791	0.898	0.912	0.966	0.852	0.799	0.907	0.921	0.977	0.861	0.809	0.938	0.935	0.995	0.873	0.757	0.853	0.870	0.912	0.812	0.770	0.869	0.884	0.930	0.827	0.785	0.889	0.904	0.986	0.845	
572	Oklahoma	0.750	0.842	0.859	0.893	0.804	0.761	0.854	0.871	0.908	0.815	0.773	0.881	0.886	0.926	0.829	0.715	0.797	0.816	0.839	0.763	0.732	0.818	0.836	0.864	0.783	0.751	0.841	0.858	0.912	0.804	
573	Louisiana	0.778	0.879	0.891	0.939	0.835	0.795	0.900	0.911	0.964	0.855	0.818	0.977	0.937	0.996	0.880	0.771	0.798	0.814	0.846	0.762	0.744	0.835	0.848	0.888	0.796	0.777	0.876	0.888	0.973	0.833	
574	New Mexico	0.788	0.908	0.931	0.989	0.856	0.799	0.921	0.943	1.004	0.868	0.812	0.955	0.960	1.026	0.884	0.749	0.857	0.882	0.925	0.810	0.766	0.878	0.902	0.930	0.830	0.786	0.904	0.927	1.014	0.853	
575	Texas	0.768	0.869	0.884	0.931	0.827	0.780	0.883	0.897	0.948	0.840	0.795	0.919	0.915	0.970	0.857	0.726	0.8														

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	OY	1Y
501	Miami	0.785	0.795	0.743	0.759	0.784	0.811	0.769	0.784
502	Broward County / Palm Beach	0.779	0.789	0.743	0.759	0.780	0.803	0.768	0.787
503	Tampa	0.778	0.791	0.730	0.754	0.782	0.809	0.766	0.797
504	Orlando	0.773	0.785	0.729	0.751	0.777	0.802	0.763	0.793
505	Jacksonville	0.781	0.795	0.732	0.757	0.785	0.813	0.769	0.800
506	Daytona / Gainesville	0.808	0.828	0.739	0.775	0.814	0.852	0.793	0.833
521	Diversified Dental - Las Vegas	0.827	0.832	0.808	0.817	0.827	0.838	0.821	0.837
522	Mastercare Dental - Reno	0.930	0.943	0.877	0.900	0.927	0.958	0.913	0.928
524	Premier - Minnesota	0.850	0.860	0.814	0.831	0.851	0.872	0.840	0.857
526	Dental Options Pricing - Oregon	0.882	0.893	0.835	0.855	0.880	0.909	0.866	0.881
527	Rental Network - Hawaii	0.856	0.874	0.790	0.822	0.860	0.899	0.839	0.868
528	Diversified Dental - Reno	0.832	0.839	0.798	0.812	0.830	0.851	0.820	0.830
549	Maine	0.929	0.948	0.859	0.893	0.932	0.972	0.912	0.940
550	North Dakota	0.933	0.953	0.857	0.892	0.935	0.982	0.910	0.935
551	Nevada	0.817	0.822	0.796	0.806	0.817	0.830	0.811	0.828
553	Idaho	0.823	0.833	0.789	0.805	0.824	0.845	0.813	0.831
554	Vermont	0.931	0.950	0.858	0.891	0.933	0.978	0.909	0.934
555	New Hampshire	0.892	0.906	0.833	0.858	0.890	0.926	0.871	0.889
556	Delaware	0.852	0.866	0.799	0.823	0.853	0.886	0.836	0.858
557	Washington	0.867	0.877			0.865			
558	Oregon	0.888	0.900	0.836	0.857	0.886	0.919	0.869	0.886
559	North Carolina	0.884	0.905	0.806	0.844	0.888	0.934	0.864	0.894
560	West Virginia	0.837	0.858	0.764	0.802	0.844	0.883	0.822	0.864
561	Mississippi	0.870	0.895	0.797	0.828	0.878	0.916	0.851	0.895
562	Arkansas	0.861	0.881	0.790	0.827	0.867	0.905	0.846	0.887
563	South Carolina	0.883	0.908	0.794	0.839	0.890	0.941	0.862	0.901
564	Rhode Island	0.803	0.817	0.754	0.779	0.807	0.834	0.792	0.824
565	Hawaii	0.831	0.845	0.783	0.806	0.834	0.864	0.818	0.849
566	Pittsburgh	0.766	0.778	0.722	0.745	0.770	0.794	0.757	0.793
567	Philadelphia	0.803	0.813	0.765	0.782	0.804	0.828	0.792	0.812
568	Alabama	0.847	0.867	0.792	0.813	0.853	0.882	0.832	0.874
569	Utah	0.826	0.839	0.775	0.799	0.829	0.858	0.812	0.839
570	Iowa	0.872	0.896	0.787	0.830	0.879	0.927	0.852	0.890
571	Massachusetts	0.867	0.878	0.818	0.838	0.865	0.896	0.850	0.866
572	Oklahoma	0.792	0.807	0.739	0.766	0.797	0.825	0.780	0.819
573	Louisiana	0.877	0.903	0.800	0.832	0.885	0.926	0.856	0.901
574	New Mexico	0.862	0.878	0.804	0.832	0.865	0.900	0.847	0.874
575	Texas	0.834	0.850	0.773	0.803	0.838	0.873	0.819	0.853
576	Kentucky	0.770	0.785	0.717	0.744	0.775	0.805	0.759	0.797
577	Kansas	0.809	0.823	0.759	0.784	0.813	0.841	0.798	0.829
578	Wisconsin	0.857	0.875	0.793	0.824	0.861	0.899	0.840	0.868
579	Tennessee	0.806	0.826	0.737	0.773	0.812	0.850	0.791	0.831
580	Minnesota	0.868	0.880	0.817	0.838	0.866	0.898	0.850	0.866
581	Colorado	0.872	0.883	0.828	0.848	0.873	0.900	0.859	0.878
582	Indiana	0.824	0.843	0.755	0.790	0.829	0.868	0.808	0.842
583	Nebraska	0.800	0.816	0.745	0.774	0.805	0.836	0.789	0.828
584	Connecticut	0.875	0.886	0.823	0.844	0.873	0.905	0.856	0.872
585	Ohio	0.818	0.835	0.758	0.788	0.823	0.857	0.804	0.838
586	Michigan	0.875	0.888	0.827	0.849	0.876	0.905	0.861	0.881
587	Arizona	0.812	0.823	0.773	0.792	0.815	0.838	0.802	0.827
588	New Jersey	0.839	0.849	0.795	0.813	0.837	0.866	0.823	0.839
589	Syracuse	0.838	0.854	0.777	0.806	0.841	0.877	0.822	0.850
590	New York	0.856	0.866	0.808	0.826	0.852	0.885	0.836	0.849
591	Richmond	0.842	0.861	0.772	0.807	0.847	0.886	0.825	0.860
592	Atlanta	0.851	0.867	0.792	0.820	0.854	0.889	0.835	0.862
593	Washington, DC	0.801	0.812	0.759	0.778	0.802	0.829	0.788	0.809
594	Chicago	0.844	0.858	0.787	0.812	0.845	0.880	0.826	0.848
595	St. Louis	0.830	0.852	0.751	0.792	0.837	0.881	0.813	0.855
596	Sacramento	0.862	0.872	0.819	0.837	0.861	0.888	0.847	0.862
597	Northern California	0.902	0.913	0.853	0.872	0.898	0.931	0.882	0.895
598	San Diego	0.838	0.846	0.801	0.816	0.836	0.860	0.825	0.840
599	Southern California	0.855	0.863	0.816	0.831	0.852	0.877	0.839	0.851

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	0.787	0.747	0.690	0.645	0.657	0.448	0.842	0.795	0.630	0.664	0.530
502	Broward County / Palm Beach	0.754	0.716	0.661	0.618	0.629	0.429	0.806	0.761	0.604	0.636	0.508
503	Tampa	0.790	0.755	0.697	0.652	0.664	0.453	0.845	0.798	0.636	0.671	0.526
504	Orlando	0.779	0.744	0.687	0.643	0.654	0.446	0.833	0.786	0.627	0.661	0.518
505	Jacksonville	0.789	0.753	0.695	0.650	0.661	0.452	0.843	0.795	0.635	0.669	0.524
506	Daytona / Gainesville	0.793	0.758	0.700	0.655	0.666	0.455	0.849	0.801	0.639	0.674	0.528
521	Diversified Dental - Las Vegas	0.776	0.745	0.691	0.643	0.653	0.447	0.828	0.782	0.628	0.662	0.519
522	Mastercare Dental - Reno	0.896	0.864	0.804	0.748	0.757	0.519	0.954	0.901	0.730	0.769	0.590
524	Premier - Minnesota	0.864	0.838	0.781	0.725	0.732	0.503	0.917	0.868	0.708	0.746	0.568
526	Dental Options Pricing - Oregon	0.891	0.848	0.793	0.740	0.758	0.506	0.951	0.898	0.719	0.760	0.602
527	Rental Network - Hawaii	0.931	0.888	0.830	0.775	0.793	0.530	0.994	0.939	0.753	0.795	0.631
528	Diversified Dental - Reno	0.824	0.800	0.754	0.697	0.708	0.476	0.871	0.824	0.678	0.717	0.558
549	Maine	0.915	0.872	0.802	0.755	0.769	0.525	0.981	0.926	0.737	0.775	0.597
550	North Dakota	0.878	0.822	0.763	0.717	0.737	0.489	0.943	0.891	0.695	0.734	0.612
551	Nevada	0.813	0.780	0.724	0.674	0.684	0.468	0.867	0.819	0.658	0.694	0.544
553	Idaho											
554	Vermont	0.856	0.804	0.748	0.700	0.720	0.479	0.917	0.867	0.680	0.719	0.599
555	New Hampshire	0.846	0.792	0.735	0.690	0.710	0.471	0.908	0.858	0.669	0.707	0.589
556	Delaware	0.798	0.748	0.695	0.652	0.671	0.445	0.856	0.809	0.632	0.668	0.557
557	Washington											
558	Oregon	0.881	0.837	0.770	0.724	0.739	0.504	0.946	0.892	0.707	0.744	0.580
559	North Carolina	0.853	0.811	0.745	0.702	0.716	0.488	0.915	0.863	0.684	0.721	0.561
560	West Virginia	0.831	0.787	0.723	0.681	0.695	0.473	0.892	0.841	0.664	0.700	0.552
561	Mississippi	0.846	0.800	0.734	0.691	0.706	0.481	0.909	0.857	0.674	0.710	0.566
562	Arkansas	0.861	0.821	0.754	0.711	0.724	0.494	0.924	0.871	0.693	0.730	0.562
563	South Carolina	0.856	0.812	0.745	0.702	0.717	0.487	0.919	0.867	0.684	0.721	0.569
564	Rhode Island	0.733	0.694	0.637	0.600	0.613	0.416	0.786	0.742	0.584	0.616	0.489
565	Hawaii	0.841	0.800	0.735	0.693	0.706	0.481	0.902	0.850	0.676	0.712	0.551
566	Pittsburgh	0.783	0.746	0.690	0.645	0.655	0.447	0.836	0.789	0.629	0.663	0.521
567	Philadelphia	0.801	0.762	0.704	0.659	0.670	0.458	0.856	0.808	0.644	0.678	0.534
568	Alabama	0.860	0.819	0.754	0.709	0.722	0.493	0.921	0.869	0.692	0.729	0.567
569	Utah	0.844	0.804	0.742	0.695	0.708	0.483	0.904	0.853	0.678	0.715	0.561
570	Iowa	0.834	0.793	0.731	0.685	0.698	0.476	0.894	0.843	0.669	0.704	0.557
571	Massachusetts	0.811	0.775	0.716	0.670	0.680	0.465	0.866	0.817	0.653	0.688	0.541
572	Oklahoma	0.791	0.752	0.692	0.650	0.663	0.451	0.849	0.801	0.633	0.668	0.526
573	Louisiana	0.826	0.777	0.723	0.676	0.695	0.463	0.885	0.836	0.657	0.694	0.574
574	New Mexico	0.841	0.801	0.737	0.693	0.707	0.481	0.901	0.850	0.677	0.712	0.553
575	Texas	0.851	0.811	0.748	0.701	0.714	0.487	0.911	0.860	0.684	0.721	0.566
576	Kentucky	0.816	0.777	0.717	0.673	0.684	0.467	0.874	0.824	0.656	0.691	0.543
577	Kansas	0.794	0.753	0.692	0.650	0.663	0.452	0.852	0.804	0.634	0.668	0.531
578	Wisconsin	0.856	0.817	0.752	0.708	0.722	0.492	0.917	0.865	0.691	0.728	0.555
579	Tennessee	0.840	0.797	0.734	0.690	0.702	0.479	0.900	0.848	0.673	0.708	0.559
580	Minnesota	0.826	0.783	0.721	0.677	0.690	0.470	0.885	0.835	0.660	0.695	0.555
581	Colorado	0.864	0.824	0.760	0.713	0.725	0.495	0.925	0.872	0.695	0.732	0.572
582	Indiana	0.831	0.788	0.724	0.681	0.696	0.473	0.892	0.842	0.665	0.700	0.551
583	Nebraska	0.834	0.794	0.732	0.687	0.700	0.477	0.893	0.842	0.671	0.706	0.550
584	Connecticut	0.821	0.777	0.714	0.671	0.685	0.467	0.880	0.830	0.655	0.690	0.549
585	Ohio	0.827	0.786	0.723	0.680	0.694	0.472	0.886	0.837	0.663	0.698	0.548
586	Michigan	0.804	0.765	0.705	0.661	0.674	0.459	0.862	0.813	0.645	0.679	0.537
587	Arizona	0.824	0.786	0.724	0.679	0.691	0.472	0.883	0.833	0.662	0.698	0.544
588	New Jersey	0.829	0.794	0.733	0.686	0.698	0.476	0.887	0.837	0.670	0.705	0.547
589	Syracuse	0.821	0.780	0.718	0.675	0.687	0.469	0.880	0.830	0.658	0.693	0.547
590	New York	0.813	0.778	0.720	0.672	0.683	0.467	0.868	0.820	0.656	0.692	0.543
591	Richmond	0.837	0.793	0.728	0.686	0.700	0.477	0.897	0.846	0.669	0.705	0.553
592	Atlanta	0.815	0.775	0.714	0.670	0.682	0.465	0.873	0.824	0.654	0.689	0.543
593	Washington, DC	0.809	0.776	0.720	0.672	0.682	0.466	0.863	0.815	0.656	0.691	0.536
594	Chicago	0.825	0.787	0.727	0.680	0.692	0.473	0.882	0.833	0.664	0.700	0.549
595	St. Louis	0.823	0.780	0.717	0.674	0.688	0.468	0.882	0.833	0.658	0.693	0.549
596	Sacramento	0.834	0.791	0.727	0.684	0.698	0.475	0.895	0.844	0.666	0.702	0.558
597	Northern California	0.892	0.851	0.786	0.737	0.750	0.511	0.954	0.901	0.719	0.757	0.588
598	San Diego	0.786	0.751	0.696	0.649	0.658	0.450	0.839	0.792	0.634	0.667	0.529
599	Southern California	0.802	0.768	0.713	0.663	0.673	0.461	0.855	0.808	0.648	0.683	0.537

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	0.691	0.687	0.703	0.679	0.688	0.713	0.679	0.686	0.670	0.693	0.639	0.666	0.683	0.711	0.636	0.631	0.647	0.724	0.695	0.628	0.617	0.685	0.712	0.670	0.698	0.724	0.644	0.701	0.704	0.712
502	Broward County / Palm Beach	0.697	0.695	0.710	0.690	0.698	0.718	0.694	0.699	0.686	0.701	0.661	0.682	0.691	0.715	0.659	0.659	0.665	0.732	0.704	0.656	0.649	0.697	0.719	0.685	0.707	0.729	0.660	0.705	0.709	0.718
503	Tampa	0.696	0.694	0.710	0.690	0.699	0.717	0.695	0.699	0.686	0.700	0.661	0.681	0.690	0.715	0.657	0.657	0.663	0.732	0.703	0.657	0.649	0.697	0.719	0.685	0.706	0.729	0.658	0.704	0.708	0.717
504	Orlando	0.696	0.695	0.710	0.690	0.700	0.716	0.697	0.700	0.688	0.700	0.665	0.684	0.690	0.714	0.662	0.662	0.666	0.731	0.703	0.662	0.655	0.697	0.718	0.687	0.707	0.728	0.660	0.703	0.707	0.717
505	Jacksonville	0.697	0.696	0.712	0.691	0.701	0.719	0.697	0.700	0.689	0.702	0.662	0.682	0.692	0.717	0.658	0.658	0.665	0.734	0.704	0.657	0.650	0.698	0.720	0.686	0.708	0.732	0.658	0.705	0.710	0.719
506	Daytona / Gainesville	0.709	0.706	0.725	0.701	0.715	0.732	0.707	0.708	0.698	0.715	0.663	0.687	0.705	0.733	0.657	0.654	0.669	0.747	0.715	0.655	0.644	0.709	0.733	0.694	0.718	0.748	0.662	0.719	0.724	0.731
521	Diversified Dental - Las Vegas	0.752	0.763	0.783	0.761	0.773	0.788	0.790	0.794	0.783	0.773	0.770	0.775	0.753	0.764	0.784	0.753	0.824	0.779	0.777	0.784	0.777	0.799	0.772	0.792	0.805	0.733	0.756	0.771	0.797	
522	Mastercare Dental - Reno	0.794	0.792	0.826	0.790	0.821	0.831	0.823	0.816	0.814	0.820	0.756	0.770	0.799	0.832	0.726	0.753	0.855	0.813	0.733	0.726	0.786	0.811	0.848	0.793	0.823	0.869	0.731	0.805	0.819	0.837
524	Premier - Minnesota	0.765	0.768	0.791	0.765	0.781	0.797	0.786	0.787	0.777	0.782	0.748	0.763	0.765	0.791	0.738	0.745	0.743	0.823	0.783	0.743	0.740	0.779	0.806	0.769	0.792	0.818	0.727	0.772	0.783	0.802
526	Dental Options Pricing - Oregon	0.761	0.761	0.786	0.755	0.773	0.798	0.775	0.781	0.767	0.778	0.728	0.744	0.759	0.791	0.709	0.715	0.726	0.819	0.781	0.712	0.706	0.773	0.807	0.758	0.789	0.817	0.711	0.770	0.782	0.802
527	Rental Network - Hawaii	0.733	0.729	0.753	0.723	0.740	0.766	0.736	0.743	0.723	0.742	0.686	0.704	0.726	0.761	0.665	0.663	0.686	0.778	0.748	0.662	0.651	0.739	0.772	0.721	0.754	0.783	0.678	0.743	0.752	0.768
528	Diversified Dental - Reno	0.727	0.733	0.756	0.729	0.742	0.767	0.755	0.763	0.762	0.760	0.723	0.734	0.737	0.753	0.712	0.728	0.724	0.800	0.753	0.721	0.725	0.746	0.777	0.736	0.766	0.785	0.693	0.734	0.748	0.775
549	Maine	0.792	0.790	0.822	0.786	0.811	0.831	0.811	0.812	0.803	0.815	0.750	0.767	0.795	0.828	0.723	0.725	0.750	0.852	0.812	0.727	0.720	0.806	0.843	0.788	0.820	0.860	0.731	0.804	0.816	0.835
550	North Dakota	0.779	0.771	0.799	0.762	0.782	0.814	0.768	0.774	0.757	0.790	0.697	0.731	0.775	0.813	0.678	0.670	0.710	0.824	0.788	0.671	0.651	0.776	0.817	0.752	0.792	0.835	0.704	0.794	0.800	0.812
551	Nevada	0.733	0.741	0.759	0.739	0.748	0.765	0.761	0.767	0.750	0.745	0.742	0.749	0.727	0.753	0.737	0.752	0.725	0.793	0.756	0.749	0.750	0.753	0.773	0.748	0.767	0.778	0.713	0.737	0.749	0.772
553	Idaho	0.739	0.740	0.758	0.736	0.750	0.763	0.747	0.739	0.749	0.710	0.739	0.727	0.761	0.705	0.707	0.711	0.782	0.749	0.707	0.702	0.745	0.767	0.734	0.754	0.780	0.700	0.747	0.754	0.764	
554	Vermont	0.782	0.774	0.802	0.766	0.788	0.815	0.774	0.778	0.761	0.792	0.704	0.735	0.777	0.816	0.684	0.675	0.716	0.826	0.791	0.678	0.659	0.780	0.820	0.757	0.794	0.838	0.708	0.796	0.803	0.814
555	New Hampshire	0.761	0.754	0.781	0.747	0.768	0.792	0.757	0.760	0.744	0.770	0.695	0.722	0.755	0.792	0.677	0.670	0.703	0.803	0.770	0.673	0.657	0.761	0.797	0.741	0.774	0.813	0.695	0.773	0.780	0.791
556	Delaware	0.736	0.732	0.756	0.727	0.744	0.766	0.738	0.740	0.725	0.745	0.686	0.709	0.731	0.764	0.671	0.668	0.689	0.779	0.747	0.670	0.658	0.740	0.791	0.723	0.754	0.785	0.681	0.746	0.754	0.766
557	Washington																														
558	Oregon	0.750	0.749	0.774	0.742	0.759	0.786	0.757	0.765	0.748	0.764	0.707	0.725	0.747	0.780	0.687	0.690	0.708	0.802	0.768	0.688	0.678	0.759	0.793	0.742	0.775	0.804	0.697	0.760	0.771	0.789
559	North Carolina	0.734	0.726	0.753	0.719	0.740	0.764	0.728	0.731	0.715	0.742	0.664	0.692	0.729	0.727	0.646	0.638	0.674	0.774	0.742	0.641	0.624	0.733	0.768	0.712	0.745	0.785	0.667	0.746	0.753	0.763
560	West Virginia	0.734	0.730	0.751	0.726	0.743	0.757	0.734	0.733	0.723	0.740	0.685	0.710	0.730	0.759	0.677	0.672	0.690	0.773	0.739	0.675	0.664	0.734	0.759	0.719	0.742	0.777	0.682	0.744	0.749	0.756
561	Mississippi	0.721	0.716	0.738	0.711	0.730	0.746	0.718	0.719	0.703	0.728	0.689	0.681	0.719	0.749	0.642	0.635	0.680	0.752	0.743	0.626	0.624	0.759	0.710	0.736	0.768	0.674	0.733	0.738	0.744	
562	Arkansas	0.733	0.731	0.753	0.728	0.745	0.757	0.739	0.736	0.729	0.743	0.692	0.715	0.732	0.759	0.683	0.681	0.695	0.776	0.741	0.683	0.675	0.737	0.761	0.723	0.745	0.779	0.685	0.743	0.749	0.758
563	South Carolina	0.744	0.737	0.764	0.730	0.750	0.776	0.738	0.742	0.726	0.754	0.675	0.703	0.740	0.776	0.657	0.649	0.685	0.787	0.754	0.652	0.634	0.744	0.780	0.723	0.757	0.797	0.677	0.758	0.764	0.775
564	Rhode Island	0.714	0.714	0.735	0.711	0.725	0.741	0.726	0.728	0.712	0.722	0.689	0.704	0.708	0.737	0.679	0.680	0.683	0.757	0.728	0.682	0.674	0.724	0.746	0.712	0.733	0.758	0.676	0.721	0.730	0.743
565	Hawaii	0.734	0.733	0.752	0.727	0.738	0.765	0.738	0.746	0.721	0.733	0.704	0.719	0.719	0.756	0.691	0.693	0.693	0.775	0.750	0.688	0.682	0.741	0.768	0.729	0.756	0.774	0.695	0.741	0.749	0.766
566	Pittsburgh	0.698	0.697	0.712	0.694	0.704	0.716	0.703	0.705	0.692	0.701	0.674	0.690	0.691	0.714	0.671	0.672	0.671	0.732	0.705	0.672	0.668	0.701	0.719	0.692	0.709	0.729	0.667	0.704	0.708	0.717
567	Philadelphia	0.715	0.715	0.733	0.710	0.722	0.741	0.721	0.727	0.707	0.720	0.686	0.702	0.707	0.736	0.677	0.678	0.681	0.756	0.727	0.677	0.670	0.721	0.746	0.709	0.733	0.755	0.676	0.722	0.730	0.743
568	Alabama	0.736	0.733	0.753	0.729	0.745	0.759	0.738	0.740	0.726	0.742	0.720	0.706	0.732	0.761	0.674	0.671	0.705	0.766	0.760	0.673	0.664	0.745	0.769	0.732	0.754	0.777	0.701	0.746	0.751	0.759
569	Utah	0.735	0.732	0.750	0.726	0.739	0.757	0.731	0.734	0.720	0.739	0.689	0.713	0.728	0.757	0.684	0.680	0.693	0.771	0.740	0.680	0.670	0.734	0.759	0.719	0.744	0.773	0.689	0.745	0.749	0.757
570	Iowa	0.738	0.732	0.758	0.726	0.746	0.769	0.735	0.738	0.723	0.748	0.673	0.700	0.734	0.770	0.655	0.649	0.682	0.781	0.748	0.652	0.635	0.740	0.774	0.719	0.752	0.791	0.673	0.751	0.758	0.769
571	Massachusetts	0.741	0.737	0.760	0.731	0.747	0.770	0.742	0.746	0.729	0.749	0.692	0.715	0.734	0.767	0.679	0.676	0.695	0.783	0.752	0.677	0.665	0.744	0.775	0.728	0.757	0.788	0.688	0.751	0.758	0.771
572	Oklahoma	0.706	0.708	0.726	0.704	0.716	0.733	0.718	0.722	0.705	0.714	0.685	0.700	0.700	0.728	0.677	0.681	0.679	0.751	0.721	0.681	0.674	0.716	0.738	0.706	0.727	0.747	0.672	0.713	0.721	0.736
573	Louisiana	0.717	0.711	0.732	0.705	0.720	0.742	0.708	0.713	0.699	0.724	0.680	0.675	0.714	0.744	0.636	0.630	0.675	0.747	0.739	0.630	0.617	0.720	0.750	0.702	0.731	0.760	0.669	0.729	0.733	0.740
574	New Mexico	0.746	0.746	0.770	0.740	0.755	0.782	0.756	0.763	0.746	0.759	0.712	0.728	0.742	0.774	0.695	0.699	0.710	0.799	0.765	0.697	0.688	0.757	0.788	0.742	0.772	0.798	0.699	0.755	0.766	0.784
575	Texas	0.729	0.728	0.749	0.722	0.735	0.758	0.733	0.739	0.721	0.738	0.691	0.711	0.723	0.754	0.680	0.681	0.691	0.773	0.742	0.680	0.670	0.735	0.762	0.721	0.747	0.773</				

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	0.704	0.697	0.713	0.690	0.698	0.725	0.692	0.698	0.695	0.710	0.657	0.683	0.699	0.725	0.649	0.652	0.669	0.742	0.711	0.641	0.630	0.700	0.728	0.686	0.715	0.735	0.657	0.713	0.718	0.727	
502	Broward County / Palm Beach	0.713	0.710	0.725	0.704	0.713	0.733	0.710	0.715	0.712	0.721	0.681	0.702	0.709	0.732	0.674	0.681	0.688	0.754	0.722	0.672	0.665	0.714	0.737	0.704	0.727	0.744	0.675	0.721	0.726	0.736	
503	Tampa	0.723	0.720	0.736	0.714	0.724	0.743	0.722	0.725	0.724	0.731	0.691	0.712	0.720	0.743	0.683	0.690	0.697	0.764	0.732	0.683	0.675	0.725	0.748	0.714	0.737	0.756	0.684	0.731	0.736	0.746	
504	Orlando	0.722	0.720	0.736	0.715	0.725	0.743	0.723	0.727	0.724	0.731	0.695	0.713	0.719	0.742	0.688	0.695	0.699	0.764	0.732	0.687	0.681	0.726	0.747	0.716	0.737	0.755	0.686	0.730	0.736	0.746	
505	Jacksonville	0.723	0.720	0.737	0.715	0.726	0.745	0.723	0.726	0.726	0.733	0.691	0.712	0.721	0.744	0.683	0.690	0.698	0.766	0.733	0.682	0.675	0.726	0.749	0.715	0.738	0.758	0.683	0.731	0.738	0.747	
506	Daytona / Gainesville	0.744	0.738	0.758	0.733	0.746	0.766	0.740	0.742	0.745	0.755	0.701	0.725	0.743	0.769	0.689	0.694	0.711	0.789	0.752	0.687	0.676	0.745	0.772	0.731	0.757	0.783	0.694	0.754	0.760	0.768	
521	Diversified Dental - Las Vegas	0.766	0.775	0.795	0.773	0.786	0.801	0.804	0.807	0.803	0.809	0.786	0.791	0.768	0.789	0.778	0.802	0.771	0.841	0.794	0.791	0.798	0.791	0.814	0.788	0.808	0.819	0.746	0.769	0.785	0.812	
522	Mastercare Dental - Reno	0.805	0.801	0.835	0.797	0.829	0.841	0.833	0.826	0.844	0.839	0.775	0.788	0.815	0.844	0.737	0.749	0.778	0.875	0.829	0.744	0.737	0.825	0.864	0.810	0.841	0.878	0.742	0.816	0.832	0.851	
524	Premier - Minnesota	0.780	0.781	0.804	0.777	0.794	0.811	0.801	0.802	0.803	0.802	0.767	0.781	0.783	0.807	0.752	0.767	0.765	0.843	0.801	0.758	0.755	0.796	0.823	0.787	0.811	0.832	0.741	0.787	0.799	0.819	
526	Dental Options Pricing - Oregon	0.772	0.771	0.796	0.764	0.783	0.808	0.787	0.792	0.795	0.796	0.747	0.761	0.775	0.803	0.721	0.737	0.749	0.838	0.796	0.724	0.718	0.787	0.822	0.774	0.806	0.828	0.723	0.781	0.795	0.816	
527	Rental Network - Hawaii	0.757	0.751	0.775	0.743	0.762	0.789	0.760	0.767	0.765	0.773	0.717	0.733	0.754	0.787	0.688	0.698	0.721	0.810	0.776	0.686	0.674	0.766	0.801	0.750	0.784	0.807	0.702	0.767	0.778	0.795	
528	Diversified Dental - Reno	0.735	0.739	0.762	0.734	0.747	0.773	0.762	0.770	0.781	0.771	0.735	0.745	0.748	0.762	0.719	0.742	0.739	0.812	0.763	0.729	0.733	0.755	0.787	0.747	0.777	0.791	0.700	0.741	0.756	0.784	
549	Maine	0.815	0.810	0.842	0.804	0.831	0.853	0.834	0.834	0.845	0.846	0.780	0.795	0.822	0.834	0.696	0.759	0.786	0.884	0.839	0.748	0.742	0.832	0.871	0.816	0.850	0.882	0.753	0.826	0.840	0.861	
550	North Dakota	0.798	0.786	0.815	0.776	0.797	0.831	0.787	0.792	0.799	0.818	0.726	0.757	0.800	0.834	0.696	0.702	0.748	0.853	0.812	0.689	0.670	0.799	0.842	0.777	0.818	0.852	0.722	0.812	0.822	0.835	
551	Nevada	0.748	0.755	0.773	0.752	0.762	0.780	0.776	0.782	0.772	0.762	0.760	0.766	0.744	0.768	0.752	0.771	0.744	0.811	0.773	0.764	0.765	0.769	0.790	0.764	0.784	0.793	0.728	0.751	0.765	0.788	
553	Idaho	0.754	0.753	0.772	0.749	0.767	0.787	0.762	0.762	0.765	0.768	0.730	0.748	0.755	0.777	0.720	0.729	0.733	0.802	0.766	0.721	0.717	0.761	0.785	0.751	0.772	0.794	0.715	0.761	0.770	0.781	
554	Vermont	0.801	0.790	0.819	0.781	0.803	0.833	0.793	0.796	0.803	0.820	0.732	0.762	0.802	0.837	0.702	0.707	0.751	0.855	0.815	0.696	0.677	0.803	0.844	0.782	0.821	0.856	0.727	0.815	0.825	0.837	
555	New Hampshire	0.774	0.765	0.792	0.757	0.778	0.803	0.771	0.773	0.777	0.791	0.717	0.742	0.774	0.807	0.690	0.696	0.730	0.825	0.788	0.686	0.671	0.778	0.815	0.760	0.794	0.826	0.709	0.787	0.796	0.808	
556	Delaware	0.753	0.747	0.772	0.741	0.759	0.782	0.756	0.758	0.759	0.769	0.710	0.731	0.752	0.782	0.688	0.695	0.718	0.804	0.769	0.687	0.675	0.760	0.892	0.745	0.775	0.801	0.698	0.763	0.773	0.786	
557	Washington																															
558	Oregon	0.763	0.759	0.784	0.751	0.769	0.797	0.770	0.776	0.778	0.783	0.727	0.744	0.763	0.794	0.700	0.713	0.733	0.822	0.784	0.701	0.691	0.774	0.810	0.759	0.793	0.815	0.709	0.772	0.785	0.804	
559	North Carolina	0.758	0.747	0.774	0.739	0.760	0.787	0.752	0.754	0.759	0.775	0.696	0.722	0.758	0.791	0.668	0.673	0.712	0.808	0.771	0.663	0.646	0.760	0.798	0.741	0.776	0.809	0.690	0.770	0.779	0.791	
560	West Virginia	0.770	0.764	0.786	0.759	0.776	0.793	0.769	0.768	0.773	0.782	0.725	0.750	0.770	0.797	0.711	0.715	0.735	0.817	0.779	0.709	0.698	0.772	0.800	0.758	0.784	0.813	0.717	0.781	0.787	0.795	
561	Mississippi	0.756	0.748	0.771	0.742	0.762	0.780	0.752	0.753	0.758	0.771	0.730	0.720	0.758	0.786	0.674	0.677	0.726	0.795	0.783	0.669	0.657	0.765	0.796	0.749	0.778	0.802	0.707	0.768	0.775	0.783	
562	Arkansas	0.767	0.763	0.785	0.758	0.777	0.791	0.772	0.769	0.776	0.782	0.729	0.752	0.769	0.794	0.715	0.721	0.737	0.817	0.778	0.714	0.706	0.772	0.799	0.759	0.783	0.813	0.717	0.777	0.785	0.794	
563	South Carolina	0.776	0.766	0.793	0.757	0.778	0.807	0.769	0.773	0.778	0.794	0.713	0.740	0.777	0.810	0.686	0.691	0.730	0.829	0.790	0.680	0.663	0.779	0.817	0.759	0.796	0.828	0.707	0.789	0.798	0.811	
564	Rhode Island	0.742	0.741	0.761	0.737	0.752	0.768	0.754	0.756	0.751	0.754	0.721	0.735	0.760	0.766	0.705	0.714	0.718	0.792	0.759	0.709	0.701	0.753	0.778	0.743	0.766	0.786	0.703	0.749	0.759	0.774	
565	Hawaii	0.761	0.758	0.778	0.751	0.762	0.791	0.765	0.773	0.760	0.764	0.736	0.750	0.748	0.783	0.717	0.727	0.728	0.808	0.780	0.714	0.709	0.770	0.798	0.759	0.787	0.801	0.721	0.768	0.778	0.796	
566	Pittsburgh	0.730	0.728	0.743	0.725	0.735	0.748	0.736	0.737	0.733	0.737	0.710	0.725	0.725	0.748	0.702	0.709	0.708	0.769	0.740	0.704	0.699	0.735	0.754	0.727	0.745	0.762	0.698	0.736	0.742	0.752	
567	Philadelphia	0.732	0.730	0.749	0.725	0.738	0.757	0.739	0.744	0.736	0.742	0.708	0.723	0.727	0.754	0.694	0.702	0.706	0.778	0.747	0.694	0.687	0.740	0.766	0.730	0.754	0.772	0.693	0.739	0.748	0.763	
568	Alabama	0.771	0.766	0.786	0.761	0.777	0.794	0.772	0.774	0.774	0.783	0.761	0.744	0.771	0.797	0.707	0.712	0.749	0.808	0.800	0.706	0.696	0.782	0.809	0.770	0.795	0.813	0.734	0.781	0.788	0.797	
569	Utah	0.758	0.753	0.771	0.747	0.759	0.779	0.754	0.757	0.756	0.767	0.716	0.740	0.754	0.781	0.706	0.710	0.725	0.801	0.666	0.702	0.692	0.758	0.785	0.745	0.771	0.795	0.711	0.768	0.773	0.782	
570	Iowa	0.769	0.760	0.787	0.752	0.773	0.799	0.766	0.768	0.773	0.787	0.710	0.736	0.770	0.802	0.683	0.689	0.725	0.821	0.783	0.680	0.663	0.773	0.810	0.755	0.789	0.821	0.702	0.781	0.791	0.803	
571	Massachusetts	0.753	0.748	0.770	0.741	0.758	0.781	0.754	0.758	0.757	0.767	0.711	0.733	0.751	0.781	0.691	0.699	0.719	0.803	0.768	0.690	0.678	0.759	0.791	0.745	0.775	0.799	0.701	0.763	0.772	0.786	
572	Oklahoma	0.739	0.739	0.759	0.735	0.747	0.767	0.751	0.755	0.749	0.752	0.722	0.736	0.762	0.709	0.720	0.719	0.790	0.757	0.713	0.706	0.751	0.775	0.742	0.764	0.781	0.704	0.746	0.756	0.772		
573	Louisiana	0.753	0.744	0.766	0.736	0.753	0.777	0.742	0.747	0.751	0.766	0.721	0.714	0.754	0.782	0.668	0.672	0.722	0.791	0.779	0.661	0.648	0.758	0.791	0.742	0.773	0.795	0.703	0.765	0.771	0.779	
574	New Mexico	0.769	0.767	0.791	0.760	0.776	0.804	0.779	0.786	0.784	0.788	0.741	0.756	0.768	0.798	0.717	0.731	0.743	0.829	0.792	0.719	0.710	0.782	0.815	0.769	0.800	0.820	0.721	0.778	0.791	0.810	
575	Texas	0.758	0.754	0.776	0.748	0.762	0.787	0.762	0.767	0.764	0.772	0.725	0.744	0.756	0.784	0.708	0.717	0.729	0.810	0.775	0.708	0.698	0.766	0.795	0.							



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	0.720	0.711	0.729	0.709	0.725	0.732	0.721	0.722	0.703	0.711	0.747	0.730	0.726	0.752	0.724	0.746	0.754	0.681	0.725	0.735	0.743	0.693	0.695	0.711	0.693	0.707	0.713	0.699	0.700	0.662	
502	Broward County / Palm Beach	0.738	0.733	0.749	0.731	0.744	0.753	0.744	0.747	0.730	0.738	0.761	0.749	0.747	0.768	0.745	0.764	0.771	0.706	0.742	0.752	0.761	0.716	0.719	0.734	0.717	0.729	0.736	0.726	0.728	0.697	
503	Tampa	0.740	0.735	0.752	0.733	0.747	0.756	0.748	0.750	0.735	0.742	0.762	0.752	0.749	0.771	0.748	0.767	0.774	0.709	0.744	0.755	0.764	0.710	0.714	0.730	0.712	0.725	0.732	0.723	0.726	0.697	
504	Orlando	0.742	0.738	0.754	0.736	0.749	0.758	0.751	0.754	0.739	0.746	0.763	0.755	0.752	0.772	0.750	0.768	0.775	0.713	0.746	0.756	0.766	0.715	0.719	0.734	0.717	0.729	0.736	0.728	0.731	0.704	
505	Jacksonville	0.741	0.737	0.755	0.735	0.749	0.758	0.750	0.753	0.737	0.745	0.765	0.755	0.752	0.774	0.750	0.769	0.776	0.710	0.746	0.757	0.766	0.711	0.716	0.732	0.714	0.727	0.734	0.725	0.728	0.698	
506	Daytona / Gainesville	0.753	0.746	0.766	0.744	0.761	0.770	0.760	0.762	0.744	0.754	0.780	0.766	0.763	0.788	0.761	0.782	0.791	0.715	0.758	0.771	0.779	0.710	0.714	0.732	0.712	0.727	0.735	0.724	0.726	0.692	
521	Diversified Dental - Las Vegas	0.851	0.862	0.884	0.860	0.873	0.890	0.898	0.907	0.897	0.898	0.875	0.887	0.884	0.908	0.886	0.908	0.908	0.838	0.853	0.873	0.905	0.840	0.856	0.877	0.854	0.866	0.882	0.890	0.898	0.878	
522	Mercare Dental - Reno	0.879	0.875	0.908	0.871	0.898	0.921	0.922	0.935	0.919	0.923	0.914	0.919	0.913	0.953	0.915	0.950	0.949	0.839	0.885	0.910	0.941	0.849	0.860	0.892	0.856	0.882	0.902	0.900	0.911	0.866	
524	Premier - Minnesota	0.836	0.837	0.861	0.835	0.852	0.867	0.868	0.874	0.860	0.865	0.863	0.864	0.861	0.888	0.861	0.886	0.888	0.809	0.841	0.858	0.882	0.815	0.825	0.847	0.822	0.839	0.852	0.851	0.857	0.826	
526	Dental Options Pricing - Oregon	0.828	0.826	0.853	0.822	0.845	0.862	0.859	0.868	0.851	0.853	0.862	0.860	0.856	0.890	0.856	0.886	0.887	0.791	0.833	0.854	0.879	0.800	0.810	0.836	0.807	0.828	0.843	0.836	0.845	0.803	
527	Rental Network - Hawaii	0.788	0.781	0.807	0.778	0.801	0.816	0.808	0.817	0.798	0.801	0.822	0.815	0.810	0.840	0.810	0.839	0.840	0.747	0.794	0.813	0.831	0.748	0.755	0.778	0.752	0.772	0.785	0.774	0.783	0.739	
528	Diversified Dental - Reno	0.801	0.806	0.831	0.803	0.820	0.840	0.843	0.853	0.837	0.838	0.832	0.836	0.832	0.865	0.833	0.863	0.864	0.774	0.804	0.826	0.858	0.780	0.794	0.819	0.792	0.808	0.826	0.827	0.836	0.803	
549	Maine	0.865	0.860	0.892	0.856	0.882	0.904	0.901	0.913	0.894	0.898	0.901	0.902	0.896	0.935	0.898	0.931	0.931	0.823	0.871	0.894	0.922	0.824	0.833	0.864	0.830	0.854	0.873	0.867	0.878	0.832	
550	North Dakota	0.812	0.797	0.827	0.792	0.820	0.834	0.819	0.825	0.800	0.807	0.853	0.833	0.827	0.867	0.825	0.859	0.866	0.752	0.821	0.838	0.851	0.766	0.768	0.796	0.764	0.790	0.801	0.782	0.787	0.729	
551	Nevada	0.823	0.832	0.851	0.830	0.841	0.858	0.861	0.869	0.858	0.859	0.846	0.854	0.852	0.873	0.853	0.872	0.872	0.809	0.825	0.843	0.869	0.811	0.825	0.843	0.823	0.833	0.849	0.851	0.859	0.838	
553	Idaho	0.793	0.792	0.810	0.790	0.805	0.815	0.810	0.812	0.798	0.806	0.817	0.811	0.808	0.830	0.807	0.827	0.833	0.764	0.798	0.811	0.824	0.772	0.780	0.797	0.777	0.792	0.800	0.793	0.796	0.677	
554	Vermont	0.821	0.806	0.836	0.802	0.830	0.843	0.829	0.836	0.812	0.820	0.860	0.842	0.837	0.875	0.835	0.868	0.874	0.764	0.830	0.846	0.860	0.777	0.779	0.807	0.775	0.801	0.811	0.794	0.800	0.744	
555	New Hampshire	0.807	0.795	0.822	0.791	0.816	0.828	0.817	0.824	0.803	0.809	0.842	0.828	0.822	0.857	0.821	0.851	0.857	0.757	0.815	0.830	0.844	0.772	0.775	0.800	0.771	0.794	0.804	0.790	0.795	0.745	
556	Delaware	0.786	0.778	0.803	0.775	0.796	0.809	0.801	0.808	0.789	0.789	0.817	0.808	0.803	0.834	0.803	0.829	0.834	0.745	0.793	0.808	0.823	0.754	0.759	0.776	0.776	0.786	0.776	0.781	0.739		
557	Washington																															
558	Oregon	0.809	0.804	0.831	0.801	0.823	0.841	0.833	0.842	0.824	0.826	0.844	0.839	0.834	0.869	0.834	0.864	0.865	0.768	0.815	0.835	0.856	0.778	0.786	0.812	0.783	0.804	0.819	0.808	0.817	0.772	
559	North Carolina	0.774	0.761	0.788	0.757	0.782	0.795	0.783	0.789	0.768	0.775	0.809	0.794	0.789	0.824	0.787	0.818	0.823	0.723	0.782	0.797	0.811	0.728	0.730	0.756	0.727	0.750	0.759	0.745	0.751	0.701	
560	West Virginia	0.783	0.776	0.797	0.773	0.792	0.802	0.792	0.794	0.776	0.787	0.810	0.797	0.793	0.820	0.792	0.814	0.823	0.744	0.789	0.802	0.811	0.738	0.743	0.761	0.740	0.756	0.764	0.754	0.756	0.722	
561	Mississippi	0.754	0.745	0.768	0.741	0.763	0.774	0.761	0.763	0.743	0.756	0.785	0.769	0.765	0.794	0.763	0.788	0.798	0.708	0.761	0.775	0.784	0.702	0.706	0.727	0.703	0.722	0.730	0.718	0.720	0.680	
562	Arkansas	0.786	0.781	0.802	0.778	0.797	0.807	0.799	0.802	0.785	0.796	0.813	0.803	0.799	0.825	0.798	0.820	0.828	0.749	0.792	0.806	0.817	0.744	0.750	0.770	0.748	0.764	0.773	0.765	0.767	0.735	
563	South Carolina	0.784	0.772	0.799	0.768	0.793	0.806	0.793	0.800	0.778	0.785	0.821	0.805	0.800	0.835	0.798	0.829	0.835	0.732	0.793	0.808	0.822	0.730	0.733	0.759	0.730	0.752	0.762	0.748	0.753	0.704	
564	Rhode Island	0.778	0.776	0.797	0.773	0.789	0.801	0.799	0.805	0.791	0.795	0.802	0.800	0.797	0.820	0.797	0.817	0.820	0.750	0.783	0.796	0.813	0.748	0.755	0.775	0.753	0.767	0.778	0.774	0.780	0.751	
565	Hawaii	0.798	0.794	0.816	0.792	0.809	0.823	0.816	0.821	0.808	0.809	0.825	0.821	0.817	0.844	0.817	0.840	0.841	0.766	0.802	0.817	0.835	0.768	0.774	0.794	0.772	0.787	0.799	0.791	0.795	0.763	
566	Pittsburgh	0.752	0.749	0.764	0.747	0.759	0.768	0.764	0.767	0.754	0.761	0.770	0.765	0.762	0.780	0.761	0.778	0.783	0.728	0.755	0.765	0.775	0.725	0.729	0.743	0.728	0.738	0.745	0.741	0.744	0.721	
567	Philadelphia	0.772	0.769	0.788	0.766	0.782	0.793	0.789	0.795	0.780	0.784	0.797	0.792	0.788	0.813	0.788	0.809	0.813	0.742	0.777	0.790	0.805	0.749	0.755	0.773	0.753	0.767	0.776	0.770	0.776	0.744	
568	Alabama	0.776	0.770	0.790	0.767	0.785	0.795	0.786	0.788	0.771	0.782	0.803	0.791	0.787	0.812	0.785	0.807	0.816	0.739	0.782	0.795	0.804	0.734	0.739	0.757	0.736	0.752	0.760	0.750	0.753	0.720	
569	Utah	0.779	0.771	0.790	0.769	0.786	0.794	0.784	0.787	0.768	0.778	0.804	0.791	0.787	0.812	0.785	0.807	0.815	0.741	0.784	0.795	0.804	0.748	0.751	0.768	0.748	0.763	0.770	0.759	0.761	0.726	
570	Iowa	0.782	0.770	0.798	0.766	0.791	0.804	0.793	0.800	0.779	0.786	0.817	0.803	0.798	0.832	0.797	0.827	0.832	0.732	0.790	0.806	0.820	0.730	0.734	0.759	0.730	0.753	0.763	0.750	0.756	0.708	
571	Massachusetts	0.792	0.784	0.808	0.781	0.801	0.813	0.805	0.812	0.793	0.798	0.822	0.812	0.808	0.838	0.807	0.833	0.838	0.751	0.798	0.813	0.828	0.763	0.767	0.790	0.764	0.784	0.794	0.783	0.788	0.746	
572	Oklahoma	0.769	0.768	0.788	0.766	0.780	0.792	0.790	0.796	0.782	0.785	0.793	0.791	0.787	0.810	0.788	0.807	0.810	0.742	0.773	0.787	0.804	0.736	0.744	0.762	0.742	0.755	0.765	0.762	0.768	0.741	
573	Louisiana	0.742	0.732	0.755	0.728	0.750	0.760	0.745	0.747	0.725	0.737	0.774	0.755	0.751	0.781	0.748	0.774	0.785	0.693	0.749	0.763	0.770	0.688	0.691	0.712	0.688	0.707	0.714	0.700	0.701	0.659	
574	New Mexico	0.810	0.806	0.832	0.803	0.824	0.841	0.835	0.844	0.826	0.828	0.842	0.839	0.834	0.866	0.835	0.862	0.863	0.773	0.814	0.834	0.855	0.774	0.783	0.807	0.800	0.799	0.813	0.805	0.813	0.774	
575	Texas	0.782	0.777	0.799	0.774	0.792	0.804	0.798	0.804	0.786	0.791	0.810	0.803	0.799	0.826	0.798	0.822	0.826	0.745	0.787	0.801	0.817	0.744	0.750	0.77							

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	3B	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.681	0.717	0.698	0.695	0.717	0.684	0.703	0.735	0.658	0.700	0.705	0.714
502	Broward County / Palm Beach	0.713	0.735	0.723	0.720	0.739	0.712	0.728	0.754	0.687	0.721	0.727	0.736
503	Tampa	0.712	0.729	0.719	0.717	0.735	0.709	0.724	0.749	0.684	0.716	0.722	0.732
504	Orlando	0.718	0.733	0.724	0.721	0.739	0.715	0.729	0.752	0.690	0.720	0.726	0.736
505	Jacksonville	0.714	0.731	0.721	0.718	0.737	0.711	0.726	0.751	0.685	0.717	0.724	0.734
506	Daytona / Gainesville	0.712	0.731	0.719	0.716	0.736	0.707	0.724	0.754	0.680	0.717	0.724	0.733
521	Diversified Dental - Las Vegas	0.885	0.862	0.873	0.871	0.893	0.869	0.889	0.900	0.828	0.843	0.860	0.892
522	Mastercare Dental - Reno	0.888	0.879	0.881	0.876	0.911	0.865	0.895	0.931	0.814	0.858	0.876	0.906
524	Premier - Minnesota	0.841	0.839	0.838	0.835	0.860	0.829	0.850	0.873	0.791	0.821	0.834	0.858
526	Dental Options Pricing - Oregon	0.820	0.830	0.825	0.821	0.852	0.812	0.838	0.868	0.767	0.807	0.822	0.847
527	Rental Network - Hawaii	0.757	0.776	0.767	0.763	0.792	0.752	0.776	0.809	0.712	0.756	0.768	0.786
528	Diversified Dental - Reno	0.815	0.809	0.811	0.808	0.838	0.802	0.829	0.850	0.756	0.785	0.803	0.835
549	Maine	0.853	0.854	0.852	0.848	0.881	0.837	0.865	0.900	0.788	0.832	0.848	0.875
550	North Dakota	0.756	0.801	0.778	0.773	0.806	0.757	0.785	0.832	0.713	0.778	0.786	0.800
551	Nevada	0.845	0.832	0.839	0.837	0.857	0.834	0.852	0.864	0.798	0.814	0.829	0.855
553	Idaho	0.783	0.794	0.786	0.783	0.803	0.776	0.793	0.818	0.746	0.778	0.788	0.800
554	Vermont	0.771	0.810	0.789	0.784	0.817	0.769	0.796	0.842	0.727	0.789	0.797	0.811
555	New Hampshire	0.769	0.802	0.784	0.780	0.810	0.766	0.791	0.832	0.727	0.782	0.790	0.804
556	Delaware	0.759	0.781	0.769	0.765	0.792	0.755	0.777	0.810	0.718	0.763	0.772	0.787
557	Washington												
558	Oregon	0.790	0.809	0.801	0.796	0.827	0.785	0.811	0.844	0.741	0.786	0.800	0.821
559	North Carolina	0.725	0.757	0.740	0.735	0.764	0.722	0.746	0.787	0.684	0.738	0.746	0.759
560	West Virginia	0.743	0.760	0.748	0.745	0.766	0.735	0.753	0.785	0.707	0.746	0.753	0.762
561	Mississippi	0.705	0.726	0.711	0.708	0.731	0.697	0.716	0.753	0.666	0.711	0.718	0.728
562	Arkansas	0.755	0.766	0.757	0.754	0.775	0.745	0.763	0.792	0.715	0.751	0.760	0.772
563	South Carolina	0.728	0.759	0.743	0.738	0.767	0.725	0.749	0.790	0.686	0.740	0.748	0.762
564	Rhode Island	0.765	0.769	0.766	0.763	0.783	0.757	0.774	0.796	0.725	0.754	0.764	0.781
565	Hawaii	0.776	0.791	0.786	0.782	0.805	0.775	0.794	0.817	0.740	0.773	0.783	0.801
566	Pittsburgh	0.734	0.740	0.735	0.733	0.748	0.727	0.741	0.760	0.706	0.729	0.736	0.746
567	Philadelphia	0.758	0.771	0.764	0.761	0.782	0.753	0.772	0.796	0.722	0.755	0.764	0.779
568	Alabama	0.740	0.755	0.744	0.741	0.761	0.732	0.749	0.779	0.704	0.741	0.749	0.758
569	Utah	0.745	0.769	0.755	0.752	0.773	0.742	0.760	0.791	0.715	0.755	0.761	0.769
570	Iowa	0.732	0.758	0.744	0.739	0.768	0.727	0.750	0.789	0.689	0.740	0.749	0.763
571	Massachusetts	0.765	0.790	0.777	0.773	0.799	0.763	0.785	0.818	0.727	0.771	0.780	0.795
572	Oklahoma	0.753	0.756	0.754	0.752	0.771	0.746	0.762	0.782	0.715	0.741	0.751	0.769
573	Louisiana	0.684	0.713	0.695	0.692	0.716	0.680	0.700	0.738	0.648	0.696	0.704	0.711
574	New Mexico	0.790	0.802	0.797	0.793	0.820	0.784	0.807	0.835	0.742	0.781	0.794	0.815
575	Texas	0.752	0.768	0.760	0.757	0.780	0.748	0.768	0.795	0.714	0.751	0.760	0.776
576	Kentucky	0.711	0.723	0.715	0.712	0.729	0.705	0.720	0.743	0.683	0.712	0.717	0.727
577	Kansas	0.765	0.771	0.768	0.765	0.786	0.758	0.776	0.798	0.725	0.755	0.765	0.783
578	Wisconsin	0.735	0.766	0.747	0.743	0.768	0.731	0.752	0.791	0.700	0.749	0.756	0.764
579	Tennessee	0.703	0.722	0.710	0.707	0.727	0.698	0.715	0.744	0.672	0.709	0.715	0.724
580	Minnesota	0.765	0.793	0.779	0.775	0.802	0.763	0.786	0.821	0.725	0.773	0.782	0.797
581	Colorado	0.791	0.812	0.799	0.795	0.818	0.786	0.805	0.836	0.754	0.794	0.804	0.814
582	Indiana	0.703	0.730	0.713	0.710	0.732	0.699	0.718	0.753	0.670	0.715	0.721	0.728
583	Nebraska	0.757	0.763	0.759	0.756	0.776	0.750	0.767	0.788	0.721	0.749	0.758	0.773
584	Connecticut	0.773	0.801	0.787	0.783	0.810	0.771	0.794	0.829	0.733	0.781	0.790	0.805
585	Ohio	0.724	0.745	0.732	0.729	0.749	0.719	0.737	0.768	0.692	0.731	0.737	0.746
586	Michigan	0.806	0.813	0.810	0.806	0.834	0.797	0.821	0.848	0.755	0.791	0.806	0.829
587	Arizona	0.800	0.799	0.800	0.798	0.820	0.792	0.811	0.830	0.756	0.782	0.794	0.817
588	New Jersey	0.771	0.790	0.781	0.778	0.805	0.768	0.792	0.819	0.730	0.769	0.781	0.800
589	Syracuse	0.721	0.753	0.734	0.730	0.754	0.719	0.739	0.775	0.690	0.737	0.743	0.750
590	New York	0.740	0.777	0.761	0.757	0.786	0.745	0.770	0.803	0.706	0.754	0.764	0.779
591	Richmond	0.744	0.761	0.751	0.748	0.773	0.738	0.759	0.790	0.702	0.744	0.753	0.769
592	Atlanta	0.759	0.778	0.768	0.764	0.790	0.754	0.776	0.808	0.717	0.759	0.770	0.786
593	Washington, DC	0.732	0.753	0.742	0.739	0.761	0.730	0.750	0.776	0.700	0.736	0.744	0.758
594	Chicago	0.708	0.749	0.726	0.722	0.747	0.709	0.730	0.770	0.679	0.731	0.736	0.742
595	St. Louis	0.722	0.738	0.729	0.726	0.749	0.717	0.736	0.766	0.683	0.722	0.731	0.746
596	Sacramento	0.802	0.814	0.810	0.806	0.833	0.797	0.820	0.847	0.756	0.793	0.807	0.828
597	Northern California	0.801	0.829	0.817	0.813	0.844	0.801	0.827	0.861	0.756	0.805	0.817	0.837
598	San Diego	0.804	0.813	0.809	0.806	0.831	0.798	0.820	0.843	0.761	0.793	0.806	0.827
599	Southern California	0.791	0.809	0.801	0.797	0.824	0.788	0.811	0.838	0.750	0.787	0.800	0.819

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	0.678	0.655	0.673	0.758	0.772	0.742	0.754	0.762	0.774
502	Broward County / Palm Beach	0.694	0.672	0.687	0.778	0.793	0.765	0.777	0.782	0.794
503	Tampa	0.694	0.672	0.690	0.779	0.794	0.766	0.777	0.787	0.798
504	Orlando	0.696	0.674	0.691	0.781	0.796	0.769	0.780	0.788	0.800
505	Jacksonville	0.695	0.672	0.691	0.780	0.795	0.767	0.778	0.789	0.800
506	Daytona / Gainesville	0.702	0.677	0.703	0.787	0.801	0.772	0.782	0.801	0.812
521	Diversified Dental - Las Vegas	0.791	0.758	0.767	0.960	1.000	0.942	0.976	0.953	0.987
522	Mastercare Dental - Reno	0.787	0.742	0.769	0.944	0.977	0.913	0.942	0.945	0.974
524	Premier - Minnesota	0.776	0.745	0.761	0.902	0.923	0.886	0.903	0.905	0.922
526	Dental Options Pricing - Oregon	0.769	0.730	0.752	0.920	0.955	0.893	0.924	0.919	0.950
527	Rental Network - Hawaii	0.734	0.697	0.725	0.871	0.906	0.843	0.872	0.876	0.907
528	Diversified Dental - Reno	0.759	0.719	0.734	0.924	0.958	0.902	0.932	0.919	0.950
549	Maine	0.793	0.750	0.781	0.949	0.983	0.918	0.948	0.955	0.985
550	North Dakota	0.755	0.718	0.750	0.866	0.883	0.839	0.854	0.877	0.893
551	Nevada	0.767	0.737	0.746	0.924	0.965	0.906	0.941	0.917	0.952
553	Idaho	0.737	0.713	0.728	0.830	0.845	0.817	0.828	0.835	0.846
554	Vermont	0.757	0.720	0.752	0.869	0.886	0.842	0.857	0.879	0.895
555	New Hampshire	0.740	0.706	0.733	0.850	0.868	0.826	0.842	0.856	0.873
556	Delaware	0.726	0.695	0.718	0.836	0.855	0.815	0.831	0.842	0.859
557	Washington									
558	Oregon	0.752	0.714	0.738	0.897	0.931	0.869	0.898	0.897	0.927
559	North Carolina	0.715	0.680	0.712	0.820	0.837	0.795	0.810	0.832	0.848
560	West Virginia	0.723	0.696	0.724	0.810	0.825	0.794	0.805	0.826	0.837
561	Mississippi	0.726	0.684	0.711	0.779	0.791	0.761	0.770	0.797	0.807
562	Arkansas	0.725	0.700	0.726	0.816	0.830	0.801	0.811	0.831	0.841
563	South Carolina	0.729	0.695	0.730	0.838	0.855	0.812	0.828	0.854	0.870
564	Rhode Island	0.721	0.693	0.713	0.832	0.852	0.815	0.832	0.838	0.856
565	Hawaii	0.743	0.716	0.736	0.887	0.928	0.863	0.897	0.887	0.922
566	Pittsburgh	0.701	0.680	0.697	0.786	0.802	0.775	0.787	0.794	0.806
567	Philadelphia	0.719	0.691	0.708	0.828	0.848	0.811	0.829	0.830	0.848
568	Alabama	0.752	0.711	0.731	0.806	0.820	0.791	0.801	0.820	0.831
569	Utah	0.726	0.700	0.721	0.812	0.827	0.796	0.808	0.820	0.832
570	Iowa	0.724	0.690	0.725	0.832	0.850	0.808	0.823	0.848	0.864
571	Massachusetts	0.732	0.701	0.722	0.842	0.861	0.821	0.838	0.846	0.863
572	Oklahoma	0.719	0.692	0.713	0.831	0.851	0.815	0.832	0.839	0.856
573	Louisiana	0.724	0.682	0.709	0.776	0.788	0.757	0.766	0.795	0.804
574	New Mexico	0.757	0.721	0.745	0.903	0.939	0.877	0.908	0.906	0.938
575	Texas	0.733	0.703	0.728	0.845	0.865	0.826	0.843	0.854	0.871
576	Kentucky	0.689	0.666	0.687	0.772	0.787	0.759	0.770	0.782	0.794
577	Kansas	0.727	0.698	0.719	0.840	0.860	0.823	0.840	0.846	0.864
578	Wisconsin	0.718	0.690	0.716	0.804	0.817	0.785	0.795	0.815	0.826
579	Tennessee	0.692	0.667	0.693	0.775	0.789	0.760	0.770	0.789	0.800
580	Minnesota	0.738	0.706	0.729	0.849	0.868	0.828	0.844	0.854	0.871
581	Colorado	0.756	0.730	0.748	0.850	0.865	0.835	0.846	0.856	0.867
582	Indiana	0.693	0.667	0.694	0.776	0.789	0.759	0.769	0.789	0.799
583	Nebraska	0.724	0.697	0.718	0.833	0.854	0.817	0.835	0.842	0.860
584	Connecticut	0.745	0.713	0.736	0.858	0.877	0.836	0.853	0.862	0.880
585	Ohio	0.706	0.681	0.704	0.790	0.805	0.775	0.786	0.801	0.812
586	Michigan	0.754	0.717	0.739	0.901	0.937	0.876	0.906	0.901	0.932
587	Arizona	0.746	0.713	0.730	0.892	0.931	0.870	0.903	0.890	0.923
588	New Jersey	0.737	0.703	0.722	0.877	0.914	0.852	0.883	0.875	0.907
589	Syracuse	0.638	0.614	0.637	0.714	0.726	0.698	0.708	0.723	0.733
590	New York	0.658	0.629	0.648	0.782	0.815	0.757	0.785	0.780	0.808
591	Richmond	0.649	0.621	0.646	0.748	0.764	0.729	0.743	0.758	0.773
592	Atlanta	0.734	0.703	0.727	0.847	0.866	0.827	0.843	0.855	0.872
593	Washington, DC	0.636	0.612	0.628	0.732	0.750	0.715	0.731	0.734	0.750
594	Chicago	0.635	0.610	0.632	0.709	0.722	0.693	0.702	0.717	0.726
595	St. Louis	0.712	0.682	0.712	0.820	0.838	0.799	0.815	0.834	0.851
596	Sacramento	0.679	0.647	0.665	0.810	0.843	0.788	0.816	0.808	0.837
597	Northern California	0.695	0.660	0.680	0.826	0.859	0.800	0.828	0.825	0.853
598	San Diego	0.679	0.649	0.663	0.810	0.845	0.788	0.818	0.806	0.836
599	Southern California	0.675	0.644	0.660	0.804	0.838	0.781	0.810	0.800	0.830

THE GUARDIAN Life Insurance Company of America

DENTALGUARD ALLIANCE PLAN FACTORS

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

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3										
353	Idaho	0.858	0.748	0.924	0.844	0.872	0.782	0.868	0.788	0.692	0.602	0.757	0.703	0.791	0.713	0.886	0.821	0.932	0.885	0.786	0.707	0.845	0.803	0.918	0.870										
PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3				
356	Delaware	0.894	0.711	0.861	0.914	0.759	0.883	1.007	0.815	0.972	0.793	0.701	0.768	0.841	0.766	0.818	0.912	0.822	0.888	0.890	0.700	0.855	0.907	0.745	0.875	0.996	0.794	0.959	0.557	0.614	0.635				
PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3																										
356	Delaware (cont)	0.658	0.695	0.741	0.832	0.782	0.669	0.701	0.557																										
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2E1	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	I1A1	I2D1	K1A1	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1A1	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	M1C1				
360	West Virginia	0.908	0.768	0.961	0.857	0.892	0.775	0.928	0.892	0.791	0.711	0.605	0.753	0.693	0.952	0.950	0.840	0.801	0.713	0.890	0.814	0.913	0.859	0.832	0.801	0.710	0.832	0.792	0.904	0.847	0.926				
PPO #	PPO Name	M2E1	P1A1	P2A1	Q1A1	Q1E1																													
360	West Virginia (cont)	0.986	0.901	0.922	0.859	0.883																													
PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1																									
361	Mississippi	0.897	0.909	0.896	0.849	0.693	0.656	0.700	0.768	0.789																									
PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A2A3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3												
366	Pittsburgh	0.766	0.639	0.757	0.721	0.782	0.667	0.676	0.813	0.705	0.622	0.652	0.695	0.769	0.675	0.676	0.498	0.546	0.543	0.612	0.644	0.636	0.719												
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	0.824	0.648	0.786	0.827	0.661	0.798	0.894	0.702	0.882	0.730	0.643	0.708	0.767	0.664	0.747	0.828	0.745	0.806	0.812	0.657	0.785	0.830	0.696	0.805	0.905	0.701	0.869	0.500	0.527	0.566				
PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O1E3	O2A1	O2A3																									
367	Philadelphia (cont.)	0.587	0.614	0.658	0.774	0.759	0.647	0.510	0.651	0.526																									
PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1																									
373	Louisiana	0.898	0.908	0.903	0.849	0.692	0.652	0.694	0.762	0.781																									
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	J1A1	J1A3	J2A1	J2A3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	Q2E1	Q2E3										
378	Wisconsin	0.895	0.691	0.927	0.774	0.875	0.705	0.872	0.720	0.702	0.541	0.728	0.629	0.911	0.714	0.928	0.761	0.782	0.638	0.796	0.718	0.866	0.771	0.886	0.741										
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3										
379	Tennessee	0.878	0.677	0.914	0.759	0.850	0.682	0.851	0.701	0.680	0.527	0.702	0.607	0.756	0.623	0.831	0.713	0.845	0.754	0.758	0.622	0.764	0.695	0.838	0.744										
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3										
380	Minnesota	0.896	0.698	0.923	0.773	0.881	0.712	0.873	0.722	0.704	0.547	0.727	0.628	0.788	0.647	0.859	0.736	0.875	0.781	0.789	0.646	0.806	0.721	0.866	0.771										
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3										
383	Nebraska	0.877	0.748	0.950	0.854	0.884	0.778	0.884	0.791	0.697	0.596	0.763	0.703	0.800	0.713	0.899	0.826	0.939	0.885	0.794	0.706	0.847	0.806	0.922	0.867										
PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1A1	C1E1	C1F1	D1C1	D1J1	G1C1	G1F1	G1F3	G1K1	O1A1	O2A3	R7L3																	
384	Connecticut	0.854	0.824	0.833	0.824	0.769	0.861	0.857	0.822	0.652	0.630	0.702	0.704	0.664	0.696	0.664	0.536	0.375																	
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	0.851	0.805	0.864	0.823	0.867	0.824	0.886	0.848	0.857	0.810	0.861	0.813	0.872	0.828	0.776	0.737	0.792	0.758	0.799	0.764	0.821	0.790												
PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1				
396	Sacramento	0.881	0.851	0.712	0.882	0.735	0.854	0.881	0.852	0.720	0.906	0.912	0.908	1.014	1.018	0.958	0.878	0.847	0.702	0.871	0.822	0.896	1.010	1.099	0.906	0.877	0.906	0.758	0.879	0.985	1.077				
PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1																							
396	Sacramento (cont)	1.050	0.826	0.793	0.675	0.736	0.942	0.792	0.950	0.815	0.905	0.948																							
PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1				
397	Northern California	0.929	0.893	0.732	0.923	0.753	0.889	0.925	0.890	0.738	0.946	0.943	0.944	1.066	1.060	0.986	0.927	0.890	0.722	0.864	0.815	0.912	1.027	1.128	0.949	0.915	0.945	0.775	0.912	1.013	1.114				
PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1																							
397	Northern California (cont)	1.082	0.862	0.824	0.688	0.749	0.982	0.809	0.982	0.826	0.927	0.981																							
PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I4E1	I5E1	I5E3	I5F1	I5F3				
399	Southern California	0.864	0.831	0.700	0.862	0.828	0.693	0.887	0.851	0.745	0.930	0.907	0.796	0.877	0.809	0.801	0.758	0.741	0.738	0.681	0.848	0.849	0.803	0.819	0.819	0.783	0.986	1.060	0.908	1.024	1.021				
PPO #	PPO Name	J5E1	J5E3	J5F1	J5F3	P001	P002																												
399	Southern California (cont.)	1.040	0.878	1.008	0.875	0.885	0.689																												

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	0.605	0.608	0.619	0.607	0.615	0.620	0.621	0.621	0.562	0.613	0.619	0.616	0.617	0.616	0.628	0.615	0.626	0.628	0.595	0.613	0.619	0.626
502	Broward County / Palm Beach	0.616	0.619	0.629	0.618	0.625	0.630	0.631	0.633	0.584	0.625	0.630	0.627	0.628	0.627	0.638	0.627	0.636	0.638	0.606	0.622	0.627	0.636
503	Tampa	0.651	0.657	0.668	0.656	0.664	0.670	0.671	0.674	0.621	0.666	0.671	0.663	0.667	0.666	0.677	0.666	0.676	0.676	0.644	0.659	0.667	0.676
504	Orlando	0.648	0.654	0.665	0.653	0.660	0.666	0.667	0.670	0.620	0.662	0.668	0.659	0.663	0.662	0.673	0.662	0.672	0.673	0.641	0.655	0.662	0.671
505	Jacksonville	0.660	0.666	0.678	0.665	0.673	0.679	0.680	0.682	0.625	0.674	0.681	0.673	0.677	0.675	0.687	0.675	0.686	0.687	0.651	0.667	0.676	0.686
506	Daytona / Gainesville	0.622	0.630	0.642	0.628	0.638	0.643	0.644	0.646	0.580	0.638	0.645	0.635	0.641	0.639	0.651	0.639	0.650	0.650	0.615	0.633	0.641	0.650
521	Diversified Dental - Las Vegas	0.823	0.841	0.861	0.839	0.850	0.865	0.877	0.883	0.840	0.875	0.877	0.843	0.861	0.859	0.880	0.861	0.880	0.877	0.821	0.829	0.848	0.879
522	Mastercare Dental - Reno	0.827	0.845	0.874	0.842	0.863	0.883	0.894	0.902	0.765	0.890	0.894	0.854	0.881	0.876	0.908	0.879	0.907	0.892	0.820	0.850	0.869	0.903
524	Premier - Minnesota	0.721	0.738	0.756	0.737	0.748	0.759	0.768	0.771	0.713	0.765	0.771	0.736	0.756	0.754	0.770	0.756	0.770	0.763	0.722	0.735	0.748	0.770
526	Dental Options Pricing - Oregon	0.731	0.744	0.765	0.742	0.757	0.769	0.776	0.779	0.689	0.767	0.773	0.753	0.767	0.764	0.786	0.764	0.783	0.780	0.721	0.743	0.760	0.783
527	Rental Network - Hawaii	0.677	0.685	0.703	0.683	0.697	0.706	0.709	0.713	0.617	0.701	0.707	0.695	0.705	0.702	0.722	0.701	0.719	0.717	0.666	0.689	0.702	0.718
528	Diversified Dental - Reno	0.765	0.775	0.797	0.772	0.786	0.804	0.812	0.820	0.744	0.806	0.807	0.792	0.800	0.797	0.825	0.799	0.824	0.825	0.749	0.769	0.788	0.821
549	Maine	0.790	0.804	0.831	0.801	0.820	0.838	0.845	0.852	0.726	0.839	0.842	0.816	0.836	0.832	0.860	0.833	0.857	0.849	0.779	0.806	0.826	0.855
550	North Dakota	0.656	0.662	0.682	0.659	0.676	0.684	0.683	0.684	0.563	0.670	0.681	0.677	0.681	0.677	0.699	0.677	0.695	0.696	0.638	0.671	0.683	0.695
551	Nevada	0.683	0.695	0.710	0.694	0.702	0.714	0.720	0.726	0.690	0.718	0.719	0.699	0.711	0.709	0.724	0.710	0.723	0.722	0.680	0.687	0.701	0.723
553	Idaho	0.717	0.728	0.742	0.727	0.737	0.743	0.747	0.750	0.691	0.742	0.749	0.731	0.741	0.739	0.752	0.739	0.751	0.750	0.712	0.727	0.739	0.751
554	Vermont	0.634	0.647	0.667	0.645	0.660	0.668	0.671	0.671	0.564	0.662	0.673	0.649	0.666	0.663	0.680	0.663	0.678	0.669	0.630	0.657	0.666	0.676
555	New Hampshire	0.656	0.666	0.684	0.664	0.678	0.687	0.688	0.689	0.589	0.679	0.689	0.672	0.683	0.681	0.698	0.681	0.696	0.690	0.648	0.674	0.683	0.695
556	Delaware	0.664	0.674	0.692	0.672	0.685	0.695	0.697	0.700	0.614	0.690	0.698	0.679	0.691	0.689	0.705	0.690	0.703	0.698	0.657	0.679	0.689	0.702
557	Washington																						
558	Oregon	0.705	0.716	0.736	0.714	0.728	0.740	0.743	0.747	0.651	0.734	0.741	0.726	0.736	0.733	0.754	0.734	0.752	0.750	0.694	0.717	0.733	0.751
559	North Carolina	0.606	0.614	0.632	0.612	0.627	0.635	0.636	0.638	0.537	0.627	0.636	0.621	0.632	0.629	0.646	0.629	0.644	0.638	0.597	0.623	0.634	0.642
560	West Virginia	0.666	0.678	0.692	0.677	0.687	0.693	0.696	0.698	0.626	0.691	0.699	0.678	0.690	0.688	0.701	0.689	0.700	0.696	0.663	0.681	0.691	0.699
561	Mississippi	0.655	0.667	0.683	0.665	0.678	0.684	0.686	0.687	0.597	0.679	0.690	0.671	0.681	0.679	0.695	0.679	0.692	0.689	0.649	0.672	0.682	0.692
562	Arkansas	0.708	0.722	0.737	0.720	0.732	0.738	0.743	0.745	0.671	0.738	0.746	0.722	0.736	0.734	0.748	0.734	0.747	0.742	0.705	0.723	0.734	0.747
563	South Carolina	0.638	0.647	0.666	0.645	0.660	0.667	0.668	0.670	0.563	0.658	0.668	0.655	0.665	0.662	0.680	0.662	0.677	0.675	0.627	0.654	0.666	0.677
564	Rhode Island	0.704	0.716	0.732	0.714	0.725	0.734	0.739	0.742	0.676	0.763	0.739	0.719	0.732	0.730	0.745	0.730	0.743	0.740	0.700	0.716	0.727	0.743
565	Hawaii	0.660	0.673	0.687	0.672	0.680	0.689	0.693	0.694	0.647	0.691	0.695	0.670	0.685	0.684	0.695	0.685	0.694	0.690	0.661	0.672	0.681	0.694
566	Pittsburgh	0.668	0.676	0.687	0.675	0.682	0.688	0.691	0.694	0.649	0.687	0.692	0.678	0.685	0.684	0.694	0.684	0.694	0.693	0.665	0.676	0.683	0.693
567	Philadelphia	0.674	0.682	0.696	0.681	0.691	0.699	0.702	0.705	0.646	0.697	0.702	0.688	0.696	0.694	0.708	0.695	0.707	0.705	0.668	0.683	0.693	0.706
568	Alabama	0.663	0.673	0.686	0.671	0.682	0.688	0.690	0.691	0.621	0.684	0.692	0.677	0.685	0.683	0.697	0.683	0.695	0.693	0.657	0.676	0.685	0.695
569	Utah	0.665	0.672	0.684	0.671	0.680	0.685	0.688	0.689	0.627	0.682	0.689	0.676	0.683	0.681	0.694	0.682	0.692	0.690	0.659	0.677	0.683	0.692
570	Iowa	0.634	0.644	0.663	0.642	0.657	0.666	0.668	0.670	0.569	0.659	0.668	0.650	0.662	0.660	0.677	0.660	0.675	0.668	0.626	0.652	0.662	0.673
571	Massachusetts	0.681	0.689	0.706	0.687	0.700	0.709	0.711	0.714	0.629	0.702	0.710	0.697	0.706	0.703	0.719	0.703	0.718	0.715	0.672	0.694	0.705	0.717
572	Oklahoma	0.689	0.700	0.716	0.699	0.708	0.718	0.722	0.726	0.670	0.717	0.722	0.703	0.715	0.713	0.726	0.714	0.726	0.723	0.685	0.698	0.710	0.725
573	Louisiana	0.599	0.607	0.621	0.605	0.617	0.622	0.622	0.623	0.541	0.614	0.624	0.614	0.619	0.617	0.632	0.617	0.629	0.629	0.589	0.612	0.622	0.629
574	New Mexico	0.705	0.716	0.735	0.714	0.727	0.738	0.742	0.747	0.663	0.735	0.741	0.724	0.735	0.732	0.751	0.733	0.750	0.748	0.695	0.716	0.730	0.749
575	Texas	0.676	0.685	0.701	0.683	0.694	0.704	0.706	0.709	0.638	0.699	0.705	0.692	0.701	0.699	0.714	0.699	0.712	0.710	0.668	0.687	0.698	0.711
576	Kentucky	0.633	0.640	0.651	0.639	0.647	0.652	0.655	0.658	0.606	0.651	0.656	0.643	0.650	0.649	0.659	0.649	0.658	0.656	0.629	0.643	0.649	0.658
577	Kansas	0.695	0.707	0.723	0.706	0.716	0.726	0.730	0.733	0.671	0.725	0.730	0.710	0.722	0.720	0.735	0.721	0.734	0.731	0.691	0.705	0.718	0.733
578	Wisconsin	0.645	0.653	0.668	0.651	0.663	0.669	0.670	0.672	0.587	0.662	0.672	0.659	0.666	0.664	0.678	0.664	0.676	0.673	0.637	0.660	0.668	0.676
579	Tennessee	0.597	0.604	0.616	0.603	0.612	0.617	0.619	0.621	0.559	0.614	0.621	0.607	0.615	0.613	0.625	0.614	0.623	0.620	0.592	0.608	0.615	0.623
580	Minnesota	0.667	0.675	0.693	0.673	0.686	0.695	0.697	0.698	0.613	0.688	0.696	0.684	0.692	0.690	0.706	0.690	0.704	0.702	0.657	0.680	0.690	0.703
581	Colorado	0.688	0.698	0.712	0.697	0.707	0.713	0.715	0.717	0.651	0.709	0.717	0.703	0.710	0.708	0.722	0.708	0.720	0.720	0.680	0.699	0.710	0.720
582	Indiana	0.604	0.611	0.624	0.609	0.620	0.624	0.625	0.626	0.551	0.618	0.627	0.617	0.622	0.620	0.633	0.620	0.631	0.631	0.596	0.617	0.624	0.631
583	Nebraska	0.677	0.691	0.704	0.690	0.699	0.705	0.712	0.714	0.663	0.708	0.713	0.689	0.703	0.702	0.714	0.702	0.713	0.708	0.678	0.689	0.700	0.713
584	Connecticut	0.679	0.687	0.705	0.685	0.698	0.707	0.709	0.711	0.623	0.700	0.707	0.696	0.704	0.701	0.718	0.702	0.716	0.714	0.668	0.692	0.702	0.715
585	Ohio	0.631	0.638	0.651	0.637	0.646	0.652	0.654	0.656	0.590	0.648	0.655	0.642	0.650	0.648	0.660	0.648	0.658	0.656	0.626	0.643	0.650	0.658
586	Michigan	0.702	0.715	0.734	0.713	0.726	0.738	0.743	0.748	0.666	0.737	0.742	0.721	0.735	0.732	0.752	0.733	0.750	0.747	0.695	0.714	0.729	0.750
587	Arizona	0.721	0.733	0.750	0.731	0.741	0.752	0.758	0.764	0.706	0.753	0.757	0.737	0.749	0.748	0.764	0.748	0.763	0.761	0.716	0.729	0.742	0.762
588	New Jersey	0.674	0.684	0.699	0.682	0.693	0.701	0.706	0.709														

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	0.629	0.625	0.633	0.623	0.631	0.633	0.631	0.630	0.576	0.625	0.631	0.636	0.631	0.630	0.638	0.629	0.636	0.642	0.615	0.632	0.635	0.636
502	Broward County / Palm Beach	0.640	0.639	0.647	0.639	0.645	0.647	0.646	0.646	0.601	0.640	0.646	0.650	0.645	0.644	0.652	0.644	0.651	0.655	0.628	0.643	0.648	0.650
503	Tampa	0.681	0.680	0.688	0.679	0.686	0.689	0.689	0.689	0.640	0.683	0.689	0.690	0.687	0.686	0.694	0.685	0.692	0.697	0.668	0.683	0.690	0.692
504	Orlando	0.676	0.677	0.685	0.676	0.683	0.684	0.684	0.685	0.639	0.679	0.686	0.685	0.683	0.681	0.689	0.681	0.688	0.694	0.665	0.678	0.685	0.688
505	Jacksonville	0.690	0.690	0.699	0.689	0.697	0.699	0.698	0.698	0.645	0.692	0.700	0.700	0.697	0.696	0.704	0.695	0.703	0.709	0.677	0.692	0.699	0.703
506	Daytona / Gainesville	0.654	0.653	0.664	0.652	0.661	0.663	0.662	0.662	0.601	0.656	0.665	0.664	0.661	0.659	0.669	0.659	0.667	0.674	0.640	0.657	0.664	0.667
521	Diversified Dental - Las Vegas	0.886	0.894	0.910	0.893	0.901	0.914	0.917	0.919	0.881	0.915	0.918	0.899	0.910	0.908	0.920	0.910	0.920	0.922	0.879	0.887	0.900	0.919
522	Mastercare Dental - Reno	0.905	0.906	0.930	0.904	0.922	0.938	0.946	0.952	0.819	0.942	0.950	0.926	0.936	0.932	0.958	0.935	0.957	0.958	0.886	0.915	0.929	0.953
524	Premier - Minnesota	0.777	0.780	0.794	0.779	0.788	0.796	0.800	0.800	0.747	0.797	0.805	0.786	0.794	0.792	0.802	0.793	0.802	0.805	0.769	0.781	0.789	0.801
526	Dental Options Pricing - Oregon	0.786	0.788	0.807	0.786	0.799	0.809	0.811	0.810	0.726	0.801	0.810	0.802	0.807	0.805	0.820	0.804	0.816	0.823	0.770	0.790	0.802	0.816
527	Rental Network - Hawaii	0.721	0.719	0.732	0.717	0.729	0.733	0.732	0.734	0.643	0.723	0.733	0.734	0.733	0.730	0.745	0.728	0.740	0.748	0.703	0.725	0.735	0.741
528	Diversified Dental - Reno	0.822	0.829	0.846	0.827	0.839	0.851	0.856	0.862	0.789	0.849	0.852	0.843	0.848	0.846	0.867	0.847	0.866	0.868	0.807	0.828	0.841	0.864
549	Maine	0.857	0.856	0.879	0.854	0.871	0.884	0.893	0.893	0.774	0.886	0.893	0.875	0.883	0.880	0.905	0.879	0.901	0.906	0.837	0.862	0.877	0.900
550	North Dakota	0.697	0.692	0.709	0.690	0.706	0.709	0.705	0.705	0.590	0.692	0.707	0.713	0.706	0.703	0.719	0.702	0.715	0.727	0.672	0.702	0.713	0.716
551	Nevada	0.728	0.735	0.744	0.734	0.741	0.745	0.748	0.750	0.719	0.745	0.748	0.740	0.745	0.744	0.751	0.744	0.750	0.752	0.722	0.730	0.740	0.750
553	Idaho	0.756	0.757	0.770	0.756	0.764	0.770	0.770	0.771	0.717	0.766	0.774	0.766	0.767	0.766	0.775	0.766	0.774	0.780	0.745	0.759	0.766	0.774
554	Vermont	0.683	0.680	0.694	0.678	0.692	0.694	0.696	0.692	0.593	0.687	0.700	0.695	0.693	0.690	0.703	0.691	0.701	0.709	0.665	0.691	0.698	0.700
555	New Hampshire	0.702	0.697	0.710	0.695	0.708	0.712	0.711	0.708	0.615	0.702	0.713	0.715	0.709	0.707	0.719	0.707	0.717	0.725	0.682	0.707	0.714	0.716
556	Delaware	0.709	0.707	0.719	0.705	0.717	0.721	0.721	0.721	0.640	0.713	0.723	0.721	0.718	0.716	0.727	0.716	0.725	0.732	0.692	0.713	0.721	0.725
557	Washington																						
558	Oregon	0.755	0.756	0.773	0.754	0.768	0.773	0.772	0.774	0.684	0.764	0.774	0.771	0.770	0.768	0.782	0.768	0.780	0.788	0.737	0.759	0.772	0.781
559	North Carolina	0.649	0.644	0.657	0.642	0.655	0.659	0.657	0.658	0.562	0.648	0.659	0.661	0.656	0.653	0.666	0.653	0.664	0.671	0.629	0.653	0.663	0.662
560	West Virginia	0.706	0.706	0.718	0.705	0.715	0.716	0.718	0.718	0.650	0.713	0.722	0.715	0.715	0.713	0.722	0.713	0.721	0.729	0.693	0.710	0.718	0.720
561	Mississippi	0.698	0.695	0.710	0.693	0.705	0.710	0.710	0.710	0.624	0.703	0.716	0.708	0.707	0.704	0.717	0.705	0.715	0.724	0.681	0.702	0.710	0.715
562	Arkansas	0.753	0.752	0.766	0.751	0.761	0.766	0.768	0.768	0.699	0.763	0.773	0.762	0.763	0.761	0.772	0.762	0.771	0.778	0.740	0.756	0.764	0.771
563	South Carolina	0.681	0.678	0.692	0.676	0.690	0.692	0.690	0.690	0.589	0.680	0.694	0.695	0.689	0.687	0.700	0.686	0.698	0.708	0.661	0.686	0.696	0.699
564	Rhode Island	0.748	0.750	0.760	0.749	0.757	0.760	0.762	0.762	0.701	0.756	0.763	0.759	0.759	0.758	0.767	0.757	0.765	0.770	0.737	0.752	0.760	0.765
565	Hawaii	0.700	0.699	0.708	0.698	0.705	0.707	0.711	0.712	0.667	0.709	0.715	0.705	0.705	0.704	0.712	0.705	0.712	0.717	0.692	0.702	0.707	0.712
566	Pittsburgh	0.699	0.701	0.707	0.700	0.705	0.707	0.708	0.708	0.668	0.705	0.711	0.707	0.706	0.704	0.711	0.705	0.710	0.715	0.690	0.701	0.708	0.710
567	Philadelphia	0.713	0.712	0.720	0.710	0.718	0.721	0.721	0.721	0.667	0.716	0.722	0.722	0.719	0.718	0.726	0.718	0.725	0.730	0.700	0.715	0.721	0.724
568	Alabama	0.699	0.698	0.711	0.697	0.707	0.710	0.711	0.710	0.644	0.704	0.714	0.709	0.709	0.707	0.717	0.706	0.714	0.722	0.686	0.704	0.710	0.715
569	Utah	0.697	0.695	0.704	0.694	0.702	0.704	0.705	0.703	0.647	0.699	0.707	0.705	0.703	0.701	0.710	0.701	0.709	0.714	0.685	0.702	0.706	0.708
570	Iowa	0.681	0.676	0.690	0.674	0.688	0.692	0.691	0.692	0.596	0.683	0.694	0.693	0.689	0.687	0.699	0.687	0.697	0.704	0.661	0.685	0.692	0.696
571	Massachusetts	0.723	0.720	0.731	0.719	0.729	0.733	0.732	0.732	0.653	0.724	0.733	0.735	0.730	0.728	0.740	0.728	0.738	0.744	0.705	0.726	0.736	0.737
572	Oklahoma	0.731	0.734	0.744	0.733	0.741	0.743	0.744	0.745	0.694	0.740	0.746	0.742	0.742	0.740	0.748	0.741	0.747	0.753	0.721	0.734	0.743	0.747
573	Louisiana	0.634	0.631	0.645	0.629	0.640	0.643	0.642	0.642	0.564	0.634	0.646	0.644	0.641	0.639	0.650	0.639	0.648	0.657	0.616	0.638	0.645	0.648
574	New Mexico	0.754	0.756	0.770	0.754	0.767	0.771	0.771	0.773	0.695	0.763	0.772	0.769	0.768	0.766	0.779	0.767	0.777	0.784	0.737	0.757	0.770	0.776
575	Texas	0.717	0.716	0.727	0.715	0.725	0.728	0.728	0.728	0.662	0.721	0.728	0.729	0.726	0.724	0.734	0.724	0.733	0.738	0.702	0.720	0.730	0.732
576	Kentucky	0.664	0.663	0.670	0.662	0.668	0.671	0.672	0.672	0.625	0.668	0.674	0.672	0.670	0.668	0.676	0.668	0.675	0.679	0.654	0.666	0.671	0.674
577	Kansas	0.739	0.742	0.753	0.741	0.750	0.753	0.753	0.754	0.697	0.749	0.755	0.750	0.751	0.749	0.758	0.750	0.757	0.763	0.728	0.742	0.752	0.756
578	Wisconsin	0.683	0.678	0.690	0.676	0.688	0.691	0.691	0.691	0.611	0.683	0.694	0.693	0.688	0.687	0.697	0.687	0.695	0.702	0.665	0.687	0.692	0.695
579	Tennessee	0.629	0.627	0.636	0.626	0.634	0.637	0.637	0.637	0.579	0.632	0.639	0.638	0.635	0.633	0.642	0.633	0.640	0.645	0.616	0.632	0.637	0.640
580	Minnesota	0.709	0.707	0.719	0.705	0.716	0.720	0.719	0.717	0.639	0.710	0.720	0.722	0.717	0.715	0.727	0.715	0.725	0.732	0.691	0.713	0.721	0.724
581	Colorado	0.725	0.725	0.738	0.723	0.733	0.736	0.736	0.737	0.675	0.730	0.740	0.735	0.735	0.733	0.742	0.733	0.741	0.748	0.711	0.728	0.736	0.740
582	Indiana	0.636	0.634	0.645	0.633	0.642	0.643	0.642	0.642	0.572	0.635	0.646	0.646	0.641	0.639	0.649	0.639	0.647	0.656	0.620	0.640	0.647	0.647
583	Nebraska	0.720	0.721	0.729	0.720	0.726	0.728	0.732	0.731	0.684	0.728	0.734	0.727	0.728	0.727	0.734	0.726	0.731	0.737	0.713	0.723	0.729	0.732
584	Connecticut	0.721	0.718	0.731	0.717	0.728	0.732	0.731	0.731	0.649	0.722	0.731	0.735	0.729	0.727	0.739	0.727	0.737	0.744	0.702	0.725	0.733	0.736
585	Ohio	0.664	0.662	0.671	0.661	0.669	0.672	0.672	0.672	0.611	0.666	0.674	0.674	0.670	0.668	0.677	0.668	0.676	0.681	0.651	0.667	0.673	0.675
586	Michigan	0.754	0.756	0.772	0.755	0.767	0.773	0.774	0.776	0.699	0.768	0.776	0.768	0.771	0.769	0.781	0.770	0.780	0.786	0.740	0.757	0.769	0.780
587	Arizona	0.769	0.774	0.783	0.773	0.780	0.784	0.785	0.787	0.734	0.780	0.785	0.782	0.782	0.780	0.790	0.781	0.789	0.794	0.758	0.771	0.783	0.788
588	New Jersey	0.717	0.715	0.726	0.714	0.723	0.727	0.728	0.727														

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	0.632	0.623	0.632	0.622	0.631	0.632	0.628	0.626	0.567	0.620	0.627	0.637	0.629	0.627	0.636	0.626	0.634	0.641	0.611	0.633	0.635	0.634
502	Broward County / Palm Beach	0.643	0.639	0.647	0.638	0.645	0.646	0.644	0.643	0.594	0.637	0.643	0.651	0.644	0.643	0.651	0.642	0.649	0.655	0.625	0.644	0.649	0.649
503	Tampa	0.683	0.679	0.687	0.677	0.685	0.687	0.685	0.684	0.631	0.678	0.685	0.690	0.684	0.683	0.692	0.682	0.690	0.695	0.665	0.683	0.689	0.690
504	Orlando	0.679	0.675	0.683	0.674	0.681	0.683	0.682	0.680	0.632	0.675	0.681	0.686	0.681	0.679	0.688	0.679	0.686	0.691	0.662	0.679	0.684	0.686
505	Jacksonville	0.693	0.689	0.699	0.688	0.697	0.698	0.696	0.695	0.636	0.687	0.695	0.702	0.696	0.694	0.704	0.693	0.701	0.708	0.673	0.694	0.700	0.702
506	Daytona / Gainesville	0.658	0.650	0.661	0.649	0.659	0.661	0.658	0.657	0.589	0.649	0.658	0.665	0.658	0.656	0.666	0.655	0.664	0.670	0.635	0.658	0.664	0.664
521	Diversified Dental - Las Vegas	0.891	0.894	0.911	0.893	0.902	0.915	0.916	0.917	0.875	0.912	0.915	0.902	0.910	0.908	0.920	0.909	0.919	0.921	0.878	0.890	0.902	0.919
522	Mastercare Dental - Reno	0.929	0.915	0.941	0.912	0.934	0.944	0.947	0.948	0.796	0.930	0.941	0.944	0.941	0.937	0.965	0.937	0.962	0.965	0.886	0.927	0.943	0.959
524	Premier - Minnesota	0.780	0.773	0.788	0.772	0.782	0.789	0.792	0.791	0.734	0.788	0.794	0.782	0.786	0.784	0.795	0.785	0.793	0.794	0.761	0.777	0.784	0.794
526	Dental Options Pricing - Oregon	0.797	0.790	0.810	0.788	0.803	0.809	0.806	0.805	0.712	0.795	0.802	0.809	0.805	0.802	0.818	0.802	0.815	0.824	0.766	0.797	0.808	0.815
527	Rental Network - Hawaii	0.733	0.722	0.736	0.720	0.733	0.734	0.730	0.728	0.630	0.717	0.724	0.743	0.730	0.728	0.744	0.726	0.740	0.751	0.699	0.733	0.741	0.740
528	Diversified Dental - Reno	0.837	0.841	0.860	0.839	0.852	0.862	0.864	0.867	0.782	0.850	0.854	0.861	0.859	0.856	0.878	0.856	0.876	0.884	0.814	0.842	0.856	0.874
549	Maine	0.877	0.863	0.887	0.861	0.880	0.891	0.891	0.888	0.755	0.875	0.884	0.891	0.886	0.882	0.909	0.881	0.904	0.912	0.837	0.877	0.889	0.906
550	North Dakota	0.709	0.692	0.710	0.689	0.707	0.708	0.701	0.697	0.571	0.683	0.696	0.721	0.704	0.700	0.718	0.698	0.713	0.726	0.665	0.710	0.718	0.713
551	Nevada	0.732	0.736	0.746	0.735	0.742	0.746	0.747	0.748	0.714	0.743	0.746	0.743	0.744	0.743	0.751	0.743	0.750	0.753	0.721	0.732	0.742	0.750
553	Idaho	0.760	0.753	0.766	0.752	0.761	0.767	0.766	0.765	0.706	0.759	0.766	0.765	0.764	0.762	0.772	0.762	0.770	0.774	0.740	0.759	0.764	0.770
554	Vermont	0.689	0.670	0.686	0.668	0.684	0.685	0.683	0.680	0.571	0.672	0.684	0.691	0.682	0.679	0.693	0.678	0.689	0.695	0.652	0.686	0.691	0.690
555	New Hampshire	0.708	0.692	0.706	0.690	0.704	0.705	0.702	0.699	0.597	0.691	0.702	0.713	0.702	0.699	0.713	0.698	0.710	0.717	0.672	0.707	0.712	0.710
556	Delaware	0.714	0.703	0.716	0.701	0.714	0.715	0.713	0.711	0.625	0.703	0.713	0.720	0.712	0.710	0.722	0.709	0.719	0.725	0.684	0.713	0.719	0.719
557	Washington																						
558	Oregon	0.766	0.756	0.773	0.754	0.769	0.773	0.769	0.767	0.670	0.757	0.764	0.779	0.769	0.767	0.782	0.765	0.779	0.787	0.732	0.766	0.775	0.778
559	North Carolina	0.656	0.640	0.654	0.638	0.652	0.653	0.649	0.646	0.543	0.637	0.648	0.661	0.649	0.647	0.661	0.646	0.657	0.664	0.620	0.655	0.660	0.657
560	West Virginia	0.710	0.698	0.711	0.697	0.708	0.710	0.710	0.708	0.636	0.703	0.712	0.712	0.708	0.706	0.716	0.705	0.713	0.717	0.685	0.707	0.712	0.714
561	Mississippi	0.704	0.690	0.706	0.688	0.701	0.705	0.702	0.700	0.607	0.691	0.704	0.707	0.701	0.698	0.712	0.697	0.708	0.716	0.672	0.701	0.707	0.709
562	Arkansas	0.757	0.746	0.760	0.744	0.756	0.761	0.760	0.759	0.684	0.753	0.763	0.760	0.757	0.755	0.767	0.755	0.764	0.768	0.731	0.754	0.760	0.765
563	South Carolina	0.690	0.674	0.690	0.672	0.688	0.688	0.684	0.680	0.571	0.670	0.681	0.698	0.685	0.682	0.697	0.680	0.693	0.702	0.652	0.689	0.695	0.693
564	Rhode Island	0.754	0.749	0.759	0.747	0.757	0.758	0.757	0.756	0.690	0.749	0.757	0.761	0.756	0.754	0.764	0.753	0.762	0.768	0.731	0.753	0.761	0.762
565	Hawaii	0.701	0.692	0.701	0.691	0.699	0.702	0.705	0.705	0.657	0.703	0.706	0.700	0.700	0.699	0.708	0.699	0.707	0.707	0.685	0.698	0.701	0.706
566	Pittsburgh	0.701	0.697	0.704	0.696	0.703	0.704	0.704	0.704	0.660	0.699	0.705	0.706	0.702	0.701	0.709	0.701	0.707	0.710	0.686	0.700	0.705	0.708
567	Philadelphia	0.716	0.709	0.718	0.708	0.716	0.718	0.717	0.716	0.657	0.710	0.716	0.721	0.716	0.714	0.724	0.714	0.722	0.726	0.695	0.716	0.720	0.722
568	Alabama	0.704	0.696	0.708	0.694	0.705	0.707	0.706	0.704	0.631	0.696	0.706	0.710	0.705	0.703	0.714	0.702	0.711	0.717	0.680	0.703	0.709	0.711
569	Utah	0.700	0.692	0.701	0.690	0.699	0.701	0.699	0.697	0.635	0.692	0.700	0.704	0.698	0.696	0.706	0.696	0.704	0.709	0.678	0.699	0.704	0.704
570	Iowa	0.687	0.671	0.686	0.669	0.684	0.685	0.682	0.679	0.577	0.671	0.682	0.691	0.682	0.679	0.693	0.678	0.689	0.696	0.651	0.685	0.690	0.690
571	Massachusetts	0.728	0.718	0.730	0.717	0.728	0.729	0.727	0.724	0.639	0.716	0.725	0.736	0.726	0.724	0.737	0.723	0.734	0.741	0.699	0.729	0.735	0.734
572	Oklahoma	0.735	0.731	0.740	0.729	0.738	0.740	0.740	0.739	0.689	0.734	0.740	0.742	0.738	0.737	0.745	0.736	0.744	0.747	0.716	0.734	0.741	0.744
573	Louisiana	0.639	0.626	0.641	0.625	0.637	0.640	0.637	0.634	0.549	0.625	0.637	0.645	0.637	0.634	0.647	0.633	0.643	0.651	0.609	0.638	0.643	0.644
574	New Mexico	0.763	0.755	0.770	0.753	0.767	0.770	0.768	0.767	0.682	0.758	0.764	0.775	0.767	0.765	0.779	0.764	0.776	0.783	0.734	0.763	0.772	0.775
575	Texas	0.722	0.715	0.726	0.713	0.724	0.725	0.723	0.722	0.650	0.714	0.722	0.730	0.723	0.721	0.732	0.720	0.729	0.735	0.697	0.722	0.729	0.729
576	Kentucky	0.666	0.660	0.668	0.659	0.666	0.668	0.667	0.666	0.616	0.662	0.668	0.670	0.666	0.664	0.672	0.664	0.671	0.674	0.648	0.665	0.669	0.671
577	Kansas	0.744	0.738	0.749	0.736	0.747	0.749	0.748	0.747	0.686	0.742	0.748	0.751	0.747	0.745	0.755	0.745	0.753	0.757	0.722	0.743	0.750	0.753
578	Wisconsin	0.686	0.673	0.686	0.671	0.684	0.685	0.683	0.680	0.595	0.673	0.684	0.690	0.682	0.680	0.692	0.679	0.689	0.695	0.656	0.685	0.689	0.689
579	Tennessee	0.631	0.623	0.633	0.621	0.631	0.632	0.631	0.629	0.567	0.624	0.632	0.635	0.630	0.628	0.637	0.627	0.635	0.639	0.610	0.630	0.635	0.635
580	Minnesota	0.714	0.704	0.717	0.702	0.715	0.716	0.713	0.710	0.624	0.702	0.711	0.722	0.713	0.711	0.723	0.710	0.720	0.727	0.684	0.715	0.720	0.720
581	Colorado	0.729	0.721	0.734	0.719	0.730	0.734	0.732	0.730	0.663	0.723	0.732	0.735	0.731	0.729	0.739	0.728	0.737	0.742	0.705	0.728	0.734	0.737
582	Indiana	0.640	0.630	0.641	0.628	0.639	0.640	0.637	0.635	0.559	0.627	0.637	0.646	0.637	0.635	0.646	0.634	0.643	0.650	0.613	0.640	0.644	0.643
583	Nebraska	0.722	0.714	0.723	0.713	0.721	0.723	0.724	0.724	0.673	0.720	0.726	0.723	0.721	0.720	0.727	0.719	0.726	0.727	0.705	0.720	0.724	0.726
584	Connecticut	0.727	0.716	0.729	0.714	0.727	0.728	0.725	0.723	0.634	0.714	0.723	0.736	0.725	0.723	0.736	0.722	0.733	0.740	0.696	0.728	0.733	0.733
585	Ohio	0.667	0.658	0.668	0.657	0.666	0.668	0.666	0.664	0.599	0.659	0.667	0.671	0.665	0.663	0.673	0.663	0.671	0.675	0.644	0.666	0.671	0.671
586	Michigan	0.763	0.757	0.774	0.755	0.769	0.772	0.771	0.770	0.687	0.761	0.767	0.774	0.770	0.767	0.781	0.767	0.778	0.786	0.735	0.763	0.773	0.778
587	Arizona	0.774	0.772	0.782	0.771	0.779	0.782	0.782	0.783	0.726	0.776	0.780	0.785	0.780	0.778	0.789	0.778	0.787	0.791	0.754	0.774	0.783	0.787
588	New Jersey	0.723	0.714	0.725	0.712	0.722	0.725	0.724	0.723														

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	0.589	0.591	0.603	0.590	0.599	0.605	0.607	0.608	0.551	0.602	0.607	0.602	0.603	0.602	0.614	0.601	0.612	0.616	0.577	0.592	0.601	0.612
502	Broward County / Palm Beach	0.595	0.598	0.611	0.597	0.605	0.614	0.617	0.620	0.572	0.613	0.617	0.607	0.612	0.610	0.623	0.611	0.622	0.625	0.584	0.597	0.606	0.621
503	Tampa	0.630	0.634	0.648	0.633	0.641	0.652	0.656	0.659	0.608	0.652	0.657	0.643	0.649	0.647	0.661	0.648	0.661	0.663	0.620	0.634	0.643	0.660
504	Orlando	0.626	0.630	0.644	0.629	0.637	0.647	0.652	0.655	0.608	0.649	0.653	0.639	0.645	0.643	0.657	0.644	0.656	0.659	0.617	0.630	0.639	0.656
505	Jacksonville	0.639	0.641	0.655	0.640	0.649	0.659	0.664	0.668	0.612	0.660	0.665	0.653	0.656	0.654	0.670	0.655	0.670	0.672	0.627	0.642	0.651	0.669
506	Daytona / Gainesville	0.605	0.606	0.620	0.604	0.614	0.624	0.629	0.632	0.568	0.624	0.630	0.619	0.621	0.619	0.635	0.620	0.634	0.637	0.592	0.608	0.616	0.633
521	Diversified Dental - Las Vegas	0.778	0.793	0.816	0.792	0.802	0.821	0.837	0.849	0.804	0.837	0.839	0.799	0.818	0.816	0.839	0.818	0.840	0.840	0.773	0.780	0.799	0.838
522	Mastercare Dental - Reno	0.785	0.788	0.816	0.786	0.805	0.827	0.843	0.854	0.733	0.846	0.848	0.808	0.828	0.823	0.855	0.823	0.851	0.849	0.769	0.790	0.810	0.850
524	Premier - Minnesota	0.694	0.703	0.723	0.701	0.712	0.727	0.739	0.747	0.687	0.738	0.742	0.709	0.724	0.722	0.741	0.724	0.741	0.743	0.687	0.696	0.712	0.740
526	Dental Options Pricing - Oregon	0.695	0.699	0.722	0.697	0.711	0.729	0.741	0.750	0.662	0.737	0.740	0.715	0.728	0.725	0.749	0.726	0.748	0.747	0.680	0.698	0.713	0.746
527	Rental Network - Hawaii	0.647	0.647	0.668	0.645	0.659	0.675	0.681	0.689	0.598	0.668	0.679	0.681	0.665	0.675	0.672	0.692	0.672	0.690	0.631	0.650	0.663	0.688
528	Diversified Dental - Reno	0.717	0.726	0.747	0.724	0.736	0.755	0.767	0.777	0.708	0.764	0.765	0.740	0.753	0.750	0.777	0.750	0.775	0.775	0.703	0.719	0.738	0.774
549	Maine	0.749	0.752	0.779	0.749	0.767	0.788	0.798	0.810	0.696	0.799	0.803	0.771	0.785	0.781	0.811	0.784	0.810	0.809	0.730	0.752	0.772	0.805
550	North Dakota	0.629	0.627	0.648	0.624	0.641	0.653	0.658	0.664	0.548	0.652	0.658	0.649	0.651	0.648	0.672	0.649	0.670	0.672	0.607	0.634	0.647	0.668
551	Nevada	0.647	0.659	0.676	0.658	0.666	0.681	0.693	0.700	0.666	0.692	0.692	0.665	0.678	0.676	0.695	0.678	0.695	0.695	0.642	0.648	0.664	0.695
553	Idaho	0.695	0.700	0.716	0.698	0.708	0.719	0.727	0.732	0.675	0.724	0.729	0.708	0.716	0.714	0.731	0.716	0.731	0.734	0.686	0.699	0.709	0.730
554	Vermont	0.617	0.618	0.638	0.616	0.631	0.642	0.651	0.654	0.549	0.645	0.654	0.632	0.641	0.638	0.658	0.638	0.655	0.660	0.602	0.622	0.635	0.655
555	New Hampshire	0.633	0.635	0.655	0.633	0.647	0.661	0.666	0.670	0.574	0.662	0.669	0.649	0.658	0.655	0.675	0.657	0.674	0.676	0.618	0.638	0.651	0.671
556	Delaware	0.639	0.643	0.662	0.641	0.654	0.667	0.675	0.679	0.597	0.671	0.677	0.655	0.664	0.662	0.681	0.664	0.681	0.682	0.626	0.643	0.657	0.679
557	Washington																						
558	Oregon	0.669	0.675	0.696	0.673	0.687	0.703	0.712	0.719	0.629	0.709	0.712	0.689	0.700	0.697	0.722	0.699	0.721	0.721	0.655	0.674	0.690	0.719
559	North Carolina	0.585	0.585	0.604	0.583	0.597	0.610	0.615	0.619	0.523	0.611	0.617	0.600	0.608	0.605	0.624	0.606	0.623	0.625	0.570	0.590	0.602	0.620
560	West Virginia	0.649	0.652	0.668	0.651	0.662	0.672	0.680	0.682	0.613	0.677	0.684	0.662	0.670	0.667	0.684	0.669	0.684	0.686	0.639	0.655	0.664	0.682
561	Mississippi	0.642	0.638	0.656	0.637	0.649	0.660	0.666	0.672	0.583	0.662	0.670	0.655	0.658	0.656	0.674	0.657	0.673	0.676	0.624	0.645	0.653	0.671
562	Arkansas	0.692	0.693	0.710	0.691	0.702	0.714	0.722	0.727	0.655	0.719	0.726	0.705	0.711	0.709	0.726	0.710	0.726	0.729	0.679	0.695	0.705	0.725
563	South Carolina	0.614	0.614	0.634	0.612	0.627	0.639	0.645	0.649	0.549	0.640	0.647	0.630	0.637	0.634	0.655	0.636	0.654	0.656	0.597	0.619	0.631	0.653
564	Rhode Island	0.676	0.682	0.701	0.681	0.691	0.706	0.715	0.721	0.658	0.712	0.716	0.692	0.703	0.701	0.720	0.702	0.719	0.720	0.667	0.679	0.693	0.718
565	Hawaii	0.642	0.648	0.663	0.647	0.656	0.667	0.674	0.679	0.629	0.672	0.676	0.654	0.664	0.662	0.676	0.664	0.676	0.678	0.635	0.644	0.656	0.675
566	Pittsburgh	0.648	0.653	0.667	0.652	0.660	0.670	0.675	0.679	0.636	0.673	0.677	0.659	0.668	0.666	0.679	0.667	0.678	0.680	0.641	0.651	0.660	0.677
567	Philadelphia	0.647	0.653	0.671	0.652	0.662	0.675	0.681	0.687	0.629	0.679	0.682	0.662	0.672	0.670	0.686	0.672	0.686	0.687	0.638	0.650	0.663	0.685
568	Alabama	0.646	0.646	0.662	0.645	0.656	0.666	0.673	0.676	0.608	0.669	0.675	0.659	0.664	0.662	0.679	0.662	0.678	0.680	0.632	0.649	0.658	0.677
569	Utah	0.648	0.650	0.666	0.649	0.659	0.669	0.673	0.675	0.615	0.669	0.674	0.660	0.667	0.665	0.678	0.665	0.676	0.680	0.637	0.651	0.661	0.676
570	Iowa	0.612	0.613	0.633	0.612	0.626	0.639	0.645	0.649	0.554	0.642	0.648	0.628	0.636	0.633	0.653	0.635	0.653	0.654	0.597	0.616	0.630	0.650
571	Massachusetts	0.654	0.657	0.676	0.656	0.668	0.682	0.688	0.693	0.612	0.684	0.689	0.670	0.679	0.676	0.696	0.678	0.695	0.697	0.640	0.657	0.671	0.693
572	Oklahoma	0.660	0.668	0.685	0.667	0.676	0.690	0.699	0.704	0.651	0.697	0.700	0.676	0.687	0.685	0.703	0.687	0.703	0.704	0.653	0.663	0.677	0.701
573	Louisiana	0.582	0.582	0.598	0.580	0.592	0.601	0.605	0.608	0.528	0.600	0.607	0.595	0.599	0.596	0.613	0.597	0.612	0.616	0.567	0.588	0.596	0.611
574	New Mexico	0.669	0.676	0.697	0.674	0.687	0.703	0.712	0.719	0.641	0.710	0.713	0.688	0.700	0.698	0.720	0.700	0.720	0.720	0.657	0.674	0.689	0.717
575	Texas	0.648	0.653	0.671	0.652	0.663	0.676	0.683	0.688	0.620	0.680	0.684	0.664	0.673	0.671	0.690	0.673	0.690	0.691	0.637	0.652	0.665	0.688
576	Kentucky	0.615	0.619	0.633	0.618	0.626	0.636	0.641	0.643	0.594	0.638	0.643	0.626	0.634	0.632	0.644	0.633	0.644	0.646	0.607	0.617	0.627	0.643
577	Kansas	0.666	0.674	0.692	0.673	0.683	0.697	0.706	0.711	0.652	0.704	0.708	0.683	0.694	0.691	0.710	0.693	0.710	0.711	0.658	0.670	0.684	0.709
578	Wisconsin	0.629	0.629	0.646	0.627	0.639	0.649	0.655	0.656	0.576	0.650	0.657	0.642	0.647	0.644	0.662	0.646	0.661	0.664	0.614	0.633	0.643	0.659
579	Tennessee	0.581	0.583	0.597	0.581	0.591	0.600	0.605	0.607	0.548	0.602	0.608	0.592	0.598	0.596	0.610	0.597	0.609	0.612	0.570	0.583	0.593	0.608
580	Minnesota	0.641	0.644	0.663	0.642	0.655	0.668	0.675	0.679	0.597	0.670	0.675	0.657	0.665	0.663	0.683	0.664	0.682	0.684	0.627	0.644	0.658	0.680
581	Colorado	0.667	0.670	0.686	0.669	0.679	0.690	0.697	0.700	0.636	0.692	0.698	0.681	0.687	0.685	0.702	0.686	0.702	0.705	0.655	0.672	0.681	0.700
582	Indiana	0.587	0.588	0.603	0.586	0.597	0.607	0.610	0.612	0.541	0.605	0.612	0.600	0.604	0.602	0.617	0.603	0.616	0.620	0.574	0.593	0.601	0.615
583	Nebraska	0.656	0.663	0.680	0.662	0.671	0.683	0.692	0.696	0.645	0.690	0.694	0.669	0.681	0.679	0.693	0.681	0.694	0.696	0.650	0.658	0.671	0.694
584	Connecticut	0.652	0.655	0.674	0.653	0.666	0.680	0.686	0.690	0.607	0.681	0.686	0.669	0.677	0.674	0.694	0.676	0.694	0.695	0.637	0.655	0.669	0.691
585	Ohio	0.614	0.616	0.631	0.615	0.625	0.635	0.639	0.641	0.579	0.635	0.641	0.626	0.632	0.630	0.644	0.631	0.644	0.646	0.603	0.617	0.627	0.642
586	Michigan	0.669	0.674	0.694	0.672	0.685	0.701	0.712	0.720	0.643	0.711	0.713	0.688	0.699	0.696	0.719	0.698	0.719	0.718	0.656	0.671	0.687	0.718
587	Arizona	0.685	0.695	0.714	0.693	0.704	0.720	0.730	0.737	0.682	0.728	0.730	0.702	0.717	0.714	0.734	0.717	0.735	0.735	0.677	0.688	0.704	0.733
588	New Jersey	0.645	0.651	0.670	0.649	0.661	0.674	0.682	0.687														



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	0.618	0.619	0.630	0.617	0.627	0.631	0.630	0.629	0.563	0.618	0.627	0.631	0.628	0.626	0.640	0.624	0.635	0.643	0.602	0.625	0.630	0.637
502	Broward County / Palm Beach	0.627	0.628	0.640	0.627	0.635	0.641	0.640	0.641	0.585	0.630	0.638	0.640	0.638	0.636	0.648	0.634	0.645	0.651	0.613	0.632	0.638	0.646
503	Tampa	0.668	0.670	0.683	0.669	0.678	0.684	0.683	0.685	0.624	0.674	0.682	0.682	0.681	0.679	0.692	0.677	0.688	0.695	0.654	0.674	0.681	0.690
504	Orlando	0.662	0.666	0.678	0.665	0.673	0.679	0.678	0.680	0.623	0.669	0.677	0.676	0.676	0.674	0.687	0.672	0.683	0.690	0.650	0.668	0.675	0.684
505	Jacksonville	0.676	0.680	0.693	0.678	0.688	0.694	0.693	0.694	0.628	0.682	0.691	0.692	0.690	0.688	0.703	0.686	0.698	0.706	0.661	0.682	0.691	0.700
506	Daytona / Gainesville	0.644	0.648	0.662	0.646	0.657	0.663	0.661	0.661	0.584	0.649	0.659	0.661	0.659	0.657	0.672	0.654	0.667	0.675	0.628	0.653	0.661	0.669
521	Diversified Dental - Las Vegas	0.828	0.845	0.866	0.844	0.855	0.870	0.881	0.887	0.839	0.877	0.880	0.849	0.866	0.864	0.885	0.865	0.884	0.884	0.824	0.834	0.853	0.884
522	Mastercare Dental - Reno	0.839	0.855	0.885	0.852	0.874	0.894	0.902	0.909	0.761	0.893	0.900	0.869	0.891	0.887	0.921	0.885	0.914	0.907	0.825	0.861	0.879	0.913
524	Premier - Minnesota	0.731	0.746	0.765	0.745	0.756	0.768	0.775	0.777	0.712	0.768	0.776	0.748	0.764	0.762	0.780	0.761	0.777	0.775	0.727	0.744	0.757	0.778
526	Dental Options Pricing - Oregon	0.745	0.756	0.777	0.753	0.769	0.782	0.786	0.789	0.688	0.773	0.781	0.769	0.779	0.776	0.800	0.772	0.793	0.797	0.729	0.756	0.772	0.795
527	Rental Network - Hawaii	0.699	0.704	0.724	0.702	0.718	0.727	0.726	0.730	0.620	0.712	0.721	0.721	0.725	0.722	0.744	0.717	0.736	0.743	0.680	0.710	0.722	0.738
528	Diversified Dental - Reno	0.775	0.783	0.806	0.781	0.795	0.813	0.820	0.828	0.745	0.811	0.814	0.803	0.809	0.806	0.835	0.805	0.831	0.837	0.755	0.779	0.797	0.830
549	Maine	0.813	0.822	0.850	0.819	0.840	0.858	0.862	0.868	0.727	0.849	0.856	0.841	0.856	0.851	0.882	0.847	0.874	0.874	0.793	0.826	0.845	0.874
550	North Dakota	0.681	0.682	0.704	0.679	0.698	0.707	0.701	0.701	0.565	0.681	0.696	0.705	0.702	0.698	0.723	0.693	0.713	0.725	0.653	0.694	0.706	0.716
551	Nevada	0.689	0.700	0.715	0.699	0.707	0.719	0.725	0.730	0.691	0.720	0.723	0.705	0.716	0.714	0.729	0.714	0.728	0.729	0.683	0.693	0.706	0.728
553	Idaho	0.727	0.737	0.751	0.735	0.746	0.753	0.755	0.756	0.691	0.746	0.755	0.744	0.749	0.747	0.762	0.746	0.758	0.762	0.718	0.737	0.748	0.760
554	Vermont	0.657	0.666	0.687	0.664	0.681	0.688	0.687	0.685	0.565	0.671	0.686	0.676	0.685	0.681	0.701	0.678	0.694	0.696	0.642	0.678	0.686	0.696
555	New Hampshire	0.674	0.679	0.699	0.677	0.693	0.702	0.700	0.700	0.588	0.685	0.698	0.692	0.698	0.695	0.714	0.691	0.707	0.711	0.657	0.689	0.698	0.709
556	Delaware	0.681	0.688	0.707	0.686	0.700	0.710	0.709	0.711	0.614	0.697	0.707	0.699	0.706	0.703	0.721	0.700	0.716	0.718	0.667	0.694	0.704	0.717
557	Washington																						
558	Oregon	0.721	0.729	0.751	0.727	0.743	0.754	0.754	0.758	0.651	0.741	0.750	0.744	0.750	0.747	0.770	0.744	0.763	0.769	0.703	0.732	0.747	0.765
559	North Carolina	0.630	0.635	0.654	0.632	0.648	0.657	0.654	0.655	0.539	0.638	0.651	0.649	0.653	0.650	0.669	0.646	0.662	0.667	0.612	0.645	0.655	0.663
560	West Virginia	0.691	0.699	0.714	0.697	0.709	0.714	0.714	0.715	0.630	0.703	0.714	0.707	0.711	0.708	0.724	0.706	0.719	0.724	0.678	0.703	0.713	0.720
561	Mississippi	0.684	0.690	0.708	0.688	0.703	0.709	0.707	0.707	0.602	0.693	0.708	0.704	0.705	0.703	0.721	0.699	0.715	0.722	0.666	0.698	0.708	0.717
562	Arkansas	0.731	0.740	0.757	0.738	0.752	0.758	0.759	0.760	0.674	0.748	0.760	0.748	0.755	0.752	0.769	0.750	0.764	0.768	0.719	0.743	0.754	0.766
563	South Carolina	0.669	0.672	0.693	0.670	0.687	0.695	0.691	0.692	0.569	0.673	0.687	0.690	0.691	0.687	0.709	0.683	0.701	0.710	0.646	0.682	0.693	0.704
564	Rhode Island	0.721	0.729	0.746	0.727	0.739	0.749	0.751	0.753	0.678	0.741	0.749	0.738	0.746	0.744	0.761	0.741	0.756	0.759	0.710	0.731	0.741	0.757
565	Hawaii	0.678	0.687	0.702	0.686	0.695	0.704	0.705	0.705	0.650	0.699	0.705	0.691	0.700	0.698	0.711	0.696	0.708	0.710	0.671	0.688	0.697	0.709
566	Pittsburgh	0.682	0.687	0.699	0.686	0.694	0.700	0.701	0.703	0.652	0.694	0.701	0.693	0.697	0.695	0.707	0.694	0.704	0.708	0.673	0.689	0.696	0.705
567	Philadelphia	0.686	0.693	0.707	0.691	0.702	0.710	0.711	0.713	0.647	0.702	0.709	0.702	0.706	0.704	0.720	0.703	0.716	0.719	0.675	0.694	0.704	0.717
568	Alabama	0.685	0.691	0.706	0.689	0.701	0.707	0.706	0.707	0.624	0.695	0.705	0.703	0.704	0.702	0.718	0.699	0.712	0.718	0.670	0.696	0.705	0.714
569	Utah	0.681	0.685	0.699	0.684	0.694	0.700	0.700	0.700	0.629	0.689	0.699	0.695	0.697	0.695	0.709	0.692	0.704	0.709	0.669	0.692	0.697	0.706
570	Iowa	0.662	0.667	0.688	0.665	0.681	0.691	0.688	0.689	0.573	0.672	0.685	0.682	0.686	0.683	0.703	0.679	0.696	0.701	0.643	0.677	0.687	0.698
571	Massachusetts	0.695	0.700	0.718	0.698	0.712	0.721	0.720	0.722	0.628	0.707	0.717	0.713	0.717	0.715	0.733	0.712	0.727	0.731	0.679	0.706	0.717	0.728
572	Oklahoma	0.707	0.715	0.732	0.714	0.724	0.734	0.735	0.738	0.674	0.726	0.733	0.723	0.730	0.728	0.743	0.727	0.740	0.744	0.696	0.714	0.726	0.741
573	Louisiana	0.629	0.631	0.648	0.629	0.643	0.648	0.644	0.644	0.547	0.629	0.643	0.648	0.644	0.641	0.659	0.637	0.653	0.663	0.607	0.639	0.648	0.655
574	New Mexico	0.725	0.733	0.753	0.731	0.745	0.757	0.757	0.761	0.666	0.745	0.753	0.747	0.753	0.750	0.771	0.747	0.766	0.771	0.708	0.734	0.749	0.766
575	Texas	0.697	0.702	0.720	0.700	0.713	0.722	0.722	0.724	0.642	0.709	0.718	0.716	0.719	0.716	0.733	0.713	0.728	0.734	0.681	0.705	0.717	0.729
576	Kentucky	0.650	0.654	0.666	0.653	0.662	0.667	0.668	0.669	0.609	0.659	0.667	0.662	0.665	0.663	0.675	0.661	0.672	0.675	0.640	0.658	0.664	0.673
577	Kansas	0.711	0.721	0.738	0.719	0.730	0.740	0.742	0.745	0.673	0.732	0.740	0.729	0.736	0.734	0.750	0.732	0.746	0.750	0.700	0.720	0.732	0.747
578	Wisconsin	0.665	0.669	0.685	0.667	0.681	0.687	0.685	0.685	0.588	0.671	0.684	0.682	0.683	0.680	0.697	0.677	0.691	0.696	0.649	0.679	0.686	0.693
579	Tennessee	0.618	0.621	0.634	0.620	0.630	0.636	0.635	0.636	0.563	0.624	0.634	0.631	0.632	0.630	0.644	0.628	0.640	0.644	0.604	0.627	0.633	0.641
580	Minnesota	0.683	0.688	0.706	0.686	0.700	0.709	0.708	0.708	0.613	0.694	0.705	0.702	0.705	0.702	0.720	0.699	0.715	0.720	0.666	0.694	0.704	0.716
581	Colorado	0.701	0.709	0.723	0.707	0.718	0.724	0.724	0.725	0.651	0.714	0.724	0.718	0.720	0.718	0.734	0.716	0.729	0.735	0.688	0.711	0.721	0.730
582	Indiana	0.626	0.629	0.643	0.627	0.639	0.644	0.641	0.641	0.555	0.628	0.640	0.642	0.640	0.638	0.653	0.634	0.648	0.656	0.609	0.636	0.643	0.649
583	Nebraska	0.695	0.706	0.719	0.704	0.714	0.721	0.725	0.726	0.666	0.717	0.724	0.709	0.718	0.716	0.731	0.714	0.727	0.728	0.689	0.705	0.715	0.729
584	Connecticut	0.694	0.699	0.718	0.697	0.711	0.721	0.719	0.721	0.623	0.705	0.716	0.714	0.717	0.714	0.733	0.711	0.727	0.732	0.677	0.706	0.716	0.728
585	Ohio	0.650	0.654	0.667	0.652	0.663	0.669	0.668	0.669	0.593	0.657	0.667	0.664	0.665	0.663	0.677	0.661	0.673	0.677	0.637	0.660	0.666	0.674
586	Michigan	0.717	0.727	0.747	0.725	0.739	0.751	0.754	0.758	0.666	0.743	0.751	0.738	0.747	0.744	0.766	0.742	0.761	0.764	0.703	0.727	0.742	0.762
587	Arizona	0.734	0.744	0.761	0.742	0.753	0.764	0.768	0.773	0.707	0.760	0.765	0.752	0.761	0.758	0.776	0.757	0.773	0.776	0.724	0.741	0.754	0.773
588	New Jersey	0.688	0.695	0.711	0.693	0.705	0.714	0.716	0.718														

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	0.639	0.634	0.643	0.633	0.641	0.643	0.640	0.638	0.577	0.629	0.638	0.648	0.641	0.639	0.649	0.637	0.645	0.654	0.622	0.643	0.645	0.646
502	Broward County / Palm Beach	0.650	0.648	0.656	0.647	0.654	0.657	0.654	0.653	0.602	0.645	0.652	0.661	0.654	0.653	0.662	0.651	0.658	0.666	0.634	0.652	0.657	0.659
503	Tampa	0.693	0.692	0.701	0.691	0.699	0.702	0.699	0.699	0.642	0.690	0.698	0.705	0.699	0.698	0.708	0.696	0.704	0.712	0.677	0.697	0.704	0.705
504	Orlando	0.688	0.688	0.697	0.687	0.695	0.696	0.694	0.694	0.641	0.686	0.694	0.699	0.694	0.693	0.702	0.691	0.698	0.707	0.673	0.691	0.697	0.699
505	Jacksonville	0.702	0.702	0.713	0.701	0.710	0.712	0.709	0.709	0.647	0.699	0.709	0.715	0.710	0.708	0.718	0.705	0.714	0.724	0.686	0.706	0.713	0.716
506	Daytona / Gainesville	0.671	0.670	0.681	0.668	0.679	0.681	0.677	0.676	0.604	0.666	0.678	0.684	0.678	0.676	0.687	0.673	0.683	0.694	0.652	0.675	0.682	0.684
521	Diversified Dental - Las Vegas	0.890	0.898	0.914	0.897	0.905	0.918	0.921	0.923	0.880	0.916	0.921	0.904	0.914	0.912	0.925	0.913	0.923	0.927	0.882	0.892	0.904	0.923
522	Mastercare Dental - Reno	0.912	0.914	0.939	0.911	0.931	0.948	0.952	0.958	0.813	0.943	0.954	0.936	0.944	0.940	0.968	0.938	0.962	0.969	0.889	0.924	0.937	0.961
524	Premier - Minnesota	0.784	0.786	0.801	0.785	0.795	0.803	0.806	0.804	0.745	0.799	0.808	0.795	0.800	0.798	0.810	0.798	0.807	0.814	0.773	0.789	0.796	0.808
526	Dental Options Pricing - Oregon	0.796	0.798	0.818	0.796	0.810	0.820	0.819	0.818	0.724	0.806	0.817	0.814	0.818	0.815	0.832	0.811	0.824	0.835	0.776	0.801	0.813	0.827
527	Rental Network - Hawaii	0.739	0.736	0.751	0.734	0.748	0.752	0.748	0.748	0.645	0.733	0.746	0.755	0.751	0.748	0.765	0.742	0.756	0.769	0.716	0.744	0.753	0.759
528	Diversified Dental - Reno	0.830	0.836	0.854	0.834	0.847	0.860	0.863	0.869	0.789	0.853	0.858	0.852	0.857	0.854	0.876	0.853	0.873	0.877	0.812	0.836	0.849	0.872
549	Maine	0.873	0.872	0.896	0.869	0.888	0.901	0.907	0.907	0.774	0.894	0.904	0.895	0.900	0.896	0.924	0.891	0.915	0.926	0.848	0.879	0.894	0.917
550	North Dakota	0.716	0.711	0.730	0.708	0.726	0.729	0.721	0.720	0.591	0.702	0.720	0.736	0.725	0.722	0.741	0.717	0.732	0.750	0.685	0.723	0.733	0.736
551	Nevada	0.732	0.739	0.749	0.738	0.745	0.750	0.752	0.753	0.718	0.747	0.751	0.745	0.749	0.748	0.756	0.747	0.754	0.757	0.725	0.734	0.745	0.754
553	Idaho	0.764	0.765	0.778	0.763	0.773	0.777	0.777	0.777	0.716	0.769	0.779	0.775	0.775	0.773	0.784	0.772	0.780	0.789	0.750	0.768	0.775	0.782
554	Vermont	0.701	0.696	0.712	0.694	0.710	0.712	0.710	0.705	0.592	0.694	0.711	0.716	0.710	0.707	0.722	0.703	0.716	0.730	0.675	0.710	0.716	0.717
555	New Hampshire	0.715	0.709	0.724	0.707	0.721	0.726	0.721	0.718	0.613	0.707	0.721	0.730	0.721	0.719	0.734	0.715	0.727	0.740	0.689	0.720	0.727	0.729
556	Delaware	0.722	0.719	0.733	0.717	0.730	0.735	0.731	0.731	0.640	0.719	0.731	0.737	0.731	0.729	0.742	0.726	0.737	0.747	0.700	0.727	0.734	0.738
557	Washington																						
558	Oregon	0.767	0.768	0.785	0.765	0.780	0.786	0.782	0.784	0.683	0.769	0.782	0.786	0.783	0.780	0.796	0.777	0.790	0.803	0.745	0.772	0.784	0.793
559	North Carolina	0.668	0.662	0.676	0.660	0.674	0.678	0.673	0.672	0.563	0.658	0.672	0.684	0.674	0.671	0.687	0.668	0.680	0.693	0.641	0.673	0.683	0.681
560	West Virginia	0.726	0.724	0.738	0.723	0.734	0.736	0.734	0.734	0.654	0.723	0.735	0.738	0.733	0.731	0.743	0.729	0.738	0.751	0.706	0.730	0.738	0.739
561	Mississippi	0.720	0.716	0.733	0.714	0.728	0.733	0.729	0.727	0.628	0.715	0.732	0.735	0.729	0.726	0.741	0.722	0.735	0.750	0.696	0.726	0.733	0.737
562	Arkansas	0.770	0.769	0.784	0.767	0.779	0.784	0.782	0.782	0.701	0.772	0.786	0.783	0.780	0.778	0.791	0.776	0.786	0.799	0.752	0.775	0.782	0.789
563	South Carolina	0.705	0.701	0.717	0.699	0.715	0.717	0.711	0.710	0.593	0.693	0.711	0.723	0.713	0.710	0.727	0.706	0.719	0.736	0.677	0.711	0.721	0.723
564	Rhode Island	0.760	0.762	0.773	0.760	0.770	0.773	0.773	0.772	0.702	0.762	0.772	0.774	0.772	0.770	0.782	0.767	0.776	0.785	0.745	0.765	0.773	0.778
565	Hawaii	0.713	0.712	0.722	0.711	0.719	0.721	0.722	0.722	0.669	0.716	0.723	0.721	0.718	0.717	0.727	0.715	0.724	0.733	0.701	0.717	0.721	0.725
566	Pittsburgh	0.709	0.711	0.718	0.710	0.716	0.718	0.717	0.717	0.670	0.710	0.718	0.719	0.716	0.715	0.723	0.713	0.720	0.728	0.697	0.712	0.719	0.721
567	Philadelphia	0.722	0.721	0.730	0.719	0.728	0.731	0.729	0.728	0.667	0.720	0.728	0.733	0.728	0.727	0.737	0.725	0.733	0.741	0.706	0.725	0.731	0.734
568	Alabama	0.717	0.715	0.728	0.713	0.725	0.728	0.725	0.724	0.647	0.714	0.726	0.730	0.726	0.724	0.736	0.720	0.730	0.741	0.697	0.722	0.728	0.732
569	Utah	0.710	0.707	0.717	0.706	0.715	0.717	0.716	0.713	0.648	0.705	0.716	0.720	0.715	0.713	0.724	0.711	0.720	0.729	0.693	0.715	0.719	0.721
570	Iowa	0.703	0.697	0.713	0.694	0.710	0.715	0.710	0.709	0.599	0.694	0.709	0.719	0.710	0.708	0.723	0.704	0.717	0.730	0.676	0.708	0.715	0.718
571	Massachusetts	0.733	0.730	0.742	0.728	0.740	0.744	0.740	0.740	0.652	0.728	0.739	0.748	0.741	0.738	0.752	0.735	0.746	0.757	0.711	0.737	0.747	0.747
572	Oklahoma	0.745	0.748	0.758	0.747	0.756	0.758	0.756	0.757	0.697	0.748	0.755	0.758	0.756	0.754	0.764	0.752	0.760	0.769	0.731	0.748	0.758	0.761
573	Louisiana	0.657	0.653	0.669	0.651	0.664	0.667	0.662	0.661	0.569	0.648	0.663	0.672	0.664	0.661	0.675	0.658	0.669	0.684	0.633	0.662	0.669	0.672
574	New Mexico	0.770	0.771	0.787	0.769	0.783	0.787	0.784	0.786	0.697	0.772	0.783	0.787	0.784	0.782	0.797	0.779	0.792	0.803	0.748	0.774	0.786	0.792
575	Texas	0.733	0.732	0.744	0.730	0.741	0.745	0.742	0.742	0.665	0.730	0.740	0.748	0.742	0.740	0.752	0.737	0.747	0.757	0.713	0.737	0.747	0.748
576	Kentucky	0.678	0.676	0.684	0.675	0.682	0.685	0.683	0.683	0.628	0.675	0.684	0.688	0.683	0.681	0.690	0.679	0.687	0.694	0.663	0.681	0.685	0.688
577	Kansas	0.752	0.754	0.766	0.753	0.763	0.766	0.764	0.765	0.698	0.755	0.764	0.765	0.763	0.762	0.772	0.759	0.768	0.778	0.736	0.755	0.765	0.769
578	Wisconsin	0.698	0.693	0.706	0.691	0.704	0.707	0.703	0.703	0.611	0.690	0.704	0.712	0.704	0.701	0.714	0.698	0.709	0.721	0.675	0.703	0.708	0.710
579	Tennessee	0.646	0.642	0.653	0.641	0.651	0.653	0.651	0.650	0.582	0.641	0.651	0.657	0.651	0.649	0.659	0.646	0.655	0.664	0.627	0.649	0.654	0.656
580	Minnesota	0.721	0.718	0.731	0.716	0.728	0.733	0.728	0.726	0.638	0.715	0.727	0.736	0.729	0.727	0.740	0.723	0.734	0.746	0.698	0.726	0.733	0.736
581	Colorado	0.735	0.734	0.748	0.733	0.743	0.747	0.745	0.744	0.674	0.735	0.746	0.747	0.744	0.742	0.753	0.740	0.749	0.760	0.717	0.739	0.746	0.750
582	Indiana	0.653	0.650	0.662	0.649	0.660	0.661	0.657	0.656	0.574	0.644	0.658	0.666	0.658	0.656	0.668	0.652	0.662	0.676	0.631	0.657	0.664	0.664
583	Nebraska	0.734	0.734	0.743	0.733	0.740	0.743	0.743	0.741	0.686	0.735	0.743	0.743	0.741	0.740	0.749	0.737	0.744	0.753	0.722	0.738	0.743	0.746
584	Connecticut	0.733	0.729	0.743	0.727	0.740	0.744	0.740	0.740	0.647	0.726	0.739	0.748	0.741	0.738	0.752	0.735	0.746	0.758	0.709	0.737	0.745	0.748
585	Ohio	0.679	0.676	0.686	0.674	0.684	0.687	0.684	0.684	0.613	0.674	0.685	0.691	0.684	0.682	0.693	0.680	0.689	0.698	0.660	0.683	0.688	0.690
586	Michigan	0.765	0.767	0.784	0.765	0.778	0.785	0.783	0.784	0.699	0.773	0.783	0.781	0.782	0.780	0.794	0.777	0.789	0.799	0.747	0.769	0.781	0.791
587	Arizona	0.779	0.783	0.794	0.782	0.791	0.794	0.794	0.795	0.735	0.786	0.792	0.794	0.792	0.790	0.801	0.788	0.798	0.806	0.764	0.781	0.793	0.798
588	New Jersey	0.728	0.725	0.737	0.724	0.734	0.738	0.737	0.735														

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	0.643	0.635	0.645	0.634	0.643	0.644	0.638	0.635	0.569	0.626	0.635	0.651	0.640	0.639	0.649	0.635	0.644	0.656	0.619	0.646	0.647	0.646
502	Broward County / Palm Beach	0.652	0.649	0.658	0.648	0.656	0.657	0.653	0.651	0.596	0.642	0.650	0.663	0.654	0.653	0.663	0.650	0.658	0.668	0.633	0.656	0.660	0.660
503	Tampa	0.697	0.693	0.703	0.692	0.701	0.702	0.698	0.696	0.635	0.686	0.696	0.708	0.699	0.697	0.708	0.694	0.703	0.714	0.675	0.700	0.704	0.705
504	Orlando	0.692	0.688	0.697	0.687	0.695	0.697	0.693	0.691	0.634	0.682	0.691	0.702	0.694	0.692	0.702	0.689	0.698	0.708	0.671	0.694	0.699	0.700
505	Jacksonville	0.707	0.704	0.715	0.702	0.713	0.714	0.709	0.707	0.640	0.696	0.706	0.720	0.710	0.709	0.720	0.705	0.715	0.727	0.684	0.710	0.716	0.717
506	Daytona / Gainesville	0.677	0.670	0.683	0.668	0.680	0.682	0.676	0.673	0.594	0.661	0.673	0.689	0.678	0.676	0.688	0.672	0.682	0.695	0.650	0.680	0.685	0.685
521	Diversified Dental - Las Vegas	0.896	0.899	0.916	0.898	0.907	0.921	0.920	0.921	0.874	0.914	0.918	0.909	0.915	0.913	0.927	0.912	0.924	0.929	0.881	0.896	0.907	0.925
522	Mastercare Dental - Reno	0.940	0.928	0.955	0.924	0.947	0.958	0.957	0.956	0.791	0.933	0.948	0.959	0.954	0.949	0.980	0.944	0.970	0.982	0.892	0.941	0.956	0.971
524	Premier - Minnesota	0.788	0.782	0.797	0.780	0.791	0.799	0.799	0.797	0.732	0.791	0.800	0.793	0.794	0.792	0.805	0.791	0.800	0.806	0.766	0.787	0.793	0.802
526	Dental Options Pricing - Oregon	0.809	0.803	0.824	0.801	0.817	0.823	0.817	0.815	0.712	0.801	0.811	0.825	0.818	0.815	0.833	0.811	0.825	0.842	0.774	0.812	0.822	0.828
527	Rental Network - Hawaii	0.753	0.743	0.760	0.741	0.757	0.757	0.749	0.746	0.634	0.730	0.740	0.769	0.752	0.749	0.768	0.744	0.759	0.779	0.714	0.757	0.764	0.762
528	Diversified Dental - Reno	0.847	0.851	0.871	0.849	0.863	0.873	0.873	0.875	0.783	0.855	0.862	0.873	0.869	0.866	0.890	0.863	0.884	0.897	0.821	0.853	0.867	0.885
549	Maine	0.897	0.885	0.911	0.882	0.903	0.915	0.910	0.905	0.756	0.885	0.899	0.918	0.908	0.904	0.934	0.897	0.923	0.940	0.853	0.901	0.912	0.928
550	North Dakota	0.730	0.715	0.735	0.712	0.732	0.733	0.721	0.715	0.574	0.694	0.712	0.749	0.727	0.723	0.744	0.715	0.733	0.756	0.680	0.736	0.743	0.737
551	Nevada	0.737	0.741	0.752	0.740	0.748	0.752	0.752	0.752	0.714	0.746	0.749	0.750	0.750	0.749	0.757	0.747	0.755	0.761	0.725	0.738	0.748	0.756
553	Idaho	0.769	0.763	0.776	0.761	0.771	0.777	0.774	0.772	0.706	0.763	0.773	0.777	0.773	0.771	0.782	0.768	0.777	0.786	0.746	0.769	0.774	0.780
554	Vermont	0.709	0.691	0.708	0.688	0.706	0.707	0.701	0.695	0.572	0.682	0.698	0.716	0.702	0.699	0.716	0.693	0.707	0.722	0.665	0.709	0.713	0.710
555	New Hampshire	0.722	0.707	0.723	0.705	0.721	0.722	0.715	0.711	0.595	0.697	0.712	0.732	0.717	0.714	0.731	0.709	0.722	0.737	0.682	0.725	0.728	0.725
556	Delaware	0.729	0.718	0.733	0.716	0.731	0.732	0.726	0.723	0.625	0.711	0.723	0.739	0.728	0.725	0.740	0.721	0.732	0.745	0.695	0.731	0.736	0.735
557	Washington																						
558	Oregon	0.780	0.771	0.790	0.768	0.785	0.789	0.782	0.779	0.670	0.764	0.774	0.797	0.784	0.781	0.799	0.776	0.791	0.807	0.742	0.783	0.791	0.794
559	North Carolina	0.677	0.662	0.678	0.659	0.676	0.676	0.669	0.664	0.546	0.649	0.664	0.688	0.671	0.668	0.686	0.663	0.677	0.693	0.635	0.680	0.684	0.680
560	West Virginia	0.731	0.720	0.734	0.719	0.731	0.734	0.729	0.726	0.640	0.715	0.729	0.739	0.730	0.727	0.740	0.723	0.734	0.745	0.700	0.731	0.736	0.736
561	Mississippi	0.728	0.716	0.733	0.714	0.729	0.732	0.725	0.721	0.612	0.706	0.723	0.739	0.726	0.723	0.740	0.718	0.732	0.749	0.690	0.730	0.735	0.735
562	Arkansas	0.776	0.766	0.782	0.764	0.777	0.782	0.778	0.775	0.687	0.764	0.777	0.785	0.777	0.775	0.789	0.771	0.783	0.794	0.746	0.777	0.782	0.786
563	South Carolina	0.717	0.703	0.720	0.700	0.718	0.718	0.709	0.703	0.577	0.686	0.702	0.733	0.713	0.710	0.729	0.703	0.719	0.739	0.672	0.721	0.726	0.722
564	Rhode Island	0.768	0.764	0.776	0.762	0.773	0.774	0.770	0.768	0.692	0.757	0.768	0.780	0.771	0.769	0.781	0.765	0.776	0.787	0.742	0.769	0.778	0.778
565	Hawaii	0.716	0.708	0.718	0.706	0.715	0.718	0.718	0.718	0.660	0.712	0.716	0.719	0.715	0.714	0.725	0.712	0.721	0.727	0.696	0.715	0.718	0.722
566	Pittsburgh	0.713	0.709	0.718	0.708	0.716	0.717	0.715	0.714	0.663	0.706	0.714	0.721	0.715	0.713	0.722	0.711	0.719	0.726	0.695	0.714	0.719	0.720
567	Philadelphia	0.726	0.720	0.730	0.719	0.728	0.730	0.727	0.725	0.658	0.715	0.724	0.735	0.727	0.725	0.736	0.722	0.731	0.741	0.703	0.729	0.733	0.733
568	Alabama	0.723	0.716	0.730	0.714	0.726	0.729	0.723	0.720	0.635	0.708	0.721	0.734	0.725	0.723	0.736	0.718	0.729	0.743	0.694	0.725	0.731	0.732
569	Utah	0.714	0.706	0.717	0.705	0.715	0.716	0.712	0.709	0.637	0.700	0.710	0.722	0.712	0.711	0.722	0.707	0.717	0.727	0.688	0.716	0.719	0.719
570	Iowa	0.711	0.697	0.714	0.694	0.711	0.712	0.705	0.700	0.582	0.685	0.700	0.723	0.707	0.704	0.722	0.699	0.713	0.729	0.669	0.714	0.718	0.716
571	Massachusetts	0.740	0.731	0.744	0.729	0.742	0.743	0.737	0.734	0.639	0.721	0.733	0.752	0.739	0.736	0.751	0.732	0.744	0.758	0.707	0.743	0.748	0.746
572	Oklahoma	0.751	0.747	0.758	0.746	0.756	0.758	0.754	0.753	0.688	0.743	0.752	0.762	0.755	0.753	0.764	0.750	0.759	0.768	0.728	0.752	0.759	0.761
573	Louisiana	0.664	0.653	0.669	0.651	0.665	0.668	0.660	0.656	0.556	0.641	0.657	0.677	0.663	0.661	0.676	0.656	0.668	0.685	0.629	0.668	0.672	0.672
574	New Mexico	0.781	0.775	0.791	0.772	0.788	0.791	0.785	0.782	0.686	0.768	0.777	0.798	0.786	0.784	0.800	0.779	0.793	0.807	0.747	0.784	0.793	0.795
575	Texas	0.740	0.734	0.747	0.732	0.744	0.746	0.740	0.737	0.654	0.725	0.735	0.754	0.742	0.740	0.753	0.736	0.747	0.760	0.711	0.743	0.749	0.749
576	Kentucky	0.681	0.675	0.684	0.674	0.682	0.684	0.681	0.679	0.619	0.671	0.680	0.688	0.681	0.679	0.689	0.676	0.685	0.694	0.660	0.682	0.686	0.687
577	Kansas	0.758	0.753	0.765	0.751	0.763	0.765	0.761	0.759	0.688	0.750	0.759	0.769	0.762	0.760	0.771	0.757	0.766	0.776	0.733	0.759	0.766	0.768
578	Wisconsin	0.703	0.691	0.706	0.689	0.703	0.705	0.698	0.695	0.597	0.682	0.697	0.712	0.700	0.697	0.712	0.693	0.704	0.718	0.668	0.705	0.709	0.707
579	Tennessee	0.649	0.641	0.652	0.640	0.651	0.652	0.647	0.645	0.571	0.635	0.646	0.658	0.648	0.646	0.658	0.643	0.652	0.663	0.623	0.651	0.655	0.654
580	Minnesota	0.727	0.718	0.732	0.715	0.730	0.731	0.725	0.721	0.624	0.708	0.720	0.739	0.727	0.724	0.739	0.719	0.731	0.745	0.693	0.731	0.735	0.734
581	Colorado	0.740	0.732	0.747	0.731	0.742	0.746	0.742	0.739	0.663	0.728	0.740	0.750	0.742	0.740	0.752	0.737	0.747	0.758	0.713	0.741	0.746	0.749
582	Indiana	0.659	0.649	0.662	0.647	0.660	0.661	0.654	0.651	0.563	0.638	0.652	0.670	0.656	0.654	0.668	0.650	0.661	0.675	0.627	0.661	0.665	0.663
583	Nebraska	0.737	0.730	0.739	0.729	0.737	0.739	0.738	0.736	0.676	0.729	0.737	0.742	0.736	0.735	0.745	0.732	0.740	0.747	0.717	0.737	0.741	0.742
584	Connecticut	0.740	0.730	0.744	0.728	0.742	0.743	0.737	0.733	0.634	0.720	0.732	0.752	0.739	0.736	0.752	0.732	0.744	0.759	0.705	0.743	0.748	0.747
585	Ohio	0.683	0.675	0.686	0.673	0.684	0.685	0.681	0.678	0.602	0.668	0.679	0.692	0.682	0.680	0.692	0.676	0.686	0.697	0.656	0.685	0.689	0.688
586	Michigan	0.776	0.771	0.789	0.769	0.784	0.787	0.782	0.781	0.687	0.768	0.777	0.791	0.783	0.781	0.796	0.776	0.789	0.804	0.744	0.778	0.788	0.792
587	Arizona	0.786	0.784	0.795	0.783	0.792	0.795	0.793	0.792	0.728	0.783	0.788	0.800	0.792	0.790	0.803	0.787	0.798	0.807	0.763	0.787	0.796	0.799
588	New Jersey	0.735	0.726	0.739	0.724	0.736	0.738	0.735	0.733														

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	0.600	0.601	0.614	0.599	0.610	0.616	0.616	0.617	0.553	0.607	0.614	0.614	0.614	0.612	0.626	0.609	0.621	0.629	0.584	0.603	0.612	0.623
502	Broward County / Palm Beach	0.604	0.607	0.621	0.605	0.614	0.624	0.625	0.627	0.574	0.618	0.624	0.618	0.621	0.619	0.633	0.618	0.631	0.635	0.591	0.606	0.616	0.631
503	Tampa	0.644	0.647	0.662	0.645	0.655	0.665	0.668	0.670	0.611	0.660	0.667	0.658	0.662	0.660	0.676	0.659	0.673	0.678	0.630	0.648	0.656	0.673
504	Orlando	0.638	0.642	0.656	0.641	0.650	0.660	0.663	0.665	0.611	0.656	0.662	0.652	0.657	0.655	0.670	0.654	0.667	0.672	0.626	0.642	0.651	0.667
505	Jacksonville	0.653	0.654	0.669	0.652	0.662	0.673	0.676	0.679	0.615	0.668	0.675	0.668	0.669	0.667	0.685	0.666	0.681	0.687	0.636	0.655	0.664	0.682
506	Daytona / Gainesville	0.623	0.623	0.638	0.621	0.632	0.642	0.644	0.647	0.573	0.635	0.644	0.639	0.639	0.636	0.655	0.635	0.650	0.657	0.605	0.627	0.635	0.651
521	Diversified Dental - Las Vegas	0.783	0.797	0.820	0.796	0.806	0.826	0.840	0.852	0.804	0.839	0.841	0.803	0.822	0.820	0.843	0.821	0.843	0.845	0.776	0.784	0.804	0.843
522	Mastercare Dental - Reno	0.793	0.796	0.825	0.793	0.814	0.837	0.850	0.860	0.729	0.848	0.854	0.818	0.837	0.833	0.866	0.827	0.857	0.860	0.774	0.800	0.819	0.859
524	Premier - Minnesota	0.702	0.710	0.730	0.708	0.720	0.735	0.746	0.753	0.686	0.742	0.747	0.718	0.732	0.730	0.750	0.729	0.747	0.752	0.692	0.704	0.719	0.748
526	Dental Options Pricing - Oregon	0.705	0.709	0.733	0.707	0.722	0.740	0.750	0.758	0.662	0.743	0.748	0.728	0.739	0.736	0.762	0.733	0.757	0.759	0.687	0.709	0.724	0.757
527	Rental Network - Hawaii	0.664	0.664	0.686	0.662	0.677	0.693	0.697	0.704	0.601	0.690	0.695	0.685	0.693	0.690	0.713	0.686	0.707	0.710	0.644	0.668	0.681	0.707
528	Diversified Dental - Reno	0.724	0.733	0.755	0.731	0.744	0.763	0.774	0.784	0.709	0.769	0.771	0.749	0.761	0.758	0.786	0.756	0.782	0.784	0.709	0.727	0.746	0.782
549	Maine	0.765	0.768	0.796	0.765	0.785	0.806	0.812	0.824	0.697	0.809	0.816	0.790	0.802	0.798	0.830	0.797	0.825	0.829	0.741	0.770	0.789	0.822
550	North Dakota	0.649	0.645	0.668	0.643	0.661	0.674	0.675	0.680	0.551	0.662	0.673	0.672	0.671	0.668	0.694	0.664	0.687	0.695	0.621	0.654	0.667	0.688
551	Nevada	0.652	0.663	0.680	0.662	0.670	0.686	0.696	0.704	0.666	0.694	0.696	0.670	0.682	0.680	0.700	0.681	0.699	0.700	0.645	0.653	0.669	0.699
553	Idaho	0.703	0.707	0.724	0.706	0.716	0.728	0.734	0.738	0.674	0.728	0.735	0.718	0.725	0.722	0.741	0.722	0.738	0.743	0.691	0.708	0.718	0.738
554	Vermont	0.635	0.635	0.657	0.633	0.649	0.661	0.666	0.668	0.550	0.654	0.666	0.654	0.660	0.656	0.679	0.652	0.671	0.681	0.614	0.641	0.654	0.673
555	New Hampshire	0.646	0.647	0.668	0.645	0.661	0.675	0.677	0.681	0.573	0.668	0.678	0.665	0.671	0.668	0.690	0.666	0.685	0.691	0.627	0.651	0.665	0.685
556	Delaware	0.652	0.655	0.675	0.653	0.667	0.681	0.686	0.690	0.598	0.678	0.686	0.671	0.678	0.675	0.696	0.674	0.693	0.698	0.635	0.657	0.670	0.692
557	Washington																						
558	Oregon	0.681	0.687	0.709	0.684	0.700	0.716	0.723	0.729	0.629	0.716	0.721	0.704	0.713	0.710	0.736	0.709	0.732	0.736	0.664	0.688	0.703	0.732
559	North Carolina	0.604	0.603	0.624	0.601	0.617	0.630	0.632	0.635	0.526	0.622	0.631	0.622	0.627	0.624	0.645	0.622	0.640	0.646	0.583	0.610	0.621	0.640
560	West Virginia	0.669	0.671	0.689	0.669	0.682	0.692	0.697	0.698	0.618	0.689	0.698	0.685	0.689	0.687	0.706	0.685	0.702	0.709	0.653	0.676	0.685	0.702
561	Mississippi	0.665	0.660	0.680	0.658	0.673	0.684	0.686	0.691	0.588	0.676	0.687	0.682	0.681	0.678	0.699	0.676	0.694	0.702	0.641	0.670	0.677	0.695
562	Arkansas	0.710	0.710	0.728	0.708	0.721	0.732	0.737	0.742	0.658	0.730	0.739	0.726	0.729	0.726	0.746	0.725	0.743	0.749	0.692	0.714	0.723	0.743
563	South Carolina	0.638	0.637	0.658	0.635	0.651	0.665	0.666	0.670	0.554	0.656	0.665	0.658	0.662	0.658	0.682	0.656	0.676	0.683	0.615	0.644	0.656	0.677
564	Rhode Island	0.689	0.694	0.713	0.693	0.704	0.719	0.726	0.731	0.660	0.720	0.725	0.707	0.716	0.714	0.734	0.713	0.730	0.734	0.676	0.692	0.706	0.731
565	Hawaii	0.656	0.661	0.678	0.660	0.670	0.681	0.686	0.691	0.632	0.680	0.686	0.671	0.678	0.676	0.691	0.676	0.689	0.694	0.645	0.659	0.670	0.689
566	Pittsburgh	0.659	0.663	0.678	0.662	0.671	0.682	0.685	0.688	0.639	0.680	0.685	0.672	0.678	0.676	0.691	0.676	0.688	0.692	0.649	0.662	0.671	0.688
567	Philadelphia	0.657	0.662	0.681	0.661	0.672	0.685	0.690	0.695	0.630	0.684	0.689	0.673	0.682	0.680	0.697	0.680	0.695	0.699	0.645	0.660	0.673	0.694
568	Alabama	0.664	0.663	0.680	0.661	0.674	0.684	0.688	0.691	0.612	0.680	0.688	0.680	0.681	0.679	0.698	0.677	0.694	0.700	0.645	0.667	0.676	0.695
569	Utah	0.661	0.663	0.679	0.661	0.672	0.682	0.684	0.686	0.617	0.676	0.684	0.675	0.680	0.677	0.693	0.675	0.688	0.695	0.646	0.665	0.674	0.689
570	Iowa	0.634	0.635	0.655	0.632	0.648	0.662	0.665	0.668	0.558	0.655	0.664	0.653	0.658	0.655	0.678	0.653	0.673	0.679	0.613	0.639	0.653	0.673
571	Massachusetts	0.664	0.667	0.687	0.665	0.679	0.693	0.697	0.701	0.612	0.689	0.696	0.683	0.690	0.687	0.708	0.686	0.704	0.709	0.647	0.668	0.682	0.703
572	Oklahoma	0.675	0.682	0.700	0.680	0.691	0.705	0.711	0.717	0.655	0.706	0.711	0.692	0.701	0.699	0.719	0.699	0.716	0.720	0.663	0.678	0.692	0.716
573	Louisiana	0.606	0.605	0.622	0.603	0.616	0.625	0.626	0.628	0.535	0.615	0.625	0.623	0.622	0.620	0.640	0.617	0.634	0.643	0.585	0.613	0.620	0.635
574	New Mexico	0.685	0.691	0.713	0.689	0.703	0.720	0.726	0.733	0.644	0.720	0.724	0.707	0.717	0.714	0.738	0.713	0.735	0.739	0.668	0.690	0.706	0.734
575	Texas	0.664	0.669	0.688	0.667	0.680	0.694	0.698	0.702	0.624	0.690	0.696	0.683	0.690	0.687	0.708	0.686	0.705	0.709	0.649	0.669	0.682	0.704
576	Kentucky	0.629	0.632	0.647	0.631	0.640	0.650	0.653	0.655	0.598	0.646	0.653	0.642	0.647	0.645	0.660	0.645	0.657	0.662	0.617	0.632	0.641	0.657
577	Kansas	0.679	0.686	0.705	0.685	0.696	0.710	0.717	0.722	0.654	0.712	0.717	0.697	0.707	0.704	0.725	0.704	0.722	0.726	0.667	0.683	0.697	0.722
578	Wisconsin	0.645	0.644	0.662	0.642	0.656	0.666	0.668	0.669	0.577	0.658	0.669	0.661	0.663	0.660	0.680	0.658	0.675	0.683	0.625	0.650	0.660	0.675
579	Tennessee	0.598	0.599	0.614	0.597	0.608	0.618	0.620	0.621	0.552	0.612	0.620	0.612	0.615	0.612	0.629	0.611	0.625	0.631	0.583	0.601	0.610	0.625
580	Minnesota	0.652	0.655	0.675	0.653	0.667	0.681	0.685	0.688	0.597	0.676	0.684	0.671	0.677	0.675	0.696	0.673	0.692	0.697	0.635	0.657	0.670	0.692
581	Colorado	0.677	0.680	0.697	0.678	0.690	0.700	0.705	0.708	0.636	0.697	0.705	0.693	0.697	0.695	0.714	0.694	0.710	0.717	0.662	0.683	0.692	0.711
582	Indiana	0.605	0.605	0.621	0.603	0.615	0.624	0.625	0.626	0.544	0.616	0.625	0.620	0.621	0.619	0.637	0.617	0.632	0.639	0.586	0.611	0.618	0.632
583	Nebraska	0.670	0.677	0.695	0.675	0.686	0.698	0.704	0.708	0.648	0.698	0.704	0.685	0.695	0.693	0.709	0.692	0.707	0.712	0.660	0.673	0.686	0.708
584	Connecticut	0.663	0.666	0.686	0.664	0.678	0.692	0.696	0.699	0.606	0.687	0.694	0.682	0.689	0.686	0.708	0.684	0.703	0.709	0.645	0.667	0.681	0.703
585	Ohio	0.629	0.630	0.646	0.629	0.640	0.650	0.652	0.654	0.582	0.644	0.652	0.644	0.647	0.645	0.661	0.643	0.657	0.664	0.613	0.633	0.642	0.658
586	Michigan	0.680	0.684	0.706	0.682	0.696	0.713	0.722	0.730	0.643	0.717	0.721	0.701	0.710	0.707	0.732	0.707	0.729	0.731	0.664	0.683	0.698	0.729
587	Arizona	0.695	0.704	0.725	0.703	0.714	0.731	0.739	0.746	0.684	0.734	0.738	0.714	0.727	0.724	0.746	0.725	0.744	0.746	0.684	0.699	0.714	0.743
588	New Jersey	0.655	0.661	0.681	0.659	0.672	0.685	0.691	0.696														

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	0.593	0.596	0.607	0.595	0.603	0.607	0.608	0.609	0.556	0.595	0.605	0.602	0.600	0.598	0.609	0.595	0.604	0.618	0.582	0.597	0.601	0.609
502	Broward County / Palm Beach	0.605	0.609	0.619	0.608	0.614	0.619	0.621	0.623	0.579	0.610	0.618	0.613	0.613	0.612	0.621	0.610	0.618	0.629	0.596	0.608	0.612	0.621
503	Tampa	0.637	0.642	0.652	0.641	0.648	0.653	0.656	0.658	0.613	0.647	0.655	0.645	0.647	0.646	0.655	0.644	0.652	0.663	0.629	0.640	0.646	0.656
504	Orlando	0.635	0.640	0.650	0.639	0.646	0.651	0.653	0.656	0.614	0.645	0.653	0.643	0.645	0.644	0.653	0.642	0.650	0.661	0.627	0.637	0.643	0.653
505	Jacksonville	0.645	0.651	0.662	0.650	0.657	0.663	0.665	0.667	0.617	0.654	0.663	0.655	0.656	0.654	0.665	0.652	0.661	0.674	0.636	0.648	0.655	0.665
506	Daytona / Gainesville	0.603	0.608	0.620	0.607	0.615	0.620	0.622	0.624	0.569	0.612	0.623	0.611	0.613	0.611	0.621	0.609	0.617	0.631	0.594	0.606	0.613	0.622
521	Diversified Dental - Las Vegas	0.819	0.836	0.855	0.834	0.844	0.859	0.871	0.877	0.837	0.864	0.869	0.838	0.852	0.850	0.869	0.850	0.868	0.875	0.814	0.821	0.839	0.870
522	Mastercare Dental - Reno	0.819	0.833	0.861	0.830	0.850	0.868	0.877	0.884	0.758	0.855	0.871	0.842	0.853	0.849	0.878	0.844	0.869	0.892	0.801	0.829	0.843	0.877
524	Premier - Minnesota	0.718	0.729	0.746	0.728	0.738	0.749	0.758	0.761	0.709	0.750	0.760	0.730	0.741	0.740	0.754	0.739	0.752	0.763	0.712	0.722	0.733	0.755
526	Dental Options Pricing - Oregon	0.719	0.731	0.751	0.729	0.743	0.754	0.760	0.764	0.682	0.742	0.755	0.737	0.744	0.741	0.761	0.737	0.754	0.773	0.706	0.724	0.738	0.761
527	Rental Network - Hawaii	0.656	0.664	0.681	0.662	0.675	0.683	0.686	0.690	0.605	0.668	0.682	0.670	0.674	0.671	0.688	0.666	0.680	0.700	0.643	0.661	0.671	0.687
528	Diversified Dental - Reno	0.750	0.765	0.787	0.764	0.776	0.793	0.801	0.808	0.737	0.784	0.792	0.774	0.782	0.780	0.805	0.777	0.800	0.814	0.736	0.756	0.771	0.805
549	Maine	0.771	0.783	0.809	0.780	0.798	0.814	0.821	0.827	0.713	0.800	0.814	0.790	0.801	0.798	0.822	0.792	0.812	0.835	0.754	0.777	0.792	0.821
550	North Dakota	0.634	0.639	0.658	0.637	0.652	0.659	0.658	0.659	0.551	0.632	0.652	0.648	0.646	0.643	0.660	0.636	0.650	0.678	0.613	0.640	0.649	0.661
551	Nevada	0.678	0.690	0.705	0.689	0.696	0.708	0.715	0.720	0.687	0.708	0.712	0.692	0.702	0.701	0.714	0.700	0.712	0.719	0.674	0.680	0.693	0.715
553	Idaho	0.710	0.719	0.732	0.718	0.727	0.733	0.737	0.739	0.687	0.726	0.737	0.722	0.726	0.724	0.736	0.722	0.732	0.745	0.701	0.714	0.723	0.736
554	Vermont	0.621	0.626	0.644	0.624	0.638	0.644	0.648	0.648	0.554	0.630	0.648	0.630	0.634	0.632	0.645	0.627	0.638	0.661	0.607	0.629	0.634	0.646
555	New Hampshire	0.646	0.650	0.667	0.648	0.661	0.669	0.670	0.671	0.581	0.651	0.668	0.657	0.657	0.655	0.669	0.650	0.662	0.684	0.630	0.651	0.657	0.669
556	Delaware	0.653	0.659	0.675	0.657	0.668	0.677	0.680	0.683	0.606	0.665	0.678	0.664	0.667	0.665	0.678	0.662	0.673	0.691	0.640	0.657	0.665	0.679
557	Washington																						
558	Oregon	0.691	0.701	0.720	0.699	0.712	0.723	0.725	0.730	0.642	0.706	0.720	0.708	0.711	0.708	0.726	0.704	0.719	0.740	0.676	0.696	0.708	0.727
559	North Carolina	0.588	0.592	0.608	0.590	0.603	0.610	0.612	0.614	0.525	0.594	0.610	0.598	0.599	0.597	0.610	0.593	0.603	0.624	0.574	0.593	0.601	0.610
560	West Virginia	0.647	0.654	0.666	0.653	0.662	0.667	0.672	0.674	0.614	0.663	0.675	0.655	0.660	0.658	0.668	0.656	0.664	0.678	0.640	0.652	0.659	0.669
561	Mississippi	0.632	0.638	0.653	0.636	0.648	0.653	0.657	0.659	0.583	0.644	0.660	0.641	0.644	0.642	0.654	0.639	0.649	0.668	0.621	0.637	0.644	0.655
562	Arkansas	0.691	0.699	0.713	0.698	0.708	0.714	0.720	0.722	0.660	0.710	0.723	0.700	0.706	0.705	0.716	0.703	0.712	0.727	0.683	0.695	0.704	0.717
563	South Carolina	0.612	0.618	0.635	0.616	0.629	0.636	0.637	0.640	0.548	0.619	0.636	0.623	0.625	0.622	0.636	0.618	0.629	0.652	0.598	0.617	0.625	0.638
564	Rhode Island	0.692	0.700	0.715	0.699	0.708	0.717	0.722	0.725	0.668	0.711	0.721	0.702	0.710	0.708	0.721	0.706	0.716	0.729	0.684	0.696	0.704	0.721
565	Hawaii	0.650	0.657	0.670	0.656	0.664	0.672	0.677	0.678	0.639	0.673	0.680	0.657	0.665	0.664	0.674	0.663	0.671	0.681	0.646	0.653	0.660	0.674
566	Pittsburgh	0.657	0.663	0.672	0.662	0.668	0.673	0.677	0.680	0.643	0.671	0.679	0.664	0.668	0.667	0.675	0.666	0.673	0.682	0.652	0.660	0.665	0.676
567	Philadelphia	0.665	0.671	0.684	0.670	0.679	0.686	0.690	0.693	0.640	0.679	0.688	0.675	0.679	0.677	0.689	0.675	0.686	0.698	0.656	0.668	0.676	0.690
568	Alabama	0.644	0.651	0.663	0.650	0.659	0.664	0.668	0.669	0.610	0.657	0.669	0.654	0.657	0.655	0.666	0.652	0.661	0.676	0.636	0.649	0.656	0.666
569	Utah	0.653	0.657	0.668	0.656	0.664	0.669	0.672	0.674	0.620	0.661	0.672	0.660	0.662	0.661	0.671	0.658	0.667	0.680	0.644	0.658	0.662	0.671
570	Iowa	0.612	0.617	0.634	0.616	0.628	0.637	0.640	0.642	0.556	0.624	0.639	0.622	0.626	0.624	0.637	0.620	0.630	0.650	0.599	0.618	0.625	0.637
571	Massachusetts	0.671	0.676	0.692	0.675	0.686	0.694	0.696	0.699	0.622	0.679	0.692	0.683	0.684	0.682	0.696	0.678	0.690	0.708	0.657	0.675	0.684	0.696
572	Oklahoma	0.674	0.683	0.697	0.682	0.690	0.699	0.704	0.708	0.661	0.696	0.704	0.684	0.692	0.691	0.702	0.690	0.699	0.710	0.668	0.677	0.686	0.702
573	Louisiana	0.572	0.578	0.591	0.576	0.587	0.591	0.593	0.595	0.526	0.580	0.595	0.581	0.582	0.581	0.592	0.577	0.586	0.604	0.561	0.577	0.584	0.593
574	New Mexico	0.687	0.697	0.715	0.695	0.707	0.718	0.722	0.726	0.653	0.707	0.719	0.702	0.708	0.705	0.721	0.702	0.716	0.733	0.675	0.691	0.703	0.722
575	Texas	0.658	0.665	0.681	0.664	0.674	0.682	0.686	0.689	0.628	0.674	0.684	0.670	0.674	0.672	0.685	0.670	0.680	0.694	0.648	0.662	0.671	0.685
576	Kentucky	0.619	0.623	0.633	0.622	0.629	0.634	0.638	0.641	0.598	0.631	0.640	0.625	0.629	0.628	0.636	0.626	0.633	0.643	0.613	0.622	0.627	0.637
577	Kansas	0.682	0.692	0.707	0.691	0.699	0.709	0.713	0.717	0.663	0.704	0.713	0.694	0.701	0.699	0.711	0.697	0.708	0.721	0.675	0.686	0.696	0.712
578	Wisconsin	0.631	0.634	0.648	0.633	0.643	0.649	0.651	0.652	0.578	0.636	0.650	0.639	0.639	0.637	0.649	0.634	0.643	0.661	0.618	0.636	0.640	0.649
579	Tennessee	0.580	0.584	0.595	0.583	0.590	0.596	0.599	0.601	0.549	0.590	0.600	0.586	0.589	0.588	0.596	0.586	0.593	0.605	0.572	0.583	0.588	0.597
580	Minnesota	0.656	0.661	0.678	0.660	0.671	0.680	0.681	0.683	0.606	0.664	0.678	0.668	0.669	0.667	0.681	0.663	0.675	0.694	0.641	0.660	0.668	0.681
581	Colorado	0.679	0.687	0.699	0.685	0.694	0.700	0.702	0.704	0.645	0.690	0.702	0.691	0.692	0.690	0.702	0.687	0.697	0.713	0.668	0.683	0.692	0.702
582	Indiana	0.586	0.590	0.603	0.589	0.598	0.602	0.604	0.606	0.541	0.591	0.605	0.594	0.594	0.593	0.603	0.590	0.598	0.615	0.575	0.591	0.596	0.603
583	Nebraska	0.666	0.674	0.686	0.673	0.681	0.687	0.695	0.698	0.655	0.689	0.697	0.674	0.682	0.681	0.691	0.679	0.688	0.698	0.662	0.669	0.677	0.692
584	Connecticut	0.667	0.673	0.690	0.671	0.683	0.692	0.693	0.696	0.616	0.675	0.689	0.680	0.681	0.679	0.693	0.675	0.687	0.706	0.652	0.672	0.680	0.693
585	Ohio	0.617	0.620	0.632	0.619	0.628	0.633	0.636	0.638	0.582	0.625	0.636	0.624	0.626	0.624	0.634	0.622	0.630	0.643	0.608	0.621	0.625	0.634
586	Michigan	0.691	0.702	0.720	0.700	0.712	0.723	0.728	0.733	0.659	0.713	0.725	0.707	0.713	0.711	0.728	0.708	0.722	0.739	0.680	0.695	0.708	0.729
587	Arizona	0.711	0.721	0.737	0.720	0.729	0.739	0.745	0.751	0.699	0.736	0.743	0.724	0.732	0.730	0.744	0.729	0.741	0.753	0.703	0.714	0.725	0.745
588	New Jersey	0.663	0.671	0.686	0.669	0.680	0.687	0.692	0.695														

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	NFOA	NFOB	NFOD	NFOI	NFOL	NFOM	NFON	NFOO	NFOP	NFOQ	NFOR	NFOS	NFOT
501	Miami	0.614	0.614	0.621	0.613	0.620	0.621	0.620	0.619	0.571	0.608	0.618	0.618	0.615	0.614	0.620	0.611	0.616	0.629	0.604	0.618	0.618	0.620
502	Broward County / Palm Beach	0.628	0.630	0.637	0.630	0.635	0.637	0.636	0.636	0.596	0.626	0.635	0.635	0.632	0.631	0.637	0.628	0.633	0.644	0.618	0.630	0.634	0.637
503	Tampa	0.663	0.666	0.673	0.665	0.671	0.674	0.674	0.675	0.633	0.666	0.674	0.670	0.668	0.667	0.673	0.665	0.670	0.681	0.655	0.666	0.671	0.674
504	Orlando	0.660	0.665	0.672	0.664	0.670	0.671	0.671	0.672	0.633	0.663	0.672	0.667	0.666	0.665	0.671	0.663	0.667	0.679	0.652	0.662	0.668	0.671
505	Jacksonville	0.671	0.676	0.685	0.675	0.682	0.684	0.684	0.684	0.638	0.674	0.684	0.679	0.678	0.677	0.683	0.674	0.679	0.693	0.663	0.674	0.680	0.684
506	Daytona / Gainesville	0.629	0.633	0.643	0.632	0.640	0.641	0.642	0.643	0.591	0.633	0.645	0.635	0.635	0.634	0.641	0.632	0.637	0.651	0.621	0.633	0.638	0.641
521	Diversified Dental - Las Vegas	0.879	0.889	0.905	0.888	0.896	0.909	0.912	0.914	0.879	0.905	0.912	0.891	0.902	0.900	0.911	0.900	0.909	0.917	0.874	0.880	0.892	0.911
522	Mastercare Dental - Reno	0.885	0.896	0.919	0.893	0.911	0.925	0.932	0.937	0.814	0.911	0.929	0.902	0.911	0.908	0.931	0.903	0.922	0.945	0.870	0.896	0.906	0.930
524	Premier - Minnesota	0.765	0.772	0.785	0.771	0.779	0.787	0.791	0.791	0.744	0.784	0.794	0.772	0.780	0.779	0.788	0.778	0.785	0.795	0.760	0.770	0.775	0.788
526	Dental Options Pricing - Oregon	0.768	0.776	0.794	0.774	0.787	0.795	0.797	0.797	0.720	0.779	0.794	0.781	0.787	0.784	0.797	0.780	0.789	0.809	0.756	0.773	0.782	0.796
527	Rental Network - Hawaii	0.695	0.700	0.712	0.698	0.709	0.711	0.711	0.713	0.633	0.694	0.710	0.704	0.704	0.702	0.713	0.696	0.704	0.725	0.683	0.700	0.706	0.712
528	Diversified Dental - Reno	0.809	0.820	0.837	0.819	0.830	0.842	0.845	0.851	0.783	0.829	0.838	0.827	0.832	0.830	0.849	0.827	0.844	0.858	0.796	0.815	0.826	0.848
549	Maine	0.829	0.838	0.859	0.836	0.851	0.862	0.871	0.871	0.764	0.850	0.867	0.843	0.851	0.848	0.870	0.841	0.859	0.884	0.815	0.835	0.846	0.869
550	North Dakota	0.668	0.672	0.688	0.670	0.684	0.686	0.682	0.682	0.580	0.659	0.681	0.679	0.674	0.671	0.683	0.665	0.674	0.703	0.649	0.674	0.681	0.685
551	Nevada	0.721	0.730	0.739	0.729	0.736	0.740	0.743	0.744	0.716	0.736	0.741	0.732	0.737	0.736	0.742	0.734	0.740	0.747	0.717	0.723	0.732	0.743
553	Idaho	0.744	0.748	0.760	0.747	0.755	0.760	0.761	0.762	0.713	0.752	0.763	0.751	0.754	0.752	0.760	0.750	0.756	0.769	0.736	0.747	0.753	0.760
554	Vermont	0.657	0.661	0.674	0.659	0.672	0.673	0.675	0.672	0.584	0.658	0.678	0.664	0.664	0.662	0.671	0.658	0.664	0.686	0.645	0.666	0.668	0.671
555	New Hampshire	0.681	0.683	0.695	0.681	0.693	0.696	0.695	0.695	0.609	0.677	0.695	0.690	0.685	0.683	0.693	0.679	0.686	0.707	0.665	0.686	0.690	0.693
556	Delaware	0.689	0.693	0.704	0.691	0.702	0.705	0.705	0.702	0.634	0.691	0.706	0.698	0.696	0.695	0.703	0.691	0.697	0.715	0.677	0.694	0.699	0.703
557	Washington																						
558	Oregon	0.735	0.742	0.758	0.741	0.753	0.758	0.757	0.758	0.677	0.739	0.755	0.748	0.748	0.746	0.757	0.741	0.750	0.772	0.721	0.740	0.749	0.759
559	North Carolina	0.621	0.623	0.635	0.622	0.633	0.636	0.635	0.636	0.552	0.619	0.636	0.629	0.626	0.624	0.633	0.620	0.626	0.647	0.607	0.626	0.633	0.633
560	West Virginia	0.679	0.684	0.694	0.682	0.691	0.693	0.696	0.697	0.640	0.688	0.700	0.684	0.686	0.685	0.691	0.683	0.687	0.702	0.672	0.683	0.688	0.692
561	Mississippi	0.665	0.669	0.682	0.667	0.678	0.682	0.683	0.684	0.612	0.672	0.689	0.670	0.673	0.671	0.679	0.668	0.674	0.694	0.656	0.670	0.675	0.681
562	Arkansas	0.727	0.731	0.744	0.730	0.739	0.744	0.747	0.748	0.689	0.739	0.752	0.732	0.737	0.735	0.743	0.733	0.739	0.754	0.720	0.731	0.736	0.744
563	South Carolina	0.646	0.651	0.664	0.650	0.662	0.663	0.662	0.662	0.576	0.645	0.665	0.655	0.653	0.651	0.660	0.646	0.653	0.677	0.634	0.652	0.659	0.662
564	Rhode Island	0.729	0.736	0.744	0.734	0.742	0.744	0.747	0.746	0.694	0.736	0.747	0.737	0.739	0.738	0.745	0.734	0.740	0.753	0.722	0.733	0.740	0.745
565	Hawaii	0.682	0.685	0.693	0.684	0.690	0.692	0.697	0.698	0.660	0.693	0.701	0.684	0.687	0.686	0.692	0.685	0.690	0.700	0.678	0.685	0.688	0.693
566	Pittsburgh	0.683	0.688	0.694	0.688	0.692	0.694	0.696	0.696	0.663	0.690	0.698	0.689	0.690	0.689	0.694	0.687	0.692	0.701	0.678	0.686	0.691	0.694
567	Philadelphia	0.698	0.701	0.709	0.701	0.707	0.710	0.710	0.710	0.662	0.700	0.710	0.705	0.704	0.702	0.709	0.700	0.705	0.718	0.689	0.701	0.705	0.709
568	Alabama	0.674	0.678	0.689	0.677	0.686	0.688	0.690	0.690	0.634	0.680	0.693	0.680	0.682	0.681	0.688	0.678	0.683	0.698	0.666	0.679	0.683	0.688
569	Utah	0.679	0.682	0.690	0.681	0.688	0.689	0.691	0.690	0.641	0.681	0.692	0.684	0.684	0.683	0.689	0.680	0.685	0.698	0.671	0.684	0.686	0.689
570	Iowa	0.649	0.651	0.664	0.650	0.662	0.665	0.666	0.667	0.585	0.651	0.668	0.656	0.656	0.654	0.662	0.650	0.656	0.675	0.637	0.654	0.658	0.663
571	Massachusetts	0.705	0.709	0.719	0.708	0.717	0.720	0.719	0.719	0.648	0.703	0.717	0.715	0.711	0.709	0.718	0.705	0.712	0.730	0.692	0.710	0.717	0.718
572	Oklahoma	0.711	0.718	0.726	0.717	0.724	0.726	0.728	0.729	0.686	0.721	0.729	0.719	0.721	0.720	0.725	0.718	0.723	0.734	0.705	0.714	0.722	0.726
573	Louisiana	0.601	0.604	0.617	0.603	0.612	0.615	0.616	0.616	0.551	0.604	0.619	0.607	0.607	0.605	0.613	0.603	0.608	0.626	0.591	0.605	0.610	0.614
574	New Mexico	0.731	0.739	0.752	0.737	0.748	0.752	0.752	0.754	0.686	0.738	0.752	0.742	0.743	0.742	0.751	0.738	0.746	0.764	0.719	0.735	0.744	0.751
575	Texas	0.694	0.699	0.708	0.697	0.706	0.709	0.709	0.710	0.653	0.698	0.709	0.703	0.702	0.700	0.708	0.698	0.703	0.717	0.684	0.697	0.705	0.708
576	Kentucky	0.645	0.648	0.654	0.647	0.652	0.655	0.657	0.657	0.618	0.650	0.659	0.650	0.650	0.649	0.654	0.648	0.652	0.661	0.639	0.647	0.651	0.655
577	Kansas	0.721	0.728	0.738	0.727	0.735	0.737	0.739	0.740	0.690	0.730	0.740	0.729	0.731	0.730	0.736	0.728	0.733	0.746	0.714	0.724	0.732	0.737
578	Wisconsin	0.659	0.661	0.672	0.659	0.670	0.672	0.673	0.673	0.603	0.659	0.674	0.666	0.664	0.662	0.670	0.659	0.665	0.682	0.647	0.664	0.667	0.671
579	Tennessee	0.606	0.608	0.616	0.607	0.614	0.617	0.618	0.619	0.570	0.610	0.621	0.611	0.611	0.610	0.615	0.608	0.612	0.623	0.599	0.609	0.612	0.616
580	Minnesota	0.691	0.694	0.705	0.692	0.703	0.706	0.704	0.703	0.633	0.689	0.703	0.700	0.697	0.695	0.704	0.691	0.698	0.716	0.677	0.695	0.700	0.704
581	Colorado	0.710	0.714	0.726	0.713	0.721	0.725	0.725	0.725	0.670	0.713	0.726	0.717	0.718	0.717	0.724	0.714	0.719	0.735	0.699	0.713	0.719	0.724
582	Indiana	0.612	0.615	0.625	0.614	0.623	0.623	0.623	0.623	0.563	0.611	0.626	0.618	0.616	0.614	0.621	0.611	0.617	0.634	0.601	0.616	0.620	0.622
583	Nebraska	0.701	0.705	0.712	0.704	0.710	0.712	0.716	0.716	0.677	0.711	0.719	0.704	0.708	0.707	0.712	0.705	0.708	0.719	0.699	0.704	0.708	0.713
584	Connecticut	0.703	0.706	0.717	0.704	0.715	0.718	0.716	0.717	0.643	0.700	0.715	0.713	0.709	0.707	0.716	0.703	0.710	0.729	0.688	0.707	0.712	0.716
585	Ohio	0.643	0.646	0.654	0.645	0.652	0.654	0.656	0.656	0.604	0.646	0.657	0.649	0.648	0.647	0.653	0.645	0.649	0.662	0.635	0.647	0.650	0.654
586	Michigan	0.737	0.745	0.760	0.743	0.754	0.760	0.760	0.762	0.693	0.747	0.760	0.748	0.752	0.750	0.760	0.747	0.754	0.772	0.726	0.741	0.750	0.761
587	Arizona	0.754	0.763	0.772	0.762	0.769	0.772	0.773	0.776	0.729	0.764	0.773	0.765	0.766	0.764	0.772	0.762	0.769	0.781	0.746	0.756	0.767	0.772
588	New Jersey	0.701	0.704	0.714	0.703	0.711	0.714	0.715	0.714	0.656	0.												

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	0.606	0.611	0.619	0.610	0.617	0.618	0.615	0.613	0.561	0.601	0.612	0.615	0.611	0.609	0.616	0.605	0.611	0.623	0.598	0.616	0.616	0.616
502	Broward County / Palm Beach	0.621	0.628	0.635	0.627	0.633	0.634	0.633	0.631	0.588	0.621	0.630	0.632	0.628	0.627	0.634	0.624	0.629	0.640	0.614	0.629	0.632	0.634
503	Tampa	0.652	0.662	0.670	0.661	0.668	0.669	0.663	0.668	0.623	0.658	0.667	0.664	0.663	0.662	0.668	0.659	0.664	0.672	0.649	0.663	0.666	0.669
504	Orlando	0.651	0.660	0.667	0.659	0.666	0.667	0.666	0.666	0.624	0.656	0.665	0.662	0.661	0.660	0.666	0.657	0.662	0.670	0.647	0.660	0.664	0.667
505	Jacksonville	0.663	0.672	0.681	0.671	0.679	0.680	0.679	0.678	0.628	0.666	0.676	0.675	0.673	0.672	0.679	0.669	0.674	0.685	0.657	0.673	0.677	0.679
506	Daytona / Gainesville	0.616	0.627	0.636	0.625	0.634	0.635	0.635	0.634	0.578	0.622	0.634	0.628	0.628	0.627	0.634	0.623	0.629	0.638	0.613	0.629	0.632	0.634
521	Diversified Dental - Las Vegas	0.874	0.888	0.904	0.887	0.895	0.908	0.909	0.910	0.872	0.900	0.907	0.889	0.899	0.897	0.909	0.896	0.906	0.912	0.871	0.881	0.891	0.909
522	Mastercare Dental - Reno	0.879	0.901	0.925	0.898	0.918	0.926	0.928	0.928	0.788	0.893	0.915	0.908	0.909	0.906	0.931	0.898	0.918	0.941	0.864	0.902	0.913	0.930
524	Premier - Minnesota	0.747	0.763	0.777	0.762	0.771	0.778	0.781	0.781	0.729	0.772	0.782	0.761	0.770	0.769	0.778	0.767	0.774	0.777	0.750	0.762	0.768	0.779
526	Dental Options Pricing - Oregon	0.760	0.775	0.794	0.773	0.787	0.792	0.789	0.788	0.705	0.768	0.782	0.780	0.780	0.778	0.791	0.772	0.782	0.802	0.748	0.775	0.783	0.791
527	Rental Network - Hawaii	0.685	0.697	0.711	0.696	0.708	0.708	0.704	0.703	0.617	0.683	0.697	0.702	0.696	0.694	0.706	0.688	0.697	0.717	0.674	0.701	0.705	0.706
528	Diversified Dental - Reno	0.819	0.830	0.848	0.828	0.841	0.850	0.850	0.853	0.775	0.826	0.837	0.841	0.838	0.836	0.856	0.831	0.849	0.870	0.800	0.825	0.837	0.855
549	Maine	0.822	0.839	0.861	0.836	0.854	0.863	0.863	0.861	0.742	0.833	0.852	0.846	0.846	0.843	0.866	0.835	0.854	0.876	0.809	0.843	0.849	0.868
550	North Dakota	0.656	0.667	0.684	0.664	0.681	0.681	0.674	0.670	0.559	0.644	0.665	0.676	0.666	0.663	0.677	0.655	0.665	0.691	0.637	0.675	0.679	0.676
551	Nevada	0.719	0.730	0.740	0.729	0.736	0.740	0.740	0.742	0.711	0.733	0.738	0.732	0.735	0.734	0.741	0.732	0.738	0.745	0.714	0.724	0.733	0.741
553	Idaho	0.732	0.743	0.755	0.742	0.750	0.755	0.754	0.754	0.701	0.742	0.753	0.745	0.747	0.746	0.754	0.743	0.749	0.758	0.728	0.744	0.748	0.754
554	Vermont	0.629	0.648	0.662	0.646	0.660	0.660	0.659	0.656	0.561	0.639	0.658	0.648	0.648	0.646	0.656	0.640	0.647	0.660	0.628	0.654	0.656	0.657
555	New Hampshire	0.660	0.675	0.687	0.673	0.685	0.686	0.683	0.680	0.589	0.661	0.679	0.678	0.674	0.672	0.683	0.666	0.674	0.690	0.652	0.682	0.683	0.683
556	Delaware	0.671	0.685	0.697	0.684	0.695	0.696	0.695	0.690	0.616	0.677	0.692	0.687	0.686	0.685	0.694	0.680	0.687	0.699	0.666	0.689	0.692	0.694
557	Washington																						
558	Oregon	0.726	0.739	0.755	0.737	0.751	0.754	0.750	0.749	0.661	0.728	0.742	0.746	0.742	0.740	0.752	0.733	0.743	0.762	0.712	0.742	0.747	0.752
559	North Carolina	0.600	0.615	0.627	0.613	0.625	0.625	0.623	0.621	0.531	0.603	0.620	0.617	0.614	0.612	0.622	0.606	0.614	0.628	0.594	0.621	0.623	0.622
560	West Virginia	0.657	0.672	0.683	0.671	0.680	0.682	0.684	0.683	0.623	0.673	0.686	0.670	0.675	0.674	0.680	0.671	0.675	0.679	0.660	0.674	0.677	0.681
561	Mississippi	0.643	0.658	0.672	0.657	0.668	0.671	0.671	0.669	0.592	0.655	0.672	0.657	0.661	0.659	0.668	0.655	0.661	0.672	0.642	0.662	0.665	0.669
562	Arkansas	0.706	0.721	0.734	0.720	0.729	0.734	0.736	0.735	0.672	0.724	0.738	0.720	0.726	0.724	0.732	0.721	0.727	0.733	0.708	0.723	0.727	0.733
563	South Carolina	0.628	0.642	0.655	0.640	0.653	0.653	0.651	0.648	0.555	0.629	0.647	0.646	0.642	0.640	0.650	0.633	0.641	0.657	0.620	0.648	0.650	0.650
564	Rhode Island	0.717	0.731	0.740	0.730	0.738	0.739	0.739	0.738	0.681	0.726	0.737	0.732	0.732	0.730	0.738	0.727	0.733	0.742	0.714	0.730	0.736	0.738
565	Hawaii	0.664	0.675	0.683	0.674	0.681	0.684	0.688	0.689	0.649	0.683	0.690	0.672	0.679	0.678	0.684	0.676	0.682	0.682	0.669	0.677	0.679	0.685
566	Pittsburgh	0.673	0.683	0.689	0.682	0.687	0.689	0.690	0.689	0.653	0.683	0.690	0.683	0.684	0.683	0.688	0.681	0.685	0.690	0.672	0.682	0.686	0.689
567	Philadelphia	0.687	0.697	0.705	0.696	0.703	0.704	0.704	0.703	0.651	0.691	0.701	0.699	0.698	0.696	0.704	0.693	0.699	0.708	0.682	0.699	0.702	0.704
568	Alabama	0.659	0.672	0.683	0.670	0.680	0.682	0.681	0.680	0.619	0.668	0.681	0.672	0.674	0.673	0.680	0.669	0.674	0.683	0.657	0.673	0.677	0.680
569	Utah	0.665	0.675	0.684	0.674	0.682	0.683	0.683	0.681	0.628	0.678	0.671	0.682	0.676	0.675	0.682	0.671	0.677	0.685	0.662	0.678	0.680	0.682
570	Iowa	0.625	0.641	0.655	0.640	0.653	0.653	0.652	0.650	0.563	0.634	0.651	0.642	0.643	0.641	0.650	0.635	0.642	0.654	0.622	0.647	0.649	0.651
571	Massachusetts	0.692	0.704	0.715	0.703	0.713	0.714	0.711	0.709	0.632	0.691	0.706	0.709	0.703	0.702	0.712	0.696	0.704	0.719	0.683	0.708	0.711	0.712
572	Oklahoma	0.699	0.711	0.720	0.710	0.718	0.720	0.720	0.720	0.675	0.712	0.720	0.712	0.714	0.713	0.719	0.710	0.715	0.720	0.698	0.710	0.715	0.719
573	Louisiana	0.583	0.595	0.608	0.594	0.604	0.607	0.606	0.604	0.534	0.590	0.605	0.597	0.598	0.596	0.604	0.592	0.598	0.608	0.580	0.600	0.601	0.605
574	New Mexico	0.721	0.734	0.748	0.732	0.745	0.747	0.745	0.745	0.671	0.728	0.740	0.739	0.737	0.735	0.746	0.730	0.739	0.753	0.712	0.735	0.741	0.746
575	Texas	0.681	0.693	0.703	0.692	0.701	0.702	0.701	0.700	0.640	0.687	0.699	0.696	0.694	0.693	0.701	0.689	0.695	0.706	0.676	0.695	0.699	0.701
576	Kentucky	0.631	0.642	0.649	0.641	0.647	0.648	0.649	0.649	0.607	0.641	0.650	0.641	0.643	0.642	0.647	0.640	0.644	0.648	0.631	0.642	0.645	0.648
577	Kansas	0.708	0.721	0.731	0.719	0.729	0.731	0.731	0.730	0.678	0.720	0.730	0.722	0.724	0.723	0.729	0.719	0.725	0.732	0.705	0.720	0.725	0.730
578	Wisconsin	0.639	0.653	0.664	0.651	0.662	0.663	0.662	0.660	0.585	0.645	0.661	0.654	0.653	0.652	0.660	0.647	0.653	0.665	0.635	0.658	0.659	0.661
579	Tennessee	0.588	0.601	0.609	0.600	0.607	0.609	0.609	0.608	0.557	0.599	0.610	0.600	0.602	0.601	0.607	0.598	0.603	0.608	0.589	0.603	0.605	0.608
580	Minnesota	0.676	0.688	0.700	0.687	0.698	0.699	0.696	0.694	0.617	0.677	0.691	0.692	0.688	0.687	0.696	0.681	0.689	0.704	0.667	0.693	0.695	0.696
581	Colorado	0.698	0.708	0.721	0.707	0.716	0.720	0.718	0.717	0.657	0.703	0.716	0.711	0.711	0.710	0.718	0.706	0.712	0.723	0.692	0.710	0.713	0.718
582	Indiana	0.596	0.607	0.617	0.606	0.615	0.616	0.614	0.613	0.548	0.599	0.613	0.610	0.607	0.606	0.614	0.602	0.608	0.618	0.592	0.611	0.613	0.614
583	Nebraska	0.683	0.696	0.703	0.695	0.701	0.703	0.706	0.706	0.665	0.700	0.708	0.693	0.698	0.697	0.702	0.695	0.699	0.700	0.688	0.697	0.700	0.703
584	Connecticut	0.689	0.701	0.713	0.699	0.711	0.711	0.708	0.706	0.627	0.688	0.703	0.706	0.701	0.699	0.709	0.693	0.701	0.718	0.679	0.706	0.708	0.709
585	Ohio	0.627	0.639	0.648	0.638	0.646	0.647	0.647	0.646	0.590	0.635	0.647	0.639	0.640	0.638	0.645	0.635	0.640	0.648	0.625	0.641	0.644	0.646
586	Michigan	0.727	0.742	0.758	0.740	0.753	0.756	0.754	0.754	0.679	0.736	0.748	0.746	0.746	0.744	0.755	0.739	0.748	0.764	0.718	0.741	0.749	0.755
587	Arizona	0.746	0.759	0.768	0.758	0.765	0.768	0.768	0.769	0.719	0.757	0.765	0.762	0.761	0.760	0.768	0.756	0.763	0.772	0.741	0.756	0.763	0.768
588	New Jersey	0.690	0.700	0.710	0.698	0.707	0.710	0.708	0.708														

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	0.574	0.580	0.592	0.579	0.587	0.593	0.595	0.596	0.546	0.584	0.593	0.584	0.586	0.585	0.596	0.582	0.591	0.604	0.564	0.577	0.584	0.596
502	Broward County / Palm Beach	0.581	0.588	0.601	0.587	0.595	0.604	0.607	0.609	0.567	0.598	0.605	0.592	0.597	0.596	0.607	0.594	0.604	0.614	0.574	0.584	0.592	0.607
503	Tampa	0.612	0.620	0.633	0.619	0.626	0.636	0.641	0.644	0.600	0.633	0.641	0.622	0.630	0.628	0.640	0.627	0.638	0.647	0.606	0.616	0.623	0.641
504	Orlando	0.610	0.618	0.631	0.617	0.624	0.633	0.639	0.641	0.601	0.631	0.638	0.620	0.627	0.626	0.638	0.625	0.635	0.644	0.604	0.614	0.621	0.638
505	Jacksonville	0.621	0.627	0.640	0.626	0.634	0.644	0.649	0.653	0.605	0.640	0.648	0.632	0.637	0.635	0.649	0.633	0.645	0.655	0.612	0.623	0.631	0.649
506	Daytona / Gainesville	0.580	0.586	0.599	0.584	0.593	0.602	0.608	0.611	0.558	0.599	0.609	0.590	0.595	0.593	0.606	0.592	0.603	0.614	0.572	0.583	0.589	0.607
521	Diversified Dental - Las Vegas	0.771	0.789	0.811	0.787	0.797	0.816	0.831	0.843	0.801	0.827	0.831	0.790	0.809	0.807	0.829	0.808	0.829	0.834	0.767	0.773	0.791	0.830
522	Mastercare Dental - Reno	0.765	0.778	0.805	0.775	0.793	0.814	0.828	0.838	0.725	0.813	0.826	0.785	0.803	0.799	0.828	0.792	0.817	0.836	0.753	0.772	0.787	0.827
524	Premier - Minnesota	0.681	0.694	0.713	0.693	0.703	0.717	0.730	0.737	0.683	0.724	0.731	0.695	0.711	0.709	0.726	0.707	0.723	0.732	0.678	0.684	0.698	0.727
526	Dental Options Pricing - Oregon	0.677	0.687	0.710	0.685	0.699	0.716	0.726	0.735	0.655	0.713	0.722	0.695	0.707	0.704	0.726	0.701	0.720	0.733	0.666	0.681	0.694	0.726
527	Rental Network - Hawaii	0.621	0.628	0.648	0.626	0.639	0.653	0.660	0.667	0.586	0.647	0.658	0.636	0.646	0.643	0.661	0.639	0.654	0.668	0.610	0.625	0.635	0.660
528	Diversified Dental - Reno	0.703	0.718	0.739	0.716	0.727	0.745	0.756	0.766	0.702	0.743	0.750	0.725	0.736	0.734	0.760	0.730	0.753	0.766	0.692	0.707	0.723	0.759
549	Maine	0.721	0.733	0.759	0.731	0.747	0.767	0.776	0.788	0.683	0.762	0.776	0.739	0.753	0.750	0.776	0.747	0.769	0.787	0.707	0.726	0.742	0.775
550	North Dakota	0.600	0.606	0.626	0.604	0.619	0.630	0.635	0.640	0.536	0.615	0.631	0.616	0.619	0.616	0.636	0.611	0.628	0.649	0.584	0.606	0.615	0.636
551	Nevada	0.640	0.655	0.671	0.654	0.661	0.676	0.687	0.694	0.663	0.683	0.686	0.657	0.670	0.668	0.687	0.668	0.685	0.690	0.637	0.642	0.657	0.687
553	Idaho	0.682	0.691	0.706	0.690	0.699	0.709	0.717	0.722	0.670	0.708	0.717	0.693	0.702	0.700	0.715	0.699	0.713	0.723	0.676	0.687	0.695	0.716
554	Vermont	0.590	0.598	0.618	0.597	0.610	0.621	0.629	0.632	0.539	0.613	0.630	0.601	0.611	0.609	0.626	0.604	0.618	0.637	0.580	0.596	0.606	0.626
555	New Hampshire	0.612	0.620	0.639	0.618	0.632	0.644	0.649	0.653	0.566	0.635	0.648	0.624	0.633	0.631	0.648	0.628	0.642	0.659	0.601	0.617	0.627	0.648
556	Delaware	0.619	0.629	0.647	0.627	0.639	0.651	0.658	0.663	0.590	0.647	0.658	0.632	0.642	0.639	0.657	0.637	0.652	0.666	0.610	0.623	0.634	0.657
557	Washington																						
558	Oregon	0.649	0.661	0.682	0.659	0.673	0.687	0.696	0.702	0.620	0.682	0.693	0.666	0.677	0.675	0.696	0.672	0.691	0.706	0.639	0.655	0.668	0.697
559	North Carolina	0.557	0.565	0.582	0.563	0.575	0.587	0.592	0.596	0.512	0.579	0.592	0.568	0.577	0.574	0.590	0.572	0.585	0.600	0.547	0.563	0.571	0.590
560	West Virginia	0.621	0.630	0.644	0.628	0.638	0.648	0.657	0.659	0.602	0.649	0.660	0.630	0.640	0.639	0.652	0.638	0.649	0.660	0.617	0.627	0.634	0.653
561	Mississippi	0.608	0.612	0.628	0.610	0.621	0.631	0.639	0.645	0.569	0.628	0.641	0.617	0.623	0.621	0.635	0.619	0.631	0.645	0.598	0.612	0.618	0.637
562	Arkansas	0.665	0.671	0.688	0.670	0.680	0.691	0.700	0.705	0.644	0.692	0.703	0.675	0.683	0.681	0.696	0.680	0.693	0.704	0.658	0.669	0.676	0.697
563	South Carolina	0.579	0.587	0.606	0.586	0.599	0.610	0.616	0.620	0.534	0.603	0.616	0.591	0.600	0.598	0.614	0.595	0.609	0.625	0.570	0.585	0.594	0.616
564	Rhode Island	0.657	0.668	0.685	0.667	0.676	0.690	0.699	0.705	0.649	0.691	0.699	0.671	0.683	0.681	0.697	0.679	0.693	0.703	0.652	0.660	0.672	0.698
565	Hawaii	0.624	0.633	0.648	0.632	0.640	0.651	0.659	0.664	0.621	0.654	0.661	0.633	0.645	0.643	0.655	0.643	0.653	0.661	0.621	0.626	0.636	0.656
566	Pittsburgh	0.632	0.640	0.654	0.640	0.646	0.657	0.662	0.666	0.630	0.657	0.664	0.641	0.651	0.650	0.661	0.649	0.659	0.665	0.628	0.635	0.643	0.661
567	Philadelphia	0.633	0.643	0.660	0.642	0.651	0.664	0.670	0.675	0.623	0.662	0.669	0.646	0.656	0.654	0.669	0.654	0.666	0.675	0.627	0.636	0.647	0.669
568	Alabama	0.620	0.626	0.641	0.625	0.634	0.644	0.652	0.655	0.597	0.643	0.652	0.630	0.637	0.635	0.649	0.633	0.645	0.657	0.612	0.623	0.631	0.650
569	Utah	0.629	0.636	0.651	0.635	0.644	0.653	0.658	0.660	0.607	0.649	0.658	0.639	0.647	0.645	0.656	0.643	0.652	0.664	0.622	0.633	0.641	0.657
570	Iowa	0.580	0.589	0.607	0.587	0.600	0.611	0.619	0.623	0.541	0.607	0.620	0.591	0.602	0.599	0.616	0.597	0.611	0.626	0.572	0.585	0.595	0.616
571	Massachusetts	0.636	0.646	0.664	0.644	0.656	0.669	0.674	0.679	0.605	0.661	0.672	0.650	0.659	0.657	0.674	0.654	0.669	0.683	0.626	0.641	0.652	0.674
572	Oklahoma	0.640	0.652	0.668	0.651	0.659	0.673	0.682	0.688	0.642	0.676	0.683	0.653	0.666	0.664	0.680	0.664	0.678	0.685	0.637	0.644	0.655	0.680
573	Louisiana	0.548	0.555	0.569	0.553	0.563	0.572	0.578	0.581	0.514	0.567	0.579	0.557	0.564	0.562	0.575	0.559	0.571	0.585	0.541	0.555	0.560	0.576
574	New Mexico	0.646	0.659	0.679	0.657	0.669	0.684	0.694	0.700	0.631	0.683	0.692	0.662	0.675	0.672	0.693	0.671	0.688	0.700	0.638	0.652	0.665	0.693
575	Texas	0.625	0.636	0.652	0.634	0.644	0.657	0.664	0.669	0.610	0.655	0.664	0.638	0.649	0.647	0.663	0.645	0.659	0.670	0.618	0.629	0.640	0.663
576	Kentucky	0.596	0.603	0.616	0.602	0.610	0.619	0.625	0.627	0.586	0.619	0.626	0.604	0.613	0.612	0.622	0.611	0.620	0.628	0.592	0.598	0.606	0.623
577	Kansas	0.648	0.660	0.677	0.659	0.668	0.681	0.691	0.696	0.644	0.684	0.691	0.661	0.673	0.672	0.688	0.671	0.686	0.695	0.643	0.652	0.664	0.689
578	Wisconsin	0.605	0.611	0.627	0.610	0.621	0.630	0.636	0.637	0.567	0.623	0.636	0.615	0.621	0.619	0.634	0.617	0.629	0.644	0.596	0.609	0.617	0.634
579	Tennessee	0.557	0.564	0.577	0.563	0.571	0.580	0.586	0.588	0.538	0.578	0.587	0.565	0.573	0.572	0.583	0.570	0.580	0.590	0.552	0.560	0.568	0.584
580	Minnesota	0.622	0.631	0.649	0.630	0.641	0.654	0.660	0.664	0.590	0.646	0.658	0.636	0.644	0.642	0.659	0.639	0.654	0.668	0.611	0.626	0.637	0.659
581	Colorado	0.651	0.659	0.675	0.658	0.668	0.677	0.684	0.688	0.630	0.674	0.684	0.663	0.670	0.668	0.683	0.666	0.680	0.692	0.643	0.657	0.664	0.684
582	Indiana	0.562	0.569	0.583	0.568	0.577	0.586	0.590	0.592	0.531	0.579	0.590	0.572	0.578	0.576	0.589	0.574	0.584	0.597	0.554	0.569	0.574	0.589
583	Nebraska	0.637	0.647	0.664	0.646	0.655	0.666	0.675	0.680	0.637	0.671	0.678	0.647	0.660	0.659	0.671	0.659	0.670	0.677	0.635	0.639	0.650	0.673
584	Connecticut	0.633	0.642	0.661	0.641	0.653	0.665	0.671	0.675	0.599	0.657	0.668	0.647	0.655	0.653	0.671	0.650	0.666	0.680	0.622	0.637	0.648	0.671
585	Ohio	0.592	0.599	0.614	0.598	0.607	0.616	0.622	0.624	0.570	0.613	0.623	0.601	0.609	0.608	0.620	0.606	0.616	0.627	0.586	0.596	0.604	0.620
586	Michigan	0.651	0.662	0.682	0.660	0.672	0.688	0.698	0.706	0.636	0.688	0.697	0.668	0.679	0.676	0.697	0.675	0.693	0.705	0.642	0.655	0.667	0.699
587	Arizona	0.670	0.684	0.703	0.683	0.692	0.708	0.718	0.725	0.675	0.711	0.717	0.686	0.700	0.698	0.716	0.698	0.714	0.722	0.665	0.674	0.688	0.717
588	New Jersey	0.628	0.639	0.658	0.638	0.649	0.661	0.669	0.674														



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	0.612	0.613	0.624	0.612	0.620	0.624	0.623	0.623	0.561	0.608	0.619	0.623	0.618	0.617	0.629	0.612	0.623	0.638	0.596	0.617	0.620	0.627
502	Broward County / Palm Beach	0.622	0.623	0.634	0.622	0.630	0.635	0.634	0.636	0.584	0.622	0.631	0.632	0.630	0.628	0.639	0.625	0.634	0.646	0.607	0.625	0.629	0.638
503	Tampa	0.660	0.663	0.675	0.662	0.670	0.676	0.676	0.677	0.621	0.663	0.673	0.672	0.670	0.669	0.681	0.665	0.675	0.688	0.646	0.664	0.670	0.679
504	Orlando	0.656	0.659	0.671	0.658	0.666	0.671	0.671	0.673	0.621	0.660	0.669	0.667	0.666	0.664	0.676	0.661	0.671	0.683	0.643	0.659	0.665	0.674
505	Jacksonville	0.668	0.672	0.685	0.671	0.680	0.685	0.684	0.686	0.625	0.671	0.682	0.681	0.679	0.677	0.690	0.674	0.684	0.698	0.653	0.672	0.679	0.689
506	Daytona / Gainesville	0.635	0.638	0.651	0.636	0.646	0.651	0.650	0.651	0.580	0.635	0.648	0.648	0.645	0.643	0.656	0.638	0.649	0.665	0.618	0.639	0.646	0.654
521	Diversified Dental - Las Vegas	0.828	0.843	0.863	0.842	0.852	0.867	0.878	0.884	0.839	0.871	0.876	0.848	0.861	0.859	0.880	0.859	0.877	0.884	0.821	0.830	0.848	0.879
522	Mastercare Dental - Reno	0.840	0.850	0.879	0.846	0.868	0.887	0.894	0.901	0.760	0.874	0.888	0.867	0.877	0.873	0.905	0.866	0.894	0.912	0.817	0.850	0.866	0.900
524	Premier - Minnesota	0.733	0.742	0.760	0.741	0.752	0.763	0.770	0.773	0.711	0.760	0.770	0.748	0.757	0.755	0.771	0.753	0.767	0.779	0.723	0.738	0.749	0.771
526	Dental Options Pricing - Oregon	0.740	0.749	0.770	0.747	0.762	0.774	0.778	0.781	0.687	0.759	0.771	0.762	0.766	0.764	0.786	0.757	0.777	0.794	0.721	0.746	0.760	0.783
527	Rental Network - Hawaii	0.689	0.694	0.713	0.691	0.707	0.715	0.715	0.718	0.616	0.694	0.708	0.708	0.708	0.705	0.726	0.698	0.715	0.735	0.668	0.695	0.706	0.722
528	Diversified Dental - Reno	0.765	0.778	0.801	0.776	0.790	0.807	0.814	0.821	0.742	0.799	0.805	0.791	0.799	0.796	0.824	0.792	0.817	0.829	0.748	0.771	0.787	0.821
549	Maine	0.805	0.812	0.840	0.809	0.829	0.846	0.850	0.855	0.723	0.828	0.841	0.829	0.837	0.833	0.862	0.825	0.849	0.870	0.780	0.811	0.827	0.857
550	North Dakota	0.670	0.671	0.692	0.669	0.686	0.694	0.688	0.689	0.561	0.660	0.681	0.690	0.683	0.680	0.701	0.671	0.688	0.716	0.640	0.677	0.687	0.698
551	Nevada	0.687	0.698	0.713	0.697	0.704	0.716	0.722	0.727	0.690	0.715	0.719	0.702	0.711	0.710	0.724	0.708	0.721	0.727	0.680	0.689	0.702	0.724
553	Idaho	0.726	0.733	0.746	0.731	0.741	0.748	0.749	0.751	0.690	0.738	0.749	0.740	0.741	0.740	0.753	0.736	0.748	0.761	0.713	0.730	0.740	0.752
554	Vermont	0.655	0.656	0.676	0.654	0.670	0.677	0.676	0.675	0.563	0.654	0.673	0.670	0.668	0.665	0.683	0.659	0.673	0.696	0.632	0.664	0.670	0.680
555	New Hampshire	0.671	0.672	0.691	0.670	0.685	0.693	0.691	0.691	0.586	0.670	0.687	0.687	0.684	0.681	0.699	0.675	0.689	0.711	0.648	0.678	0.684	0.696
556	Delaware	0.678	0.681	0.699	0.679	0.692	0.701	0.701	0.703	0.612	0.683	0.698	0.693	0.693	0.690	0.707	0.685	0.699	0.717	0.658	0.683	0.691	0.705
557	Washington																						
558	Oregon	0.715	0.722	0.743	0.720	0.735	0.746	0.746	0.749	0.649	0.726	0.739	0.735	0.736	0.733	0.755	0.728	0.745	0.765	0.694	0.721	0.734	0.752
559	North Carolina	0.624	0.624	0.642	0.622	0.637	0.644	0.642	0.643	0.536	0.620	0.637	0.639	0.635	0.633	0.650	0.626	0.640	0.662	0.600	0.630	0.638	0.647
560	West Virginia	0.684	0.687	0.702	0.686	0.697	0.702	0.702	0.704	0.626	0.688	0.702	0.696	0.695	0.693	0.707	0.689	0.700	0.717	0.667	0.689	0.697	0.705
561	Mississippi	0.674	0.677	0.694	0.675	0.689	0.695	0.693	0.694	0.598	0.675	0.692	0.690	0.686	0.684	0.700	0.678	0.691	0.713	0.653	0.680	0.688	0.698
562	Arkansas	0.725	0.730	0.746	0.728	0.741	0.747	0.748	0.749	0.671	0.734	0.748	0.739	0.740	0.738	0.753	0.733	0.746	0.763	0.708	0.730	0.739	0.751
563	South Carolina	0.656	0.658	0.678	0.656	0.672	0.679	0.676	0.677	0.563	0.652	0.671	0.674	0.670	0.667	0.686	0.659	0.675	0.699	0.632	0.663	0.672	0.683
564	Rhode Island	0.716	0.722	0.738	0.720	0.731	0.740	0.743	0.745	0.676	0.729	0.740	0.730	0.735	0.733	0.748	0.728	0.741	0.755	0.702	0.720	0.730	0.746
565	Hawaii	0.675	0.680	0.694	0.678	0.687	0.696	0.698	0.698	0.647	0.689	0.698	0.685	0.689	0.687	0.700	0.685	0.695	0.707	0.664	0.678	0.686	0.699
566	Pittsburgh	0.677	0.681	0.692	0.680	0.687	0.693	0.694	0.696	0.649	0.685	0.694	0.687	0.688	0.686	0.697	0.684	0.693	0.704	0.667	0.680	0.686	0.696
567	Philadelphia	0.683	0.687	0.701	0.686	0.696	0.704	0.705	0.707	0.645	0.692	0.702	0.696	0.697	0.696	0.710	0.692	0.704	0.717	0.669	0.686	0.695	0.708
568	Alabama	0.677	0.681	0.695	0.679	0.690	0.696	0.695	0.696	0.621	0.680	0.693	0.691	0.689	0.687	0.701	0.682	0.694	0.711	0.660	0.682	0.690	0.699
569	Utah	0.677	0.678	0.691	0.677	0.687	0.692	0.692	0.693	0.627	0.678	0.690	0.687	0.686	0.684	0.697	0.680	0.691	0.705	0.661	0.682	0.686	0.695
570	Iowa	0.654	0.655	0.674	0.653	0.668	0.677	0.674	0.676	0.569	0.653	0.670	0.670	0.667	0.664	0.682	0.658	0.672	0.694	0.630	0.660	0.668	0.679
571	Massachusetts	0.691	0.694	0.711	0.692	0.705	0.714	0.713	0.715	0.626	0.695	0.708	0.707	0.706	0.703	0.720	0.698	0.712	0.730	0.672	0.697	0.706	0.717
572	Oklahoma	0.700	0.707	0.723	0.706	0.715	0.724	0.726	0.730	0.670	0.715	0.724	0.714	0.718	0.716	0.730	0.714	0.725	0.738	0.688	0.703	0.714	0.729
573	Louisiana	0.615	0.617	0.633	0.616	0.629	0.633	0.630	0.630	0.542	0.611	0.627	0.630	0.625	0.622	0.638	0.616	0.629	0.650	0.593	0.621	0.628	0.636
574	New Mexico	0.717	0.724	0.743	0.722	0.735	0.746	0.747	0.751	0.663	0.730	0.742	0.736	0.738	0.735	0.755	0.730	0.747	0.764	0.698	0.721	0.734	0.752
575	Texas	0.688	0.693	0.709	0.691	0.702	0.712	0.711	0.714	0.638	0.695	0.707	0.704	0.704	0.702	0.718	0.698	0.711	0.726	0.671	0.693	0.702	0.716
576	Kentucky	0.644	0.646	0.658	0.645	0.653	0.659	0.660	0.661	0.607	0.649	0.658	0.654	0.653	0.652	0.663	0.649	0.658	0.670	0.632	0.648	0.653	0.662
577	Kansas	0.706	0.713	0.730	0.712	0.722	0.732	0.734	0.737	0.671	0.721	0.731	0.721	0.725	0.723	0.738	0.720	0.732	0.746	0.693	0.710	0.721	0.736
578	Wisconsin	0.660	0.661	0.676	0.659	0.671	0.677	0.675	0.676	0.586	0.657	0.673	0.674	0.669	0.667	0.681	0.661	0.673	0.693	0.639	0.666	0.671	0.679
579	Tennessee	0.610	0.612	0.624	0.610	0.620	0.625	0.625	0.626	0.559	0.611	0.623	0.621	0.619	0.617	0.629	0.613	0.623	0.637	0.595	0.615	0.619	0.627
580	Minnesota	0.678	0.681	0.699	0.679	0.692	0.701	0.700	0.700	0.612	0.681	0.695	0.694	0.693	0.690	0.707	0.685	0.699	0.717	0.657	0.684	0.692	0.704
581	Colorado	0.698	0.703	0.717	0.702	0.712	0.718	0.718	0.719	0.649	0.703	0.716	0.713	0.711	0.709	0.723	0.705	0.717	0.733	0.681	0.702	0.712	0.721
582	Indiana	0.618	0.619	0.633	0.617	0.629	0.633	0.630	0.631	0.551	0.614	0.629	0.630	0.626	0.624	0.637	0.618	0.629	0.648	0.599	0.623	0.629	0.635
583	Nebraska	0.691	0.698	0.711	0.696	0.706	0.712	0.716	0.719	0.663	0.707	0.715	0.703	0.707	0.705	0.718	0.702	0.713	0.725	0.681	0.695	0.704	0.718
584	Connecticut	0.690	0.692	0.711	0.690	0.704	0.713	0.711	0.713	0.621	0.692	0.706	0.706	0.704	0.702	0.719	0.696	0.710	0.729	0.668	0.695	0.703	0.716
585	Ohio	0.644	0.645	0.658	0.644	0.654	0.659	0.659	0.660	0.590	0.645	0.657	0.655	0.653	0.651	0.664	0.647	0.657	0.672	0.628	0.649	0.654	0.662
586	Michigan	0.713	0.721	0.740	0.719	0.732	0.744	0.746	0.750	0.665	0.730	0.742	0.732	0.736	0.733	0.753	0.728	0.745	0.762	0.696	0.717	0.731	0.751
587	Arizona	0.730	0.738	0.755	0.736	0.747	0.757	0.761	0.766	0.705	0.750	0.757	0.745	0.751	0.749	0.766	0.746	0.761	0.773	0.717	0.733	0.745	0.764
588	New Jersey	0.683	0.689	0.705	0.687	0.699	0.707	0.709	0.711														

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	0.631	0.629	0.637	0.628	0.635	0.637	0.634	0.632	0.575	0.620	0.631	0.638	0.632	0.631	0.639	0.626	0.633	0.647	0.616	0.635	0.636	0.637
502	Broward County / Palm Beach	0.643	0.643	0.651	0.643	0.649	0.651	0.649	0.648	0.600	0.637	0.646	0.652	0.647	0.645	0.654	0.642	0.649	0.660	0.629	0.645	0.649	0.652
503	Tampa	0.684	0.686	0.694	0.684	0.692	0.694	0.692	0.692	0.640	0.681	0.690	0.694	0.690	0.688	0.697	0.685	0.692	0.704	0.671	0.687	0.693	0.695
504	Orlando	0.679	0.682	0.690	0.681	0.688	0.689	0.688	0.687	0.639	0.677	0.687	0.689	0.685	0.684	0.692	0.680	0.687	0.700	0.667	0.682	0.688	0.690
505	Jacksonville	0.693	0.695	0.705	0.694	0.703	0.704	0.702	0.702	0.645	0.689	0.701	0.704	0.699	0.698	0.707	0.694	0.701	0.716	0.679	0.696	0.702	0.706
506	Daytona / Gainesville	0.659	0.660	0.671	0.659	0.669	0.670	0.667	0.667	0.601	0.653	0.667	0.669	0.664	0.663	0.673	0.658	0.666	0.683	0.643	0.663	0.668	0.671
521	Diversified Dental - Las Vegas	0.886	0.896	0.912	0.895	0.903	0.916	0.918	0.920	0.880	0.912	0.917	0.900	0.910	0.908	0.920	0.907	0.917	0.925	0.879	0.888	0.900	0.919
522	Mastercare Dental - Reno	0.903	0.910	0.934	0.907	0.926	0.942	0.946	0.951	0.814	0.927	0.944	0.924	0.932	0.928	0.954	0.922	0.944	0.963	0.882	0.914	0.925	0.950
524	Premier - Minnesota	0.779	0.783	0.798	0.782	0.791	0.800	0.802	0.801	0.745	0.793	0.804	0.788	0.794	0.792	0.803	0.790	0.799	0.810	0.769	0.784	0.790	0.802
526	Dental Options Pricing - Oregon	0.787	0.792	0.812	0.790	0.804	0.813	0.812	0.812	0.723	0.793	0.808	0.803	0.807	0.804	0.819	0.798	0.809	0.828	0.770	0.792	0.803	0.816
527	Rental Network - Hawaii	0.725	0.727	0.741	0.725	0.737	0.741	0.737	0.738	0.642	0.717	0.733	0.739	0.735	0.733	0.748	0.725	0.737	0.758	0.705	0.731	0.738	0.744
528	Diversified Dental - Reno	0.822	0.832	0.849	0.830	0.842	0.854	0.857	0.862	0.787	0.842	0.850	0.843	0.847	0.845	0.866	0.841	0.860	0.871	0.806	0.829	0.840	0.863
549	Maine	0.859	0.864	0.887	0.861	0.879	0.891	0.896	0.896	0.772	0.875	0.891	0.879	0.884	0.880	0.906	0.871	0.893	0.915	0.837	0.866	0.878	0.901
550	North Dakota	0.701	0.701	0.719	0.698	0.715	0.718	0.710	0.709	0.588	0.683	0.706	0.718	0.708	0.705	0.721	0.696	0.709	0.738	0.673	0.708	0.715	0.719
551	Nevada	0.729	0.737	0.746	0.736	0.743	0.747	0.749	0.750	0.718	0.742	0.747	0.741	0.745	0.744	0.751	0.742	0.748	0.755	0.722	0.731	0.740	0.750
553	Idaho	0.758	0.761	0.773	0.759	0.768	0.773	0.772	0.772	0.715	0.761	0.773	0.767	0.768	0.766	0.776	0.763	0.770	0.784	0.745	0.761	0.767	0.775
554	Vermont	0.687	0.688	0.703	0.686	0.701	0.702	0.700	0.695	0.591	0.679	0.700	0.700	0.695	0.692	0.706	0.686	0.696	0.719	0.666	0.697	0.701	0.703
555	New Hampshire	0.704	0.703	0.716	0.701	0.714	0.718	0.713	0.710	0.613	0.694	0.712	0.717	0.709	0.707	0.720	0.701	0.711	0.732	0.681	0.710	0.715	0.717
556	Delaware	0.712	0.713	0.726	0.711	0.723	0.727	0.724	0.724	0.639	0.697	0.723	0.725	0.720	0.718	0.729	0.712	0.721	0.739	0.693	0.717	0.723	0.727
557	Washington																						
558	Oregon	0.757	0.761	0.778	0.759	0.773	0.778	0.775	0.776	0.681	0.756	0.772	0.773	0.770	0.768	0.783	0.762	0.774	0.795	0.737	0.762	0.772	0.781
559	North Carolina	0.654	0.652	0.666	0.650	0.663	0.667	0.662	0.662	0.561	0.642	0.660	0.667	0.659	0.656	0.669	0.650	0.660	0.681	0.631	0.659	0.667	0.666
560	West Virginia	0.712	0.714	0.727	0.713	0.723	0.725	0.723	0.723	0.651	0.710	0.724	0.722	0.719	0.717	0.727	0.713	0.720	0.738	0.696	0.717	0.723	0.725
561	Mississippi	0.704	0.704	0.720	0.703	0.715	0.719	0.716	0.715	0.624	0.699	0.718	0.716	0.711	0.709	0.722	0.703	0.713	0.735	0.684	0.710	0.715	0.720
562	Arkansas	0.758	0.760	0.774	0.758	0.769	0.774	0.773	0.772	0.699	0.759	0.775	0.768	0.767	0.765	0.776	0.761	0.770	0.787	0.742	0.762	0.768	0.775
563	South Carolina	0.687	0.689	0.704	0.686	0.701	0.703	0.697	0.696	0.589	0.674	0.696	0.702	0.694	0.691	0.706	0.684	0.695	0.721	0.664	0.694	0.701	0.704
564	Rhode Island	0.751	0.755	0.766	0.754	0.763	0.766	0.765	0.765	0.700	0.752	0.764	0.763	0.762	0.760	0.770	0.755	0.763	0.777	0.738	0.756	0.763	0.768
565	Hawaii	0.704	0.705	0.714	0.704	0.711	0.714	0.715	0.716	0.667	0.708	0.717	0.710	0.709	0.708	0.716	0.705	0.712	0.725	0.694	0.708	0.711	0.716
566	Pittsburgh	0.702	0.705	0.712	0.704	0.710	0.712	0.711	0.711	0.668	0.703	0.712	0.710	0.708	0.707	0.714	0.704	0.710	0.721	0.692	0.704	0.710	0.713
567	Philadelphia	0.715	0.716	0.725	0.715	0.722	0.726	0.724	0.723	0.666	0.712	0.722	0.725	0.720	0.719	0.728	0.715	0.723	0.735	0.701	0.718	0.723	0.726
568	Alabama	0.704	0.706	0.718	0.704	0.715	0.717	0.715	0.714	0.644	0.701	0.715	0.715	0.712	0.710	0.721	0.705	0.713	0.730	0.688	0.709	0.714	0.719
569	Utah	0.700	0.701	0.710	0.700	0.708	0.710	0.709	0.706	0.646	0.696	0.708	0.709	0.705	0.704	0.713	0.700	0.707	0.721	0.686	0.706	0.708	0.711
570	Iowa	0.687	0.685	0.700	0.683	0.698	0.702	0.697	0.697	0.596	0.677	0.696	0.700	0.693	0.691	0.704	0.684	0.695	0.716	0.664	0.692	0.697	0.701
571	Massachusetts	0.724	0.725	0.736	0.723	0.734	0.738	0.734	0.734	0.651	0.717	0.731	0.737	0.730	0.728	0.740	0.723	0.732	0.750	0.705	0.729	0.737	0.737
572	Oklahoma	0.735	0.740	0.750	0.739	0.748	0.750	0.748	0.749	0.695	0.738	0.747	0.747	0.745	0.743	0.752	0.740	0.747	0.760	0.723	0.738	0.747	0.750
573	Louisiana	0.640	0.641	0.655	0.639	0.651	0.653	0.649	0.648	0.564	0.631	0.649	0.652	0.646	0.644	0.656	0.638	0.648	0.669	0.620	0.646	0.651	0.654
574	New Mexico	0.758	0.763	0.778	0.761	0.774	0.778	0.775	0.776	0.694	0.758	0.773	0.773	0.771	0.769	0.782	0.764	0.774	0.793	0.739	0.762	0.773	0.779
575	Texas	0.721	0.724	0.734	0.722	0.732	0.736	0.732	0.732	0.662	0.717	0.729	0.734	0.729	0.728	0.738	0.723	0.731	0.746	0.705	0.725	0.734	0.736
576	Kentucky	0.668	0.669	0.677	0.668	0.675	0.677	0.676	0.676	0.625	0.666	0.676	0.676	0.673	0.671	0.679	0.668	0.674	0.686	0.656	0.671	0.675	0.678
577	Kansas	0.743	0.748	0.759	0.746	0.756	0.759	0.757	0.758	0.697	0.745	0.756	0.754	0.753	0.752	0.761	0.748	0.755	0.770	0.730	0.746	0.755	0.759
578	Wisconsin	0.686	0.685	0.698	0.683	0.695	0.698	0.695	0.694	0.610	0.678	0.694	0.698	0.691	0.689	0.700	0.683	0.692	0.711	0.666	0.692	0.695	0.698
579	Tennessee	0.634	0.634	0.643	0.632	0.641	0.644	0.642	0.641	0.579	0.629	0.641	0.643	0.638	0.637	0.646	0.633	0.640	0.653	0.619	0.638	0.641	0.644
580	Minnesota	0.711	0.712	0.724	0.710	0.722	0.726	0.721	0.719	0.637	0.704	0.719	0.725	0.718	0.716	0.728	0.710	0.720	0.738	0.691	0.716	0.722	0.725
581	Colorado	0.727	0.729	0.742	0.728	0.738	0.741	0.739	0.739	0.673	0.725	0.739	0.738	0.735	0.734	0.743	0.730	0.737	0.754	0.711	0.731	0.737	0.742
582	Indiana	0.640	0.642	0.652	0.640	0.650	0.651	0.647	0.646	0.572	0.631	0.648	0.652	0.644	0.642	0.653	0.637	0.646	0.665	0.622	0.645	0.651	0.651
583	Nebraska	0.725	0.727	0.735	0.726	0.733	0.735	0.736	0.734	0.684	0.726	0.735	0.731	0.731	0.730	0.737	0.726	0.732	0.744	0.715	0.728	0.733	0.736
584	Connecticut	0.723	0.723	0.736	0.721	0.734	0.737	0.733	0.733	0.646	0.715	0.730	0.737	0.730	0.727	0.740	0.722	0.731	0.750	0.702	0.728	0.734	0.737
585	Ohio	0.668	0.668	0.678	0.667	0.676	0.678	0.676	0.676	0.611	0.663	0.676	0.678	0.673	0.671	0.681	0.667	0.674	0.689	0.653	0.672	0.676	0.679
586	Michigan	0.756	0.761	0.778	0.759	0.772	0.778	0.776	0.778	0.698	0.761	0.775	0.771	0.772	0.770	0.782	0.765	0.775	0.792	0.740	0.760	0.771	0.781
587	Arizona	0.771	0.778	0.788	0.777	0.785	0.788	0.788	0.790	0.734	0.777	0.785	0.785	0.783	0.782	0.792	0.779	0.787	0.799	0.759	0.774	0.785	0.790
588	New Jersey	0.719	0.720	0.731	0.719	0.728	0.731	0.731	0.729														

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	0.628	0.629	0.638	0.627	0.636	0.637	0.631	0.629	0.567	0.615	0.627	0.639	0.630	0.629	0.638	0.623	0.631	0.646	0.612	0.637	0.637	0.636
502	Broward County / Palm Beach	0.641	0.644	0.652	0.643	0.650	0.651	0.647	0.645	0.594	0.633	0.643	0.653	0.646	0.644	0.653	0.640	0.647	0.660	0.627	0.647	0.651	0.651
503	Tampa	0.681	0.685	0.694	0.684	0.692	0.693	0.690	0.688	0.632	0.675	0.686	0.694	0.688	0.686	0.695	0.682	0.689	0.702	0.667	0.689	0.692	0.694
504	Orlando	0.677	0.681	0.690	0.680	0.688	0.689	0.686	0.684	0.632	0.672	0.682	0.690	0.683	0.682	0.691	0.678	0.685	0.697	0.664	0.684	0.688	0.689
505	Jacksonville	0.692	0.696	0.706	0.694	0.704	0.705	0.700	0.698	0.637	0.684	0.696	0.706	0.698	0.697	0.707	0.692	0.700	0.716	0.676	0.699	0.704	0.705
506	Daytona / Gainesville	0.655	0.659	0.670	0.657	0.668	0.669	0.664	0.662	0.590	0.646	0.660	0.670	0.662	0.660	0.671	0.654	0.663	0.679	0.638	0.665	0.669	0.669
521	Diversified Dental - Las Vegas	0.885	0.897	0.913	0.895	0.904	0.917	0.917	0.918	0.874	0.908	0.914	0.902	0.910	0.908	0.921	0.906	0.916	0.924	0.878	0.891	0.902	0.919
522	Mastercare Dental - Reno	0.907	0.921	0.947	0.917	0.940	0.949	0.948	0.947	0.790	0.913	0.935	0.939	0.937	0.933	0.961	0.923	0.947	0.969	0.882	0.928	0.940	0.956
524	Premier - Minnesota	0.766	0.777	0.792	0.776	0.786	0.794	0.794	0.793	0.732	0.783	0.794	0.782	0.787	0.785	0.796	0.781	0.790	0.797	0.761	0.779	0.785	0.795
526	Dental Options Pricing - Oregon	0.788	0.796	0.816	0.794	0.809	0.815	0.809	0.807	0.710	0.786	0.800	0.809	0.805	0.802	0.818	0.795	0.808	0.830	0.765	0.800	0.808	0.815
527	Rental Network - Hawaii	0.728	0.731	0.747	0.729	0.744	0.744	0.736	0.734	0.629	0.711	0.725	0.748	0.734	0.731	0.748	0.722	0.736	0.762	0.701	0.740	0.745	0.744
528	Diversified Dental - Reno	0.839	0.845	0.864	0.843	0.857	0.866	0.865	0.867	0.780	0.841	0.852	0.862	0.857	0.855	0.877	0.849	0.869	0.889	0.813	0.843	0.856	0.874
549	Maine	0.866	0.873	0.898	0.870	0.890	0.901	0.896	0.892	0.753	0.863	0.883	0.894	0.887	0.883	0.911	0.872	0.895	0.922	0.838	0.883	0.891	0.908
550	North Dakota	0.701	0.702	0.721	0.699	0.718	0.719	0.707	0.702	0.570	0.673	0.696	0.725	0.706	0.703	0.721	0.691	0.706	0.738	0.666	0.717	0.721	0.717
551	Nevada	0.730	0.739	0.749	0.737	0.745	0.749	0.748	0.749	0.714	0.740	0.745	0.744	0.745	0.744	0.752	0.741	0.748	0.756	0.721	0.734	0.743	0.751
553	Idaho	0.752	0.758	0.771	0.756	0.766	0.771	0.768	0.769	0.746	0.754	0.766	0.766	0.764	0.762	0.773	0.758	0.766	0.778	0.740	0.761	0.766	0.771
554	Vermont	0.671	0.680	0.696	0.678	0.694	0.695	0.689	0.684	0.570	0.664	0.684	0.693	0.685	0.682	0.697	0.673	0.684	0.703	0.654	0.693	0.695	0.694
555	New Hampshire	0.692	0.699	0.714	0.697	0.712	0.712	0.706	0.702	0.594	0.681	0.700	0.713	0.702	0.700	0.714	0.692	0.703	0.723	0.672	0.711	0.713	0.711
556	Delaware	0.702	0.710	0.724	0.708	0.722	0.722	0.717	0.714	0.623	0.697	0.713	0.721	0.714	0.712	0.725	0.705	0.715	0.732	0.686	0.718	0.722	0.722
557	Washington																						
558	Oregon	0.757	0.762	0.781	0.760	0.776	0.779	0.772	0.770	0.668	0.748	0.763	0.780	0.770	0.767	0.783	0.759	0.771	0.794	0.732	0.770	0.776	0.779
559	North Carolina	0.644	0.650	0.665	0.648	0.663	0.663	0.656	0.651	0.543	0.630	0.649	0.665	0.653	0.650	0.665	0.642	0.653	0.675	0.623	0.662	0.664	0.662
560	West Virginia	0.701	0.708	0.721	0.706	0.718	0.720	0.717	0.714	0.636	0.700	0.715	0.717	0.713	0.711	0.722	0.705	0.714	0.727	0.689	0.715	0.718	0.720
561	Mississippi	0.695	0.701	0.718	0.699	0.713	0.716	0.710	0.706	0.607	0.687	0.706	0.713	0.706	0.703	0.718	0.696	0.707	0.727	0.676	0.710	0.714	0.715
562	Arkansas	0.748	0.755	0.770	0.753	0.765	0.770	0.766	0.764	0.684	0.749	0.765	0.764	0.761	0.759	0.772	0.754	0.763	0.777	0.735	0.761	0.765	0.770
563	South Carolina	0.684	0.687	0.703	0.685	0.701	0.701	0.692	0.687	0.571	0.664	0.684	0.706	0.690	0.687	0.704	0.678	0.690	0.716	0.656	0.699	0.702	0.700
564	Rhode Island	0.748	0.756	0.767	0.754	0.764	0.765	0.761	0.760	0.689	0.765	0.758	0.765	0.758	0.757	0.767	0.751	0.760	0.775	0.733	0.758	0.765	0.765
565	Hawaii	0.693	0.699	0.709	0.698	0.706	0.709	0.710	0.710	0.658	0.701	0.708	0.704	0.704	0.703	0.712	0.700	0.707	0.714	0.688	0.704	0.706	0.711
566	Pittsburgh	0.697	0.703	0.710	0.702	0.708	0.710	0.708	0.707	0.660	0.697	0.706	0.709	0.705	0.704	0.712	0.700	0.707	0.716	0.688	0.704	0.709	0.711
567	Philadelphia	0.709	0.715	0.724	0.713	0.722	0.723	0.720	0.718	0.656	0.705	0.716	0.723	0.717	0.716	0.725	0.711	0.719	0.731	0.697	0.720	0.723	0.724
568	Alabama	0.699	0.704	0.718	0.703	0.714	0.716	0.711	0.709	0.631	0.693	0.708	0.715	0.709	0.707	0.718	0.701	0.710	0.726	0.683	0.710	0.714	0.716
569	Utah	0.694	0.698	0.708	0.697	0.706	0.707	0.704	0.701	0.635	0.688	0.701	0.707	0.701	0.699	0.709	0.694	0.702	0.715	0.681	0.705	0.707	0.707
570	Iowa	0.676	0.683	0.699	0.680	0.696	0.697	0.690	0.686	0.577	0.665	0.684	0.697	0.687	0.684	0.699	0.676	0.687	0.708	0.655	0.695	0.697	0.696
571	Massachusetts	0.718	0.724	0.736	0.722	0.734	0.735	0.729	0.726	0.637	0.708	0.723	0.737	0.727	0.724	0.737	0.717	0.727	0.746	0.699	0.732	0.735	0.735
572	Oklahoma	0.731	0.738	0.748	0.737	0.746	0.748	0.745	0.743	0.685	0.731	0.741	0.747	0.742	0.740	0.750	0.736	0.743	0.755	0.719	0.740	0.746	0.748
573	Louisiana	0.636	0.638	0.653	0.636	0.649	0.652	0.645	0.641	0.550	0.622	0.640	0.653	0.643	0.640	0.654	0.633	0.643	0.664	0.614	0.648	0.650	0.651
574	New Mexico	0.758	0.764	0.780	0.762	0.776	0.779	0.773	0.771	0.682	0.752	0.765	0.779	0.770	0.768	0.782	0.761	0.772	0.792	0.736	0.769	0.776	0.779
575	Texas	0.718	0.724	0.735	0.722	0.733	0.734	0.729	0.727	0.651	0.710	0.723	0.735	0.727	0.725	0.737	0.719	0.728	0.745	0.700	0.729	0.734	0.734
576	Kentucky	0.661	0.667	0.675	0.666	0.673	0.675	0.672	0.670	0.616	0.660	0.670	0.674	0.669	0.668	0.676	0.664	0.670	0.681	0.651	0.671	0.674	0.675
577	Kansas	0.738	0.745	0.757	0.743	0.754	0.756	0.753	0.751	0.686	0.738	0.749	0.754	0.750	0.748	0.758	0.743	0.751	0.763	0.725	0.748	0.753	0.756
578	Wisconsin	0.676	0.681	0.695	0.679	0.693	0.694	0.688	0.685	0.594	0.667	0.685	0.693	0.685	0.683	0.695	0.676	0.685	0.703	0.658	0.691	0.693	0.693
579	Tennessee	0.625	0.631	0.641	0.630	0.639	0.640	0.637	0.634	0.568	0.621	0.635	0.639	0.634	0.632	0.642	0.627	0.635	0.648	0.613	0.637	0.640	0.640
580	Minnesota	0.704	0.710	0.723	0.708	0.721	0.722	0.716	0.713	0.623	0.695	0.710	0.723	0.714	0.711	0.724	0.704	0.714	0.733	0.685	0.719	0.722	0.722
581	Colorado	0.721	0.726	0.740	0.725	0.735	0.739	0.735	0.732	0.662	0.718	0.732	0.737	0.732	0.730	0.741	0.725	0.733	0.748	0.706	0.732	0.735	0.739
582	Indiana	0.635	0.638	0.650	0.637	0.648	0.649	0.643	0.640	0.559	0.623	0.639	0.651	0.641	0.639	0.651	0.632	0.641	0.659	0.617	0.646	0.649	0.648
583	Nebraska	0.715	0.721	0.730	0.720	0.728	0.730	0.729	0.728	0.674	0.718	0.728	0.726	0.725	0.723	0.732	0.720	0.726	0.734	0.708	0.726	0.728	0.731
584	Connecticut	0.717	0.722	0.736	0.720	0.734	0.735	0.728	0.725	0.632	0.706	0.722	0.736	0.726	0.723	0.737	0.716	0.727	0.746	0.696	0.731	0.735	0.734
585	Ohio	0.660	0.666	0.676	0.664	0.674	0.675	0.671	0.669	0.599	0.665	0.669	0.675	0.668	0.667	0.677	0.661	0.669	0.683	0.647	0.672	0.675	0.675
586	Michigan	0.755	0.764	0.781	0.762	0.776	0.779	0.774	0.772	0.685	0.754	0.767	0.775	0.771	0.768	0.782	0.762	0.773	0.792	0.736	0.767	0.775	0.779
587	Arizona	0.770	0.778	0.788	0.776	0.785	0.788	0.786	0.785	0.725	0.772	0.781	0.787	0.782	0.780	0.791	0.776	0.785	0.797	0.756	0.778	0.786	0.789
588	New Jersey	0.715	0.719	0.731	0.718	0.728	0.731	0.727	0.725														

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	0.591	0.595	0.608	0.594	0.604	0.610	0.610	0.610	0.551	0.597	0.607	0.604	0.604	0.603	0.615	0.599	0.609	0.622	0.577	0.595	0.603	0.614
502	Broward County / Palm Beach	0.597	0.602	0.616	0.601	0.609	0.618	0.620	0.622	0.572	0.610	0.617	0.610	0.613	0.611	0.625	0.609	0.620	0.630	0.585	0.599	0.608	0.623
503	Tampa	0.634	0.640	0.654	0.638	0.647	0.657	0.660	0.662	0.608	0.650	0.658	0.647	0.652	0.650	0.665	0.647	0.660	0.670	0.623	0.639	0.646	0.663
504	Orlando	0.629	0.636	0.650	0.634	0.643	0.653	0.656	0.658	0.608	0.646	0.654	0.642	0.647	0.645	0.660	0.643	0.656	0.665	0.619	0.634	0.641	0.658
505	Jacksonville	0.643	0.647	0.661	0.645	0.655	0.665	0.668	0.671	0.612	0.657	0.666	0.657	0.659	0.657	0.673	0.654	0.668	0.678	0.629	0.646	0.654	0.672
506	Daytona / Gainesville	0.610	0.613	0.628	0.612	0.622	0.631	0.634	0.637	0.569	0.622	0.632	0.624	0.625	0.623	0.639	0.619	0.634	0.646	0.595	0.614	0.621	0.638
521	Diversified Dental - Las Vegas	0.779	0.795	0.818	0.794	0.804	0.823	0.837	0.849	0.803	0.834	0.838	0.799	0.818	0.816	0.838	0.816	0.837	0.842	0.773	0.781	0.800	0.839
522	Mastercare Dental - Reno	0.784	0.792	0.820	0.789	0.809	0.831	0.843	0.853	0.728	0.831	0.843	0.807	0.824	0.820	0.852	0.811	0.839	0.854	0.766	0.790	0.807	0.847
524	Premier - Minnesota	0.696	0.706	0.727	0.705	0.716	0.731	0.741	0.749	0.686	0.734	0.742	0.711	0.725	0.723	0.742	0.721	0.738	0.747	0.688	0.699	0.713	0.741
526	Dental Options Pricing - Oregon	0.696	0.704	0.727	0.701	0.716	0.734	0.743	0.751	0.660	0.729	0.738	0.717	0.728	0.725	0.749	0.720	0.742	0.753	0.680	0.700	0.714	0.746
527	Rental Network - Hawaii	0.651	0.655	0.676	0.653	0.667	0.683	0.686	0.693	0.597	0.672	0.682	0.670	0.677	0.674	0.696	0.668	0.687	0.699	0.633	0.655	0.666	0.692
528	Diversified Dental - Reno	0.717	0.729	0.751	0.727	0.739	0.758	0.768	0.778	0.707	0.757	0.763	0.740	0.752	0.749	0.776	0.744	0.769	0.779	0.702	0.720	0.737	0.773
549	Maine	0.751	0.759	0.787	0.757	0.775	0.796	0.802	0.813	0.693	0.789	0.802	0.774	0.786	0.782	0.812	0.777	0.803	0.818	0.730	0.757	0.773	0.806
550	North Dakota	0.633	0.635	0.657	0.633	0.650	0.662	0.663	0.668	0.547	0.642	0.658	0.654	0.654	0.650	0.674	0.643	0.664	0.683	0.609	0.639	0.650	0.671
551	Nevada	0.648	0.661	0.678	0.660	0.668	0.683	0.694	0.701	0.665	0.689	0.692	0.666	0.678	0.676	0.696	0.676	0.694	0.697	0.642	0.649	0.665	0.695
553	Idaho	0.697	0.703	0.720	0.702	0.712	0.723	0.729	0.734	0.673	0.720	0.729	0.710	0.717	0.715	0.732	0.713	0.728	0.738	0.686	0.702	0.710	0.731
554	Vermont	0.621	0.626	0.647	0.624	0.640	0.651	0.656	0.658	0.548	0.637	0.654	0.638	0.644	0.641	0.662	0.634	0.651	0.670	0.604	0.627	0.639	0.658
555	New Hampshire	0.635	0.640	0.661	0.638	0.653	0.667	0.669	0.672	0.572	0.654	0.667	0.652	0.658	0.655	0.676	0.651	0.668	0.683	0.618	0.641	0.652	0.672
556	Delaware	0.642	0.649	0.668	0.647	0.660	0.673	0.678	0.682	0.596	0.665	0.677	0.658	0.666	0.663	0.683	0.660	0.677	0.690	0.628	0.647	0.659	0.681
557	Washington																						
558	Oregon	0.670	0.680	0.702	0.678	0.693	0.708	0.715	0.720	0.627	0.701	0.711	0.691	0.701	0.698	0.722	0.693	0.715	0.728	0.656	0.677	0.691	0.720
559	North Carolina	0.590	0.594	0.613	0.592	0.606	0.619	0.620	0.623	0.523	0.605	0.618	0.606	0.611	0.608	0.627	0.603	0.619	0.635	0.572	0.597	0.606	0.624
560	West Virginia	0.655	0.661	0.677	0.659	0.671	0.681	0.686	0.687	0.614	0.674	0.686	0.669	0.674	0.672	0.689	0.669	0.684	0.696	0.643	0.662	0.669	0.688
561	Mississippi	0.648	0.648	0.666	0.646	0.660	0.670	0.673	0.678	0.583	0.658	0.673	0.663	0.663	0.660	0.679	0.655	0.672	0.687	0.628	0.653	0.659	0.677
562	Arkansas	0.697	0.700	0.718	0.699	0.711	0.721	0.727	0.732	0.655	0.715	0.727	0.711	0.715	0.713	0.731	0.709	0.725	0.738	0.682	0.701	0.709	0.729
563	South Carolina	0.620	0.624	0.645	0.622	0.638	0.650	0.652	0.655	0.549	0.635	0.649	0.638	0.642	0.639	0.661	0.634	0.652	0.668	0.601	0.627	0.637	0.658
564	Rhode Island	0.679	0.688	0.706	0.686	0.697	0.711	0.718	0.724	0.657	0.709	0.717	0.696	0.706	0.703	0.722	0.700	0.717	0.726	0.668	0.683	0.695	0.720
565	Hawaii	0.647	0.654	0.670	0.653	0.662	0.673	0.679	0.683	0.629	0.671	0.678	0.660	0.668	0.666	0.680	0.664	0.676	0.685	0.638	0.650	0.660	0.679
566	Pittsburgh	0.651	0.658	0.672	0.656	0.664	0.675	0.679	0.681	0.636	0.671	0.678	0.663	0.670	0.668	0.681	0.667	0.678	0.685	0.643	0.655	0.663	0.680
567	Philadelphia	0.650	0.658	0.675	0.656	0.666	0.680	0.684	0.689	0.628	0.675	0.682	0.665	0.674	0.671	0.688	0.670	0.684	0.693	0.639	0.653	0.664	0.686
568	Alabama	0.651	0.654	0.670	0.652	0.663	0.673	0.678	0.681	0.608	0.665	0.676	0.665	0.667	0.665	0.683	0.661	0.677	0.689	0.635	0.655	0.662	0.681
569	Utah	0.651	0.656	0.672	0.655	0.665	0.675	0.677	0.681	0.614	0.665	0.675	0.664	0.669	0.667	0.681	0.663	0.675	0.687	0.639	0.655	0.664	0.679
570	Iowa	0.618	0.623	0.643	0.621	0.636	0.649	0.652	0.655	0.554	0.636	0.650	0.635	0.641	0.638	0.659	0.633	0.651	0.666	0.601	0.624	0.635	0.655
571	Massachusetts	0.655	0.662	0.681	0.660	0.673	0.687	0.690	0.694	0.610	0.677	0.688	0.672	0.679	0.676	0.696	0.673	0.690	0.702	0.640	0.660	0.671	0.693
572	Oklahoma	0.664	0.674	0.692	0.673	0.683	0.697	0.703	0.708	0.652	0.695	0.702	0.681	0.690	0.688	0.706	0.687	0.703	0.711	0.655	0.668	0.681	0.705
573	Louisiana	0.589	0.592	0.608	0.590	0.602	0.611	0.612	0.615	0.529	0.597	0.610	0.603	0.604	0.602	0.619	0.597	0.612	0.628	0.571	0.596	0.602	0.617
574	New Mexico	0.673	0.683	0.704	0.681	0.694	0.710	0.717	0.723	0.641	0.705	0.713	0.693	0.703	0.700	0.724	0.697	0.717	0.728	0.659	0.679	0.693	0.721
575	Texas	0.653	0.661	0.679	0.659	0.670	0.684	0.688	0.693	0.621	0.677	0.686	0.670	0.677	0.674	0.694	0.672	0.688	0.699	0.639	0.657	0.669	0.692
576	Kentucky	0.619	0.625	0.639	0.623	0.632	0.642	0.645	0.647	0.595	0.636	0.644	0.631	0.637	0.635	0.648	0.633	0.644	0.653	0.609	0.622	0.631	0.647
577	Kansas	0.670	0.680	0.698	0.678	0.689	0.703	0.710	0.715	0.652	0.701	0.709	0.687	0.696	0.694	0.713	0.692	0.709	0.718	0.660	0.674	0.687	0.712
578	Wisconsin	0.633	0.636	0.653	0.634	0.647	0.657	0.659	0.660	0.575	0.644	0.658	0.647	0.650	0.647	0.665	0.643	0.658	0.673	0.616	0.638	0.646	0.662
579	Tennessee	0.586	0.590	0.605	0.588	0.598	0.608	0.610	0.612	0.548	0.599	0.610	0.598	0.602	0.600	0.614	0.597	0.609	0.620	0.573	0.589	0.597	0.613
580	Minnesota	0.642	0.649	0.668	0.647	0.660	0.674	0.677	0.681	0.595	0.663	0.674	0.660	0.666	0.663	0.683	0.660	0.677	0.690	0.627	0.647	0.659	0.681
581	Colorado	0.669	0.675	0.691	0.673	0.684	0.694	0.699	0.702	0.635	0.687	0.698	0.683	0.688	0.686	0.704	0.683	0.698	0.710	0.656	0.675	0.683	0.702
582	Indiana	0.592	0.595	0.611	0.594	0.605	0.614	0.615	0.617	0.541	0.601	0.614	0.605	0.608	0.605	0.621	0.601	0.615	0.628	0.577	0.599	0.605	0.619
583	Nebraska	0.661	0.669	0.687	0.668	0.678	0.690	0.696	0.700	0.646	0.688	0.696	0.674	0.684	0.682	0.697	0.681	0.694	0.703	0.653	0.663	0.675	0.698
584	Connecticut	0.653	0.660	0.680	0.658	0.671	0.685	0.688	0.692	0.605	0.674	0.685	0.671	0.677	0.674	0.695	0.670	0.688	0.701	0.637	0.658	0.670	0.692
585	Ohio	0.618	0.623	0.638	0.621	0.632	0.641	0.644	0.645	0.579	0.632	0.643	0.631	0.635	0.633	0.648	0.630	0.643	0.654	0.605	0.622	0.630	0.646
586	Michigan	0.671	0.679	0.700	0.677	0.690	0.706	0.715	0.723	0.641	0.704	0.713	0.691	0.700	0.697	0.720	0.694	0.715	0.724	0.657	0.674	0.688	0.719
587	Arizona	0.687	0.699	0.719	0.698	0.708	0.725	0.733	0.739	0.681	0.725	0.731	0.705	0.718	0.716	0.736	0.715	0.733	0.740	0.679	0.692	0.705	0.735
588	New Jersey	0.647	0.655	0.675	0.654	0.666	0.679	0.685	0.689														

DENTAL PPO FACTORS

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

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	VO0Y	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VFOX	VG0X	VH0X	VE0Z	VFOZ	VG0Z	VH0Z
501	Miami	0.591	0.600	0.609	0.566	0.580	0.595	0.647	0.656	0.659	0.630	0.663	0.670	0.676	0.644	0.628	0.639	0.639	0.613	0.651	0.660	0.662	0.634
502	Broward County / Palm Beach	0.626	0.634	0.643	0.604	0.617	0.630	0.684	0.699	0.701	0.665	0.699	0.712	0.717	0.678	0.667	0.683	0.682	0.650	0.688	0.702	0.705	0.669
503	Tampa	0.633	0.644	0.656	0.604	0.622	0.640	0.694	0.711	0.712	0.675	0.714	0.729	0.733	0.693	0.673	0.691	0.688	0.655	0.701	0.717	0.717	0.682
504	Orlando	0.642	0.652	0.663	0.615	0.631	0.648	0.704	0.720	0.722	0.684	0.722	0.737	0.742	0.700	0.684	0.702	0.700	0.666	0.710	0.726	0.727	0.690
505	Jacksonville	0.645	0.656	0.668	0.615	0.633	0.651	0.705	0.722	0.725	0.687	0.725	0.739	0.746	0.704	0.682	0.701	0.700	0.666	0.711	0.727	0.730	0.692
506	Daytona / Gainesville	0.640	0.656	0.672	0.598	0.624	0.649	0.702	0.719	0.722	0.683	0.728	0.744	0.752	0.708	0.671	0.691	0.688	0.654	0.711	0.728	0.728	0.692
521	Diversified Dental - Las Vegas	0.778	0.782	0.786	0.765	0.772	0.779	0.889	0.929	0.933	0.846	0.894	0.935	0.941	0.852	0.881	0.922	0.923	0.840	0.892	0.932	0.932	0.849
522	Mastercare Dental - Reno	0.836	0.847	0.856	0.800	0.818	0.837	0.935	0.983	1.007	0.874	0.942	0.996	1.026	0.887	0.914	0.966	0.979	0.856	0.940	0.989	0.998	0.879
524	Premier - Minnesota	0.681	0.689	0.693	0.661	0.673	0.685	0.772	0.802	0.800	0.740	0.777	0.813	0.813	0.751	0.761	0.793	0.787	0.731	0.780	0.810	0.794	0.747
526	Dental Options Pricing - Oregon	0.714	0.724	0.735	0.683	0.700	0.717	0.808	0.840	0.851	0.767	0.822	0.856	0.871	0.782	0.787	0.822	0.826	0.749	0.813	0.845	0.850	0.772
527	Rental Network - Hawaii	0.662	0.677	0.694	0.618	0.644	0.670	0.746	0.768	0.780	0.712	0.772	0.793	0.811	0.736	0.714	0.739	0.742	0.684	0.754	0.776	0.786	0.720
528	Diversified Dental - Reno	0.760	0.767	0.778	0.737	0.748	0.761	0.844	0.884	0.906	0.792	0.860	0.895	0.921	0.803	0.824	0.867	0.883	0.775	0.842	0.884	0.912	0.791
549	Maine	0.795	0.811	0.828	0.746	0.774	0.801	0.887	0.930	0.951	0.832	0.909	0.954	0.982	0.855	0.854	0.902	0.911	0.805	0.895	0.939	0.952	0.841
550	North Dakota	0.665	0.683	0.702	0.617	0.645	0.673	0.733	0.753	0.766	0.699	0.762	0.781	0.799	0.726	0.697	0.721	0.724	0.668	0.741	0.762	0.771	0.708
551	Nevada	0.631	0.635	0.639	0.620	0.626	0.633	0.720	0.746	0.751	0.691	0.726	0.753	0.759	0.697	0.712	0.739	0.741	0.684	0.722	0.749	0.751	0.693
553	Idaho	0.699	0.707	0.713	0.677	0.690	0.702	0.769	0.791	0.792	0.744	0.778	0.802	0.806	0.756	0.755	0.778	0.776	0.732	0.774	0.796	0.791	0.750
554	Vermont	0.624	0.642	0.655	0.580	0.608	0.633	0.707	0.729	0.728	0.679	0.727	0.755	0.759	0.704	0.679	0.704	0.696	0.654	0.721	0.742	0.725	0.692
555	New Hampshire	0.646	0.659	0.670	0.610	0.631	0.651	0.726	0.747	0.749	0.694	0.741	0.767	0.772	0.713	0.702	0.726	0.721	0.674	0.734	0.756	0.745	0.703
556	Delaware	0.648	0.661	0.672	0.614	0.635	0.654	0.728	0.750	0.751	0.698	0.744	0.770	0.775	0.716	0.706	0.731	0.726	0.678	0.737	0.759	0.750	0.707
557	Washington																						
558	Oregon	0.690	0.701	0.713	0.656	0.675	0.694	0.779	0.807	0.818	0.739	0.797	0.825	0.841	0.756	0.755	0.786	0.790	0.719	0.785	0.813	0.819	0.745
559	North Carolina	0.606	0.624	0.640	0.560	0.588	0.616	0.679	0.699	0.702	0.649	0.704	0.726	0.735	0.675	0.647	0.670	0.665	0.621	0.691	0.711	0.704	0.660
560	West Virginia	0.650	0.668	0.683	0.605	0.634	0.661	0.721	0.741	0.740	0.698	0.745	0.768	0.772	0.725	0.690	0.714	0.706	0.671	0.733	0.754	0.742	0.711
561	Mississippi	0.651	0.671	0.690	0.597	0.630	0.662	0.717	0.738	0.740	0.694	0.747	0.770	0.777	0.725	0.679	0.705	0.698	0.659	0.730	0.751	0.744	0.707
562	Arkansas	0.673	0.689	0.702	0.631	0.657	0.682	0.744	0.767	0.767	0.721	0.765	0.791	0.795	0.746	0.716	0.742	0.735	0.696	0.755	0.778	0.768	0.732
563	South Carolina	0.637	0.658	0.680	0.580	0.615	0.649	0.709	0.729	0.737	0.676	0.743	0.763	0.778	0.709	0.668	0.692	0.690	0.640	0.722	0.742	0.744	0.689
564	Rhode Island	0.680	0.691	0.703	0.648	0.667	0.686	0.761	0.782	0.787	0.732	0.777	0.800	0.809	0.749	0.739	0.763	0.762	0.713	0.768	0.790	0.789	0.740
565	Hawaii	0.609	0.621	0.631	0.581	0.600	0.617	0.708	0.725	0.722	0.686	0.724	0.744	0.744	0.705	0.689	0.709	0.701	0.669	0.719	0.736	0.722	0.697
566	Pittsburgh	0.658	0.668	0.677	0.632	0.648	0.664	0.725	0.742	0.742	0.705	0.739	0.757	0.760	0.720	0.706	0.725	0.722	0.689	0.731	0.748	0.744	0.712
567	Philadelphia	0.649	0.658	0.667	0.626	0.640	0.654	0.729	0.747	0.748	0.702	0.742	0.761	0.765	0.716	0.712	0.732	0.729	0.688	0.734	0.753	0.749	0.708
568	Alabama	0.674	0.690	0.705	0.631	0.657	0.683	0.740	0.759	0.762	0.719	0.764	0.784	0.791	0.744	0.709	0.732	0.728	0.691	0.749	0.769	0.766	0.729
569	Utah	0.646	0.657	0.668	0.616	0.635	0.653	0.712	0.727	0.728	0.693	0.729	0.745	0.749	0.710	0.691	0.708	0.705	0.673	0.719	0.734	0.729	0.700
570	Iowa	0.627	0.646	0.665	0.574	0.607	0.638	0.704	0.726	0.728	0.672	0.732	0.757	0.765	0.702	0.668	0.694	0.687	0.641	0.717	0.740	0.730	0.686
571	Massachusetts	0.665	0.676	0.685	0.636	0.653	0.669	0.743	0.764	0.767	0.713	0.757	0.779	0.786	0.728	0.723	0.745	0.744	0.695	0.749	0.769	0.766	0.719
572	Oklahoma	0.660	0.672	0.684	0.627	0.647	0.667	0.741	0.763	0.765	0.713	0.760	0.782	0.788	0.732	0.718	0.742	0.738	0.693	0.749	0.771	0.768	0.721
573	Louisiana	0.623	0.644	0.665	0.567	0.601	0.635	0.682	0.701	0.704	0.658	0.718	0.734	0.744	0.691	0.642	0.664	0.659	0.620	0.695	0.713	0.712	0.670
574	New Mexico	0.682	0.696	0.711	0.644	0.667	0.690	0.773	0.801	0.810	0.735	0.796	0.823	0.837	0.757	0.746	0.776	0.777	0.711	0.781	0.809	0.814	0.743
575	Texas	0.657	0.671	0.686	0.619	0.642	0.665	0.733	0.754	0.758	0.704	0.757	0.777	0.785	0.727	0.706	0.729	0.726	0.680	0.742	0.762	0.763	0.713
576	Kentucky	0.630	0.642	0.654	0.598	0.618	0.637	0.695	0.711	0.710	0.676	0.713	0.731	0.733	0.695	0.672	0.691	0.685	0.655	0.703	0.719	0.713	0.684
577	Kansas	0.669	0.680	0.691	0.638	0.657	0.675	0.751	0.774	0.777	0.722	0.767	0.792	0.798	0.739	0.730	0.755	0.752	0.704	0.759	0.782	0.778	0.730
578	Wisconsin	0.637	0.652	0.665	0.599	0.622	0.645	0.703	0.722	0.721	0.681	0.724	0.744	0.748	0.703	0.677	0.698	0.692	0.657	0.713	0.732	0.722	0.691
579	Tennessee	0.615	0.631	0.645	0.575	0.600	0.625	0.680	0.698	0.696	0.660	0.703	0.722	0.725	0.684	0.652	0.672	0.665	0.634	0.690	0.708	0.700	0.670
580	Minnesota	0.653	0.664	0.674	0.621	0.639	0.657	0.731	0.752	0.754	0.700	0.746	0.769	0.775	0.717	0.709	0.732	0.729	0.681	0.737	0.758	0.753	0.706
581	Colorado	0.694	0.704	0.713	0.667	0.683	0.698	0.762	0.783	0.785	0.738	0.776	0.798	0.803	0.752	0.744	0.766	0.764	0.721	0.768	0.789	0.785	0.744
582	Indiana	0.614	0.629	0.645	0.573	0.598	0.623	0.674	0.690	0.693	0.652	0.698	0.715	0.721	0.676	0.644	0.664	0.660	0.626	0.683	0.700	0.697	0.662
583	Nebraska	0.640	0.653	0.663	0.610	0.629	0.648	0.727	0.745	0.743	0.704	0.743	0.764	0.765	0.722	0.706	0.727	0.720	0.685	0.737	0.755	0.743	0.713
584	Connecticut	0.665	0.676	0.686	0.633	0.651	0.669	0.742	0.763	0.767	0.711	0.758	0.780	0.787	0.727	0.720	0.743	0.741	0.692	0.748	0.769	0.766	0.717
585	Ohio	0.623	0.636	0.649	0.588	0.610	0.631	0.687	0.704	0.704	0.667	0.707	0.725	0.728	0.688	0.663	0.682	0.677	0.645	0.696	0.713	0.706	0.676
586	Michigan	0.676	0.687	0.697	0.647	0.664	0.681	0.768	0.797	0.806	0.732	0.782	0.813	0.826	0.748	0.748	0.780	0.782	0.715	0.774	0.804	0.806	0.739
587	Arizona	0.689	0.698	0.707	0.664	0.679	0.694	0.787	0.813	0.818	0.752	0.800	0.828	0.836	0.766	0.769	0.798	0.798	0.737	0.792	0.819	0.820	0.758
588	New Jersey	0.643	0.652	0.662	0.616	0.631	0.647	0.733	0.753	0													

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	0.701	0.695	0.715	0.692	0.711	0.717	0.694	0.691	0.688	0.702	0.646	0.665	0.694	0.733	0.637	0.637	0.653	0.733	0.703	0.634	0.624	0.699	0.728	0.683	0.708	0.745	0.647	0.710	0.715	0.719	
502	Broward County / Palm Beach	0.706	0.703	0.721	0.700	0.717	0.723	0.707	0.705	0.700	0.709	0.668	0.684	0.700	0.733	0.662	0.666	0.671	0.742	0.711	0.663	0.657	0.708	0.732	0.696	0.716	0.746	0.664	0.713	0.719	0.725	
503	Tampa	0.707	0.704	0.723	0.702	0.718	0.725	0.709	0.707	0.703	0.711	0.671	0.688	0.702	0.734	0.665	0.669	0.673	0.744	0.713	0.666	0.659	0.710	0.734	0.698	0.718	0.748	0.665	0.714	0.721	0.727	
504	Orlando	0.706	0.704	0.722	0.702	0.717	0.724	0.710	0.708	0.703	0.710	0.675	0.690	0.701	0.731	0.669	0.674	0.675	0.743	0.713	0.671	0.665	0.710	0.733	0.699	0.718	0.746	0.667	0.713	0.719	0.726	
505	Jacksonville	0.708	0.706	0.725	0.703	0.720	0.727	0.711	0.709	0.705	0.714	0.672	0.689	0.705	0.736	0.666	0.671	0.675	0.747	0.715	0.667	0.660	0.712	0.736	0.699	0.720	0.750	0.665	0.716	0.723	0.729	
506	Daytona / Gainesville	0.725	0.721	0.743	0.717	0.738	0.745	0.725	0.721	0.719	0.732	0.678	0.699	0.722	0.757	0.670	0.673	0.684	0.764	0.730	0.668	0.659	0.726	0.755	0.711	0.735	0.772	0.673	0.734	0.741	0.746	
521	Diversified Dental - Las Vegas	0.757	0.767	0.788	0.765	0.779	0.794	0.797	0.801	0.789	0.778	0.779	0.784	0.758	0.781	0.774	0.799	0.759	0.834	0.786	0.786	0.794	0.783	0.807	0.779	0.800	0.813	0.738	0.760	0.776	0.804	
522	Mastercare Dental - Reno	0.803	0.800	0.834	0.795	0.827	0.843	0.830	0.831	0.828	0.833	0.779	0.795	0.812	0.842	0.756	0.768	0.774	0.872	0.828	0.751	0.747	0.822	0.864	0.804	0.839	0.878	0.746	0.814	0.830	0.852	
524	Premier - Minnesota	0.773	0.775	0.800	0.772	0.792	0.805	0.796	0.797	0.789	0.791	0.760	0.774	0.774	0.803	0.751	0.765	0.753	0.834	0.793	0.754	0.752	0.789	0.819	0.778	0.804	0.830	0.734	0.780	0.793	0.812	
526	Dental Options Pricing - Oregon	0.770	0.770	0.798	0.766	0.791	0.805	0.789	0.790	0.784	0.789	0.741	0.753	0.771	0.809	0.721	0.735	0.738	0.832	0.792	0.723	0.719	0.787	0.823	0.771	0.802	0.835	0.718	0.779	0.793	0.812	
527	Rental Network - Hawaii	0.748	0.743	0.771	0.739	0.766	0.777	0.756	0.756	0.747	0.758	0.702	0.715	0.743	0.787	0.679	0.684	0.700	0.795	0.763	0.676	0.666	0.758	0.795	0.740	0.772	0.808	0.689	0.757	0.769	0.783	
528	Diversified Dental - Reno	0.733	0.739	0.764	0.736	0.755	0.771	0.765	0.769	0.774	0.767	0.731	0.739	0.746	0.767	0.719	0.741	0.731	0.810	0.760	0.729	0.735	0.756	0.789	0.746	0.775	0.798	0.696	0.739	0.755	0.782	
549	Maine	0.807	0.803	0.837	0.798	0.829	0.846	0.827	0.828	0.825	0.832	0.772	0.788	0.812	0.848	0.748	0.761	0.771	0.872	0.830	0.745	0.741	0.824	0.865	0.805	0.840	0.880	0.747	0.818	0.832	0.852	
550	North Dakota	0.796	0.785	0.818	0.779	0.813	0.824	0.790	0.785	0.786	0.808	0.714	0.740	0.795	0.844	0.691	0.691	0.730	0.842	0.804	0.684	0.667	0.797	0.843	0.773	0.810	0.864	0.714	0.809	0.819	0.826	
551	Nevada	0.738	0.747	0.766	0.745	0.757	0.771	0.769	0.774	0.757	0.750	0.750	0.755	0.732	0.762	0.745	0.763	0.729	0.802	0.763	0.757	0.758	0.761	0.782	0.756	0.775	0.788	0.718	0.742	0.756	0.779	
553	Idaho	0.746	0.747	0.767	0.744	0.762	0.769	0.757	0.755	0.751	0.757	0.721	0.738	0.746	0.774	0.716	0.723	0.720	0.793	0.757	0.716	0.712	0.754	0.779	0.743	0.764	0.793	0.707	0.754	0.763	0.772	
554	Vermont	0.798	0.787	0.820	0.782	0.815	0.826	0.794	0.790	0.788	0.810	0.721	0.747	0.796	0.844	0.699	0.699	0.734	0.843	0.807	0.692	0.675	0.800	0.844	0.777	0.813	0.865	0.719	0.811	0.821	0.829	
555	New Hampshire	0.773	0.765	0.795	0.760	0.790	0.800	0.773	0.770	0.765	0.783	0.710	0.732	0.770	0.814	0.691	0.692	0.717	0.818	0.783	0.685	0.670	0.777	0.817	0.757	0.789	0.835	0.705	0.784	0.794	0.803	
556	Delaware	0.748	0.743	0.770	0.739	0.764	0.774	0.753	0.751	0.745	0.758	0.700	0.719	0.745	0.784	0.684	0.688	0.702	0.793	0.760	0.682	0.671	0.755	0.819	0.738	0.766	0.805	0.690	0.757	0.767	0.778	
557	Washington																															
558	Oregon	0.761	0.758	0.787	0.754	0.780	0.794	0.773	0.774	0.768	0.776	0.721	0.733	0.760	0.801	0.698	0.708	0.720	0.816	0.780	0.699	0.690	0.774	0.812	0.757	0.789	0.825	0.704	0.770	0.784	0.800	
559	North Carolina	0.750	0.741	0.772	0.736	0.767	0.776	0.748	0.745	0.742	0.761	0.683	0.706	0.748	0.753	0.663	0.663	0.692	0.793	0.760	0.656	0.641	0.753	0.793	0.732	0.765	0.812	0.680	0.762	0.772	0.779	
560	West Virginia	0.750	0.745	0.769	0.742	0.764	0.771	0.751	0.747	0.745	0.758	0.702	0.725	0.748	0.783	0.694	0.696	0.707	0.792	0.756	0.691	0.681	0.752	0.782	0.736	0.761	0.800	0.696	0.760	0.767	0.773	
561	Mississippi	0.740	0.733	0.759	0.729	0.755	0.762	0.738	0.736	0.743	0.749	0.710	0.698	0.740	0.777	0.661	0.663	0.703	0.773	0.766	0.655	0.644	0.749	0.783	0.731	0.759	0.794	0.691	0.752	0.759	0.763	
562	Arkansas	0.748	0.745	0.769	0.742	0.764	0.771	0.754	0.751	0.749	0.759	0.709	0.731	0.748	0.780	0.701	0.706	0.712	0.794	0.757	0.698	0.691	0.753	0.782	0.738	0.762	0.799	0.698	0.758	0.766	0.774	
563	South Carolina	0.765	0.755	0.786	0.750	0.781	0.791	0.762	0.758	0.756	0.776	0.695	0.718	0.763	0.808	0.674	0.675	0.705	0.809	0.774	0.669	0.653	0.768	0.809	0.746	0.780	0.828	0.692	0.776	0.786	0.794	
564	Rhode Island	0.726	0.725	0.747	0.722	0.741	0.751	0.739	0.739	0.727	0.734	0.703	0.716	0.720	0.754	0.693	0.699	0.695	0.772	0.741	0.694	0.687	0.737	0.763	0.726	0.748	0.775	0.686	0.732	0.743	0.756	
565	Hawaii	0.747	0.745	0.768	0.742	0.762	0.773	0.756	0.755	0.740	0.744	0.716	0.724	0.732	0.779	0.698	0.704	0.702	0.788	0.762	0.698	0.693	0.758	0.787	0.745	0.770	0.797	0.703	0.753	0.764	0.778	
566	Pittsburgh	0.708	0.707	0.723	0.705	0.719	0.725	0.715	0.714	0.705	0.711	0.685	0.699	0.701	0.729	0.682	0.687	0.681	0.744	0.716	0.682	0.678	0.713	0.733	0.704	0.721	0.745	0.676	0.714	0.720	0.728	
567	Philadelphia	0.724	0.723	0.744	0.720	0.739	0.748	0.734	0.734	0.722	0.729	0.696	0.709	0.717	0.753	0.686	0.691	0.689	0.766	0.737	0.686	0.679	0.733	0.760	0.721	0.744	0.771	0.683	0.730	0.740	0.752	
568	Alabama	0.752	0.748	0.770	0.745	0.766	0.773	0.754	0.754	0.747	0.758	0.738	0.720	0.750	0.783	0.691	0.694	0.724	0.784	0.780	0.688	0.679	0.764	0.793	0.750	0.774	0.800	0.715	0.761	0.769	0.775	
569	Utah	0.747	0.742	0.764	0.739	0.759	0.765	0.746	0.743	0.738	0.751	0.700	0.720	0.741	0.783	0.693	0.694	0.704	0.784	0.752	0.690	0.681	0.748	0.776	0.733	0.757	0.793	0.697	0.756	0.762	0.768	
570	Iowa	0.757	0.749	0.779	0.744	0.774	0.784	0.757	0.754	0.751	0.769	0.693	0.716	0.756	0.799	0.674	0.675	0.702	0.802	0.768	0.669	0.654	0.762	0.801	0.741	0.773	0.820	0.688	0.769	0.779	0.787	
571	Massachusetts	0.751	0.746	0.772	0.742	0.767	0.777	0.756	0.754	0.747	0.760	0.704	0.722	0.746	0.787	0.689	0.693	0.706	0.796	0.763	0.687	0.676	0.758	0.791	0.741	0.769	0.807	0.695	0.760	0.770	0.781	
572	Oklahoma	0.719	0.719	0.741	0.717	0.734	0.744	0.733	0.733	0.722	0.727	0.698	0.710	0.714	0.746	0.689	0.697	0.691	0.765	0.734	0.693	0.687	0.731	0.756	0.720	0.742	0.766	0.682	0.725	0.735	0.749	
573	Louisiana	0.737	0.729	0.754	0.725	0.751	0.758	0.731	0.728	0.728	0.745	0.699	0.688	0.736	0.776	0.651	0.651	0.696	0.768	0.761	0.645	0.634	0.744	0.779	0.725	0.754	0.790	0.684	0.748	0.755	0.759	
574	New Mexico	0.760	0.758	0.785	0.754	0.778	0.792	0.774	0.775	0.767	0.773	0.726	0.738	0.757	0.797	0.707	0.717	0.722	0.814	0.779	0.710	0.702	0.774	0.809	0.759	0.788	0.820	0.708	0.768	0.781	0.798	
575	Texas	0.743	0.741	0.765	0.737	0.759	0.769	0.751	0.750	0.742	0.752	0.705	0.720	0.739	0.777	0.692	0.697	0.704	0.789	0.757	0.693	0.684	0.752	0.783	0.738	0.764	0.796	0.693	0.751	0.762		

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	0.686	0.683	0.702	0.680	0.699	0.703	0.682	0.678	0.662	0.682	0.630	0.651	0.675	0.716	0.626	0.619	0.632	0.713	0.686	0.622	0.613	0.682	0.710	0.667	0.690	0.731	0.635	0.695	0.699	0.703
502	Broward County / Palm Beach	0.692	0.691	0.709	0.689	0.705	0.710	0.695	0.693	0.678	0.691	0.655	0.671	0.683	0.717	0.652	0.651	0.652	0.724	0.696	0.653	0.647	0.693	0.716	0.681	0.701	0.733	0.653	0.699	0.704	0.711
503	Tampa	0.688	0.687	0.705	0.685	0.705	0.706	0.692	0.691	0.676	0.688	0.653	0.670	0.679	0.712	0.651	0.651	0.650	0.720	0.693	0.651	0.645	0.690	0.712	0.678	0.697	0.728	0.649	0.695	0.700	0.707
504	Orlando	0.688	0.688	0.706	0.686	0.701	0.707	0.694	0.693	0.678	0.689	0.658	0.674	0.680	0.711	0.656	0.657	0.653	0.721	0.694	0.657	0.652	0.691	0.712	0.681	0.698	0.728	0.653	0.695	0.701	0.708
505	Jacksonville	0.688	0.689	0.707	0.686	0.702	0.708	0.694	0.692	0.678	0.690	0.654	0.672	0.681	0.714	0.652	0.652	0.651	0.722	0.694	0.652	0.646	0.691	0.714	0.679	0.698	0.731	0.649	0.696	0.702	0.709
506	Daytona / Gainesville	0.697	0.695	0.716	0.692	0.711	0.717	0.699	0.697	0.681	0.698	0.652	0.674	0.689	0.725	0.649	0.646	0.651	0.730	0.701	0.647	0.638	0.697	0.723	0.683	0.704	0.743	0.650	0.706	0.711	0.717
521	Diversified Dental - Las Vegas	0.749	0.761	0.782	0.759	0.772	0.787	0.790	0.795	0.777	0.768	0.771	0.777	0.748	0.773	0.769	0.790	0.748	0.824	0.778	0.780	0.788	0.775	0.798	0.771	0.792	0.806	0.731	0.753	0.768	0.796
522	Marcare Dental - Reno	0.783	0.784	0.818	0.780	0.810	0.825	0.812	0.814	0.792	0.806	0.756	0.775	0.785	0.820	0.740	0.744	0.744	0.844	0.805	0.735	0.731	0.799	0.839	0.782	0.815	0.860	0.729	0.794	0.809	0.830
524	Premier - Minnesota	0.759	0.763	0.787	0.760	0.780	0.791	0.783	0.785	0.765	0.772	0.746	0.760	0.756	0.787	0.740	0.749	0.733	0.816	0.777	0.743	0.741	0.774	0.801	0.763	0.787	0.816	0.723	0.766	0.778	0.797
526	Dental Options Pricing - Oregon	0.753	0.756	0.784	0.752	0.777	0.789	0.774	0.775	0.754	0.766	0.723	0.736	0.749	0.789	0.708	0.715	0.712	0.809	0.772	0.710	0.705	0.767	0.802	0.752	0.782	0.819	0.704	0.762	0.775	0.794
527	Rental Network - Hawaii	0.722	0.720	0.747	0.716	0.742	0.752	0.732	0.733	0.707	0.725	0.675	0.690	0.710	0.757	0.659	0.656	0.666	0.761	0.734	0.656	0.646	0.729	0.764	0.712	0.741	0.783	0.667	0.731	0.741	0.755
528	Diversified Dental - Reno	0.721	0.729	0.754	0.726	0.745	0.760	0.755	0.759	0.753	0.751	0.718	0.727	0.730	0.753	0.710	0.727	0.713	0.793	0.746	0.720	0.725	0.742	0.774	0.732	0.761	0.787	0.686	0.727	0.743	0.769
549	Maine	0.778	0.779	0.811	0.774	0.804	0.818	0.801	0.803	0.781	0.796	0.743	0.761	0.777	0.816	0.727	0.730	0.734	0.836	0.798	0.723	0.719	0.792	0.831	0.775	0.807	0.852	0.723	0.789	0.802	0.822
550	North Dakota	0.767	0.761	0.793	0.755	0.788	0.797	0.765	0.761	0.739	0.771	0.684	0.712	0.758	0.812	0.669	0.659	0.690	0.804	0.772	0.662	0.645	0.765	0.808	0.742	0.776	0.836	0.690	0.780	0.789	0.796
551	Nevada	0.730	0.740	0.759	0.738	0.750	0.764	0.762	0.767	0.744	0.739	0.742	0.747	0.722	0.753	0.739	0.754	0.718	0.791	0.755	0.751	0.752	0.752	0.773	0.747	0.765	0.780	0.711	0.734	0.748	0.770
553	Idaho	0.733	0.735	0.755	0.733	0.750	0.757	0.745	0.744	0.729	0.740	0.707	0.725	0.729	0.759	0.705	0.708	0.702	0.775	0.743	0.705	0.702	0.739	0.763	0.728	0.748	0.780	0.696	0.740	0.749	0.758
554	Vermont	0.770	0.764	0.796	0.759	0.791	0.800	0.770	0.766	0.742	0.773	0.693	0.720	0.760	0.812	0.678	0.668	0.695	0.806	0.776	0.670	0.653	0.769	0.810	0.747	0.780	0.838	0.696	0.783	0.791	0.799
555	New Hampshire	0.752	0.747	0.777	0.743	0.772	0.780	0.755	0.752	0.728	0.754	0.687	0.711	0.742	0.790	0.674	0.667	0.686	0.789	0.759	0.668	0.654	0.753	0.790	0.733	0.764	0.815	0.687	0.763	0.772	0.780
556	Delaware	0.727	0.725	0.752	0.722	0.746	0.755	0.735	0.734	0.711	0.731	0.679	0.679	0.679	0.669	0.664	0.665	0.676	0.737	0.666	0.655	0.732	0.764	0.716	0.742	0.785	0.673	0.737	0.746	0.756	
557	Washington																														
558	Oregon	0.743	0.743	0.771	0.739	0.765	0.777	0.757	0.758	0.735	0.751	0.700	0.715	0.735	0.778	0.684	0.686	0.692	0.790	0.758	0.685	0.676	0.753	0.789	0.736	0.766	0.807	0.688	0.752	0.764	0.780
559	North Carolina	0.720	0.715	0.744	0.710	0.739	0.748	0.722	0.718	0.696	0.723	0.653	0.677	0.711	0.758	0.640	0.631	0.653	0.754	0.726	0.633	0.618	0.720	0.757	0.700	0.730	0.782	0.655	0.732	0.740	0.747
560	West Virginia	0.720	0.718	0.740	0.715	0.736	0.742	0.724	0.721	0.704	0.722	0.675	0.698	0.713	0.748	0.672	0.668	0.672	0.755	0.724	0.668	0.659	0.720	0.747	0.706	0.728	0.769	0.672	0.730	0.736	0.741
561	Mississippi	0.705	0.701	0.725	0.697	0.722	0.728	0.706	0.705	0.685	0.707	0.675	0.667	0.699	0.736	0.636	0.630	0.661	0.731	0.722	0.629	0.619	0.711	0.747	0.695	0.720	0.758	0.661	0.716	0.721	0.726
562	Arkansas	0.720	0.720	0.742	0.717	0.737	0.744	0.729	0.726	0.711	0.726	0.683	0.705	0.715	0.748	0.681	0.680	0.680	0.760	0.727	0.677	0.671	0.723	0.750	0.710	0.732	0.770	0.675	0.729	0.736	0.744
563	South Carolina	0.728	0.723	0.753	0.719	0.748	0.756	0.730	0.727	0.704	0.731	0.660	0.685	0.719	0.767	0.647	0.639	0.661	0.764	0.735	0.641	0.626	0.729	0.766	0.708	0.739	0.791	0.662	0.740	0.748	0.756
564	Rhode Island	0.705	0.707	0.729	0.705	0.723	0.732	0.721	0.722	0.698	0.709	0.683	0.697	0.696	0.731	0.678	0.679	0.670	0.747	0.719	0.679	0.672	0.715	0.740	0.705	0.725	0.754	0.670	0.712	0.721	0.734
565	Hawaii	0.728	0.728	0.750	0.725	0.744	0.755	0.739	0.739	0.710	0.720	0.696	0.707	0.708	0.757	0.684	0.684	0.677	0.764	0.741	0.683	0.679	0.737	0.764	0.725	0.748	0.778	0.687	0.734	0.744	0.757
566	Pittsburgh	0.690	0.691	0.706	0.689	0.702	0.708	0.699	0.699	0.681	0.689	0.669	0.683	0.680	0.709	0.668	0.670	0.660	0.722	0.697	0.669	0.665	0.694	0.713	0.686	0.702	0.726	0.661	0.696	0.701	0.710
567	Philadelphia	0.709	0.711	0.731	0.708	0.726	0.734	0.721	0.722	0.698	0.710	0.681	0.695	0.698	0.736	0.675	0.674	0.669	0.747	0.721	0.675	0.668	0.717	0.742	0.706	0.727	0.757	0.671	0.716	0.725	0.737
568	Alabama	0.723	0.722	0.743	0.719	0.739	0.745	0.729	0.729	0.708	0.724	0.710	0.695	0.716	0.751	0.670	0.667	0.689	0.749	0.748	0.667	0.659	0.733	0.759	0.720	0.742	0.770	0.691	0.732	0.739	0.745
569	Utah	0.727	0.725	0.745	0.722	0.741	0.747	0.729	0.726	0.708	0.726	0.681	0.702	0.717	0.755	0.678	0.674	0.679	0.759	0.730	0.675	0.666	0.726	0.752	0.712	0.734	0.773	0.680	0.736	0.741	0.747
570	Iowa	0.722	0.718	0.747	0.714	0.742	0.751	0.726	0.724	0.701	0.726	0.660	0.684	0.714	0.760	0.648	0.641	0.659	0.759	0.730	0.642	0.628	0.724	0.760	0.705	0.734	0.785	0.659	0.734	0.742	0.751
571	Massachusetts	0.734	0.732	0.758	0.728	0.752	0.761	0.741	0.740	0.717	0.736	0.686	0.705	0.724	0.767	0.676	0.673	0.680	0.772	0.743	0.674	0.663	0.739	0.770	0.722	0.749	0.790	0.681	0.743	0.752	0.762
572	Oklahoma	0.697	0.700	0.720	0.697	0.713	0.723	0.713	0.714	0.692	0.701	0.678	0.691	0.688	0.722	0.673	0.677	0.665	0.739	0.711	0.676	0.671	0.708	0.731	0.698	0.717	0.744	0.664	0.703	0.712	0.726
573	Louisiana	0.700	0.697	0.720	0.693	0.717	0.722	0.698	0.696	0.679	0.702	0.664	0.656	0.694	0.734	0.624	0.618	0.653	0.725	0.721	0.619	0.608	0.705	0.737	0.688	0.714	0.753	0.653	0.711	0.717	0.721
574	New Mexico	0.737	0.738	0.764	0.735	0.758	0.770	0.753	0.752	0.744	0.703	0.716	0.728	0.771	0.689	0.693	0.692	0.785	0.753	0.692	0.684	0.749	0.781	0.734	0.761	0.798	0.689	0.745	0.757	0.773	
575	Texas	0.719	0.719	0.742	0.716	0.736	0.745	0.729	0.729	0.707	0.722	0.681	0.698	0.709	0.749	0.673	0.673	0.674	0.759	0.730	0.674	0.665	0.726	0.754	0.712	0.736	0.772	0.673	0.726	0.736	0.74

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	0.672	0.671	0.691	0.668	0.687	0.690	0.670	0.667	0.639	0.663	0.616	0.637	0.657	0.701	0.615	0.604	0.612	0.694	0.670	0.611	0.602	0.667	0.693	0.652	0.674	0.718	0.623	0.681	0.685	0.688	
502	Broward County / Palm Beach	0.679	0.680	0.698	0.678	0.693	0.698	0.683	0.682	0.658	0.675	0.642	0.659	0.667	0.703	0.642	0.638	0.635	0.707	0.682	0.642	0.637	0.679	0.700	0.668	0.686	0.720	0.642	0.687	0.691	0.697	
503	Tampa	0.669	0.670	0.688	0.668	0.683	0.688	0.675	0.674	0.650	0.665	0.636	0.653	0.657	0.691	0.662	0.633	0.628	0.697	0.673	0.637	0.637	0.670	0.690	0.660	0.677	0.709	0.634	0.667	0.681	0.687	
504	Orlando	0.671	0.673	0.689	0.670	0.685	0.690	0.678	0.678	0.654	0.668	0.642	0.658	0.659	0.692	0.643	0.640	0.633	0.700	0.675	0.644	0.639	0.673	0.692	0.663	0.680	0.710	0.638	0.677	0.682	0.690	
505	Jacksonville	0.669	0.671	0.689	0.669	0.684	0.689	0.676	0.675	0.651	0.667	0.637	0.654	0.659	0.692	0.637	0.634	0.628	0.699	0.674	0.638	0.632	0.670	0.691	0.660	0.678	0.711	0.633	0.676	0.682	0.689	
506	Daytona / Gainesville	0.668	0.669	0.689	0.666	0.684	0.689	0.674	0.672	0.645	0.665	0.628	0.649	0.657	0.693	0.628	0.621	0.620	0.696	0.671	0.626	0.618	0.667	0.691	0.655	0.674	0.714	0.627	0.677	0.682	0.687	
521	Diversified Dental - Las Vegas	0.742	0.755	0.775	0.753	0.766	0.780	0.783	0.788	0.765	0.759	0.764	0.770	0.739	0.765	0.763	0.782	0.738	0.814	0.770	0.774	0.782	0.767	0.790	0.763	0.783	0.799	0.725	0.745	0.761	0.789	
522	Marcare Dental - Reno	0.765	0.769	0.802	0.765	0.794	0.808	0.796	0.798	0.759	0.780	0.735	0.756	0.761	0.799	0.726	0.722	0.716	0.819	0.783	0.721	0.717	0.778	0.815	0.761	0.793	0.842	0.714	0.776	0.789	0.810	
524	Premier - Minnesota	0.745	0.752	0.775	0.749	0.768	0.779	0.771	0.773	0.744	0.755	0.732	0.747	0.739	0.772	0.730	0.734	0.715	0.798	0.762	0.732	0.731	0.759	0.785	0.749	0.771	0.803	0.711	0.752	0.763	0.782	
526	Dental Options Pricing - Oregon	0.738	0.743	0.770	0.740	0.763	0.775	0.760	0.762	0.727	0.744	0.706	0.721	0.728	0.772	0.696	0.696	0.689	0.787	0.754	0.697	0.693	0.749	0.783	0.735	0.763	0.805	0.691	0.747	0.759	0.777	
527	Rental Network - Hawaii	0.696	0.698	0.723	0.694	0.718	0.727	0.709	0.710	0.669	0.693	0.650	0.667	0.679	0.729	0.640	0.631	0.634	0.729	0.706	0.636	0.627	0.701	0.733	0.686	0.712	0.757	0.646	0.705	0.715	0.727	
528	Diversified Dental - Reno	0.710	0.720	0.745	0.717	0.736	0.750	0.745	0.749	0.734	0.736	0.706	0.716	0.716	0.741	0.701	0.714	0.697	0.778	0.733	0.711	0.717	0.730	0.761	0.720	0.748	0.777	0.676	0.716	0.731	0.757	
549	Maine	0.751	0.754	0.786	0.750	0.778	0.792	0.776	0.779	0.740	0.761	0.716	0.735	0.743	0.785	0.706	0.702	0.699	0.801	0.768	0.702	0.699	0.762	0.798	0.746	0.776	0.824	0.699	0.761	0.773	0.792	
550	North Dakota	0.739	0.737	0.768	0.732	0.763	0.771	0.740	0.737	0.696	0.735	0.657	0.685	0.724	0.781	0.648	0.630	0.653	0.768	0.741	0.640	0.624	0.735	0.774	0.713	0.745	0.810	0.667	0.753	0.760	0.766	
551	Nevada	0.723	0.734	0.752	0.732	0.744	0.757	0.756	0.760	0.732	0.730	0.734	0.740	0.713	0.745	0.733	0.746	0.708	0.781	0.746	0.745	0.746	0.744	0.764	0.739	0.757	0.773	0.705	0.726	0.740	0.762	
553	Idaho	0.720	0.725	0.744	0.722	0.739	0.745	0.734	0.733	0.709	0.723	0.695	0.713	0.713	0.745	0.696	0.695	0.685	0.758	0.729	0.695	0.692	0.725	0.748	0.715	0.734	0.767	0.685	0.728	0.735	0.745	
554	Vermont	0.743	0.741	0.772	0.736	0.767	0.774	0.746	0.743	0.700	0.738	0.666	0.694	0.727	0.783	0.658	0.639	0.659	0.771	0.746	0.649	0.633	0.740	0.778	0.718	0.749	0.812	0.674	0.756	0.763	0.770	
555	New Hampshire	0.732	0.731	0.760	0.727	0.755	0.762	0.738	0.736	0.694	0.728	0.666	0.691	0.716	0.768	0.659	0.644	0.657	0.762	0.737	0.652	0.639	0.731	0.766	0.712	0.741	0.797	0.671	0.744	0.751	0.759	
556	Delaware	0.707	0.709	0.734	0.705	0.729	0.737	0.718	0.716	0.680	0.705	0.659	0.680	0.694	0.739	0.654	0.644	0.647	0.741	0.715	0.651	0.640	0.710	0.741	0.695	0.720	0.766	0.657	0.717	0.725	0.735	
557	Washington																															
558	Oregon	0.726	0.729	0.756	0.725	0.750	0.761	0.742	0.743	0.705	0.727	0.681	0.698	0.713	0.761	0.671	0.666	0.667	0.767	0.739	0.671	0.662	0.734	0.767	0.718	0.746	0.791	0.674	0.735	0.746	0.761	
559	North Carolina	0.690	0.689	0.717	0.685	0.712	0.719	0.695	0.693	0.652	0.686	0.624	0.650	0.675	0.725	0.618	0.602	0.616	0.717	0.694	0.610	0.596	0.689	0.722	0.670	0.697	0.753	0.630	0.702	0.709	0.716	
560	West Virginia	0.689	0.691	0.711	0.688	0.707	0.712	0.697	0.695	0.666	0.687	0.649	0.672	0.678	0.714	0.650	0.641	0.639	0.719	0.693	0.646	0.638	0.689	0.713	0.676	0.696	0.738	0.647	0.699	0.704	0.710	
561	Mississippi	0.682	0.682	0.705	0.678	0.701	0.706	0.688	0.687	0.653	0.679	0.656	0.636	0.671	0.710	0.610	0.599	0.633	0.689	0.702	0.603	0.594	0.687	0.715	0.672	0.695	0.735	0.643	0.693	0.698	0.703	
562	Arkansas	0.691	0.694	0.715	0.691	0.710	0.716	0.703	0.701	0.675	0.693	0.659	0.681	0.683	0.716	0.660	0.655	0.648	0.726	0.697	0.656	0.651	0.694	0.718	0.682	0.701	0.741	0.652	0.700	0.707	0.715	
563	South Carolina	0.692	0.691	0.719	0.687	0.714	0.721	0.697	0.695	0.656	0.688	0.627	0.653	0.677	0.727	0.621	0.605	0.619	0.720	0.696	0.614	0.600	0.691	0.725	0.672	0.700	0.755	0.632	0.704	0.711	0.718	
564	Rhode Island	0.685	0.689	0.710	0.687	0.704	0.712	0.703	0.704	0.671	0.685	0.665	0.680	0.673	0.708	0.663	0.661	0.647	0.722	0.698	0.663	0.658	0.694	0.717	0.684	0.703	0.734	0.653	0.692	0.700	0.714	
565	Hawaii	0.709	0.712	0.733	0.709	0.727	0.737	0.722	0.722	0.683	0.697	0.678	0.689	0.686	0.736	0.670	0.665	0.654	0.740	0.720	0.668	0.665	0.717	0.742	0.705	0.727	0.759	0.671	0.715	0.724	0.738	
566	Pittsburgh	0.672	0.674	0.689	0.672	0.685	0.690	0.683	0.683	0.658	0.669	0.654	0.667	0.660	0.689	0.655	0.654	0.640	0.701	0.678	0.656	0.652	0.675	0.693	0.668	0.682	0.707	0.646	0.677	0.682	0.691	
567	Philadelphia	0.695	0.699	0.719	0.696	0.714	0.721	0.709	0.710	0.676	0.692	0.667	0.681	0.680	0.721	0.664	0.659	0.651	0.729	0.705	0.664	0.658	0.702	0.726	0.691	0.711	0.744	0.659	0.702	0.710	0.722	
568	Alabama	0.708	0.709	0.729	0.706	0.725	0.731	0.717	0.718	0.685	0.704	0.697	0.669	0.696	0.732	0.649	0.642	0.670	0.715	0.731	0.645	0.638	0.716	0.740	0.705	0.724	0.755	0.680	0.716	0.722	0.729	
569	Utah	0.708	0.708	0.728	0.705	0.723	0.738	0.711	0.709	0.680	0.702	0.663	0.684	0.693	0.733	0.663	0.655	0.655	0.735	0.709	0.660	0.652	0.706	0.730	0.693	0.713	0.754	0.664	0.717	0.721	0.726	
570	Iowa	0.688	0.688	0.715	0.683	0.710	0.717	0.695	0.693	0.654	0.685	0.629	0.653	0.674	0.721	0.623	0.609	0.619	0.717	0.693	0.616	0.603	0.688	0.721	0.670	0.697	0.750	0.631	0.699	0.706	0.715	
571	Massachusetts	0.718	0.719	0.744	0.716	0.739	0.746	0.727	0.726	0.690	0.715	0.669	0.689	0.703	0.750	0.664	0.654	0.657	0.750	0.725	0.661	0.651	0.721	0.751	0.705	0.730	0.776	0.668	0.728	0.735	0.745	
572	Oklahoma	0.675	0.680	0.699	0.677	0.693	0.701	0.693	0.695	0.664	0.675	0.659	0.672	0.663	0.697	0.657	0.657	0.641	0.713	0.688	0.660	0.655	0.685	0.706	0.676	0.694	0.721	0.645	0.680	0.689	0.703	
573	Louisiana	0.677	0.676	0.699	0.673	0.696	0.700	0.679	0.678	0.645	0.673	0.644	0.624	0.665	0.707	0.598	0.586	0.625	0.682	0.695	0.592	0.582	0.680	0.709	0.665	0.688	0.730	0.635	0.688	0.692	0.697	
574	New Mexico	0.714	0.719	0.744	0.715	0.737	0.748	0.733	0.735	0.699	0.716	0.681	0.695	0.701	0.746	0.673	0.670	0.664	0.757	0.729	0.675	0.668	0.724	0.754	0.711	0.736	0.775	0.670	0.722	0.733	0.749	
575	Texas	0.694	0.697	0.720	0.694	0.714	0.722	0.707	0.707	0.674	0.693	0.659	0.676	0.681	0.722	0.656	0.650	0.646	0.729	0.704	0.655	0.648	0.700	0.726	0.688	0.709	0.747	0.653	0.702	0.710	0	



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	0.722	0.709	0.730	0.705	0.726	0.733	0.712	0.708	0.736	0.732	0.674	0.687	0.723	0.757	0.650	0.668	0.693	0.763	0.727	0.647	0.637	0.723	0.754	0.712	0.740	0.761	0.664	0.730	0.739	0.742	
502	Broward County / Palm Beach	0.723	0.714	0.733	0.711	0.729	0.736	0.721	0.719	0.740	0.734	0.691	0.702	0.724	0.752	0.673	0.691	0.703	0.766	0.731	0.674	0.667	0.727	0.754	0.720	0.742	0.759	0.678	0.730	0.738	0.744	
503	Tampa	0.728	0.719	0.739	0.716	0.734	0.741	0.726	0.724	0.746	0.739	0.697	0.708	0.729	0.757	0.668	0.697	0.708	0.772	0.737	0.679	0.672	0.733	0.759	0.725	0.748	0.765	0.682	0.734	0.744	0.750	
504	Orlando	0.725	0.718	0.737	0.715	0.732	0.739	0.726	0.724	0.743	0.736	0.698	0.709	0.726	0.753	0.681	0.700	0.707	0.769	0.735	0.682	0.676	0.731	0.756	0.724	0.745	0.762	0.683	0.731	0.740	0.747	
505	Jacksonville	0.729	0.721	0.741	0.718	0.736	0.744	0.728	0.726	0.750	0.743	0.698	0.710	0.732	0.760	0.679	0.699	0.711	0.775	0.739	0.680	0.673	0.735	0.762	0.727	0.750	0.768	0.683	0.736	0.746	0.752	
506	Daytona / Gainesville	0.754	0.741	0.765	0.738	0.760	0.768	0.748	0.744	0.776	0.770	0.712	0.726	0.759	0.789	0.687	0.709	0.731	0.802	0.762	0.686	0.676	0.757	0.790	0.747	0.775	0.797	0.696	0.762	0.773	0.777	
521	Diversified Dental - Las Vegas	0.765	0.772	0.794	0.770	0.784	0.799	0.803	0.808	0.810	0.790	0.791	0.793	0.769	0.791	0.778	0.811	0.776	0.846	0.796	0.790	0.797	0.793	0.818	0.791	0.814	0.819	0.744	0.768	0.786	0.814	
522	Mastercare Dental - Reno	0.826	0.812	0.847	0.807	0.840	0.858	0.846	0.848	0.891	0.869	0.813	0.818	0.845	0.868	0.765	0.805	0.824	0.905	0.856	0.761	0.755	0.849	0.894	0.840	0.878	0.893	0.764	0.835	0.856	0.877	
524	Premier - Minnesota	0.789	0.785	0.810	0.782	0.803	0.816	0.808	0.809	0.829	0.815	0.783	0.790	0.797	0.821	0.759	0.789	0.785	0.858	0.812	0.762	0.760	0.808	0.840	0.802	0.829	0.842	0.747	0.795	0.811	0.830	
526	Dental Options Pricing - Oregon	0.793	0.783	0.812	0.779	0.806	0.821	0.806	0.807	0.840	0.822	0.774	0.776	0.802	0.834	0.733	0.769	0.782	0.863	0.818	0.735	0.730	0.812	0.852	0.804	0.838	0.851	0.737	0.799	0.818	0.837	
527	Rental Network - Hawaii	0.777	0.763	0.792	0.758	0.787	0.800	0.780	0.780	0.814	0.800	0.742	0.744	0.782	0.820	0.696	0.726	0.755	0.835	0.798	0.693	0.683	0.792	0.833	0.781	0.816	0.832	0.714	0.785	0.802	0.815	
528	Diversified Dental - Reno	0.749	0.749	0.775	0.746	0.766	0.783	0.778	0.782	0.813	0.790	0.754	0.755	0.768	0.785	0.728	0.765	0.763	0.832	0.779	0.738	0.743	0.774	0.810	0.769	0.800	0.810	0.709	0.754	0.773	0.800	
549	Maine	0.837	0.822	0.857	0.817	0.850	0.868	0.851	0.852	0.896	0.875	0.813	0.817	0.853	0.882	0.764	0.804	0.828	0.913	0.865	0.761	0.756	0.858	0.904	0.848	0.886	0.903	0.771	0.846	0.866	0.865	
550	North Dakota	0.831	0.807	0.842	0.802	0.837	0.850	0.818	0.814	0.870	0.860	0.763	0.775	0.844	0.884	0.711	0.744	0.798	0.891	0.845	0.705	0.687	0.838	0.888	0.823	0.865	0.891	0.743	0.842	0.859	0.885	
551	Nevada	0.748	0.752	0.772	0.750	0.763	0.778	0.777	0.781	0.780	0.763	0.764	0.764	0.745	0.773	0.750	0.777	0.748	0.815	0.774	0.762	0.763	0.771	0.795	0.769	0.789	0.795	0.725	0.750	0.767	0.789	
553	Idaho	0.762	0.756	0.777	0.753	0.772	0.800	0.769	0.767	0.789	0.780	0.742	0.754	0.768	0.792	0.724	0.746	0.750	0.815	0.776	0.724	0.720	0.772	0.799	0.765	0.788	0.804	0.719	0.769	0.781	0.790	
554	Vermont	0.831	0.808	0.843	0.803	0.838	0.851	0.821	0.817	0.869	0.859	0.768	0.781	0.843	0.882	0.718	0.749	0.799	0.891	0.846	0.711	0.693	0.839	0.887	0.824	0.865	0.891	0.747	0.843	0.859	0.866	
555	New Hampshire	0.801	0.781	0.813	0.776	0.808	0.820	0.795	0.792	0.834	0.824	0.749	0.760	0.809	0.845	0.705	0.734	0.772	0.857	0.816	0.700	0.685	0.809	0.852	0.797	0.833	0.855	0.727	0.810	0.825	0.834	
556	Delaware	0.772	0.758	0.786	0.754	0.780	0.792	0.773	0.771	0.804	0.794	0.734	0.744	0.779	0.812	0.698	0.725	0.750	0.828	0.789	0.696	0.684	0.883	0.821	0.773	0.803	0.823	0.710	0.780	0.795	0.805	
557	Washington														0.821																	
558	Oregon	0.786	0.773	0.803	0.769	0.797	0.812	0.793	0.793	0.829	0.812	0.756	0.758	0.794	0.829	0.712	0.746	0.769	0.850	0.809	0.713	0.704	0.803	0.844	0.793	0.828	0.843	0.724	0.793	0.811	0.827	
559	North Carolina	0.784	0.763	0.795	0.758	0.791	0.802	0.776	0.772	0.818	0.809	0.727	0.739	0.794	0.831	0.682	0.711	0.754	0.840	0.798	0.676	0.660	0.792	0.836	0.778	0.816	0.839	0.707	0.794	0.809	0.816	
560	West Virginia	0.780	0.766	0.791	0.763	0.787	0.795	0.775	0.771	0.805	0.797	0.738	0.754	0.786	0.816	0.712	0.734	0.756	0.831	0.789	0.708	0.698	0.784	0.818	0.774	0.802	0.825	0.720	0.789	0.800	0.805	
561	Mississippi	0.768	0.751	0.778	0.746	0.774	0.803	0.759	0.757	0.796	0.788	0.748	0.799	0.777	0.808	0.682	0.758	0.755	0.819	0.799	0.676	0.664	0.780	0.818	0.769	0.801	0.816	0.713	0.788	0.790	0.793	
562	Arkansas	0.776	0.765	0.790	0.761	0.785	0.793	0.776	0.773	0.805	0.796	0.742	0.757	0.784	0.811	0.717	0.741	0.758	0.831	0.788	0.714	0.707	0.783	0.815	0.773	0.801	0.822	0.720	0.785	0.796	0.803	
563	South Carolina	0.803	0.782	0.815	0.777	0.810	0.822	0.794	0.790	0.838	0.829	0.744	0.755	0.813	0.851	0.696	0.727	0.772	0.861	0.818	0.691	0.675	0.811	0.856	0.797	0.835	0.860	0.723	0.813	0.829	0.836	
564	Rhode Island	0.746	0.739	0.763	0.736	0.756	0.767	0.756	0.756	0.772	0.762	0.729	0.736	0.748	0.777	0.704	0.728	0.732	0.800	0.764	0.706	0.699	0.760	0.789	0.753	0.778	0.791	0.703	0.752	0.766	0.779	
565	Hawaii	0.769	0.761	0.784	0.757	0.778	0.791	0.775	0.774	0.790	0.776	0.746	0.747	0.762	0.804	0.712	0.736	0.743	0.819	0.788	0.712	0.707	0.783	0.816	0.776	0.803	0.815	0.721	0.775	0.789	0.803	
566	Pittsburgh	0.726	0.720	0.737	0.717	0.733	0.740	0.730	0.729	0.741	0.735	0.707	0.716	0.724	0.750	0.692	0.710	0.710	0.768	0.736	0.693	0.687	0.733	0.755	0.726	0.746	0.760	0.690	0.731	0.740	0.748	
567	Philadelphia	0.741	0.734	0.756	0.731	0.751	0.761	0.748	0.748	0.764	0.755	0.720	0.727	0.741	0.773	0.696	0.717	0.724	0.792	0.758	0.696	0.689	0.754	0.783	0.746	0.772	0.785	0.697	0.747	0.760	0.772	
568	Alabama	0.773	0.761	0.784	0.757	0.780	0.788	0.770	0.770	0.796	0.789	0.768	0.816	0.779	0.808	0.707	0.783	0.764	0.821	0.806	0.705	0.695	0.788	0.820	0.779	0.806	0.816	0.732	0.781	0.792	0.798	
569	Utah	0.770	0.757	0.780	0.754	0.776	0.783	0.764	0.761	0.788	0.782	0.729	0.743	0.772	0.803	0.706	0.726	0.745	0.816	0.777	0.704	0.694	0.773	0.804	0.763	0.810	0.811	0.715	0.778	0.787	0.792	
570	Iowa	0.794	0.774	0.806	0.769	0.801	0.813	0.787	0.784	0.829	0.819	0.740	0.751	0.804	0.840	0.695	0.725	0.766	0.852	0.809	0.690	0.675	0.802	0.846	0.789	0.827	0.850	0.718	0.804	0.819	0.827	
571	Massachusetts	0.774	0.760	0.787	0.756	0.782	0.793	0.774	0.772	0.803	0.793	0.736	0.745	0.778	0.812	0.702	0.728	0.751	0.828	0.790	0.700	0.689	0.784	0.821	0.774	0.805	0.823	0.714	0.781	0.795	0.806	
572	Oklahoma	0.741	0.735	0.757	0.732	0.751	0.762	0.751	0.751	0.766	0.756	0.725	0.731	0.742	0.771	0.702	0.726	0.727	0.794	0.759	0.706	0.700	0.755	0.783	0.749	0.772	0.785	0.700	0.746	0.759	0.773	
573	Louisiana	0.767	0.749	0.775	0.744	0.772	0.780	0.754	0.751	0.793	0.786	0.739	0.789	0.776	0.809	0.673	0.749	0.750	0.816	0.796	0.668	0.655	0.777	0.816	0.765	0.798	0.814	0.709	0.777	0.788	0.791	
574	New Mexico	0.786	0.776	0.804	0.772	0.797	0.812	0.795	0.796	0.826	0.810	0.762	0.763	0.792	0.826	0.722	0.754	0.770	0.850	0.809	0.725	0.717	0.804	0.842	0.795	0.827	0.841	0.730	0.793	0.810	0.827	
575	Texas	0.770	0.759	0.785	0.755	0.779	0.790	0.773	0.772	0.798	0.788	0.738	0.746	0.773	0.807	0.707	0.733	0.750	0.825	0.787	0.709	0.699	0.782	0.816	0.773	0.802	0.818	0.715	0.7			

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	0.714	0.700	0.721	0.697	0.717	0.723	0.704	0.700	0.729	0.722	0.670	0.680	0.713	0.747	0.643	0.664	0.687	0.753	0.718	0.640	0.630	0.714	0.745	0.707	0.733	0.751	0.658	0.721	0.730	0.733	
502	Broward County / Palm Beach	0.715	0.706	0.725	0.703	0.720	0.727	0.713	0.712	0.733	0.725	0.687	0.696	0.714	0.743	0.666	0.687	0.697	0.757	0.723	0.667	0.661	0.719	0.745	0.714	0.736	0.750	0.672	0.721	0.730	0.736	
503	Tampa	0.717	0.708	0.727	0.705	0.722	0.729	0.716	0.714	0.736	0.727	0.690	0.699	0.717	0.744	0.666	0.690	0.700	0.759	0.725	0.670	0.664	0.722	0.747	0.716	0.738	0.752	0.673	0.723	0.732	0.738	
504	Orlando	0.715	0.707	0.726	0.705	0.721	0.728	0.716	0.715	0.734	0.725	0.692	0.700	0.715	0.741	0.673	0.694	0.699	0.757	0.724	0.674	0.669	0.721	0.745	0.716	0.737	0.750	0.675	0.721	0.730	0.737	
505	Jacksonville	0.718	0.709	0.729	0.707	0.724	0.732	0.718	0.716	0.739	0.730	0.691	0.701	0.720	0.747	0.670	0.692	0.702	0.762	0.727	0.671	0.664	0.724	0.750	0.718	0.741	0.755	0.674	0.724	0.735	0.741	
506	Daytona / Gainesville	0.738	0.726	0.748	0.722	0.744	0.751	0.734	0.731	0.762	0.752	0.701	0.713	0.742	0.771	0.675	0.699	0.718	0.844	0.746	0.673	0.664	0.742	0.772	0.735	0.761	0.779	0.684	0.746	0.757	0.761	
521	Diversified Dental - Las Vegas	0.761	0.768	0.789	0.766	0.780	0.795	0.799	0.804	0.807	0.786	0.789	0.789	0.765	0.786	0.775	0.809	0.773	0.841	0.792	0.786	0.794	0.789	0.814	0.788	0.811	0.814	0.741	0.763	0.782	0.809	
522	Mastercare Dental - Reno	0.816	0.801	0.836	0.796	0.829	0.846	0.837	0.839	0.883	0.857	0.808	0.809	0.833	0.856	0.756	0.800	0.817	0.893	0.845	0.752	0.747	0.838	0.882	0.833	0.871	0.881	0.757	0.824	0.846	0.867	
524	Premier - Minnesota	0.781	0.777	0.802	0.774	0.794	0.807	0.801	0.802	0.822	0.806	0.778	0.783	0.788	0.812	0.753	0.785	0.780	0.848	0.804	0.756	0.754	0.800	0.831	0.796	0.823	0.833	0.741	0.787	0.803	0.822	
526	Dental Options Pricing - Oregon	0.783	0.774	0.802	0.769	0.796	0.810	0.798	0.799	0.832	0.811	0.768	0.768	0.791	0.823	0.725	0.764	0.776	0.852	0.808	0.728	0.723	0.803	0.841	0.797	0.831	0.840	0.730	0.790	0.809	0.827	
527	Rental Network - Hawaii	0.762	0.747	0.776	0.743	0.771	0.783	0.766	0.767	0.801	0.783	0.732	0.731	0.765	0.803	0.684	0.717	0.743	0.818	0.782	0.682	0.672	0.776	0.816	0.770	0.804	0.814	0.702	0.769	0.787	0.800	
528	Diversified Dental - Reno	0.742	0.742	0.768	0.739	0.759	0.775	0.772	0.776	0.808	0.783	0.751	0.750	0.760	0.777	0.722	0.761	0.758	0.824	0.772	0.732	0.738	0.767	0.802	0.764	0.795	0.802	0.704	0.747	0.767	0.793	
549	Maine	0.821	0.806	0.840	0.801	0.833	0.850	0.836	0.838	0.882	0.857	0.803	0.803	0.835	0.864	0.751	0.794	0.816	0.895	0.848	0.749	0.744	0.842	0.886	0.836	0.873	0.884	0.759	0.829	0.850	0.869	
550	North Dakota	0.814	0.790	0.825	0.785	0.820	0.832	0.803	0.799	0.856	0.841	0.753	0.762	0.824	0.865	0.697	0.734	0.816	0.872	0.828	0.691	0.674	0.821	0.869	0.811	0.852	0.872	0.730	0.825	0.842	0.849	
551	Nevada	0.743	0.748	0.767	0.746	0.759	0.773	0.773	0.777	0.776	0.758	0.761	0.761	0.740	0.768	0.746	0.774	0.810	0.770	0.759	0.760	0.767	0.789	0.766	0.786	0.790	0.722	0.746	0.762	0.785		
553	Idaho	0.754	0.749	0.769	0.746	0.764	0.772	0.762	0.760	0.783	0.771	0.738	0.747	0.759	0.783	0.718	0.742	0.745	0.806	0.768	0.718	0.714	0.764	0.790	0.759	0.782	0.795	0.714	0.761	0.773	0.782	
554	Vermont	0.816	0.792	0.826	0.787	0.821	0.833	0.806	0.803	0.855	0.841	0.759	0.767	0.824	0.864	0.705	0.741	0.787	0.872	0.830	0.698	0.681	0.823	0.869	0.813	0.853	0.872	0.735	0.826	0.843	0.850	
555	New Hampshire	0.789	0.769	0.800	0.764	0.795	0.806	0.784	0.782	0.825	0.811	0.743	0.751	0.795	0.832	0.696	0.728	0.764	0.843	0.804	0.691	0.676	0.797	0.839	0.789	0.824	0.841	0.718	0.798	0.814	0.822	
556	Delaware	0.760	0.746	0.774	0.742	0.768	0.779	0.762	0.761	0.794	0.780	0.727	0.734	0.765	0.798	0.688	0.719	0.741	0.814	0.777	0.686	0.675	0.771	0.807	0.764	0.795	0.810	0.701	0.768	0.783	0.793	
557	Washington																															
558	Oregon	0.776	0.763	0.792	0.758	0.785	0.800	0.783	0.784	0.820	0.800	0.751	0.750	0.782	0.817	0.703	0.740	0.762	0.838	0.798	0.705	0.696	0.792	0.832	0.786	0.820	0.831	0.716	0.782	0.801	0.816	
559	North Carolina	0.767	0.746	0.777	0.741	0.772	0.783	0.760	0.757	0.803	0.789	0.717	0.725	0.774	0.811	0.668	0.701	0.741	0.820	0.781	0.662	0.647	0.774	0.816	0.765	0.801	0.819	0.694	0.776	0.792	0.799	
560	West Virginia	0.763	0.750	0.774	0.746	0.769	0.777	0.760	0.757	0.789	0.779	0.727	0.740	0.768	0.797	0.699	0.724	0.743	0.812	0.772	0.696	0.686	0.767	0.799	0.760	0.788	0.806	0.707	0.772	0.783	0.788	
561	Mississippi	0.756	0.738	0.765	0.734	0.761	0.769	0.749	0.747	0.786	0.774	0.740	0.715	0.764	0.794	0.667	0.695	0.746	0.797	0.785	0.661	0.650	0.768	0.804	0.761	0.791	0.801	0.704	0.765	0.777	0.781	
562	Arkansas	0.760	0.749	0.773	0.745	0.768	0.776	0.762	0.759	0.791	0.779	0.731	0.744	0.767	0.793	0.705	0.732	0.746	0.813	0.772	0.702	0.695	0.767	0.798	0.761	0.787	0.804	0.708	0.768	0.780	0.787	
563	South Carolina	0.782	0.761	0.793	0.756	0.788	0.799	0.775	0.772	0.820	0.805	0.730	0.738	0.790	0.828	0.680	0.714	0.756	0.837	0.796	0.675	0.660	0.790	0.833	0.781	0.818	0.836	0.707	0.792	0.808	0.815	
564	Rhode Island	0.735	0.728	0.750	0.725	0.744	0.755	0.745	0.746	0.762	0.750	0.722	0.727	0.735	0.764	0.695	0.721	0.723	0.787	0.753	0.697	0.690	0.749	0.776	0.744	0.768	0.778	0.694	0.740	0.754	0.767	
565	Hawaii	0.758	0.749	0.772	0.746	0.766	0.779	0.765	0.765	0.780	0.763	0.739	0.738	0.749	0.791	0.703	0.729	0.734	0.806	0.776	0.703	0.698	0.772	0.803	0.767	0.794	0.802	0.713	0.763	0.777	0.791	
566	Pittsburgh	0.716	0.710	0.727	0.707	0.722	0.729	0.720	0.720	0.732	0.724	0.700	0.708	0.713	0.738	0.685	0.703	0.702	0.757	0.726	0.686	0.681	0.723	0.744	0.719	0.737	0.748	0.682	0.721	0.730	0.737	
567	Philadelphia	0.733	0.726	0.747	0.723	0.742	0.752	0.741	0.741	0.757	0.745	0.715	0.720	0.731	0.763	0.689	0.712	0.717	0.782	0.749	0.689	0.683	0.745	0.773	0.740	0.765	0.775	0.691	0.738	0.752	0.763	
568	Alabama	0.765	0.752	0.775	0.749	0.771	0.779	0.763	0.763	0.790	0.779	0.763	0.734	0.769	0.797	0.695	0.720	0.758	0.803	0.796	0.693	0.684	0.779	0.810	0.774	0.800	0.806	0.726	0.772	0.784	0.790	
569	Utah	0.759	0.746	0.768	0.743	0.763	0.770	0.754	0.751	0.778	0.770	0.722	0.734	0.759	0.790	0.697	0.719	0.736	0.802	0.766	0.694	0.686	0.761	0.791	0.755	0.781	0.798	0.706	0.766	0.776	0.811	
570	Iowa	0.774	0.754	0.785	0.749	0.780	0.792	0.769	0.766	0.811	0.797	0.727	0.735	0.782	0.818	0.679	0.713	0.750	0.829	0.789	0.675	0.660	0.782	0.824	0.774	0.810	0.827	0.703	0.783	0.799	0.807	
571	Massachusetts	0.764	0.750	0.777	0.746	0.771	0.782	0.765	0.764	0.795	0.782	0.731	0.737	0.767	0.801	0.694	0.723	0.744	0.817	0.779	0.692	0.681	0.774	0.810	0.768	0.798	0.812	0.707	0.771	0.786	0.796	
572	Oklahoma	0.728	0.723	0.745	0.720	0.738	0.749	0.740	0.741	0.755	0.743	0.717	0.727	0.757	0.693	0.718	0.717	0.781	0.746	0.697	0.691	0.743	0.769	0.739	0.762	0.771	0.690	0.733	0.747	0.760		
573	Louisiana	0.754	0.736	0.762	0.732	0.759	0.766	0.743	0.741	0.782	0.771	0.731	0.706	0.761	0.794	0.657	0.685	0.741	0.794	0.782	0.652	0.641	0.764	0.801	0.756	0.788	0.799	0.699	0.763	0.775	0.778	
574	New Mexico	0.773	0.762	0.790	0.758	0.783	0.797	0.783	0.785	0.814	0.795	0.753	0.752	0.777	0.811	0.711	0.746	0.760	0.835	0.795	0.715	0.707	0.790	0.827	0.785	0.816	0.826	0.719	0.779	0.797	0.813	
575	Texas	0.756	0.745	0.770	0.741	0.764	0.775	0.760	0.759	0.786	0.773	0.729	0.734	0.758	0.791	0.696	0.724	0.739	0.809	0.772	0.698	0.689	0.767	0.800	0.762	0.900	0.802	0.704	0.762	0.776	0.788	
576																																

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	0.706	0.692	0.712	0.689	0.709	0.714	0.697	0.694	0.723	0.713	0.665	0.673	0.704	0.738	0.637	0.659	0.682	0.743	0.710	0.633	0.624	0.706	0.736	0.701	0.727	0.742	0.652	0.713	0.722	0.725
502	Broward County / Palm Beach	0.708	0.698	0.717	0.696	0.712	0.719	0.706	0.705	0.727	0.716	0.682	0.689	0.706	0.735	0.660	0.683	0.691	0.748	0.715	0.661	0.655	0.712	0.736	0.708	0.730	0.741	0.666	0.714	0.723	0.729
503	Tampa	0.706	0.697	0.716	0.695	0.711	0.718	0.706	0.705	0.727	0.716	0.683	0.690	0.705	0.733	0.661	0.684	0.691	0.747	0.715	0.662	0.656	0.711	0.736	0.708	0.729	0.740	0.665	0.712	0.722	0.728
504	Orlando	0.705	0.698	0.716	0.695	0.711	0.718	0.707	0.706	0.725	0.714	0.686	0.692	0.704	0.730	0.665	0.687	0.692	0.746	0.714	0.667	0.661	0.711	0.734	0.708	0.728	0.739	0.667	0.711	0.720	0.727
505	Jacksonville	0.707	0.699	0.718	0.696	0.713	0.720	0.708	0.707	0.730	0.718	0.684	0.692	0.708	0.735	0.662	0.685	0.693	0.750	0.716	0.663	0.656	0.713	0.738	0.710	0.731	0.743	0.665	0.713	0.724	0.730
506	Daytona / Gainesville	0.723	0.710	0.732	0.707	0.728	0.735	0.720	0.717	0.748	0.735	0.691	0.700	0.725	0.754	0.663	0.689	0.705	0.767	0.730	0.661	0.653	0.726	0.755	0.722	0.747	0.761	0.672	0.730	0.741	0.745
521	Diversified Dental - Las Vegas	0.757	0.764	0.785	0.761	0.775	0.790	0.795	0.800	0.804	0.781	0.786	0.786	0.760	0.781	0.772	0.807	0.770	0.836	0.787	0.783	0.791	0.785	0.809	0.785	0.807	0.809	0.738	0.759	0.778	0.805
522	Mastercare Dental - Reno	0.806	0.791	0.825	0.786	0.818	0.835	0.827	0.830	0.875	0.845	0.802	0.800	0.821	0.845	0.748	0.795	0.810	0.881	0.834	0.744	0.740	0.828	0.871	0.826	0.864	0.869	0.749	0.814	0.836	0.856
524	Premier - Minnesota	0.773	0.769	0.794	0.766	0.786	0.799	0.794	0.795	0.816	0.797	0.774	0.777	0.779	0.804	0.747	0.780	0.774	0.839	0.796	0.749	0.748	0.792	0.822	0.791	0.817	0.824	0.735	0.779	0.795	0.814
526	Dental Options Pricing - Oregon	0.775	0.765	0.793	0.761	0.786	0.800	0.789	0.791	0.825	0.801	0.763	0.760	0.781	0.813	0.718	0.759	0.769	0.842	0.799	0.720	0.716	0.794	0.831	0.791	0.824	0.830	0.723	0.781	0.800	0.819
527	Rental Network - Hawaii	0.748	0.733	0.760	0.729	0.756	0.768	0.752	0.754	0.788	0.767	0.723	0.719	0.749	0.787	0.672	0.708	0.732	0.801	0.767	0.670	0.660	0.761	0.799	0.758	0.791	0.798	0.690	0.755	0.772	0.785
528	Diversified Dental - Reno	0.736	0.736	0.761	0.732	0.752	0.768	0.766	0.770	0.803	0.775	0.747	0.744	0.753	0.770	0.717	0.758	0.753	0.817	0.765	0.727	0.733	0.761	0.795	0.760	0.791	0.795	0.699	0.740	0.761	0.787
549	Maine	0.806	0.790	0.824	0.786	0.816	0.833	0.821	0.824	0.868	0.840	0.793	0.790	0.818	0.847	0.739	0.785	0.804	0.877	0.832	0.736	0.732	0.826	0.868	0.824	0.860	0.866	0.746	0.813	0.834	0.853
550	North Dakota	0.799	0.774	0.808	0.769	0.803	0.814	0.788	0.785	0.842	0.823	0.743	0.748	0.806	0.848	0.684	0.725	0.773	0.853	0.811	0.678	0.662	0.804	0.851	0.799	0.839	0.853	0.718	0.808	0.826	0.832
551	Nevada	0.739	0.744	0.763	0.742	0.754	0.768	0.769	0.773	0.773	0.753	0.758	0.757	0.735	0.763	0.743	0.772	0.741	0.805	0.765	0.755	0.756	0.762	0.785	0.763	0.782	0.785	0.718	0.741	0.758	0.780
553	Idaho	0.747	0.741	0.761	0.738	0.756	0.764	0.755	0.754	0.777	0.763	0.733	0.741	0.751	0.775	0.712	0.738	0.739	0.797	0.760	0.712	0.709	0.757	0.782	0.754	0.786	0.787	0.708	0.753	0.766	0.775
554	Vermont	0.800	0.776	0.810	0.771	0.805	0.816	0.792	0.789	0.843	0.823	0.749	0.754	0.807	0.847	0.692	0.731	0.776	0.854	0.814	0.685	0.669	0.807	0.852	0.802	0.840	0.854	0.723	0.810	0.827	0.834
555	New Hampshire	0.778	0.758	0.788	0.753	0.783	0.794	0.774	0.772	0.816	0.798	0.737	0.741	0.782	0.820	0.686	0.722	0.756	0.830	0.792	0.681	0.667	0.786	0.826	0.782	0.817	0.829	0.710	0.787	0.803	0.811
556	Delaware	0.749	0.735	0.762	0.730	0.756	0.767	0.751	0.750	0.785	0.768	0.720	0.724	0.752	0.786	0.679	0.712	0.733	0.801	0.765	0.677	0.666	0.759	0.824	0.756	0.817	0.796	0.693	0.756	0.772	0.822
557	Washington														0.801																
558	Oregon	0.766	0.753	0.781	0.749	0.775	0.789	0.774	0.776	0.813	0.789	0.745	0.741	0.771	0.806	0.695	0.735	0.755	0.827	0.788	0.696	0.688	0.782	0.821	0.779	0.813	0.819	0.709	0.773	0.792	0.807
559	North Carolina	0.750	0.729	0.759	0.724	0.755	0.765	0.744	0.742	0.789	0.771	0.706	0.710	0.755	0.792	0.655	0.690	0.728	0.801	0.763	0.649	0.634	0.757	0.798	0.753	0.788	0.800	0.681	0.759	0.775	0.782
560	West Virginia	0.747	0.734	0.757	0.730	0.752	0.760	0.745	0.742	0.774	0.761	0.716	0.726	0.750	0.779	0.686	0.713	0.730	0.793	0.755	0.683	0.674	0.751	0.781	0.747	0.773	0.788	0.694	0.755	0.766	0.771
561	Mississippi	0.737	0.719	0.745	0.715	0.741	0.749	0.731	0.730	0.768	0.753	0.727	0.761	0.742	0.772	0.652	0.682	0.730	0.775	0.665	0.646	0.636	0.748	0.782	0.745	0.774	0.779	0.688	0.745	0.758	0.762
562	Arkansas	0.745	0.734	0.757	0.730	0.752	0.760	0.748	0.745	0.776	0.762	0.721	0.731	0.750	0.776	0.693	0.722	0.733	0.795	0.756	0.690	0.684	0.752	0.781	0.748	0.774	0.787	0.696	0.752	0.765	0.772
563	South Carolina	0.762	0.741	0.772	0.736	0.767	0.778	0.756	0.754	0.802	0.783	0.717	0.721	0.768	0.806	0.665	0.702	0.740	0.814	0.776	0.660	0.645	0.769	0.811	0.765	0.801	0.813	0.691	0.771	0.788	0.795
564	Rhode Island	0.724	0.717	0.739	0.714	0.733	0.743	0.735	0.736	0.752	0.737	0.715	0.717	0.723	0.752	0.687	0.714	0.714	0.774	0.741	0.688	0.682	0.737	0.764	0.736	0.759	0.766	0.685	0.729	0.743	0.756
565	Hawaii	0.748	0.739	0.761	0.735	0.755	0.767	0.755	0.755	0.770	0.752	0.732	0.728	0.737	0.779	0.694	0.722	0.725	0.794	0.765	0.694	0.690	0.761	0.791	0.759	0.785	0.790	0.704	0.752	0.767	0.780
566	Pittsburgh	0.706	0.700	0.716	0.698	0.712	0.719	0.711	0.711	0.723	0.713	0.694	0.700	0.703	0.727	0.677	0.697	0.694	0.745	0.716	0.678	0.674	0.713	0.733	0.711	0.729	0.737	0.674	0.711	0.720	0.727
567	Philadelphia	0.725	0.717	0.738	0.715	0.733	0.743	0.733	0.734	0.750	0.736	0.711	0.713	0.722	0.754	0.682	0.708	0.711	0.772	0.741	0.683	0.677	0.737	0.764	0.734	0.759	0.766	0.685	0.730	0.744	0.755
568	Alabama	0.749	0.737	0.758	0.733	0.755	0.762	0.749	0.749	0.775	0.762	0.752	0.784	0.752	0.780	0.683	0.710	0.745	0.786	0.779	0.681	0.673	0.763	0.792	0.761	0.786	0.788	0.713	0.756	0.768	0.774
569	Utah	0.748	0.735	0.756	0.732	0.752	0.758	0.744	0.742	0.769	0.757	0.715	0.724	0.746	0.778	0.688	0.713	0.728	0.790	0.754	0.686	0.677	0.750	0.779	0.746	0.771	0.785	0.698	0.755	0.765	0.769
570	Iowa	0.755	0.735	0.765	0.731	0.760	0.771	0.751	0.749	0.794	0.776	0.714	0.719	0.761	0.797	0.664	0.700	0.735	0.807	0.769	0.660	0.646	0.763	0.803	0.759	0.793	0.805	0.687	0.764	0.780	0.788
571	Massachusetts	0.755	0.741	0.767	0.737	0.762	0.772	0.757	0.756	0.788	0.772	0.726	0.730	0.757	0.792	0.686	0.718	0.738	0.806	0.770	0.684	0.674	0.765	0.800	0.762	0.792	0.801	0.700	0.762	0.777	0.787
572	Oklahoma	0.717	0.711	0.732	0.708	0.726	0.736	0.729	0.730	0.744	0.730	0.709	0.711	0.715	0.744	0.684	0.710	0.708	0.767	0.734	0.687	0.682	0.730	0.756	0.729	0.751	0.757	0.680	0.721	0.735	0.748
573	Louisiana	0.734	0.716	0.741	0.712	0.738	0.745	0.724	0.723	0.764	0.750	0.717	0.751	0.739	0.772	0.642	0.673	0.724	0.771	0.761	0.637	0.626	0.744	0.779	0.740	0.770	0.776	0.683	0.743	0.755	0.758
574	New Mexico	0.760	0.750	0.776	0.746	0.770	0.784	0.771	0.773	0.803	0.781	0.745	0.742	0.762	0.797	0.701	0.738	0.750	0.820	0.782	0.704	0.697	0.777	0.812	0.775	0.806	0.811	0.709	0.766	0.784	0.800
575	Texas	0.742	0.731	0.756	0.728	0.750	0.760	0.747	0.747	0.773	0.758	0.720	0.723	0.743	0.776	0.686	0.716	0.728	0.793	0.758	0.687	0.679	0.754	0.785	0.751	0.778	0.787	0.693	0.748</		

DENTAL PPO FACTORS

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

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ	SP	TA	TD	TW	
501	Miami	0.644	0.647	0.625	0.662	0.675	0.646	0.704	0.718	0.691	0.747	0.760	0.729	0.657	0.709	0.647	0.671	0.697	0.660	0.713	0.739	0.704	0.756	0.784	0.744	0.751	0.768	0.610	0.875	0.938	
502	Broward County / Palm Beach	0.660	0.661	0.645	0.677	0.686	0.664	0.729	0.739	0.718	0.769	0.779	0.755	0.671	0.712	0.664	0.685	0.705	0.675	0.736	0.756	0.729	0.777	0.798	0.767	0.750	0.769	0.617	0.875	0.931	
503	Tampa	0.654	0.654	0.639	0.680	0.689	0.666	0.733	0.742	0.721	0.774	0.782	0.758	0.673	0.712	0.664	0.690	0.710	0.680	0.742	0.762	0.735	0.784	0.805	0.773	0.750	0.772	0.651	0.883	0.939	
504	Orlando	0.657	0.657	0.643	0.681	0.689	0.668	0.736	0.744	0.725	0.776	0.784	0.762	0.675	0.711	0.667	0.691	0.709	0.681	0.744	0.763	0.737	0.786	0.805	0.775	0.750	0.769	0.646	0.878	0.931	
505	Jacksonville	0.655	0.655	0.639	0.681	0.690	0.667	0.734	0.743	0.722	0.776	0.785	0.760	0.674	0.714	0.665	0.691	0.711	0.681	0.743	0.763	0.735	0.787	0.808	0.775	0.755	0.775	0.659	0.887	0.945	
506	Daytona / Gainesville	0.654	0.653	0.635	0.693	0.703	0.675	0.743	0.753	0.728	0.789	0.798	0.769	0.683	0.732	0.672	0.708	0.732	0.695	0.756	0.781	0.746	0.804	0.829	0.789	0.779	0.799	0.624	0.921	0.993	
521	Diversified Dental - Las Vegas	0.739	0.739	0.731	0.747	0.751	0.740	0.853	0.857	0.847	0.927	0.931	0.918	0.744	0.763	0.740	0.750	0.760	0.745	0.855	0.865	0.852	0.930	0.940	0.924	0.814	0.854	0.852	1.018	1.058	
522	Marcare Dental - Reno	0.759	0.755	0.731	0.778	0.788	0.754	0.856	0.865	0.836	0.958	0.964	0.928	0.771	0.829	0.756	0.784	0.813	0.767	0.859	0.887	0.847	0.964	0.991	0.941	0.881	0.931	0.886	1.120	1.223	
524	Premier - Minnesota	0.736	0.735	0.719	0.752	0.759	0.737	0.828	0.835	0.815	0.897	0.903	0.880	0.746	0.784	0.737	0.758	0.777	0.748	0.833	0.850	0.824	0.903	0.922	0.890	0.833	0.867	0.766	1.011	1.060	
526	Dental Options Pricing - Oregon	0.717	0.719	0.697	0.735	0.749	0.719	0.811	0.825	0.799	0.896	0.909	0.876	0.729	0.782	0.721	0.744	0.773	0.733	0.817	0.847	0.811	0.905	0.935	0.891	0.840	0.883	0.761	1.062	1.150	
527	Rental Network - Hawaii	0.673	0.676	0.652	0.706	0.723	0.689	0.772	0.789	0.759	0.851	0.867	0.830	0.696	0.755	0.687	0.720	0.754	0.708	0.783	0.818	0.777	0.866	0.901	0.851	0.815	0.853	0.692	1.034	1.133	
528	Diversified Dental - Reno	0.693	0.696	0.680	0.706	0.717	0.696	0.790	0.801	0.782	0.877	0.887	0.864	0.702	0.740	0.697	0.713	0.735	0.706	0.795	0.817	0.792	0.884	0.906	0.875	0.802	0.850	0.771	1.022	1.089	
549	Maine	0.738	0.737	0.712	0.772	0.786	0.750	0.847	0.860	0.829	0.945	0.956	0.917	0.761	0.822	0.749	0.785	0.818	0.770	0.856	0.889	0.846	0.957	0.990	0.937	0.884	0.935	0.825	1.130	1.236	
550	North Dakota	0.704	0.708	0.675	0.739	0.760	0.714	0.785	0.803	0.762	0.862	0.881	0.831	0.728	0.808	0.713	0.754	0.797	0.737	0.798	0.838	0.782	0.877	0.922	0.856	0.872	0.908	0.672	1.076	1.197	
551	Nevada	0.716	0.717	0.708	0.725	0.731	0.719	0.826	0.831	0.821	0.891	0.897	0.883	0.722	0.743	0.719	0.729	0.741	0.725	0.829	0.840	0.826	0.895	0.908	0.890	0.790	0.824	0.700	0.983	1.042	
553	Idaho	0.710	0.708	0.693	0.725	0.731	0.710	0.784	0.791	0.772	0.832	0.838	0.815	0.720	0.757	0.710	0.731	0.748	0.720	0.890	0.806	0.781	0.838	0.855	0.825	0.795	0.818	0.740	0.930	0.985	
554	Vermont	0.713	0.715	0.683	0.747	0.765	0.721	0.796	0.812	0.772	0.871	0.888	0.840	0.736	0.812	0.721	0.760	0.801	0.742	0.807	0.845	0.791	0.885	0.927	0.864	0.872	0.908	0.682	1.074	1.191	
555	New Hampshire	0.706	0.708	0.679	0.730	0.745	0.707	0.783	0.797	0.762	0.853	0.868	0.826	0.722	0.790	0.709	0.740	0.775	0.724	0.792	0.824	0.777	0.864	0.900	0.845	0.814	0.875	0.692	1.029	1.127	
556	Delaware	0.687	0.688	0.665	0.711	0.725	0.692	0.770	0.781	0.752	0.836	0.848	0.813	0.703	0.759	0.692	0.721	0.751	0.708	0.778	0.805	0.766	0.846	0.876	0.806	0.829	0.810	0.841	0.695	0.989	1.076
557	Washington																														
558	Oregon	0.700	0.704	0.679	0.721	0.737	0.704	0.790	0.806	0.777	0.873	0.888	0.851	0.714	0.773	0.706	0.730	0.764	0.720	0.797	0.831	0.791	0.883	0.917	0.868	0.831	0.872	0.731	1.050	1.161	
559	North Carolina	0.667	0.667	0.640	0.705	0.721	0.681	0.754	0.768	0.732	0.823	0.838	0.795	0.693	0.762	0.679	0.720	0.757	0.703	0.766	0.801	0.752	0.839	0.876	0.819	0.819	0.852	0.634	1.011	1.138	
560	West Virginia	0.680	0.676	0.658	0.720	0.729	0.700	0.772	0.781	0.755	0.821	0.829	0.798	0.710	0.760	0.697	0.735	0.759	0.720	0.785	0.810	0.774	0.836	0.861	0.819	0.806	0.828	0.684	0.954	1.030	
561	Mississippi	0.680	0.669	0.648	0.715	0.719	0.686	0.740	0.751	0.720	0.792	0.802	0.766	0.703	0.756	0.682	0.733	0.755	0.709	0.785	0.784	0.742	0.810	0.839	0.790	0.792	0.815	0.782	0.945	1.072	
562	Arkansas	0.684	0.680	0.663	0.722	0.730	0.703	0.776	0.784	0.760	0.827	0.834	0.805	0.712	0.759	0.699	0.736	0.758	0.721	0.788	0.810	0.776	0.841	0.863	0.824	0.805	0.828	0.729	0.952	1.057	
563	South Carolina	0.668	0.669	0.642	0.716	0.734	0.693	0.765	0.781	0.744	0.836	0.853	0.809	0.703	0.773	0.689	0.734	0.773	0.718	0.781	0.817	0.767	0.856	0.895	0.836	0.836	0.870	0.656	1.036	1.146	
564	Rhode Island	0.677	0.676	0.661	0.703	0.711	0.689	0.772	0.779	0.759	0.830	0.837	0.813	0.695	0.733	0.687	0.712	0.733	0.702	0.780	0.799	0.771	0.840	0.860	0.827	0.778	0.806	0.718	0.946	1.009	
565	Hawaii	0.687	0.691	0.673	0.712	0.726	0.700	0.790	0.805	0.782	0.852	0.867	0.839	0.705	0.749	0.699	0.723	0.749	0.716	0.799	0.827	0.796	0.864	0.893	0.855	0.802	0.832	0.685	1.003	1.079	
566	Pittsburgh	0.665	0.663	0.652	0.689	0.695	0.678	0.748	0.754	0.739	0.787	0.792	0.774	0.683	0.713	0.676	0.699	0.713	0.690	0.757	0.771	0.750	0.796	0.811	0.786	0.748	0.767	0.666	0.874	0.920	
567	Philadelphia	0.679	0.680	0.664	0.696	0.706	0.683	0.764	0.772	0.751	0.820	0.829	0.804	0.691	0.731	0.683	0.704	0.725	0.695	0.770	0.790	0.762	0.827	0.850	0.816	0.775	0.801	0.691	0.936	0.999	
568	Alabama	0.709	0.699	0.681	0.734	0.736	0.709	0.766	0.775	0.750	0.814	0.822	0.793	0.724	0.766	0.706	0.749	0.765	0.728	0.779	0.802	0.768	0.829	0.852	0.813	0.797	0.818	0.777	0.942	1.028	
569	Utah	0.690	0.690	0.671	0.715	0.725	0.698	0.767	0.778	0.753	0.812	0.822	0.793	0.708	0.756	0.697	0.726	0.749	0.713	0.777	0.800	0.767	0.823	0.847	0.809	0.798	0.817	0.678	0.935	0.997	
570	Iowa	0.667	0.667	0.641	0.713	0.729	0.690	0.764	0.778	0.743	0.834	0.849	0.807	0.700	0.767	0.686	0.730	0.767	0.714	0.779	0.813	0.765	0.853	0.890	0.833	0.827	0.860	0.663	1.024	1.129	
571	Massachusetts	0.696	0.697	0.674	0.715	0.728	0.696	0.775	0.786	0.758	0.838	0.851	0.817	0.709	0.764	0.698	0.723	0.752	0.711	0.782	0.809	0.771	0.847	0.877	0.832	0.812	0.842	0.705	0.987	1.086	
572	Oklahoma	0.665	0.665	0.651	0.695	0.704	0.683	0.765	0.772	0.753	0.821	0.829	0.807	0.687	0.723	0.680	0.706	0.726	0.698	0.775	0.793	0.767	0.833	0.853	0.822	0.771	0.798	0.695	0.938	0.997	
573	Louisiana	0.667	0.659	0.636	0.705	0.712	0.677	0.726	0.740	0.708	0.778	0.791	0.753	0.692	0.749	0.672	0.725	0.750	0.702	0.744	0.775	0.731	0.798	0.830	0.779	0.790	0.812	0.702	0.943	1.082	
574	New Mexico	0.694	0.696	0.675	0.723	0.738	0.708	0.797	0.812	0.785	0.876	0.890	0.857	0.714	0.768	0.706	0.735	0.765	0.725	0.807	0.837	0.801	0.889	0.921	0.876	0.826	0.866	0.723	1.046	1.135	
575	Texas	0.676	0.678	0.659	0.709	0.722	0.694	0.772	0.783	0.758	0.833	0.845	0.815	0.700	0.748	0.691	0.722	0.749	0.711	0.783	0.809	0.774	0.847	0.875	0.834	0.802	0.832	0.686	0.981	1.057	
576	Kentucky	0.649	0.647	0.633	0.679	0.687	0.665	0.733	0.741	0.721	0.773	0.781	0.758	0.672	0.709	0.662	0.691	0.709	0.680	0.743	0.762	0.735	0.785	0.804	0.773	0.748	0.766	0.634	0.878	0.934	

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	0.660	0.655	0.675	0.653	0.669	0.679	0.671	0.676	0.658	0.686	0.687	0.675	0.672	0.699	0.667	0.690	0.702	0.622	0.658	0.676	0.690	0.757	0.736	0.756	0.733	0.751	0.760	0.746	0.747	0.723
502	Broward County / Palm Beach	0.676	0.675	0.693	0.673	0.686	0.697	0.695	0.700	0.685	0.707	0.700	0.694	0.691	0.716	0.687	0.710	0.718	0.646	0.693	0.691	0.709	0.770	0.756	0.774	0.753	0.769	0.779	0.767	0.770	0.749
503	Tampa	0.681	0.680	0.699	0.678	0.692	0.703	0.701	0.707	0.691	0.713	0.706	0.699	0.696	0.721	0.693	0.715	0.724	0.651	0.699	0.697	0.715	0.775	0.756	0.781	0.760	0.776	0.786	0.775	0.777	0.757
504	Orlando	0.682	0.683	0.701	0.681	0.694	0.705	0.704	0.710	0.695	0.716	0.706	0.702	0.699	0.723	0.696	0.717	0.726	0.655	0.700	0.699	0.717	0.774	0.763	0.782	0.761	0.776	0.786	0.777	0.779	0.760
505	Jacksonville	0.681	0.681	0.700	0.679	0.693	0.704	0.701	0.708	0.692	0.715	0.707	0.700	0.697	0.723	0.694	0.716	0.725	0.651	0.700	0.699	0.716	0.776	0.764	0.783	0.762	0.778	0.789	0.777	0.780	0.759
506	Daytona / Gainesville	0.693	0.691	0.712	0.689	0.706	0.716	0.711	0.717	0.700	0.728	0.723	0.713	0.709	0.737	0.704	0.729	0.740	0.657	0.718	0.713	0.729	0.796	0.780	0.802	0.777	0.797	0.809	0.794	0.796	0.771
521	Diversified Dental - Las Vegas	0.742	0.757	0.783	0.755	0.768	0.789	0.801	0.814	0.799	0.814	0.769	0.785	0.782	0.809	0.782	0.807	0.810	0.729	0.753	0.766	0.807	0.866	0.878	0.902	0.876	0.890	0.910	0.917	0.927	0.914
522	Mercare Dental - Reno	0.754	0.749	0.782	0.746	0.771	0.790	0.796	0.807	0.794	0.839	0.784	0.788	0.782	0.821	0.779	0.813	0.823	0.715	0.791	0.779	0.812	0.889	0.892	0.928	0.887	0.918	0.944	0.942	0.956	0.936
524	Premier - Minnesota	0.742	0.745	0.771	0.743	0.760	0.776	0.781	0.791	0.775	0.800	0.769	0.773	0.769	0.798	0.767	0.793	0.801	0.715	0.763	0.763	0.792	0.857	0.857	0.883	0.854	0.874	0.890	0.889	0.897	0.879
526	Dental Options Pricing - Oregon	0.719	0.720	0.749	0.717	0.738	0.755	0.755	0.766	0.749	0.785	0.753	0.752	0.748	0.782	0.743	0.774	0.783	0.683	0.746	0.744	0.773	0.857	0.850	0.880	0.847	0.871	0.892	0.886	0.896	0.874
527	Rental Network - Hawaii	0.697	0.692	0.720	0.688	0.710	0.726	0.724	0.733	0.715	0.757	0.729	0.723	0.718	0.754	0.714	0.745	0.756	0.655	0.727	0.719	0.744	0.831	0.816	0.844	0.812	0.838	0.857	0.845	0.856	0.831
528	Diversified Dental - Reno	0.694	0.698	0.724	0.696	0.712	0.731	0.738	0.750	0.733	0.757	0.722	0.726	0.723	0.757	0.721	0.752	0.758	0.668	0.712	0.715	0.751	0.825	0.826	0.853	0.823	0.842	0.864	0.866	0.877	0.857
549	Maine	0.752	0.748	0.781	0.745	0.770	0.789	0.789	0.800	0.783	0.829	0.786	0.786	0.780	0.819	0.776	0.809	0.820	0.709	0.786	0.778	0.808	0.897	0.891	0.926	0.886	0.916	0.942	0.934	0.948	0.923
550	North Dakota	0.721	0.710	0.739	0.706	0.732	0.745	0.734	0.742	0.719	0.769	0.760	0.742	0.736	0.767	0.729	0.763	0.779	0.663	0.761	0.745	0.762	0.861	0.833	0.867	0.828	0.860	0.877	0.882	0.864	0.831
551	Nevada	0.724	0.738	0.759	0.736	0.747	0.765	0.777	0.790	0.774	0.789	0.751	0.761	0.758	0.786	0.758	0.784	0.788	0.709	0.734	0.747	0.784	0.843	0.851	0.872	0.849	0.861	0.879	0.882	0.891	0.877
553	Idaho	0.720	0.722	0.744	0.720	0.736	0.746	0.748	0.755	0.741	0.763	0.746	0.745	0.742	0.766	0.739	0.761	0.769	0.693	0.740	0.739	0.760	0.815	0.811	0.831	0.808	0.826	0.837	0.829	0.832	0.814
554	Vermont	0.729	0.718	0.748	0.714	0.740	0.754	0.745	0.752	0.732	0.781	0.766	0.751	0.745	0.785	0.738	0.772	0.788	0.674	0.768	0.753	0.771	0.865	0.840	0.874	0.836	0.867	0.884	0.865	0.873	0.842
555	New Hampshire	0.714	0.706	0.734	0.702	0.726	0.739	0.734	0.742	0.723	0.766	0.748	0.737	0.732	0.768	0.726	0.757	0.771	0.666	0.749	0.736	0.756	0.841	0.821	0.852	0.817	0.845	0.861	0.846	0.854	0.826
556	Delaware	0.700	0.695	0.721	0.692	0.713	0.727	0.724	0.733	0.715	0.751	0.731	0.724	0.719	0.753	0.714	0.744	0.755	0.659	0.729	0.721	0.743	0.820	0.805	0.833	0.802	0.826	0.841	0.830	0.837	0.813
557	Washington											0.745																			
558	Oregon	0.705	0.704	0.730	0.700	0.722	0.737	0.735	0.746	0.727	0.768	0.740	0.734	0.729	0.765	0.725	0.756	0.766	0.664	0.733	0.730	0.755	0.843	0.831	0.861	0.827	0.852	0.873	0.862	0.873	0.849
559	North Carolina	0.692	0.682	0.710	0.679	0.703	0.716	0.708	0.716	0.696	0.741	0.726	0.713	0.708	0.745	0.701	0.733	0.747	0.642	0.729	0.714	0.732	0.819	0.797	0.827	0.792	0.821	0.837	0.820	0.828	0.798
560	West Virginia	0.719	0.717	0.739	0.714	0.733	0.743	0.739	0.745	0.729	0.759	0.750	0.740	0.736	0.765	0.731	0.757	0.769	0.682	0.747	0.741	0.757	0.823	0.810	0.833	0.806	0.828	0.840	0.826	0.828	0.803
561	Mississippi	0.691	0.685	0.711	0.682	0.703	0.714	0.707	0.713	0.695	0.730	0.723	0.710	0.708	0.738	0.702	0.728	0.742	0.647	0.723	0.712	0.728	0.822	0.813	0.809	0.779	0.804	0.817	0.799	0.801	0.773
562	Arkansas	0.719	0.718	0.742	0.715	0.734	0.746	0.743	0.749	0.734	0.762	0.748	0.743	0.740	0.767	0.735	0.759	0.770	0.684	0.745	0.740	0.759	0.822	0.812	0.836	0.809	0.830	0.843	0.831	0.833	0.811
563	South Carolina	0.706	0.696	0.724	0.692	0.717	0.730	0.721	0.729	0.708	0.754	0.742	0.727	0.722	0.759	0.715	0.747	0.762	0.653	0.742	0.728	0.746	0.838	0.814	0.845	0.809	0.838	0.854	0.837	0.844	0.814
564	Rhode Island	0.698	0.700	0.723	0.697	0.714	0.728	0.732	0.741	0.726	0.751	0.724	0.725	0.721	0.751	0.719	0.745	0.753	0.670	0.720	0.718	0.745	0.808	0.802	0.825	0.799	0.817	0.832	0.826	0.833	0.815
565	Hawaii	0.715	0.718	0.742	0.715	0.733	0.748	0.749	0.757	0.741	0.772	0.746	0.744	0.741	0.772	0.737	0.766	0.774	0.683	0.733	0.737	0.765	0.839	0.826	0.850	0.823	0.842	0.860	0.850	0.856	0.838
566	Pittsburgh	0.694	0.695	0.713	0.693	0.706	0.717	0.719	0.725	0.712	0.730	0.715	0.714	0.711	0.734	0.709	0.737	0.671	0.710	0.709	0.720	0.780	0.773	0.790	0.771	0.785	0.795	0.788	0.791	0.774	
567	Philadelphia	0.692	0.692	0.715	0.690	0.706	0.721	0.723	0.730	0.715	0.741	0.718	0.717	0.713	0.743	0.710	0.737	0.745	0.663	0.712	0.710	0.736	0.801	0.792	0.814	0.789	0.807	0.820	0.814	0.820	0.801
568	Alabama	0.713	0.711	0.733	0.709	0.727	0.737	0.734	0.740	0.724	0.752	0.742	0.734	0.730	0.758	0.726	0.750	0.761	0.677	0.738	0.734	0.750	0.837	0.803	0.825	0.799	0.820	0.832	0.818	0.821	0.797
569	Utah	0.715	0.711	0.732	0.708	0.725	0.736	0.733	0.739	0.722	0.749	0.741	0.733	0.729	0.758	0.725	0.750	0.761	0.680	0.738	0.732	0.750	0.815	0.799	0.820	0.796	0.815	0.826	0.812	0.815	0.791
570	Iowa	0.703	0.694	0.722	0.690	0.714	0.727	0.721	0.728	0.709	0.752	0.737	0.725	0.719	0.756	0.713	0.745	0.759	0.653	0.738	0.725	0.744	0.831	0.810	0.841	0.806	0.834	0.850	0.834	0.842	0.813
571	Massachusetts	0.703	0.699	0.725	0.696	0.716	0.730	0.728	0.736	0.719	0.754	0.733	0.727	0.723	0.756	0.718	0.748	0.759	0.664	0.731	0.724	0.747	0.823	0.808	0.835	0.805	0.828	0.842	0.831	0.839	0.814
572	Oklahoma	0.693	0.696	0.718	0.693	0.708	0.723	0.726	0.735	0.719	0.743	0.719	0.719	0.716	0.745	0.713	0.739	0.747	0.666	0.711	0.712	0.739	0.803	0.797	0.819	0.794	0.811	0.825	0.820	0.826	0.808
573	Louisiana	0.682	0.675	0.700	0.672	0.694	0.704	0.694	0.699	0.680	0.715	0.716	0.701	0.697	0.728	0.690	0.717	0.731	0.635	0.713	0.703	0.717	0.817	0.773	0.799	0.769	0.794	0.806	0.786	0.787	0.758
574	New Mexico	0.713	0.713	0.739	0.710	0.729	0.745	0.746	0.757	0.738	0.775	0.746	0.742	0.738	0.773	0.734	0.765	0.774	0.675	0.737	0.737	0.764	0.849	0.839	0.867	0.835	0.858	0.879	0.869	0.880	0.857
575	Texas	0.703	0.702	0.726	0.699	0.717	0.731	0.730	0.739	0.721	0.752	0.733	0.728	0.724	0.756	0.720	0.748	0.758	0.667	0.726	0.724	0.748	0.823	0.809	0.834	0.806	0.827	0.842	0.831	0.838	

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	0.735	0.790	0.758	0.754	0.782	0.746	0.771	0.799	0.701	0.751	0.761	0.771	0.756	0.745	0.762	0.742	0.759	0.765	0.749	0.748	0.727	0.739	0.782	0.763	0.759	0.784	0.752	0.772	0.785	0.714		
502	Broward County / Palm Beach	0.761	0.797	0.774	0.771	0.795	0.765	0.787	0.809	0.725	0.765	0.776	0.786	0.779	0.775	0.790	0.773	0.787	0.794	0.779	0.780	0.760	0.774	0.804	0.788	0.775	0.806	0.780	0.798	0.810	0.743		
503	Tampa	0.769	0.802	0.782	0.778	0.803	0.773	0.794	0.815	0.730	0.772	0.783	0.793	0.787	0.783	0.798	0.780	0.795	0.802	0.788	0.789	0.769	0.784	0.814	0.802	0.797	0.805	0.788	0.806	0.819	0.751		
504	Orlando	0.771	0.801	0.782	0.779	0.802	0.774	0.794	0.814	0.733	0.772	0.783	0.794	0.788	0.785	0.799	0.782	0.796	0.803	0.790	0.791	0.773	0.787	0.812	0.798	0.795	0.815	0.790	0.807	0.819	0.754		
505	Jacksonville	0.771	0.805	0.784	0.781	0.806	0.775	0.797	0.818	0.731	0.773	0.786	0.796	0.790	0.785	0.802	0.783	0.798	0.806	0.791	0.792	0.772	0.788	0.815	0.800	0.797	0.819	0.791	0.810	0.823	0.753		
506	Daytona / Gainesville	0.787	0.829	0.803	0.799	0.828	0.792	0.817	0.843	0.742	0.794	0.807	0.816	0.808	0.801	0.820	0.798	0.817	0.826	0.808	0.808	0.784	0.804	0.837	0.819	0.815	0.841	0.808	0.830	0.846	0.762		
521	Diversified Dental - Las Vegas	0.917	0.893	0.906	0.903	0.929	0.903	0.927	0.928	0.851	0.869	0.890	0.925	0.926	0.932	0.952	0.930	0.942	0.960	0.959	0.964	0.954	0.960	0.945	0.955	0.952	0.970	0.952	0.967	0.970	0.911		
522	Mercare Dental - Reno	0.945	0.929	0.942	0.935	0.980	0.931	0.969	0.967	0.852	0.903	0.929	0.963	0.951	0.947	0.980	0.943	0.972	0.995	0.990	1.004	0.981	0.998	0.985	0.990	0.984	1.023	0.980	1.013	1.021	0.908		
524	Premier - Minnesota	0.887	0.889	0.888	0.884	0.914	0.880	0.907	0.916	0.824	0.861	0.879	0.905	0.899	0.897	0.919	0.894	0.912	0.926	0.919	0.924	0.908	0.919	0.924	0.923	0.919	0.943	0.915	0.936	0.943	0.869		
526	Dental Options Pricing - Oregon	0.880	0.897	0.890	0.885	0.923	0.879	0.913	0.925	0.810	0.857	0.880	0.908	0.894	0.891	0.919	0.887	0.910	0.929	0.916	0.924	0.903	0.915	0.927	0.925	0.920	0.951	0.916	0.942	0.949	0.853		
527	Rental Network - Hawaii	0.838	0.871	0.855	0.850	0.888	0.843	0.876	0.893	0.775	0.829	0.849	0.871	0.854	0.846	0.870	0.842	0.865	0.881	0.864	0.873	0.847	0.860	0.888	0.877	0.872	0.906	0.866	0.894	0.903	0.806		
528	Diversified Dental - Reno	0.861	0.861	0.860	0.856	0.892	0.853	0.885	0.896	0.790	0.823	0.847	0.882	0.876	0.879	0.902	0.877	0.894	0.911	0.908	0.919	0.898	0.906	0.906	0.907	0.903	0.933	0.900	0.926	0.932	0.846		
549	Maine	0.931	0.939	0.939	0.933	0.976	0.927	0.965	0.972	0.848	0.903	0.928	0.959	0.944	0.937	0.970	0.933	0.961	0.984	0.975	0.985	0.962	0.977	0.980	0.979	0.973	1.014	0.968	1.003	1.011	0.896		
550	North Dakota	0.845	0.911	0.875	0.868	0.914	0.858	0.897	0.927	0.781	0.859	0.877	0.893	0.871	0.856	0.887	0.851	0.882	0.896	0.873	0.879	0.845	0.865	0.914	0.893	0.886	0.927	0.876	0.911	0.927	0.805		
551	Nevada	0.880	0.869	0.876	0.873	0.896	0.872	0.893	0.898	0.825	0.843	0.863	0.891	0.890	0.897	0.911	0.895	0.906	0.916	0.913	0.918	0.908	0.912	0.911	0.914	0.912	0.927	0.910	0.924	0.927	0.874		
552	Idaho	0.826	0.844	0.832	0.829	0.854	0.824	0.846	0.862	0.778	0.817	0.832	0.845	0.841	0.837	0.856	0.835	0.850	0.861	0.849	0.851	0.833	0.848	0.864	0.855	0.852	0.873	0.847	0.865	0.877	0.807		
554	Vermont	0.856	0.912	0.882	0.876	0.919	0.866	0.903	0.930	0.791	0.866	0.883	0.900	0.879	0.865	0.894	0.860	0.890	0.903	0.882	0.889	0.856	0.876	0.920	0.900	0.894	0.934	0.885	0.918	0.934	0.816		
555	New Hampshire	0.839	0.883	0.859	0.854	0.893	0.845	0.879	0.901	0.778	0.843	0.859	0.876	0.859	0.847	0.873	0.843	0.869	0.881	0.864	0.870	0.841	0.859	0.896	0.878	0.873	0.908	0.865	0.895	0.908	0.804		
556	Delaware	0.823	0.857	0.839	0.834	0.869	0.828	0.857	0.866	0.766	0.823	0.837	0.855	0.841	0.833	0.856	0.830	0.853	0.863	0.849	0.854	0.830	0.845	0.845	0.861	0.856	0.886	0.850	0.875	0.886	0.795		
557	Washington		0.885																				0.913										
558	Oregon	0.856	0.884	0.871	0.866	0.904	0.860	0.893	0.908	0.790	0.841	0.863	0.888	0.871	0.866	0.893	0.862	0.887	0.903	0.888	0.896	0.872	0.885	0.907	0.900	0.895	0.927	0.889	0.916	0.925	0.825		
559	North Carolina	0.812	0.862	0.835	0.829	0.869	0.821	0.855	0.879	0.751	0.820	0.836	0.851	0.833	0.821	0.847	0.816	0.843	0.856	0.837	0.843	0.812	0.831	0.871	0.853	0.847	0.883	0.839	0.869	0.883	0.776		
560	West Virginia	0.820	0.858	0.835	0.830	0.861	0.823	0.849	0.873	0.770	0.824	0.838	0.848	0.840	0.832	0.854	0.829	0.850	0.860	0.841	0.842	0.818	0.839	0.870	0.852	0.848	0.875	0.841	0.864	0.881	0.793		
561	Mississippi	0.793	0.863	0.811	0.806	0.840	0.797	0.826	0.854	0.738	0.801	0.816	0.826	0.815	0.804	0.829	0.800	0.820	0.824	0.837	0.815	0.816	0.848	0.813	0.848	0.828	0.832	0.854	0.814	0.841	0.861	0.760	
562	Arkansas	0.827	0.855	0.837	0.833	0.863	0.826	0.852	0.873	0.774	0.824	0.839	0.852	0.844	0.837	0.860	0.834	0.854	0.866	0.850	0.851	0.829	0.849	0.872	0.858	0.854	0.881	0.848	0.870	0.886	0.801		
563	South Carolina	0.827	0.883	0.853	0.847	0.888	0.838	0.873	0.899	0.766	0.837	0.853	0.869	0.850	0.837	0.865	0.833	0.860	0.873	0.853	0.859	0.827	0.846	0.890	0.870	0.864	0.902	0.855	0.887	0.902	0.790		
564	Rhode Island	0.823	0.837	0.830	0.826	0.853	0.822	0.845	0.857	0.771	0.810	0.824	0.843	0.836	0.833	0.850	0.831	0.847	0.856	0.847	0.851	0.833	0.844	0.862	0.854	0.850	0.872	0.846	0.865	0.873	0.804		
565	Hawaii	0.842	0.872	0.857	0.853	0.884	0.849	0.874	0.891	0.794	0.834	0.850	0.871	0.855	0.849	0.867	0.846	0.863	0.875	0.863	0.870	0.850	0.858	0.881	0.872	0.869	0.896	0.864	0.887	0.893	0.819		
566	Pittsburgh	0.784	0.803	0.791	0.788	0.809	0.784	0.802	0.817	0.747	0.780	0.790	0.802	0.798	0.796	0.809	0.794	0.806	0.813	0.803	0.803	0.803	0.844	0.870	0.801	0.819	0.808	0.805	0.823	0.801	0.816	0.827	0.770
567	Philadelphia	0.808	0.831	0.818	0.814	0.842	0.810	0.834	0.849	0.761	0.800	0.814	0.832	0.824	0.819	0.835	0.817	0.832	0.840	0.830	0.834	0.816	0.826	0.848	0.838	0.835	0.857	0.830	0.849	0.857	0.791		
568	Alabama	0.813	0.872	0.827	0.822	0.852	0.815	0.841	0.863	0.764	0.815	0.830	0.840	0.832	0.825	0.846	0.822	0.842	0.852	0.835	0.836	0.813	0.832	0.860	0.845	0.841	0.866	0.834	0.856	0.872	0.788		
569	Utah	0.806	0.846	0.821	0.817	0.846	0.810	0.835	0.860	0.763	0.813	0.824	0.834	0.826	0.819	0.837	0.816	0.833	0.842	0.824	0.825	0.802	0.820	0.854	0.835	0.831	0.856	0.825	0.846	0.862	0.783		
570	Iowa	0.826	0.875	0.848	0.842	0.883	0.834	0.868	0.892	0.764	0.832	0.848	0.865	0.847	0.835	0.862	0.831	0.858	0.871	0.852	0.858	0.828	0.846	0.885	0.868	0.862	0.898	0.854	0.884	0.898	0.791		
571	Massachusetts	0.825	0.859	0.841	0.836	0.869	0.829	0.858	0.877	0.770	0.823	0.838	0.856	0.843	0.835	0.856	0.832	0.853	0.863	0.849	0.854	0.830	0.844	0.874	0.875	0.861	0.856	0.885	0.850	0.875	0.885	0.798	
572	Oklahoma	0.815	0.832	0.823	0.819	0.846	0.815	0.838	0.852	0.766	0.802	0.817	0.836	0.829	0.827	0.843	0.825	0.840	0.848	0.839	0.843	0.826	0.836	0.854	0.846	0.843	0.864	0.839	0.857	0.864	0.799		
573	Louisiana	0.777	0.860	0.800	0.795	0.831	0.785	0.816	0.849	0.726	0.792	0.806	0.815	0.802	0.791	0.816	0.787	0.811	0.823	0.799	0.799	0.769	0.793	0.837	0.814	0.809	0.841	0.800	0.827	0.848	0.745		
574	New Mexico	0.862	0.888	0.876	0.871	0.907	0.866	0.897	0.912	0.799	0.847	0.868	0.892	0.878	0.875	0.898	0.871	0.893	0.908	0.894	0.902	0.879	0.890	0.912	0.905	0.900	0.930	0.895	0.920	0.928	0.836		
575	Texas	0.824	0.858	0.840	0.835	0.867	0.829	0.857	0.876	0.772	0.821	0.836	0.854	0.842	0.837	0.856	0.834	0.853	0.862	0.849	0.854	0.831											

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	0.761	0.769	0.773	0.786	0.781	0.801	0.778	0.798	0.803	0.780	0.775	0.743	0.758	0.828	0.797	0.793	0.821	0.783	0.807	0.837	0.740	0.804	0.810	0.809	0.707	0.702	0.722	0.699	0.717	0.726
502	Broward County / Palm Beach	0.784	0.794	0.796	0.800	0.799	0.816	0.797	0.813	0.818	0.800	0.797	0.771	0.784	0.836	0.812	0.809	0.833	0.801	0.821	0.846	0.763	0.814	0.823	0.823	0.722	0.720	0.740	0.717	0.733	0.745
503	Tampa	0.792	0.802	0.805	0.808	0.806	0.823	0.804	0.821	0.826	0.809	0.805	0.779	0.793	0.843	0.820	0.817	0.841	0.809	0.829	0.853	0.770	0.821	0.830	0.823	0.722	0.725	0.746	0.723	0.739	0.751
504	Orlando	0.793	0.803	0.806	0.807	0.807	0.823	0.804	0.820	0.825	0.809	0.806	0.782	0.795	0.841	0.820	0.816	0.839	0.809	0.828	0.851	0.772	0.820	0.829	0.830	0.728	0.727	0.747	0.725	0.740	0.752
505	Jacksonville	0.795	0.805	0.808	0.811	0.809	0.827	0.806	0.824	0.829	0.812	0.808	0.782	0.796	0.846	0.824	0.820	0.845	0.812	0.833	0.857	0.771	0.825	0.833	0.835	0.728	0.726	0.747	0.724	0.740	0.752
506	Daytona / Gainesville	0.814	0.826	0.828	0.834	0.829	0.851	0.826	0.848	0.854	0.832	0.827	0.796	0.813	0.875	0.847	0.843	0.872	0.833	0.858	0.887	0.785	0.850	0.859	0.860	0.744	0.739	0.762	0.736	0.755	0.768
521	Diversified Dental - Las Vegas	0.927	0.943	0.965	0.943	0.948	0.969	0.946	0.959	0.975	0.971	0.973	0.959	0.962	0.966	0.970	0.967	0.988	0.966	0.982	0.989	0.923	0.947	0.962	0.982	0.810	0.822	0.849	0.820	0.834	0.856
522	Mercare Dental - Reno	0.957	0.983	1.005	1.007	0.991	1.027	0.986	1.020	1.038	1.025	1.026	0.989	1.002	1.046	1.034	1.027	1.072	1.017	1.056	1.072	0.942	1.016	1.035	1.055	0.828	0.822	0.857	0.818	0.846	0.868
524	Premier - Minnesota	0.905	0.918	0.934	0.928	0.924	0.948	0.921	0.941	0.954	0.942	0.939	0.915	0.926	0.959	0.949	0.945	0.972	0.938	0.962	0.978	0.889	0.937	0.950	0.962	0.803	0.805	0.833	0.803	0.821	0.840
526	Dental Options Pricing - Oregon	0.899	0.919	0.936	0.940	0.936	0.966	0.931	0.959	0.975	0.955	0.953	0.919	0.927	0.986	0.970	0.965	1.001	0.956	0.986	1.008	0.889	0.955	0.971	0.986	0.790	0.789	0.819	0.785	0.808	0.827
527	Rental Network - Hawaii	0.859	0.877	0.888	0.905	0.898	0.926	0.894	0.922	0.934	0.910	0.908	0.868	0.877	0.956	0.930	0.924	0.964	0.913	0.947	0.973	0.849	0.924	0.938	0.946	0.764	0.758	0.788	0.754	0.779	0.796
528	Diversified Dental - Reno	0.879	0.899	0.922	0.908	0.912	0.937	0.909	0.929	0.944	0.936	0.940	0.911	0.916	0.948	0.939	0.935	0.968	0.929	0.958	0.974	0.873	0.919	0.937	0.958	0.762	0.767	0.793	0.764	0.782	0.801
549	Maine	0.950	0.973	0.995	1.000	0.989	1.024	0.983	1.017	1.035	1.018	1.015	0.977	0.988	1.048	1.030	1.023	1.070	1.013	1.053	1.075	0.937	1.015	1.033	1.052	0.828	0.822	0.856	0.818	0.845	0.866
550	North Dakota	0.881	0.897	0.907	0.928	0.917	0.952	0.912	0.948	0.959	0.926	0.918	0.866	0.887	0.993	0.953	0.945	0.994	0.930	0.971	1.011	0.852	0.953	0.968	0.972	0.789	0.776	0.808	0.771	0.801	0.817
551	Nevada	0.892	0.908	0.921	0.909	0.915	0.931	0.913	0.926	0.935	0.929	0.930	0.915	0.918	0.935	0.933	0.930	0.948	0.927	0.942	0.951	0.888	0.915	0.929	0.942	0.788	0.800	0.823	0.798	0.811	0.830
553	Idaho	0.846	0.857	0.863	0.861	0.857	0.878	0.854	0.872	0.881	0.866	0.863	0.839	0.853	0.891	0.873	0.871	0.895	0.864	0.884	0.905	0.823	0.872	0.880	0.886	0.770	0.770	0.792	0.767	0.784	0.797
554	Vermont	0.889	0.905	0.914	0.935	0.923	0.956	0.917	0.953	0.964	0.932	0.925	0.875	0.895	0.995	0.957	0.950	0.997	0.936	0.975	1.012	0.860	0.958	0.973	0.976	0.797	0.784	0.816	0.779	0.809	0.825
555	New Hampshire	0.868	0.883	0.891	0.907	0.897	0.927	0.892	0.923	0.933	0.906	0.900	0.857	0.875	0.960	0.927	0.921	0.962	0.908	0.943	0.975	0.842	0.927	0.941	0.944	0.778	0.768	0.799	0.764	0.791	0.807
556	Delaware	0.849	0.863	0.872	0.882	0.875	0.901	0.871	0.898	0.907	0.884	0.879	0.843	0.858	0.928	0.920	0.962	0.886	0.915	0.942	0.827	0.898	0.912	0.916	0.761	0.755	0.783	0.752	0.775	0.800	
557	Washington																														
558	Oregon	0.876	0.897	0.910	0.921	0.917	0.946	0.912	0.941	0.954	0.932	0.929	0.892	0.900	0.972	0.950	0.945	0.983	0.934	0.967	0.992	0.866	0.939	0.955	0.966	0.774	0.771	0.800	0.767	0.791	0.809
559	North Carolina	0.843	0.858	0.866	0.884	0.873	0.904	0.868	0.900	0.910	0.881	0.875	0.830	0.848	0.939	0.904	0.898	0.940	0.884	0.920	0.955	0.816	0.905	0.919	0.921	0.755	0.744	0.774	0.740	0.767	0.782
560	West Virginia	0.847	0.859	0.862	0.868	0.861	0.885	0.857	0.881	0.888	0.866	0.860	0.828	0.847	0.908	0.881	0.876	0.907	0.866	0.891	0.921	0.815	0.884	0.893	0.894	0.772	0.766	0.791	0.763	0.784	0.797
561	Mississippi	0.824	0.836	0.839	0.847	0.837	0.865	0.833	0.860	0.869	0.843	0.836	0.799	0.822	0.883	0.860	0.855	0.897	0.843	0.873	0.908	0.786	0.865	0.875	0.876	0.742	0.737	0.764	0.733	0.757	0.770
562	Arkansas	0.851	0.863	0.868	0.871	0.863	0.887	0.859	0.882	0.891	0.872	0.867	0.837	0.855	0.907	0.884	0.879	0.909	0.870	0.895	0.922	0.821	0.884	0.894	0.897	0.773	0.768	0.793	0.765	0.785	0.799
563	South Carolina	0.859	0.875	0.883	0.902	0.892	0.924	0.887	0.920	0.930	0.900	0.893	0.846	0.865	0.960	0.924	0.917	0.961	0.904	0.941	0.977	0.833	0.924	0.939	0.941	0.771	0.760	0.790	0.755	0.783	0.798
564	Rhode Island	0.842	0.855	0.862	0.865	0.862	0.881	0.859	0.878	0.886	0.871	0.868	0.842	0.853	0.899	0.882	0.878	0.904	0.871	0.893	0.911	0.826	0.876	0.888	0.893	0.756	0.757	0.781	0.754	0.772	0.787
565	Hawaii	0.858	0.871	0.883	0.893	0.891	0.912	0.888	0.908	0.918	0.910	0.899	0.869	0.873	0.935	0.915	0.910	0.942	0.902	0.929	0.951	0.853	0.909	0.920	0.929	0.780	0.779	0.803	0.776	0.794	0.809
566	Pittsburgh	0.803	0.812	0.815	0.815	0.814	0.828	0.811	0.825	0.830	0.810	0.815	0.795	0.806	0.842	0.825	0.823	0.842	0.816	0.833	0.852	0.784	0.825	0.833	0.835	0.738	0.739	0.758	0.736	0.750	0.763
567	Philadelphia	0.829	0.840	0.847	0.852	0.850	0.868	0.847	0.865	0.872	0.856	0.854	0.827	0.837	0.888	0.868	0.865	0.891	0.857	0.879	0.899	0.814	0.865	0.876	0.880	0.749	0.748	0.772	0.746	0.763	0.778
568	Alabama	0.839	0.851	0.854	0.859	0.852	0.875	0.848	0.871	0.878	0.858	0.853	0.822	0.840	0.897	0.872	0.867	0.896	0.857	0.882	0.910	0.809	0.873	0.883	0.884	0.765	0.760	0.784	0.757	0.777	0.790
569	Utah	0.832	0.843	0.844	0.851	0.847	0.867	0.844	0.864	0.871	0.869	0.849	0.843	0.813	0.830	0.891	0.863	0.859	0.887	0.849	0.873	0.902	0.805	0.867	0.876	0.764	0.760	0.783	0.757	0.776	0.788
570	Iowa	0.856	0.871	0.880	0.897	0.887	0.918	0.882	0.914	0.924	0.896	0.890	0.845	0.863	0.952	0.918	0.912	0.954	0.899	0.934	0.968	0.830	0.917	0.931	0.935	0.767	0.757	0.787	0.753	0.779	0.795
571	Massachusetts	0.850	0.864	0.872	0.882	0.876	0.901	0.872	0.897	0.906	0.884	0.880	0.844	0.858	0.928	0.901	0.896	0.930	0.886	0.914	0.941	0.829	0.899	0.912	0.915	0.764	0.759	0.786	0.756	0.778	0.794
572	Oklahoma	0.834	0.847	0.855	0.856	0.856	0.874	0.853	0.871	0.878	0.863	0.861	0.836	0.846	0.928	0.871	0.871	0.895	0.864	0.884	0.903	0.820	0.868	0.880	0.885	0.750	0.752	0.775	0.749	0.766	0.782
573	Louisiana	0.811	0.823	0.825	0.836	0.828	0.856	0.824	0.851	0.859	0.831	0.824	0.784	0.806	0.887	0.851	0.845	0.882	0.833	0.863	0.901	0.774	0.857	0.866	0.866	0.737	0.727	0.754	0.724	0.747	0.759
574	New Mexico	0.882	0.902	0.915	0.923	0.921	0.948	0.917	0.944	0.955	0.935	0.933	0.898	0.905	0.922	0.952	0.946	0.982	0.937	0.967	0.990	0.874	0.940	0.956	0.966	0.781	0.780	0.808	0.776	0.799	0.817
575	Texas	0.849	0.862	0.870	0.878	0.876	0.898	0.872	0.895	0.903	0.882	0.879	0.846	0.858	0.922	0.898	0.894	0.925	0.884	0.911	0.936	0.831	0.894	0.907	0.911	0.763	0.761				

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	0.715	0.719	0.699	0.716	0.738	0.724	0.720	0.748	0.715	0.738	0.749	0.667	0.714	0.725	0.737	0.647	0.647	0.667	0.645	0.660	0.669	0.661	0.665	0.672	0.660	0.656	0.682	0.647	0.669	0.692
502	Broward County / Palm Beach	0.740	0.745	0.727	0.740	0.748	0.743	0.739	0.765	0.736	0.758	0.765	0.690	0.727	0.739	0.756	0.665	0.668	0.686	0.666	0.679	0.689	0.686	0.692	0.688	0.681	0.678	0.702	0.672	0.692	0.710
503	Tampa	0.747	0.752	0.734	0.748	0.754	0.749	0.745	0.772	0.742	0.764	0.772	0.690	0.732	0.745	0.763	0.667	0.671	0.689	0.669	0.682	0.692	0.690	0.696	0.692	0.684	0.681	0.705	0.675	0.696	0.714
504	Orlando	0.749	0.754	0.737	0.750	0.754	0.750	0.747	0.772	0.744	0.766	0.772	0.699	0.733	0.745	0.764	0.670	0.675	0.692	0.673	0.685	0.695	0.694	0.700	0.692	0.688	0.685	0.708	0.679	0.699	0.716
505	Jacksonville	0.749	0.754	0.736	0.750	0.755	0.750	0.747	0.774	0.743	0.767	0.774	0.696	0.734	0.746	0.765	0.667	0.672	0.690	0.670	0.683	0.693	0.690	0.697	0.692	0.685	0.682	0.706	0.675	0.696	0.714
506	Daytona / Gainesville	0.762	0.767	0.746	0.764	0.775	0.766	0.762	0.793	0.757	0.784	0.793	0.705	0.751	0.764	0.782	0.675	0.678	0.698	0.676	0.692	0.701	0.696	0.702	0.702	0.692	0.689	0.715	0.680	0.703	0.725
521	Diversified Dental - Las Vegas	0.868	0.883	0.868	0.874	0.836	0.852	0.849	0.877	0.849	0.876	0.878	0.796	0.813	0.833	0.874	0.737	0.754	0.781	0.752	0.765	0.785	0.797	0.810	0.763	0.779	0.777	0.802	0.775	0.799	0.807
522	Mastercare Dental - Reno	0.872	0.891	0.877	0.894	0.862	0.868	0.862	0.904	0.858	0.895	0.900	0.787	0.838	0.857	0.891	0.741	0.744	0.776	0.740	0.765	0.783	0.788	0.799	0.769	0.772	0.767	0.804	0.758	0.790	0.816
524	Premier - Minnesota	0.843	0.854	0.838	0.851	0.832	0.837	0.834	0.865	0.831	0.859	0.864	0.774	0.808	0.826	0.857	0.732	0.740	0.765	0.737	0.754	0.770	0.773	0.783	0.757	0.761	0.758	0.786	0.752	0.777	0.794
526	Dental Options Pricing - Oregon	0.827	0.843	0.825	0.839	0.825	0.826	0.821	0.859	0.817	0.851	0.856	0.751	0.797	0.816	0.847	0.706	0.713	0.741	0.710	0.730	0.746	0.746	0.756	0.738	0.736	0.732	0.764	0.724	0.752	0.774
527	Rental Network - Hawaii	0.790	0.804	0.787	0.803	0.800	0.796	0.791	0.827	0.785	0.817	0.824	0.720	0.772	0.789	0.814	0.679	0.681	0.708	0.678	0.698	0.713	0.710	0.718	0.709	0.702	0.698	0.732	0.688	0.717	0.742
528	Diversified Dental - Reno	0.807	0.822	0.805	0.814	0.794	0.798	0.794	0.829	0.792	0.824	0.828	0.733	0.767	0.786	0.822	0.685	0.693	0.719	0.690	0.706	0.725	0.731	0.742	0.711	0.715	0.711	0.744	0.707	0.736	0.752
549	Maine	0.866	0.884	0.867	0.885	0.865	0.866	0.860	0.903	0.856	0.893	0.899	0.783	0.838	0.856	0.889	0.734	0.738	0.770	0.734	0.758	0.777	0.776	0.786	0.766	0.765	0.760	0.796	0.750	0.781	0.807
550	North Dakota	0.804	0.812	0.789	0.814	0.833	0.817	0.810	0.855	0.802	0.840	0.852	0.727	0.800	0.816	0.836	0.699	0.697	0.725	0.693	0.718	0.730	0.717	0.724	0.736	0.717	0.711	0.748	0.697	0.728	0.764
551	Nevada	0.839	0.851	0.839	0.844	0.815	0.826	0.823	0.851	0.823	0.849	0.851	0.772	0.791	0.811	0.848	0.718	0.735	0.756	0.733	0.743	0.762	0.773	0.785	0.745	0.754	0.751	0.779	0.750	0.775	0.784
553	Idaho	0.797	0.805	0.787	0.801	0.795	0.795	0.792	0.819	0.789	0.813	0.819	0.742	0.776	0.789	0.812	0.710	0.717	0.738	0.715	0.730	0.741	0.741	0.747	0.734	0.734	0.731	0.754	0.725	0.745	0.762
554	Vermont	0.813	0.822	0.800	0.825	0.838	0.825	0.818	0.861	0.811	0.847	0.859	0.738	0.808	0.823	0.844	0.708	0.706	0.735	0.702	0.727	0.739	0.729	0.737	0.743	0.727	0.721	0.758	0.708	0.739	0.773
555	New Hampshire	0.798	0.806	0.787	0.809	0.816	0.806	0.801	0.839	0.794	0.827	0.837	0.727	0.788	0.803	0.824	0.697	0.697	0.724	0.693	0.716	0.728	0.722	0.729	0.728	0.717	0.712	0.746	0.700	0.730	0.760
556	Delaware	0.785	0.794	0.776	0.794	0.795	0.795	0.789	0.784	0.820	0.779	0.810	0.718	0.769	0.784	0.804	0.685	0.687	0.712	0.684	0.703	0.718	0.721	0.721	0.714	0.706	0.702	0.733	0.692	0.720	0.745
557	Washington					0.815																			0.730						
558	Oregon	0.806	0.820	0.803	0.819	0.812	0.808	0.803	0.842	0.798	0.832	0.838	0.731	0.782	0.801	0.829	0.690	0.696	0.722	0.693	0.713	0.727	0.724	0.735	0.723	0.716	0.712	0.746	0.703	0.732	0.756
559	North Carolina	0.772	0.780	0.760	0.783	0.794	0.782	0.776	0.816	0.769	0.803	0.813	0.702	0.765	0.780	0.800	0.671	0.669	0.696	0.666	0.689	0.701	0.692	0.699	0.702	0.689	0.684	0.718	0.672	0.701	0.732
560	West Virginia	0.792	0.798	0.777	0.797	0.803	0.796	0.791	0.824	0.786	0.814	0.823	0.732	0.780	0.793	0.812	0.700	0.704	0.725	0.701	0.719	0.728	0.724	0.730	0.728	0.719	0.715	0.742	0.706	0.730	0.753
561	Mississippi	0.762	0.769	0.744	0.766	0.780	0.766	0.764	0.798	0.757	0.788	0.798	0.699	0.755	0.768	0.785	0.669	0.670	0.694	0.666	0.687	0.697	0.689	0.694	0.697	0.687	0.683	0.711	0.673	0.696	0.723
562	Arkansas	0.795	0.803	0.782	0.800	0.802	0.797	0.793	0.824	0.788	0.816	0.824	0.735	0.780	0.793	0.814	0.701	0.706	0.729	0.703	0.721	0.732	0.729	0.735	0.728	0.724	0.720	0.745	0.712	0.734	0.756
563	South Carolina	0.787	0.795	0.774	0.797	0.811	0.798	0.792	0.833	0.785	0.820	0.830	0.715	0.781	0.796	0.816	0.681	0.680	0.707	0.676	0.700	0.711	0.702	0.709	0.714	0.699	0.695	0.729	0.682	0.712	0.743
564	Rhode Island	0.788	0.796	0.781	0.795	0.784	0.785	0.782	0.811	0.779	0.805	0.810	0.726	0.761	0.777	0.803	0.685	0.692	0.714	0.689	0.705	0.719	0.722	0.730	0.710	0.710	0.707	0.735	0.701	0.726	0.743
565	Hawaii	0.805	0.816	0.801	0.813	0.811	0.808	0.804	0.834	0.801	0.826	0.831	0.746	0.785	0.801	0.824	0.701	0.709	0.733	0.706	0.723	0.738	0.738	0.746	0.730	0.729	0.725	0.755	0.719	0.745	0.763
566	Pittsburgh	0.761	0.767	0.752	0.764	0.761	0.761	0.758	0.800	0.755	0.775	0.781	0.713	0.742	0.754	0.774	0.682	0.687	0.705	0.685	0.697	0.708	0.709	0.716	0.702	0.701	0.698	0.720	0.694	0.713	0.727
567	Philadelphia	0.776	0.784	0.769	0.782	0.777	0.777	0.773	0.801	0.770	0.794	0.800	0.718	0.754	0.769	0.793	0.681	0.686	0.708	0.683	0.699	0.713	0.714	0.722	0.705	0.704	0.701	0.729	0.695	0.720	0.737
568	Alabama	0.786	0.791	0.771	0.790	0.795	0.788	0.784	0.815	0.779	0.807	0.815	0.726	0.772	0.785	0.805	0.695	0.699	0.720	0.696	0.713	0.723	0.719	0.725	0.722	0.714	0.710	0.736	0.702	0.724	0.747
569	Utah	0.781	0.787	0.766	0.784	0.794	0.787	0.783	0.811	0.778	0.802	0.811	0.727	0.771	0.783	0.801	0.701	0.702	0.722	0.699	0.715	0.726	0.721	0.727	0.725	0.717	0.713	0.740	0.705	0.728	0.750
570	Iowa	0.786	0.794	0.774	0.796	0.805	0.794	0.789	0.828	0.782	0.816	0.826	0.714	0.776	0.792	0.813	0.680	0.679	0.706	0.676	0.698	0.710	0.703	0.710	0.711	0.699	0.694	0.728	0.682	0.711	0.741
571	Massachusetts	0.788	0.796	0.779	0.796	0.798	0.792	0.787	0.822	0.783	0.812	0.820	0.722	0.772	0.787	0.810	0.689	0.692	0.717	0.689	0.708	0.721	0.718	0.726	0.718	0.711	0.707	0.738	0.698	0.725	0.749
572	Oklahoma	0.782	0.790	0.775	0.787	0.778	0.779	0.775	0.805	0.773	0.798	0.804	0.721	0.755	0.771	0.797	0.679	0.686	0.708	0.684	0.698	0.712	0.715	0.724	0.703	0.704	0.701	0.728	0.695	0.720	0.736
573	Louisiana	0.749	0.756	0.729	0.752	0.773	0.758	0.753	0.789	0.747	0.777	0.789	0.687	0.746	0.759	0.775	0.658	0.659	0.682	0.655	0.676	0.685	0.675	0.680	0.689	0.674	0.670	0.699	0.659	0.684	0.712
574	New Mexico	0.815	0.829	0.812	0.826	0.817	0.816	0.811	0.848	0.807	0.839	0.845	0.742	0.788	0.807	0.836	0.697	0.703	0.729	0.700	0.719	0.734	0.733	0.744	0.728	0.724	0.720	0.753	0.712	0.741	0.762
575	Texas	0.790	0.798	0.780	0.796	0.797	0.792	0.788	0.821	0.783	0.812	0.820	0.725	0.770	0.786	0.810	0.686	0.691	0.714	0.688	0.705	0.719	0.717	0.725	0.714	0.709</					



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	0.611	0.645	0.661	0.675	0.728	0.725	0.744	0.723	0.740	0.748	0.732	0.733	0.698	0.717	0.756	0.737	0.734	0.760	0.721	0.744	0.771	0.687	0.735	0.742	0.752	0.740	0.735	0.751	0.732	0.748
502	Broward County / Palm Beach	0.637	0.683	0.679	0.697	0.747	0.747	0.764	0.744	0.759	0.768	0.756	0.758	0.729	0.745	0.771	0.758	0.755	0.778	0.746	0.765	0.787	0.713	0.752	0.760	0.771	0.766	0.767	0.781	0.765	0.778
503	Tampa	0.640	0.686	0.683	0.701	0.750	0.750	0.769	0.748	0.763	0.773	0.761	0.763	0.734	0.751	0.774	0.762	0.759	0.782	0.750	0.769	0.792	0.716	0.756	0.764	0.775	0.771	0.772	0.786	0.769	0.783
504	Orlando	0.645	0.688	0.685	0.704	0.751	0.753	0.770	0.750	0.765	0.774	0.764	0.766	0.739	0.755	0.774	0.764	0.761	0.783	0.753	0.771	0.792	0.721	0.757	0.766	0.776	0.773	0.775	0.788	0.772	0.785
505	Jacksonville	0.640	0.687	0.684	0.701	0.751	0.752	0.771	0.750	0.765	0.775	0.763	0.765	0.736	0.753	0.776	0.764	0.761	0.784	0.752	0.771	0.794	0.717	0.757	0.767	0.777	0.773	0.774	0.790	0.772	0.786
506	Daytona / Gainesville	0.642	0.700	0.693	0.709	0.764	0.763	0.784	0.761	0.779	0.790	0.774	0.776	0.741	0.763	0.792	0.777	0.773	0.799	0.761	0.783	0.812	0.723	0.771	0.781	0.791	0.786	0.785	0.804	0.782	0.800
521	Diversified Dental - Las Vegas	0.725	0.749	0.761	0.801	0.860	0.875	0.898	0.873	0.886	0.905	0.912	0.921	0.903	0.910	0.885	0.898	0.895	0.920	0.892	0.916	0.924	0.846	0.863	0.883	0.917	0.920	0.929	0.949	0.927	0.939
522	Mastercare Dental - Reno	0.705	0.778	0.764	0.797	0.878	0.884	0.919	0.879	0.909	0.933	0.930	0.943	0.904	0.925	0.914	0.919	0.913	0.955	0.901	0.937	0.962	0.837	0.887	0.909	0.943	0.936	0.941	0.973	0.937	0.964
524	Premier - Minnesota	0.707	0.753	0.752	0.782	0.843	0.850	0.875	0.847	0.866	0.882	0.879	0.887	0.859	0.872	0.871	0.872	0.869	0.897	0.861	0.886	0.904	0.814	0.849	0.865	0.891	0.887	0.890	0.912	0.888	0.904
526	Dental Options Pricing - Oregon	0.672	0.733	0.729	0.758	0.835	0.841	0.869	0.837	0.861	0.880	0.872	0.882	0.845	0.860	0.870	0.868	0.864	0.899	0.853	0.883	0.905	0.796	0.841	0.861	0.888	0.878	0.882	0.909	0.878	0.900
527	Rental Network - Hawaii	0.641	0.710	0.699	0.724	0.800	0.801	0.828	0.797	0.822	0.839	0.825	0.835	0.795	0.811	0.835	0.827	0.822	0.857	0.809	0.839	0.864	0.756	0.807	0.823	0.844	0.832	0.832	0.855	0.828	0.850
528	Diversified Dental - Reno	0.660	0.703	0.704	0.740	0.807	0.819	0.846	0.816	0.834	0.855	0.856	0.866	0.837	0.847	0.840	0.845	0.841	0.875	0.834	0.864	0.880	0.779	0.811	0.832	0.868	0.864	0.873	0.895	0.870	0.887
549	Maine	0.695	0.768	0.758	0.788	0.872	0.876	0.911	0.872	0.900	0.924	0.915	0.928	0.886	0.905	0.909	0.911	0.905	0.945	0.892	0.926	0.952	0.828	0.881	0.901	0.932	0.923	0.925	0.956	0.921	0.947
550	North Dakota	0.646	0.740	0.721	0.738	0.821	0.816	0.848	0.811	0.842	0.857	0.834	0.841	0.788	0.814	0.863	0.842	0.835	0.877	0.817	0.851	0.890	0.757	0.833	0.845	0.862	0.845	0.840	0.869	0.835	0.864
551	Nevada	0.705	0.729	0.741	0.778	0.834	0.846	0.867	0.844	0.856	0.874	0.876	0.885	0.865	0.871	0.858	0.867	0.864	0.886	0.861	0.881	0.889	0.818	0.837	0.854	0.883	0.883	0.893	0.907	0.891	0.902
553	Idaho	0.685	0.730	0.728	0.750	0.799	0.804	0.823	0.801	0.818	0.828	0.819	0.822	0.795	0.812	0.825	0.817	0.814	0.838	0.865	0.826	0.848	0.768	0.807	0.813	0.831	0.829	0.830	0.849	0.828	0.843
554	Vermont	0.657	0.748	0.729	0.748	0.829	0.824	0.856	0.820	0.850	0.864	0.844	0.851	0.800	0.826	0.869	0.850	0.844	0.884	0.826	0.860	0.897	0.769	0.841	0.853	0.870	0.854	0.850	0.878	0.845	0.874
555	New Hampshire	0.653	0.733	0.717	0.738	0.812	0.809	0.838	0.805	0.832	0.846	0.829	0.836	0.791	0.814	0.848	0.833	0.828	0.864	0.812	0.842	0.875	0.760	0.823	0.834	0.851	0.838	0.836	0.860	0.832	0.856
556	Delaware	0.647	0.715	0.704	0.727	0.794	0.820	0.790	0.813	0.827	0.814	0.821	0.782	0.812	0.802	0.826	0.816	0.811	0.843	0.799	0.825	0.853	0.750	0.803	0.815	0.833	0.823	0.865	0.819	0.841	
557	Washington															0.858															
558	Oregon	0.653	0.719	0.713	0.739	0.816	0.820	0.848	0.816	0.840	0.860	0.847	0.857	0.817	0.834	0.853	0.847	0.842	0.878	0.830	0.860	0.885	0.773	0.824	0.842	0.866	0.854	0.856	0.881	0.852	0.875
559	North Carolina	0.625	0.708	0.691	0.709	0.783	0.780	0.809	0.775	0.803	0.816	0.798	0.805	0.758	0.782	0.820	0.803	0.798	0.834	0.782	0.812	0.846	0.729	0.794	0.806	0.821	0.808	0.805	0.830	0.801	0.826
560	West Virginia	0.667	0.728	0.720	0.736	0.793	0.793	0.815	0.790	0.810	0.821	0.805	0.808	0.772	0.795	0.822	0.807	0.803	0.831	0.791	0.814	0.844	0.750	0.801	0.812	0.822	0.817	0.816	0.837	0.813	0.832
561	Mississippi	0.629	0.701	0.688	0.704	0.785	0.763	0.788	0.759	0.783	0.794	0.776	0.777	0.736	0.764	0.792	0.779	0.774	0.805	0.759	0.786	0.821	0.715	0.774	0.785	0.795	0.805	0.785	0.809	0.782	0.804
562	Arkansas	0.670	0.727	0.720	0.740	0.795	0.796	0.819	0.793	0.813	0.825	0.812	0.815	0.781	0.804	0.823	0.812	0.808	0.835	0.797	0.820	0.848	0.756	0.802	0.814	0.827	0.823	0.823	0.844	0.820	0.838
563	South Carolina	0.634	0.719	0.701	0.720	0.796	0.793	0.823	0.788	0.816	0.830	0.811	0.818	0.770	0.794	0.835	0.817	0.811	0.849	0.795	0.826	0.861	0.740	0.807	0.819	0.835	0.821	0.818	0.843	0.814	0.840
564	Rhode Island	0.660	0.707	0.704	0.731	0.788	0.791	0.813	0.788	0.806	0.819	0.813	0.819	0.791	0.805	0.813	0.810	0.807	0.832	0.799	0.820	0.839	0.758	0.794	0.806	0.825	0.821	0.823	0.839	0.821	0.836
565	Hawaii	0.672	0.720	0.722	0.750	0.812	0.814	0.837	0.812	0.830	0.846	0.835	0.840	0.811	0.822	0.840	0.836	0.832	0.860	0.823	0.846	0.865	0.778	0.817	0.830	0.851	0.838	0.837	0.855	0.835	0.851
566	Pittsburgh	0.662	0.699	0.696	0.717	0.761	0.763	0.779	0.761	0.774	0.783	0.776	0.779	0.755	0.769	0.780	0.774	0.771	0.791	0.764	0.781	0.796	0.735	0.766	0.774	0.786	0.785	0.786	0.799	0.785	0.796
567	Philadelphia	0.654	0.701	0.698	0.724	0.781	0.784	0.804	0.781	0.798	0.810	0.802	0.809	0.779	0.792	0.807	0.801	0.798	0.823	0.789	0.811	0.830	0.749	0.787	0.798	0.816	0.810	0.811	0.826	0.809	0.823
568	Alabama	0.663	0.721	0.714	0.731	0.807	0.786	0.808	0.783	0.802	0.813	0.799	0.801	0.767	0.790	0.814	0.800	0.796	0.823	0.785	0.807	0.836	0.746	0.793	0.804	0.815	0.828	0.810	0.830	0.807	0.825
569	Utah	0.669	0.724	0.716	0.734	0.788	0.787	0.807	0.784	0.802	0.812	0.797	0.800	0.765	0.786	0.815	0.800	0.796	0.822	0.785	0.807	0.834	0.748	0.795	0.804	0.814	0.809	0.807	0.824	0.805	0.821
570	Iowa	0.635	0.716	0.700	0.719	0.793	0.790	0.820	0.786	0.813	0.827	0.810	0.817	0.771	0.794	0.830	0.814	0.809	0.845	0.793	0.824	0.857	0.740	0.804	0.816	0.832	0.820	0.817	0.842	0.813	0.838
571	Massachusetts	0.653	0.718	0.708	0.732	0.798	0.798	0.823	0.794	0.817	0.830	0.817	0.824	0.786	0.804	0.830	0.819	0.815	0.846	0.802	0.829	0.855	0.755	0.807	0.818	0.836	0.826	0.826	0.846	0.823	0.842
572	Oklahoma	0.655	0.698	0.697	0.724	0.780	0.784	0.805	0.782	0.798	0.811	0.805	0.811	0.784	0.796	0.805	0.803	0.799	0.823	0.792	0.812	0.830	0.751	0.785	0.798	0.817	0.812	0.815	0.831	0.813	0.828
573	Louisiana	0.616	0.690	0.677	0.691	0.774	0.752	0.776	0.748	0.771	0.782	0.761	0.762	0.719	0.746	0.788	0.766	0.762	0.794	0.746	0.773	0.809	0.701	0.763	0.774	0.782	0.791	0.771	0.794	0.767	0.789
574	New Mexico	0.663	0.722	0.719	0.746	0.821	0.825	0.853	0.822	0.844	0.863	0.852	0.862	0.825	0.839	0.855	0.852	0.847	0.880	0.836	0.864	0.886	0.782	0.827	0.845	0.869	0.859	0.862	0.859	0.880	
575	Texas	0.654	0.710	0.705	0.730	0.793	0.795	0.819	0.792	0.811	0.825	0.814	0.820	0.786	0.801	0.824	0.815	0.811	0.840	0.800	0.825	0.848	0.755	0.801	0.813	0.831	0.822	0.823	0.		

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	0.753	0.736	0.735	0.703	0.721	0.764	0.744	0.741	0.763	0.729	0.747	0.773	0.701	0.746	0.751	0.755	0.787	0.769	0.787	0.766	0.785	0.788	0.764	0.759	0.716	0.737	0.811	0.775	0.771	0.797	
502	Broward County / Palm Beach	0.784	0.768	0.769	0.741	0.760	0.789	0.773	0.770	0.789	0.767	0.777	0.800	0.732	0.772	0.780	0.782	0.798	0.789	0.804	0.787	0.802	0.806	0.787	0.784	0.749	0.767	0.821	0.794	0.791	0.812	
503	Tampa	0.789	0.775	0.775	0.748	0.767	0.794	0.778	0.776	0.795	0.767	0.782	0.806	0.738	0.777	0.785	0.787	0.801	0.793	0.809	0.790	0.806	0.810	0.793	0.789	0.755	0.773	0.824	0.798	0.795	0.817	
504	Orlando	0.791	0.778	0.779	0.753	0.771	0.795	0.781	0.779	0.796	0.770	0.785	0.807	0.742	0.779	0.787	0.789	0.801	0.794	0.809	0.792	0.807	0.811	0.794	0.791	0.759	0.777	0.823	0.800	0.797	0.817	
505	Jacksonville	0.793	0.778	0.779	0.751	0.771	0.796	0.782	0.779	0.798	0.769	0.786	0.810	0.739	0.779	0.787	0.790	0.803	0.795	0.813	0.792	0.809	0.814	0.796	0.792	0.757	0.776	0.827	0.802	0.798	0.820	
506	Daytona / Gainesville	0.808	0.789	0.790	0.756	0.781	0.812	0.794	0.790	0.813	0.779	0.798	0.827	0.744	0.793	0.801	0.804	0.821	0.810	0.831	0.807	0.827	0.832	0.810	0.805	0.763	0.787	0.848	0.817	0.813	0.839	
521	Diversified Dental - Las Vegas	0.956	0.954	0.959	0.944	0.953	0.938	0.948	0.945	0.962	0.943	0.957	0.966	0.906	0.922	0.937	0.958	0.936	0.943	0.964	0.941	0.954	0.969	0.965	0.966	0.947	0.954	0.957	0.961	0.958	0.977	
522	Marcare Dental - Reno	0.986	0.979	0.992	0.952	0.980	0.967	0.970	0.964	1.001	0.953	0.984	1.012	0.897	0.944	0.965	0.987	0.977	0.980	1.015	0.975	1.007	1.024	1.009	1.010	0.954	0.979	1.019	1.006	1.000	1.042	
524	Premier - Minnesota	0.918	0.910	0.914	0.889	0.905	0.910	0.908	0.905	0.927	0.897	0.916	0.935	0.860	0.894	0.904	0.920	0.916	0.915	0.938	0.912	0.931	0.943	0.930	0.927	0.892	0.910	0.943	0.931	0.927	0.952	
526	Dental Options Pricing - Oregon	0.918	0.904	0.911	0.876	0.896	0.909	0.905	0.901	0.930	0.891	0.914	0.938	0.840	0.884	0.901	0.917	0.930	0.923	0.953	0.919	0.945	0.960	0.938	0.936	0.887	0.905	0.965	0.945	0.939	0.973	
527	Rental Network - Hawaii	0.864	0.846	0.854	0.814	0.836	0.863	0.851	0.846	0.876	0.833	0.859	0.886	0.788	0.838	0.853	0.862	0.893	0.879	0.906	0.875	0.902	0.912	0.886	0.884	0.828	0.848	0.927	0.896	0.891	0.927	
528	Diversified Dental - Reno	0.903	0.899	0.909	0.879	0.893	0.893	0.893	0.889	0.917	0.882	0.907	0.923	0.837	0.868	0.886	0.909	0.903	0.903	0.927	0.900	0.919	0.933	0.924	0.928	0.888	0.900	0.933	0.921	0.917	0.948	
549	Maine	0.968	0.958	0.967	0.928	0.953	0.955	0.952	0.947	0.985	0.935	0.967	0.995	0.879	0.930	0.948	0.971	0.976	0.970	1.000	0.966	0.997	1.013	0.995	0.992	0.936	0.959	1.016	0.995	0.989	1.032	
550	North Dakota	0.876	0.852	0.857	0.804	0.835	0.884	0.862	0.855	0.892	0.837	0.868	0.907	0.783	0.857	0.868	0.877	0.917	0.896	0.905	0.925	0.935	0.898	0.891	0.919	0.852	0.960	0.913	0.907	0.950		
551	Nevada	0.911	0.908	0.913	0.897	0.905	0.903	0.906	0.904	0.918	0.900	0.912	0.921	0.868	0.886	0.900	0.913	0.904	0.909	0.925	0.907	0.920	0.928	0.922	0.923	0.902	0.909	0.926	0.922	0.920	0.936	
553	Idaho	0.853	0.840	0.841	0.815	0.835	0.850	0.841	0.838	0.857	0.830	0.846	0.869	0.798	0.835	0.843	0.850	0.853	0.848	0.868	0.845	0.862	0.870	0.854	0.851	0.819	0.838	0.876	0.858	0.854	0.876	
554	Vermont	0.885	0.862	0.868	0.817	0.848	0.892	0.870	0.864	0.900	0.847	0.877	0.915	0.796	0.866	0.877	0.886	0.921	0.903	0.935	0.898	0.931	0.940	0.906	0.899	0.830	0.862	0.963	0.919	0.913	0.955	
555	New Hampshire	0.867	0.847	0.853	0.808	0.835	0.872	0.853	0.849	0.880	0.834	0.860	0.893	0.788	0.849	0.860	0.868	0.896	0.882	0.910	0.877	0.906	0.914	0.885	0.879	0.818	0.847	0.934	0.896	0.890	0.928	
556	Delaware	0.850	0.834	0.839	0.801	0.824	0.853	0.839	0.835	0.839	0.835	0.824	0.845	0.783	0.781	0.832	0.843	0.851	0.861	0.886	0.857	0.882	0.890	0.865	0.861	0.810	0.834	0.904	0.874	0.869	0.901	
557	Washington						0.895																							0.949		
558	Oregon	0.890	0.873	0.881	0.842	0.864	0.886	0.878	0.873	0.903	0.861	0.886	0.912	0.811	0.860	0.877	0.889	0.913	0.903	0.931	0.898	0.926	0.937	0.913	0.910	0.856	0.875	0.949	0.922	0.917	0.952	
559	North Carolina	0.836	0.816	0.821	0.775	0.803	0.843	0.823	0.818	0.850	0.802	0.829	0.864	0.755	0.819	0.829	0.837	0.868	0.852	0.881	0.847	0.877	0.886	0.855	0.849	0.786	0.815	0.907	0.867	0.861	0.899	
560	West Virginia	0.841	0.823	0.823	0.789	0.816	0.844	0.826	0.823	0.847	0.811	0.830	0.862	0.775	0.825	0.834	0.837	0.850	0.841	0.863	0.837	0.859	0.865	0.843	0.838	0.794	0.820	0.879	0.849	0.845	0.872	
561	Mississippi	0.815	0.793	0.794	0.754	0.785	0.818	0.797	0.793	0.821	0.779	0.802	0.839	0.739	0.798	0.806	0.810	0.820	0.814	0.860	0.810	0.835	0.843	0.816	0.810	0.760	0.790	0.858	0.824	0.819	0.851	
562	Arkansas	0.849	0.833	0.833	0.802	0.827	0.848	0.834	0.831	0.854	0.820	0.839	0.868	0.784	0.831	0.839	0.845	0.852	0.845	0.868	0.841	0.862	0.870	0.850	0.846	0.805	0.830	0.879	0.855	0.851	0.877	
563	South Carolina	0.850	0.829	0.834	0.786	0.815	0.857	0.836	0.831	0.864	0.815	0.843	0.878	0.767	0.832	0.843	0.851	0.884	0.867	0.897	0.862	0.893	0.901	0.869	0.863	0.799	0.829	0.923	0.882	0.876	0.915	
564	Rhode Island	0.844	0.834	0.838	0.811	0.828	0.844	0.835	0.832	0.824	0.841	0.860	0.792	0.827	0.837	0.845	0.852	0.849	0.867	0.846	0.864	0.870	0.855	0.852	0.816	0.833	0.878	0.859	0.856	0.879		
565	Hawaii	0.862	0.849	0.855	0.824	0.839	0.862	0.852	0.849	0.873	0.839	0.860	0.880	0.804	0.842	0.852	0.863	0.889	0.876	0.896	0.873	0.892	0.901	0.882	0.881	0.838	0.851	0.914	0.889	0.885	0.914	
566	Pittsburgh	0.801	0.791	0.792	0.771	0.787	0.803	0.792	0.790	0.806	0.783	0.796	0.815	0.759	0.789	0.797	0.800	0.805	0.801	0.815	0.799	0.812	0.816	0.804	0.801	0.774	0.790	0.825	0.807	0.804	0.822	
567	Philadelphia	0.830	0.819	0.823	0.795	0.811	0.833	0.822	0.819	0.840	0.810	0.828	0.847	0.780	0.817	0.825	0.832	0.847	0.839	0.857	0.837	0.854	0.860	0.843	0.840	0.803	0.819	0.871	0.849	0.845	0.869	
568	Alabama	0.834	0.817	0.817	0.785	0.810	0.836	0.820	0.817	0.839	0.805	0.824	0.854	0.770	0.818	0.827	0.830	0.842	0.833	0.855	0.830	0.851	0.857	0.836	0.831	0.790	0.814	0.869	0.842	0.838	0.864	
569	Utah	0.828	0.810	0.810	0.778	0.802	0.834	0.815	0.812	0.834	0.805	0.819	0.848	0.769	0.816	0.823	0.825	0.844	0.833	0.852	0.830	0.849	0.853	0.831	0.826	0.786	0.809	0.870	0.839	0.835	0.861	
570	Iowa	0.849	0.829	0.834	0.789	0.817	0.854	0.835	0.831	0.863	0.816	0.842	0.876	0.768	0.830	0.841	0.850	0.878	0.863	0.892	0.858	0.888	0.897	0.867	0.861	0.800	0.829	0.916	0.878	0.872	0.910	
571	Massachusetts	0.851	0.836	0.840	0.803	0.825	0.856	0.840	0.836	0.863	0.824	0.846	0.873	0.785	0.835	0.845	0.852	0.874	0.864	0.887	0.860	0.883	0.890	0.867	0.862	0.813	0.835	0.907	0.875	0.871	0.902	
572	Oklahoma	0.835	0.825	0.829	0.804	0.818	0.835	0.827	0.824	0.843	0.817	0.832	0.850	0.785	0.818	0.828	0.836	0.844	0.841	0.858	0.838	0.855	0.861	0.846	0.843	0.810	0.825	0.869	0.850	0.847	0.869	
573	Louisiana	0.800	0.775	0.775	0.734	0.764	0.805	0.782	0.778	0.806	0.763	0.787	0.824	0.722	0.784	0.792	0.794	0.820	0.803	0.829	0.799	0.825	0.831	0.802	0.796	0.743	0.773	0.852	0.813	0.807	0.840	
574	New Mexico	0.893	0.878	0.885	0.850	0.869	0.890	0.887	0.877	0.905	0.866	0.889	0.913	0.820	0.864	0.881	0.893	0.913	0.905	0.930	0.901	0.926	0.936	0.914	0.912	0.863	0.880	0.947	0.922	0.917	0.949	
575	Texas	0.847	0.832	0.836	0.803	0.822	0.851	0.837	0.833	0.857	0.823	0.843	0.866	0.785	0.830	0.840	0.848	0.868	0.858	0.879	0.855	0.876	0.883	0.861	0.858	0.813	0.833	0.8				

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	0.755	0.777	0.827	0.724	0.786	0.788	0.788	0.692	0.692	0.712	0.690	0.707	0.714	0.703	0.706	0.676	0.698	0.721	0.706	0.703	0.728	0.692	0.714	0.737	0.654	0.699	0.708	0.720
502	Broward County / Palm Beach	0.779	0.797	0.836	0.750	0.799	0.805	0.805	0.709	0.712	0.732	0.710	0.724	0.736	0.729	0.734	0.708	0.725	0.734	0.728	0.725	0.748	0.717	0.738	0.755	0.679	0.715	0.724	0.742
503	Tampa	0.783	0.801	0.840	0.754	0.803	0.809	0.810	0.712	0.715	0.735	0.713	0.727	0.739	0.734	0.739	0.713	0.731	0.736	0.731	0.728	0.752	0.721	0.742	0.759	0.683	0.718	0.728	0.746
504	Orlando	0.786	0.802	0.838	0.757	0.803	0.809	0.811	0.714	0.718	0.737	0.715	0.730	0.741	0.737	0.742	0.718	0.734	0.738	0.734	0.731	0.754	0.724	0.744	0.761	0.687	0.720	0.730	0.749
505	Jacksonville	0.786	0.804	0.843	0.755	0.805	0.811	0.813	0.713	0.716	0.736	0.713	0.729	0.740	0.736	0.741	0.714	0.733	0.738	0.732	0.729	0.754	0.722	0.744	0.762	0.683	0.719	0.729	0.748
506	Daytona / Gainesville	0.798	0.820	0.867	0.763	0.824	0.830	0.831	0.723	0.724	0.746	0.721	0.739	0.751	0.744	0.749	0.718	0.741	0.751	0.742	0.738	0.767	0.729	0.753	0.775	0.687	0.731	0.740	0.759
521	Diversified Dental - Las Vegas	0.953	0.969	0.983	0.916	0.940	0.952	0.973	0.804	0.819	0.846	0.817	0.831	0.852	0.863	0.878	0.858	0.867	0.829	0.845	0.842	0.870	0.840	0.866	0.874	0.791	0.807	0.827	0.868
522	Mastercare Dental - Reno	0.982	1.017	1.056	0.925	0.995	1.010	1.030	0.812	0.815	0.849	0.812	0.839	0.859	0.862	0.879	0.848	0.875	0.844	0.848	0.843	0.882	0.833	0.867	0.891	0.775	0.823	0.839	0.873
524	Premier - Minnesota	0.916	0.937	0.968	0.876	0.923	0.932	0.945	0.791	0.799	0.826	0.796	0.814	0.832	0.834	0.845	0.819	0.837	0.819	0.824	0.820	0.850	0.814	0.840	0.856	0.765	0.798	0.813	0.844
526	Dental Options Pricing - Oregon	0.924	0.951	0.995	0.872	0.935	0.947	0.962	0.774	0.780	0.810	0.777	0.799	0.817	0.816	0.830	0.799	0.820	0.808	0.808	0.803	0.838	0.794	0.825	0.846	0.738	0.783	0.799	0.830
527	Rental Network - Hawaii	0.872	0.902	0.954	0.825	0.896	0.906	0.914	0.744	0.745	0.774	0.741	0.765	0.780	0.773	0.787	0.755	0.778	0.777	0.771	0.767	0.800	0.756	0.784	0.808	0.702	0.753	0.766	0.791
528	Diversified Dental - Reno	0.907	0.934	0.965	0.860	0.905	0.920	0.941	0.751	0.761	0.786	0.758	0.775	0.793	0.798	0.813	0.786	0.800	0.781	0.785	0.781	0.814	0.775	0.805	0.820	0.724	0.756	0.773	0.809
549	Maine	0.971	1.007	1.053	0.913	0.987	1.000	1.020	0.807	0.809	0.843	0.805	0.832	0.852	0.850	0.867	0.834	0.859	0.841	0.841	0.835	0.875	0.825	0.859	0.884	0.766	0.818	0.832	0.865
550	North Dakota	0.882	0.918	0.990	0.824	0.922	0.931	0.934	0.764	0.761	0.792	0.757	0.785	0.799	0.784	0.792	0.749	0.784	0.805	0.787	0.781	0.822	0.765	0.799	0.834	0.707	0.777	0.788	0.808
551	Nevada	0.914	0.927	0.945	0.881	0.906	0.919	0.931	0.781	0.796	0.819	0.795	0.807	0.825	0.834	0.845	0.828	0.836	0.807	0.818	0.815	0.843	0.813	0.838	0.846	0.767	0.785	0.804	0.840
553	Idaho	0.843	0.861	0.895	0.811	0.858	0.864	0.870	0.759	0.763	0.785	0.761	0.777	0.789	0.788	0.796	0.769	0.788	0.783	0.782	0.778	0.804	0.772	0.794	0.811	0.732	0.765	0.776	0.799
554	Vermont	0.889	0.924	0.992	0.834	0.928	0.937	0.940	0.773	0.770	0.801	0.765	0.793	0.808	0.795	0.802	0.762	0.796	0.811	0.796	0.790	0.830	0.775	0.808	0.841	0.718	0.785	0.796	0.817
555	New Hampshire	0.870	0.900	0.959	0.820	0.902	0.911	0.914	0.759	0.758	0.787	0.754	0.779	0.793	0.783	0.791	0.755	0.785	0.793	0.783	0.777	0.813	0.764	0.795	0.824	0.711	0.769	0.781	0.802
556	Delaware	0.852	0.878	0.927	0.808	0.876	0.885	0.890	0.743	0.745	0.772	0.742	0.764	0.778	0.772	0.779	0.748	0.775	0.775	0.768	0.764	0.797	0.753	0.781	0.806	0.703	0.752	0.765	0.788
557	Washington																												
558	Oregon	0.899	0.928	0.977	0.847	0.917	0.929	0.939	0.757	0.761	0.790	0.758	0.780	0.797	0.793	0.806	0.775	0.797	0.792	0.787	0.783	0.819	0.772	0.804	0.827	0.717	0.766	0.781	0.810
559	North Carolina	0.839	0.871	0.932	0.789	0.874	0.883	0.885	0.731	0.729	0.758	0.725	0.751	0.764	0.753	0.760	0.723	0.754	0.766	0.754	0.748	0.784	0.735	0.765	0.795	0.682	0.742	0.753	0.773
560	West Virginia	0.829	0.852	0.899	0.793	0.856	0.862	0.864	0.750	0.751	0.775	0.748	0.768	0.780	0.774	0.779	0.748	0.773	0.778	0.770	0.766	0.796	0.757	0.782	0.805	0.714	0.759	0.769	0.788
561	Mississippi	0.801	0.827	0.882	0.760	0.834	0.839	0.841	0.721	0.719	0.744	0.716	0.738	0.749	0.740	0.747	0.709	0.738	0.751	0.739	0.735	0.766	0.723	0.750	0.777	0.678	0.730	0.739	0.757
562	Arkansas	0.837	0.858	0.901	0.800	0.859	0.865	0.869	0.752	0.754	0.778	0.751	0.770	0.782	0.779	0.786	0.754	0.778	0.779	0.774	0.770	0.799	0.761	0.786	0.807	0.719	0.760	0.771	0.792
563	South Carolina	0.854	0.886	0.950	0.802	0.889	0.898	0.901	0.743	0.741	0.770	0.737	0.763	0.777	0.765	0.772	0.734	0.765	0.779	0.766	0.760	0.797	0.746	0.778	0.808	0.692	0.754	0.765	0.786
564	Rhode Island	0.844	0.863	0.896	0.810	0.857	0.866	0.871	0.741	0.747	0.770	0.744	0.761	0.776	0.776	0.783	0.760	0.778	0.767	0.768	0.764	0.792	0.758	0.782	0.799	0.713	0.747	0.761	0.786
565	Hawaii	0.872	0.896	0.937	0.835	0.888	0.895	0.904	0.764	0.769	0.792	0.766	0.783	0.797	0.792	0.802	0.777	0.794	0.793	0.790	0.786	0.813	0.778	0.802	0.819	0.733	0.770	0.783	0.806
566	Pittsburgh	0.795	0.809	0.838	0.770	0.808	0.814	0.816	0.724	0.729	0.748	0.727	0.740	0.753	0.750	0.755	0.734	0.749	0.746	0.746	0.743	0.764	0.738	0.756	0.769	0.702	0.729	0.740	0.759
567	Philadelphia	0.833	0.853	0.889	0.800	0.849	0.857	0.861	0.736	0.741	0.764	0.738	0.755	0.769	0.766	0.774	0.749	0.767	0.763	0.762	0.758	0.785	0.751	0.774	0.791	0.707	0.742	0.754	0.778
568	Alabama	0.823	0.845	0.889	0.788	0.848	0.854	0.856	0.744	0.745	0.768	0.743	0.761	0.773	0.769	0.774	0.744	0.767	0.771	0.764	0.760	0.789	0.751	0.776	0.798	0.709	0.752	0.762	0.782
569	Utah	0.820	0.842	0.888	0.788	0.848	0.854	0.852	0.748	0.749	0.772	0.746	0.764	0.776	0.768	0.773	0.742	0.765	0.775	0.768	0.764	0.790	0.755	0.777	0.798	0.713	0.755	0.765	0.782
570	Iowa	0.852	0.882	0.942	0.801	0.884	0.893	0.896	0.740	0.739	0.768	0.735	0.761	0.774	0.764	0.772	0.736	0.766	0.776	0.764	0.758	0.795	0.745	0.776	0.805	0.692	0.751	0.763	0.784
571	Massachusetts	0.854	0.880	0.928	0.812	0.878	0.887	0.891	0.748	0.750	0.777	0.747	0.768	0.783	0.776	0.783	0.753	0.777	0.779	0.773	0.768	0.801	0.758	0.786	0.809	0.709	0.757	0.769	0.792
572	Oklahoma	0.836	0.854	0.887	0.803	0.847	0.856	0.862	0.734	0.741	0.763	0.738	0.754	0.769	0.769	0.776	0.753	0.769	0.760	0.761	0.757	0.785	0.751	0.775	0.791	0.708	0.739	0.753	0.779
573	Louisiana	0.789	0.815	0.875	0.746	0.823	0.829	0.829	0.710	0.708	0.733	0.705	0.727	0.738	0.727	0.733	0.693	0.722	0.742	0.727	0.723	0.755	0.711	0.738	0.766	0.665	0.720	0.729	0.746
574	New Mexico	0.901	0.928	0.973	0.853	0.916	0.928	0.938	0.763	0.768	0.796	0.765	0.786	0.803	0.800	0.813	0.783	0.804	0.796	0.794	0.789	0.824	0.780	0.810	0.831	0.738	0.771	0.786	0.816
575	Texas	0.850	0.873	0.918	0.810	0.870	0.879	0.883	0.744	0.748	0.773	0.745	0.764	0.779	0.774	0.782	0.753	0.774	0.775	0.770	0.766	0.797	0.757	0.784	0.804	0.709	0.752	0.765	0.789
576	Kentucky	0.781	0.799	0.835	0.753	0.800	0.806	0.807	0.712	0.715	0.735	0.713	0.728	0.739	0.734	0.739	0.714	0.732	0.735	0.732	0.728	0.751	0.722	0.741	0.758	0.684	0.718	0.728	0.746
577	Kansas	0.849	0.868	0.903	0.813	0.861	0.870	0.876	0.742	0.749	0.772	0.746	0.763	0.778	0.777	0.785	0.761	0.779	0.770	0.770	0.766	0.795	0.759	0.784	0.801	0.714	0.748	0.762	0.789
578	Wisconsin	0.822	0.848	0.905	0.781	0.857	0.862	0.862	0.744	0.743	0.768	0.																	

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	0.561	0.561	0.572	0.560	0.569	0.572	0.570	0.570	0.550	0.553	0.557	0.566	0.547	0.572	0.558	0.558	0.538	0.581	0.565	0.554	0.552	0.564	0.575	0.559	0.569	0.585	0.544	0.566	0.569	0.574	
502	Broward County / Palm Beach	0.569	0.571	0.581	0.570	0.577	0.581	0.580	0.581	0.565	0.566	0.569	0.576	0.558	0.580	0.570	0.575	0.553	0.594	0.576	0.571	0.574	0.574	0.585	0.571	0.580	0.593	0.555	0.573	0.577	0.584	
503	Tampa	0.605	0.607	0.619	0.606	0.614	0.619	0.618	0.610	0.602	0.602	0.607	0.615	0.594	0.616	0.608	0.613	0.589	0.633	0.613	0.609	0.607	0.611	0.623	0.608	0.617	0.631	0.590	0.609	0.614	0.621	
504	Orlando	0.601	0.603	0.614	0.602	0.610	0.614	0.614	0.615	0.599	0.598	0.603	0.611	0.591	0.611	0.604	0.611	0.586	0.629	0.609	0.607	0.606	0.607	0.618	0.604	0.613	0.626	0.587	0.604	0.609	0.617	
505	Jacksonville	0.613	0.616	0.628	0.615	0.624	0.628	0.627	0.612	0.612	0.614	0.623	0.604	0.626	0.615	0.621	0.598	0.643	0.622	0.617	0.616	0.620	0.632	0.616	0.626	0.641	0.597	0.617	0.623	0.631		
506	Daytona / Gainesville	0.583	0.585	0.597	0.583	0.593	0.597	0.595	0.595	0.580	0.581	0.581	0.592	0.574	0.595	0.582	0.587	0.565	0.611	0.590	0.582	0.580	0.588	0.601	0.584	0.594	0.611	0.565	0.588	0.593	0.599	
521	Diversified Dental - Las Vegas	0.726	0.740	0.758	0.738	0.748	0.762	0.770	0.775	0.758	0.743	0.763	0.767	0.723	0.745	0.765	0.790	0.734	0.801	0.755	0.777	0.788	0.754	0.772	0.752	0.769	0.778	0.718	0.729	0.744	0.772	
522	Mastercare Dental - Reno	0.755	0.761	0.789	0.758	0.779	0.793	0.796	0.799	0.785	0.779	0.771	0.784	0.758	0.781	0.765	0.784	0.749	0.826	0.782	0.767	0.774	0.778	0.807	0.770	0.795	0.821	0.725	0.763	0.778	0.803	
524	Premier - Minnesota	0.655	0.663	0.680	0.662	0.672	0.682	0.689	0.691	0.672	0.665	0.681	0.689	0.650	0.669	0.683	0.698	0.655	0.709	0.675	0.686	0.691	0.674	0.689	0.671	0.685	0.697	0.645	0.660	0.670	0.689	
526	Dental Options Pricing - Oregon	0.657	0.664	0.683	0.661	0.676	0.685	0.685	0.687	0.666	0.661	0.668	0.677	0.646	0.677	0.665	0.680	0.641	0.709	0.675	0.668	0.671	0.672	0.693	0.666	0.684	0.706	0.634	0.663	0.675	0.691	
527	Rental Network - Hawaii	0.615	0.617	0.635	0.615	0.629	0.635	0.632	0.633	0.604	0.605	0.612	0.621	0.594	0.633	0.608	0.612	0.583	0.647	0.625	0.605	0.603	0.622	0.641	0.616	0.631	0.655	0.589	0.621	0.629	0.638	
528	Diversified Dental - Reno	0.681	0.691	0.713	0.689	0.703	0.716	0.720	0.724	0.724	0.711	0.701	0.707	0.690	0.707	0.698	0.722	0.691	0.756	0.708	0.711	0.721	0.705	0.731	0.700	0.724	0.739	0.659	0.685	0.701	0.728	
549	Maine	0.722	0.726	0.752	0.723	0.742	0.756	0.755	0.756	0.739	0.736	0.729	0.740	0.717	0.747	0.724	0.740	0.706	0.783	0.745	0.725	0.731	0.741	0.768	0.732	0.754	0.781	0.692	0.730	0.742	0.764	
550	North Dakota	0.610	0.610	0.629	0.607	0.624	0.628	0.621	0.619	0.596	0.603	0.594	0.610	0.594	0.630	0.591	0.593	0.573	0.639	0.616	0.586	0.580	0.613	0.633	0.604	0.620	0.652	0.576	0.619	0.625	0.629	
551	Nevada	0.603	0.613	0.627	0.612	0.619	0.629	0.633	0.637	0.617	0.608	0.627	0.630	0.594	0.618	0.628	0.644	0.600	0.654	0.624	0.639	0.642	0.622	0.635	0.621	0.633	0.640	0.595	0.605	0.617	0.635	
553	Idaho	0.664	0.670	0.683	0.668	0.679	0.684	0.686	0.672	0.669	0.685	0.684	0.659	0.689	0.676	0.686	0.656	0.704	0.678	0.678	0.680	0.682	0.676	0.680	0.676	0.683	0.698	0.650	0.668	0.677	0.688	
554	Vermont	0.590	0.590	0.608	0.587	0.603	0.608	0.607	0.605	0.578	0.583	0.589	0.603	0.573	0.604	0.587	0.589	0.560	0.618	0.598	0.581	0.576	0.596	0.612	0.589	0.601	0.627	0.566	0.599	0.603	0.609	
555	New Hampshire	0.606	0.605	0.623	0.603	0.618	0.623	0.621	0.620	0.594	0.598	0.603	0.616	0.588	0.620	0.602	0.604	0.576	0.634	0.614	0.596	0.592	0.611	0.627	0.604	0.617	0.642	0.581	0.614	0.618	0.625	
556	Delaware	0.611	0.613	0.630	0.611	0.624	0.630	0.629	0.629	0.605	0.606	0.614	0.625	0.596	0.625	0.613	0.618	0.588	0.643	0.614	0.612	0.609	0.619	0.634	0.614	0.626	0.647	0.590	0.617	0.623	0.632	
557	Washington							0.679				0.661		0.673																		
558	Oregon	0.636	0.640	0.659	0.638	0.652	0.660	0.658	0.659	0.635	0.633	0.639	0.648	0.620	0.655	0.635	0.646	0.611	0.678	0.650	0.638	0.637	0.647	0.666	0.641	0.657	0.680	0.611	0.642	0.652	0.664	
559	North Carolina	0.565	0.564	0.581	0.561	0.576	0.580	0.577	0.576	0.551	0.557	0.558	0.572	0.548	0.579	0.557	0.558	0.534	0.590	0.571	0.551	0.546	0.568	0.584	0.561	0.574	0.599	0.539	0.572	0.576	0.582	
560	West Virginia	0.626	0.629	0.642	0.627	0.638	0.643	0.643	0.643	0.624	0.625	0.630	0.642	0.617	0.638	0.632	0.637	0.609	0.657	0.635	0.630	0.628	0.633	0.646	0.629	0.639	0.657	0.610	0.632	0.638	0.645	
561	Mississippi	0.671	0.621	0.638	0.679	0.633	0.638	0.705	0.635	0.618	0.622	0.713	0.633	0.613	0.678	0.619	0.624	0.600	0.654	0.629	0.614	0.613	0.626	0.642	0.620	0.633	0.656	0.597	0.627	0.633	0.640	
562	Arkansas	0.664	0.668	0.684	0.666	0.679	0.684	0.685	0.685	0.669	0.668	0.672	0.684	0.658	0.678	0.673	0.681	0.652	0.703	0.676	0.672	0.673	0.674	0.688	0.670	0.681	0.700	0.647	0.669	0.677	0.687	
563	South Carolina	0.596	0.596	0.614	0.593	0.609	0.613	0.609	0.607	0.583	0.589	0.586	0.601	0.580	0.613	0.584	0.586	0.563	0.624	0.603	0.580	0.575	0.600	0.617	0.592	0.606	0.634	0.567	0.603	0.609	0.614	
564	Rhode Island	0.645	0.649	0.665	0.648	0.658	0.666	0.666	0.668	0.644	0.642	0.654	0.662	0.631	0.618	0.654	0.661	0.628	0.682	0.659	0.656	0.655	0.657	0.671	0.653	0.664	0.680	0.629	0.649	0.657	0.669	
565	Hawaii	0.591	0.595	0.608	0.594	0.602	0.610	0.613	0.613	0.580	0.575	0.607	0.611	0.565	0.600	0.604	0.609	0.566	0.619	0.604	0.602	0.605	0.603	0.614	0.601	0.609	0.620	0.582	0.595	0.601	0.613	
566	Pittsburgh	0.620	0.622	0.633	0.621	0.628	0.633	0.635	0.636	0.618	0.617	0.626	0.633	0.608	0.629	0.628	0.634	0.607	0.648	0.629	0.630	0.627	0.637	0.625	0.633	0.644	0.609	0.623	0.628	0.637	0.643	
567	Philadelphia	0.613	0.617	0.630	0.615	0.625	0.631	0.632	0.634	0.608	0.608	0.621	0.628	0.597	0.626	0.621	0.626	0.594	0.645	0.624	0.621	0.621	0.623	0.636	0.619	0.630	0.645	0.598	0.618	0.624	0.635	
568	Alabama	0.673	0.625	0.638	0.683	0.634	0.639	0.706	0.637	0.621	0.622	0.718	0.634	0.614	0.679	0.624	0.629	0.605	0.654	0.631	0.623	0.622	0.629	0.642	0.624	0.635	0.653	0.604	0.627	0.634	0.641	
569	Utah	0.620	0.621	0.633	0.619	0.629	0.633	0.633	0.633	0.613	0.615	0.621	0.631	0.607	0.630	0.622	0.625	0.600	0.646	0.626	0.620	0.619	0.625	0.637	0.621	0.630	0.646	0.604	0.625	0.629	0.635	
570	Iowa	0.591	0.591	0.609	0.589	0.603	0.609	0.606	0.605	0.581	0.585	0.588	0.601	0.575	0.606	0.586	0.589	0.562	0.620	0.599	0.582	0.578	0.596	0.613	0.590	0.603	0.628	0.566	0.598	0.603	0.610	
571	Massachusetts	0.624	0.625	0.642	0.623	0.636	0.641	0.640	0.640	0.615	0.617	0.624	0.635	0.607	0.638	0.623	0.627	0.598	0.655	0.633	0.621	0.619	0.631	0.646	0.625	0.638	0.659	0.602	0.630	0.635	0.644	
572	Oklahoma	0.629	0.634	0.649	0.632	0.642	0.649	0.651	0.653	0.630	0.627	0.641	0.648	0.616	0.642	0.615	0.650	0.615	0.667	0.643	0.645	0.645	0.641	0.654	0.638	0.649	0.663	0.615	0.632	0.640	0.653	
573	Louisiana	0.612	0.567	0.582	0.620	0.578	0.581	0.640	0.576	0.562	0.566	0.645	0.573	0.558	0.621	0.560	0.564	0.545	0.595	0.573	0.557	0.555	0.570	0.585	0.564	0.576	0.598	0.543	0.572	0.578	0.583	
574	New Mexico	0.636	0.640	0.659	0.638	0.653	0.651	0.659	0.659	0.660	0.636	0.632	0.642	0.650	0.620	0.635	0.639	0.650	0.614	0.678	0.653	0.643	0.642	0.648	0.666	0.643	0.658	0.678	0.614	0.641	0.650	0.664
575	Texas	0.620	0.623	0.639	0.622	0.633	0.639	0.638	0.639	0.616	0.616	0.624	0.633	0.606	0.635	0.623	0.630	0.600	0.654	0.632	0.625	0.623	0.629	0.644	0.625	0.637						

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	0.552	0.554	0.564	0.553	0.561	0.564	0.564	0.564	0.540	0.544	0.553	0.561	0.537	0.561	0.555	0.554	0.531	0.572	0.557	0.551	0.550	0.556	0.566	0.552	0.561	0.576	0.539	0.557	0.560	0.566
502	Broward County / Palm Beach	0.562	0.564	0.574	0.563	0.570	0.574	0.574	0.575	0.556	0.557	0.564	0.572	0.550	0.570	0.567	0.571	0.546	0.586	0.568	0.568	0.568	0.567	0.577	0.564	0.572	0.585	0.550	0.565	0.569	0.576
503	Tampa	0.594	0.597	0.608	0.596	0.604	0.609	0.610	0.611	0.591	0.591	0.600	0.608	0.583	0.603	0.603	0.608	0.580	0.621	0.603	0.604	0.605	0.601	0.611	0.599	0.607	0.619	0.583	0.598	0.602	0.611
504	Orlando	0.591	0.594	0.605	0.593	0.600	0.605	0.607	0.608	0.588	0.588	0.598	0.605	0.580	0.600	0.600	0.605	0.578	0.618	0.600	0.602	0.603	0.598	0.608	0.596	0.604	0.615	0.581	0.594	0.599	0.607
505	Jacksonville	0.602	0.606	0.617	0.605	0.613	0.618	0.618	0.619	0.600	0.600	0.607	0.616	0.592	0.613	0.610	0.615	0.588	0.631	0.611	0.612	0.612	0.610	0.620	0.606	0.615	0.630	0.590	0.606	0.612	0.620
506	Daytona / Gainesville	0.568	0.571	0.583	0.570	0.579	0.583	0.584	0.584	0.564	0.566	0.572	0.582	0.558	0.578	0.575	0.579	0.552	0.595	0.576	0.575	0.574	0.574	0.585	0.571	0.580	0.595	0.555	0.572	0.577	0.585
521	Diversified Dental - Las Vegas	0.722	0.736	0.755	0.735	0.745	0.758	0.768	0.773	0.753	0.739	0.761	0.765	0.719	0.740	0.764	0.788	0.731	0.797	0.751	0.776	0.788	0.750	0.768	0.749	0.765	0.774	0.716	0.725	0.740	0.768
522	Marcare Dental - Reno	0.745	0.754	0.780	0.751	0.771	0.785	0.790	0.793	0.771	0.767	0.766	0.779	0.745	0.768	0.764	0.780	0.738	0.814	0.771	0.767	0.775	0.767	0.795	0.761	0.785	0.811	0.720	0.752	0.767	0.793
524	Premier - Minnesota	0.650	0.659	0.675	0.657	0.667	0.677	0.685	0.688	0.665	0.659	0.679	0.687	0.644	0.662	0.682	0.696	0.650	0.703	0.670	0.685	0.692	0.668	0.682	0.667	0.679	0.691	0.642	0.654	0.664	0.683
526	Dental Options Pricing - Oregon	0.647	0.656	0.675	0.654	0.667	0.676	0.679	0.681	0.654	0.650	0.663	0.671	0.635	0.665	0.662	0.675	0.632	0.699	0.665	0.666	0.670	0.663	0.682	0.658	0.674	0.696	0.628	0.652	0.664	0.681
527	Rental Network - Hawaii	0.599	0.603	0.620	0.601	0.615	0.620	0.620	0.622	0.586	0.589	0.603	0.612	0.577	0.614	0.602	0.604	0.569	0.630	0.610	0.599	0.598	0.607	0.624	0.602	0.616	0.638	0.579	0.605	0.612	0.623
528	Diversified Dental - Reno	0.672	0.684	0.705	0.682	0.695	0.709	0.713	0.718	0.712	0.701	0.694	0.701	0.680	0.697	0.694	0.716	0.682	0.746	0.699	0.707	0.719	0.696	0.721	0.692	0.714	0.731	0.653	0.676	0.691	0.719
549	Maine	0.706	0.712	0.737	0.710	0.728	0.741	0.743	0.745	0.719	0.718	0.719	0.731	0.699	0.727	0.718	0.732	0.691	0.765	0.728	0.719	0.727	0.725	0.749	0.718	0.738	0.764	0.682	0.713	0.724	0.747
550	North Dakota	0.593	0.595	0.614	0.593	0.608	0.613	0.609	0.607	0.576	0.585	0.584	0.600	0.576	0.610	0.585	0.585	0.558	0.620	0.600	0.580	0.575	0.597	0.614	0.589	0.603	0.634	0.565	0.601	0.607	0.613
551	Nevada	0.599	0.609	0.623	0.608	0.615	0.626	0.630	0.635	0.613	0.603	0.625	0.628	0.589	0.613	0.626	0.642	0.597	0.650	0.620	0.638	0.641	0.618	0.631	0.618	0.629	0.636	0.593	0.601	0.612	0.631
553	Idaho	0.657	0.664	0.677	0.663	0.673	0.678	0.681	0.682	0.664	0.662	0.671	0.680	0.652	0.660	0.674	0.683	0.650	0.696	0.671	0.676	0.679	0.670	0.681	0.667	0.679	0.691	0.667	0.661	0.670	0.681
554	Vermont	0.576	0.578	0.596	0.576	0.590	0.595	0.597	0.597	0.562	0.568	0.582	0.596	0.558	0.586	0.584	0.584	0.548	0.603	0.585	0.577	0.574	0.583	0.596	0.577	0.588	0.612	0.558	0.584	0.588	0.596
555	New Hampshire	0.595	0.597	0.614	0.595	0.608	0.613	0.614	0.614	0.580	0.586	0.598	0.611	0.576	0.606	0.599	0.599	0.566	0.622	0.603	0.594	0.591	0.601	0.615	0.595	0.607	0.630	0.576	0.602	0.606	0.614
556	Delaware	0.600	0.603	0.620	0.602	0.614	0.620	0.622	0.623	0.592	0.594	0.608	0.619	0.584	0.611	0.610	0.614	0.578	0.632	0.613	0.609	0.605	0.612	0.625	0.605	0.615	0.635	0.584	0.605	0.611	0.622
557	Washington							0.672				0.656		0.661																	
558	Oregon	0.624	0.631	0.649	0.629	0.642	0.650	0.650	0.652	0.621	0.621	0.633	0.642	0.608	0.641	0.632	0.641	0.601	0.666	0.639	0.635	0.635	0.636	0.654	0.631	0.646	0.669	0.604	0.630	0.640	0.653
559	North Carolina	0.549	0.550	0.566	0.548	0.561	0.566	0.566	0.566	0.534	0.540	0.550	0.563	0.531	0.560	0.551	0.551	0.520	0.573	0.556	0.546	0.542	0.553	0.567	0.548	0.559	0.582	0.529	0.555	0.559	0.566
560	West Virginia	0.610	0.614	0.627	0.613	0.623	0.628	0.631	0.632	0.607	0.609	0.622	0.633	0.600	0.619	0.625	0.629	0.596	0.640	0.620	0.624	0.623	0.619	0.629	0.616	0.624	0.640	0.600	0.615	0.621	0.629
561	Mississippi	0.664	0.604	0.620	0.602	0.615	0.620	0.622	0.621	0.598	0.602	0.716	0.621	0.592	0.611	0.611	0.614	0.584	0.633	0.611	0.606	0.607	0.608	0.621	0.604	0.614	0.635	0.585	0.606	0.613	0.621
562	Arkansas	0.649	0.655	0.669	0.653	0.664	0.670	0.674	0.675	0.653	0.653	0.664	0.675	0.642	0.659	0.668	0.674	0.639	0.687	0.662	0.666	0.668	0.660	0.672	0.657	0.667	0.684	0.638	0.654	0.662	0.673
563	South Carolina	0.575	0.577	0.595	0.575	0.589	0.594	0.593	0.593	0.561	0.567	0.575	0.588	0.558	0.588	0.576	0.576	0.546	0.602	0.583	0.571	0.568	0.581	0.595	0.575	0.586	0.612	0.554	0.582	0.587	0.594
564	Rhode Island	0.633	0.639	0.654	0.638	0.648	0.655	0.658	0.660	0.631	0.631	0.648	0.658	0.619	0.645	0.650	0.656	0.618	0.670	0.648	0.652	0.652	0.646	0.659	0.643	0.654	0.668	0.622	0.637	0.645	0.658
565	Hawaii	0.581	0.586	0.599	0.585	0.593	0.601	0.605	0.606	0.569	0.565	0.602	0.606	0.555	0.588	0.601	0.605	0.558	0.609	0.595	0.599	0.603	0.593	0.603	0.592	0.600	0.609	0.576	0.584	0.590	0.603
566	Pittsburgh	0.610	0.614	0.624	0.613	0.620	0.625	0.628	0.630	0.608	0.607	0.622	0.628	0.599	0.618	0.624	0.630	0.599	0.639	0.620	0.626	0.627	0.619	0.628	0.617	0.624	0.634	0.603	0.613	0.618	0.628
567	Philadelphia	0.605	0.610	0.623	0.609	0.618	0.623	0.626	0.628	0.599	0.599	0.617	0.624	0.589	0.616	0.619	0.623	0.587	0.636	0.610	0.619	0.619	0.615	0.627	0.613	0.622	0.636	0.594	0.609	0.615	0.627
568	Alabama	0.672	0.611	0.624	0.610	0.619	0.624	0.626	0.626	0.605	0.606	0.724	0.625	0.598	0.617	0.617	0.621	0.592	0.638	0.617	0.616	0.616	0.615	0.626	0.611	0.621	0.637	0.594	0.611	0.618	0.626
569	Utah	0.609	0.612	0.623	0.611	0.619	0.623	0.625	0.626	0.601	0.604	0.615	0.625	0.595	0.617	0.618	0.620	0.591	0.634	0.617	0.616	0.616	0.615	0.626	0.612	0.623	0.598	0.614	0.618	0.625	
570	Iowa	0.572	0.575	0.592	0.573	0.586	0.591	0.593	0.593	0.561	0.566	0.578	0.590	0.556	0.583	0.579	0.581	0.547	0.601	0.581	0.575	0.572	0.579	0.593	0.574	0.585	0.608	0.554	0.579	0.584	0.592
571	Massachusetts	0.614	0.618	0.633	0.616	0.628	0.633	0.634	0.635	0.604	0.607	0.619	0.630	0.597	0.627	0.621	0.623	0.590	0.644	0.624	0.619	0.617	0.622	0.636	0.618	0.629	0.649	0.597	0.620	0.626	0.635
572	Oklahoma	0.616	0.623	0.637	0.622	0.630	0.638	0.642	0.644	0.618	0.615	0.634	0.641	0.604	0.628	0.636	0.644	0.605	0.654	0.632	0.640	0.641	0.630	0.641	0.628	0.638	0.650	0.607	0.620	0.628	0.642
573	Louisiana	0.604	0.549	0.562	0.547	0.559	0.562	0.562	0.562	0.541	0.545	0.646	0.561	0.537	0.557	0.551	0.554	0.528	0.574	0.554	0.547	0.547	0.552	0.564	0.547	0.557	0.577	0.530	0.551	0.557	0.563
574	New Mexico	0.621	0.628	0.646	0.626	0.638	0.647	0.648	0.651	0.620	0.618	0.634	0.642	0.605	0.637	0.634	0.643	0.602	0.663	0.637	0.638	0.638	0.635	0.651	0.631	0.644	0.663	0.605	0.626	0.636	0.650
575	Texas	0.606	0.611	0.626	0.609	0.619	0.626	0.628	0.629	0.601	0.602	0.616	0.625	0.591	0.618	0.618	0.623	0.588	0.640	0.618	0.619	0.618	0.616	0.629	0.613	0.623	0.640	0.592	0.610	0.617	

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	0.543	0.546	0.556	0.545	0.552	0.555	0.557	0.557	0.529	0.534	0.546	0.554	0.527	0.551	0.549	0.547	0.522	0.561	0.548	0.545	0.545	0.547	0.556	0.544	0.552	0.567	0.532	0.547	0.550	0.557		
502	Broward County / Palm Beach	0.553	0.557	0.566	0.556	0.562	0.566	0.568	0.569	0.547	0.549	0.559	0.566	0.541	0.561	0.562	0.565	0.538	0.577	0.560	0.563	0.559	0.568	0.557	0.564	0.576	0.544	0.557	0.560	0.568			
503	Tampa	0.582	0.587	0.597	0.586	0.593	0.597	0.600	0.602	0.578	0.579	0.592	0.600	0.571	0.589	0.596	0.600	0.570	0.609	0.591	0.597	0.598	0.590	0.598	0.588	0.595	0.607	0.575	0.585	0.590	0.599		
504	Orlando	0.580	0.584	0.595	0.584	0.590	0.595	0.598	0.599	0.577	0.577	0.590	0.597	0.569	0.587	0.594	0.598	0.568	0.607	0.589	0.596	0.597	0.588	0.596	0.586	0.593	0.604	0.573	0.583	0.588	0.597		
505	Jacksonville	0.590	0.595	0.606	0.594	0.602	0.606	0.608	0.610	0.587	0.588	0.599	0.607	0.580	0.599	0.603	0.607	0.577	0.618	0.600	0.604	0.605	0.598	0.608	0.596	0.604	0.617	0.581	0.593	0.599	0.608		
506	Daytona / Gainesville	0.551	0.556	0.567	0.555	0.563	0.568	0.570	0.571	0.547	0.549	0.562	0.571	0.541	0.559	0.565	0.568	0.538	0.578	0.560	0.565	0.565	0.559	0.568	0.557	0.564	0.578	0.543	0.555	0.561	0.569		
521	Diversified Dental - Las Vegas	0.718	0.732	0.750	0.731	0.740	0.754	0.764	0.769	0.747	0.733	0.758	0.762	0.714	0.735	0.761	0.785	0.726	0.792	0.747	0.773	0.785	0.745	0.762	0.744	0.760	0.769	0.712	0.720	0.735	0.764		
522	Mercare Dental - Reno	0.732	0.744	0.770	0.741	0.760	0.773	0.780	0.784	0.753	0.752	0.755	0.769	0.731	0.754	0.757	0.770	0.723	0.799	0.758	0.759	0.767	0.754	0.781	0.749	0.771	0.799	0.711	0.740	0.754	0.781		
524	Premier - Minnesota	0.641	0.651	0.667	0.650	0.659	0.669	0.679	0.682	0.655	0.650	0.673	0.681	0.635	0.652	0.678	0.691	0.642	0.694	0.662	0.680	0.687	0.660	0.673	0.659	0.671	0.682	0.636	0.645	0.655	0.675		
526	Dental Options Pricing - Oregon	0.636	0.646	0.664	0.644	0.657	0.666	0.670	0.672	0.640	0.638	0.654	0.663	0.623	0.652	0.656	0.667	0.620	0.686	0.654	0.659	0.663	0.652	0.670	0.648	0.663	0.685	0.620	0.641	0.652	0.670		
527	Rental Network - Hawaii	0.582	0.588	0.604	0.586	0.599	0.604	0.606	0.608	0.567	0.571	0.591	0.600	0.560	0.594	0.592	0.593	0.553	0.612	0.593	0.589	0.589	0.591	0.605	0.586	0.599	0.621	0.566	0.587	0.595	0.606		
528	Diversified Dental - Reno	0.665	0.678	0.698	0.676	0.688	0.702	0.707	0.712	0.702	0.692	0.688	0.695	0.671	0.688	0.690	0.710	0.673	0.737	0.691	0.702	0.714	0.688	0.712	0.685	0.706	0.724	0.647	0.669	0.684	0.712		
549	Maine	0.688	0.696	0.721	0.694	0.711	0.724	0.728	0.731	0.697	0.698	0.705	0.717	0.679	0.706	0.708	0.718	0.673	0.745	0.710	0.708	0.716	0.707	0.729	0.701	0.719	0.745	0.668	0.694	0.706	0.729		
550	North Dakota	0.574	0.578	0.596	0.576	0.591	0.595	0.593	0.593	0.554	0.565	0.571	0.586	0.556	0.588	0.574	0.571	0.539	0.600	0.581	0.569	0.565	0.578	0.594	0.572	0.584	0.615	0.552	0.582	0.588	0.594		
551	Nevada	0.595	0.605	0.619	0.605	0.611	0.621	0.627	0.631	0.607	0.599	0.621	0.624	0.585	0.608	0.624	0.638	0.592	0.645	0.615	0.635	0.639	0.614	0.626	0.614	0.624	0.632	0.589	0.597	0.608	0.627		
553	Idaho	0.649	0.657	0.669	0.656	0.665	0.670	0.674	0.676	0.654	0.653	0.665	0.674	0.642	0.660	0.669	0.677	0.642	0.687	0.663	0.671	0.674	0.661	0.672	0.659	0.668	0.682	0.641	0.653	0.661	0.673		
554	Vermont	0.558	0.562	0.579	0.560	0.573	0.578	0.583	0.583	0.542	0.549	0.570	0.583	0.539	0.565	0.574	0.571	0.532	0.583	0.568	0.567	0.564	0.565	0.577	0.561	0.570	0.593	0.545	0.566	0.569	0.578		
555	New Hampshire	0.581	0.584	0.601	0.583	0.595	0.600	0.603	0.603	0.564	0.571	0.588	0.601	0.561	0.590	0.591	0.590	0.552	0.606	0.589	0.586	0.583	0.587	0.600	0.583	0.593	0.616	0.565	0.588	0.592	0.601		
556	Delaware	0.586	0.591	0.607	0.590	0.601	0.607	0.611	0.612	0.577	0.588	0.599	0.610	0.570	0.596	0.602	0.604	0.565	0.617	0.589	0.586	0.601	0.598	0.608	0.593	0.602	0.621	0.574	0.592	0.598	0.608		
557	Washington							0.664				0.648		0.650																			
558	Oregon	0.612	0.619	0.637	0.618	0.630	0.638	0.640	0.642	0.606	0.607	0.624	0.633	0.594	0.627	0.625	0.632	0.588	0.652	0.626	0.627	0.627	0.624	0.640	0.619	0.633	0.656	0.595	0.617	0.627	0.640		
559	North Carolina	0.530	0.533	0.548	0.531	0.544	0.548	0.551	0.551	0.514	0.521	0.537	0.549	0.511	0.538	0.540	0.538	0.503	0.553	0.538	0.534	0.532	0.536	0.547	0.531	0.540	0.563	0.516	0.536	0.540	0.548		
560	West Virginia	0.591	0.597	0.609	0.595	0.604	0.609	0.615	0.617	0.589	0.590	0.609	0.620	0.581	0.597	0.614	0.617	0.580	0.621	0.602	0.612	0.612	0.601	0.609	0.599	0.606	0.620	0.586	0.596	0.601	0.611		
561	Mississippi	0.652	0.584	0.598	0.582	0.594	0.598	0.603	0.604	0.575	0.579	0.713	0.620	0.606	0.570	0.654	0.598	0.600	0.565	0.610	0.589	0.593	0.594	0.588	0.598	0.584	0.593	0.612	0.568	0.584	0.590	0.599	
562	Arkansas	0.631	0.638	0.652	0.637	0.647	0.653	0.659	0.661	0.635	0.635	0.652	0.663	0.624	0.639	0.657	0.663	0.624	0.668	0.645	0.655	0.658	0.644	0.654	0.642	0.650	0.665	0.625	0.636	0.643	0.655		
563	South Carolina	0.552	0.556	0.572	0.554	0.567	0.572	0.574	0.575	0.537	0.544	0.559	0.572	0.534	0.561	0.563	0.561	0.525	0.578	0.561	0.558	0.555	0.559	0.571	0.554	0.564	0.588	0.537	0.558	0.564	0.572		
564	Rhode Island	0.621	0.628	0.642	0.627	0.636	0.643	0.648	0.650	0.618	0.618	0.639	0.647	0.606	0.630	0.643	0.648	0.607	0.657	0.636	0.644	0.645	0.634	0.645	0.632	0.641	0.655	0.612	0.625	0.632	0.646		
565	Hawaii	0.569	0.575	0.587	0.574	0.581	0.589	0.595	0.596	0.557	0.553	0.593	0.598	0.543	0.574	0.594	0.598	0.548	0.596	0.583	0.592	0.596	0.582	0.590	0.582	0.588	0.596	0.567	0.572	0.578	0.591		
566	Pittsburgh	0.600	0.605	0.614	0.604	0.610	0.615	0.620	0.622	0.598	0.597	0.615	0.621	0.588	0.606	0.618	0.623	0.590	0.628	0.610	0.620	0.621	0.609	0.617	0.608	0.615	0.623	0.596	0.603	0.608	0.618		
567	Philadelphia	0.596	0.602	0.614	0.600	0.609	0.615	0.619	0.621	0.588	0.589	0.610	0.617	0.579	0.605	0.613	0.616	0.579	0.626	0.608	0.613	0.614	0.606	0.617	0.604	0.613	0.626	0.587	0.599	0.606	0.618		
568	Alabama	0.665	0.596	0.607	0.594	0.603	0.608	0.612	0.613	0.587	0.589	0.725	0.613	0.581	0.668	0.607	0.610	0.577	0.620	0.600	0.606	0.606	0.599	0.609	0.597	0.604	0.619	0.582	0.594	0.600	0.609		
569	Utah	0.597	0.601	0.612	0.599	0.608	0.612	0.615	0.617	0.588	0.591	0.607	0.616	0.583	0.603	0.611	0.612	0.580	0.621	0.605	0.609	0.609	0.604	0.612	0.601	0.609	0.623	0.589	0.601	0.605	0.613		
570	Iowa	0.551	0.555	0.571	0.553	0.566	0.571	0.575	0.576	0.539	0.544	0.563	0.576	0.534	0.559	0.567	0.567	0.528	0.578	0.561	0.563	0.560	0.559	0.570	0.555	0.564	0.586	0.538	0.557	0.562	0.571		
571	Massachusetts	0.603	0.608	0.623	0.606	0.618	0.623	0.625	0.627	0.591	0.595	0.611	0.622	0.585	0.614	0.614	0.615	0.579	0.632	0.613	0.613	0.611	0.612	0.624	0.608	0.618	0.638	0.589	0.609	0.614	0.624		
572	Oklahoma	0.603	0.610	0.624	0.609	0.617	0.625	0.631	0.634	0.604	0.602	0.625	0.631	0.590	0.612	0.629	0.636	0.594	0.619	0.613	0.619	0.632	0.633	0.617	0.627	0.617	0.625	0.635	0.597	0.606	0.614	0.628	
573	Louisiana	0.591	0.529	0.541	0.527	0.538	0.541	0.544	0.545	0.519	0.523	0.641	0.545	0.515	0.594	0.538	0.539	0.509	0.551	0.533	0.534	0.534	0.531	0.541	0.528	0.536	0.554	0.514	0.529	0.534	0.542		
574	New Mexico	0.606	0.614	0.631	0.613	0.624	0.632	0.636	0.639	0.604	0.603	0.623	0.631	0.589	0.620	0.625	0.633	0.588	0.647	0.622	0.629	0.630	0.620	0.634	0.620	0.634	0.617	0.629	0.648	0.593	0.611	0.620	0.635
575	Texas	0.591	0.597	0.611	0.595	0.605	0.612	0.615	0.617	0.585	0.586	0.605	0.614	0.576	0.601	0.609	0.613	0.574	0.624	0.604	0.610	0.609	0.602										

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	0.570	0.567	0.578	0.565	0.575	0.578	0.576	0.575	0.566	0.564	0.565	0.573	0.557	0.582	0.561	0.567	0.551	0.592	0.574	0.557	0.555	0.572	0.585	0.569	0.581	0.592	0.550	0.574	0.578	0.583
502	Broward County / Palm Beach	0.577	0.576	0.587	0.574	0.583	0.587	0.585	0.585	0.579	0.575	0.576	0.582	0.568	0.589	0.572	0.582	0.564	0.604	0.583	0.574	0.573	0.582	0.594	0.579	0.590	0.599	0.560	0.580	0.585	0.591
503	Tampa	0.615	0.614	0.626	0.613	0.622	0.626	0.625	0.625	0.619	0.614	0.615	0.622	0.606	0.628	0.611	0.623	0.603	0.645	0.623	0.613	0.612	0.621	0.634	0.619	0.629	0.640	0.597	0.619	0.625	0.631
504	Orlando	0.610	0.610	0.621	0.608	0.617	0.621	0.621	0.621	0.614	0.609	0.611	0.618	0.601	0.622	0.608	0.619	0.599	0.640	0.618	0.610	0.609	0.616	0.629	0.614	0.625	0.634	0.593	0.613	0.619	0.626
505	Jacksonville	0.623	0.623	0.636	0.622	0.631	0.636	0.634	0.634	0.630	0.625	0.623	0.630	0.617	0.638	0.619	0.631	0.612	0.656	0.632	0.621	0.619	0.630	0.644	0.628	0.639	0.650	0.604	0.627	0.635	0.641
506	Daytona / Gainesville	0.596	0.595	0.608	0.593	0.604	0.608	0.605	0.604	0.602	0.597	0.593	0.602	0.590	0.611	0.587	0.599	0.583	0.627	0.604	0.587	0.585	0.602	0.616	0.598	0.611	0.624	0.574	0.601	0.608	0.613
521	Diversified Dental - Las Vegas	0.731	0.742	0.760	0.740	0.750	0.765	0.773	0.777	0.767	0.748	0.768	0.770	0.729	0.750	0.765	0.794	0.741	0.806	0.760	0.777	0.788	0.758	0.777	0.758	0.775	0.781	0.721	0.733	0.749	0.776
522	Marcare Dental - Reno	0.767	0.767	0.795	0.763	0.785	0.800	0.803	0.805	0.816	0.796	0.785	0.792	0.774	0.795	0.766	0.798	0.772	0.842	0.795	0.768	0.773	0.791	0.823	0.787	0.815	0.828	0.733	0.774	0.792	0.815
524	Premier - Minnesota	0.661	0.666	0.683	0.664	0.676	0.685	0.692	0.694	0.684	0.672	0.686	0.692	0.657	0.676	0.683	0.703	0.664	0.716	0.681	0.686	0.691	0.679	0.695	0.678	0.692	0.701	0.648	0.666	0.676	0.694
526	Dental Options Pricing - Oregon	0.668	0.670	0.690	0.667	0.683	0.692	0.692	0.693	0.688	0.674	0.679	0.684	0.660	0.690	0.667	0.690	0.658	0.722	0.686	0.670	0.673	0.683	0.706	0.680	0.699	0.714	0.641	0.673	0.686	0.701
527	Rental Network - Hawaii	0.630	0.627	0.646	0.625	0.640	0.646	0.642	0.643	0.632	0.624	0.627	0.632	0.612	0.651	0.613	0.627	0.605	0.665	0.641	0.610	0.607	0.638	0.659	0.633	0.651	0.668	0.599	0.636	0.646	0.653
528	Diversified Dental - Reno	0.691	0.697	0.719	0.695	0.709	0.724	0.727	0.731	0.745	0.724	0.712	0.715	0.703	0.718	0.702	0.733	0.707	0.768	0.719	0.714	0.725	0.716	0.743	0.713	0.738	0.747	0.667	0.695	0.712	0.738
549	Maine	0.739	0.736	0.763	0.733	0.754	0.768	0.767	0.767	0.773	0.758	0.746	0.752	0.738	0.767	0.728	0.757	0.733	0.803	0.763	0.729	0.734	0.759	0.788	0.753	0.778	0.793	0.704	0.746	0.760	0.781
550	North Dakota	0.627	0.620	0.641	0.618	0.636	0.641	0.632	0.629	0.630	0.625	0.611	0.622	0.615	0.651	0.596	0.610	0.599	0.660	0.634	0.591	0.584	0.630	0.653	0.624	0.643	0.666	0.587	0.635	0.644	0.646
551	Nevada	0.607	0.615	0.629	0.614	0.621	0.632	0.636	0.640	0.626	0.613	0.631	0.633	0.599	0.622	0.629	0.648	0.607	0.659	0.628	0.640	0.643	0.626	0.640	0.626	0.638	0.644	0.598	0.609	0.621	0.639
553	Idaho	0.671	0.674	0.688	0.672	0.683	0.688	0.690	0.690	0.686	0.678	0.681	0.689	0.668	0.686	0.667	0.692	0.667	0.713	0.685	0.679	0.681	0.683	0.697	0.681	0.693	0.703	0.654	0.675	0.685	0.694
554	Vermont	0.604	0.598	0.617	0.595	0.612	0.617	0.615	0.613	0.605	0.600	0.601	0.612	0.590	0.621	0.590	0.601	0.581	0.634	0.612	0.583	0.577	0.609	0.627	0.605	0.620	0.638	0.574	0.613	0.618	0.623
555	New Hampshire	0.618	0.612	0.631	0.610	0.625	0.630	0.628	0.627	0.618	0.613	0.614	0.624	0.603	0.634	0.603	0.615	0.594	0.648	0.625	0.598	0.593	0.623	0.641	0.618	0.633	0.651	0.588	0.625	0.631	0.636
556	Delaware	0.622	0.619	0.637	0.617	0.631	0.637	0.636	0.635	0.626	0.620	0.624	0.632	0.609	0.638	0.615	0.628	0.604	0.657	0.635	0.614	0.610	0.630	0.641	0.627	0.643	0.655	0.597	0.628	0.635	0.646
557	Washington						0.685					0.672			0.685																
558	Oregon	0.648	0.647	0.667	0.645	0.660	0.668	0.666	0.666	0.659	0.648	0.651	0.657	0.635	0.669	0.638	0.657	0.630	0.692	0.662	0.640	0.638	0.659	0.680	0.655	0.673	0.689	0.618	0.653	0.665	0.676
559	North Carolina	0.580	0.573	0.592	0.571	0.587	0.591	0.587	0.585	0.580	0.575	0.572	0.582	0.566	0.597	0.561	0.572	0.555	0.608	0.586	0.555	0.549	0.583	0.601	0.579	0.594	0.612	0.549	0.587	0.593	0.596
560	West Virginia	0.641	0.639	0.653	0.637	0.649	0.654	0.653	0.652	0.647	0.642	0.642	0.652	0.633	0.655	0.637	0.649	0.628	0.674	0.649	0.635	0.633	0.647	0.662	0.644	0.656	0.670	0.619	0.646	0.653	0.659
561	Mississippi	0.667	0.634	0.652	0.632	0.647	0.651	0.648	0.646	0.648	0.642	0.701	0.645	0.633	0.655	0.625	0.639	0.623	0.675	0.646	0.621	0.619	0.644	0.662	0.639	0.695	0.671	0.609	0.644	0.652	0.657
562	Arkansas	0.677	0.677	0.694	0.675	0.689	0.694	0.694	0.694	0.691	0.684	0.683	0.693	0.674	0.694	0.678	0.693	0.670	0.719	0.690	0.676	0.677	0.687	0.704	0.684	0.698	0.712	0.656	0.683	0.692	0.700
563	South Carolina	0.615	0.609	0.629	0.606	0.623	0.628	0.622	0.620	0.616	0.611	0.603	0.614	0.602	0.635	0.591	0.604	0.589	0.646	0.622	0.586	0.580	0.619	0.639	0.614	0.630	0.651	0.580	0.622	0.630	0.634
564	Rhode Island	0.655	0.656	0.672	0.654	0.666	0.673	0.673	0.674	0.662	0.655	0.663	0.670	0.644	0.671	0.657	0.671	0.642	0.695	0.669	0.659	0.680	0.667	0.683	0.664	0.678	0.689	0.636	0.659	0.668	0.680
565	Hawaii	0.600	0.601	0.615	0.600	0.609	0.617	0.619	0.619	0.594	0.585	0.614	0.616	0.575	0.611	0.607	0.616	0.577	0.628	0.613	0.604	0.607	0.611	0.623	0.610	0.620	0.628	0.587	0.604	0.610	0.621
566	Pittsburgh	0.628	0.628	0.639	0.627	0.635	0.640	0.641	0.642	0.632	0.627	0.633	0.639	0.618	0.638	0.631	0.641	0.618	0.658	0.637	0.633	0.633	0.635	0.646	0.634	0.643	0.651	0.614	0.631	0.637	0.645
567	Philadelphia	0.621	0.622	0.636	0.620	0.630	0.636	0.637	0.638	0.623	0.617	0.628	0.634	0.607	0.635	0.623	0.634	0.606	0.655	0.632	0.623	0.623	0.631	0.645	0.628	0.641	0.651	0.603	0.625	0.633	0.642
568	Alabama	0.665	0.634	0.649	0.633	0.644	0.649	0.647	0.646	0.644	0.638	0.702	0.644	0.630	0.651	0.629	0.641	0.623	0.670	0.645	0.628	0.626	0.642	0.658	0.639	0.693	0.665	0.613	0.641	0.648	0.654
569	Utah	0.630	0.627	0.640	0.626	0.636	0.640	0.639	0.639	0.631	0.627	0.629	0.637	0.618	0.642	0.625	0.634	0.614	0.658	0.636	0.623	0.621	0.634	0.648	0.632	0.643	0.655	0.610	0.635	0.639	0.645
570	Iowa	0.608	0.602	0.621	0.600	0.616	0.621	0.618	0.616	0.610	0.605	0.602	0.613	0.595	0.626	0.591	0.604	0.585	0.640	0.616	0.587	0.582	0.613	0.632	0.609	0.624	0.642	0.577	0.615	0.622	0.627
571	Massachusetts	0.634	0.631	0.648	0.629	0.642	0.648	0.646	0.646	0.636	0.630	0.633	0.641	0.619	0.650	0.625	0.637	0.614	0.667	0.643	0.623	0.620	0.641	0.658	0.637	0.652	0.666	0.608	0.639	0.646	0.654
572	Oklahoma	0.640	0.642	0.657	0.640	0.650	0.658	0.659	0.660	0.648	0.640	0.650	0.655	0.628	0.655	0.645	0.659	0.629	0.679	0.654	0.649	0.648	0.652	0.666	0.650	0.662	0.672	0.622	0.643	0.652	0.664
573	Louisiana	0.612	0.580	0.596	0.578	0.592	0.596	0.591	0.589	0.591	0.587	0.636	0.586	0.579	0.602	0.567	0.580	0.568	0.616	0.591	0.564	0.561	0.588	0.605	0.584	0.636	0.615	0.555	0.590	0.597	0.601
574	New Mexico	0.649	0.649	0.668	0.647	0.661	0.669	0.668	0.668	0.660	0.648	0.655	0.659	0.635	0.669	0.643	0.662	0.632	0.693	0.664	0.647	0.646	0.661	0.681	0.658	0.675	0.689	0.623	0.654	0.665	0.677
575	Texas	0.633	0.632	0.649	0.630	0.642	0.649	0.647	0.648	0.638	0.631	0.635	0.642	0.621	0.650	0.628	0.641	0.617	0.669	0.645	0.629	0.627	0.642	0.658	0.639	0.653	0.666	0.610	0.638		

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	0.564	0.562	0.573	0.561	0.569	0.573	0.572	0.572	0.562	0.559	0.564	0.570	0.552	0.575	0.559	0.566	0.549	0.587	0.569	0.556	0.554	0.568	0.580	0.566	0.577	0.586	0.547	0.569	0.573	0.578
502	Broward County / Palm Beach	0.572	0.571	0.582	0.570	0.578	0.582	0.582	0.582	0.575	0.570	0.574	0.579	0.562	0.583	0.571	0.581	0.561	0.599	0.579	0.572	0.572	0.578	0.589	0.576	0.586	0.593	0.557	0.575	0.580	0.587
503	Tampa	0.608	0.608	0.619	0.607	0.615	0.620	0.620	0.621	0.614	0.608	0.613	0.618	0.599	0.620	0.609	0.621	0.598	0.638	0.617	0.611	0.612	0.615	0.627	0.614	0.624	0.632	0.593	0.611	0.617	0.625
504	Orlando	0.603	0.604	0.615	0.603	0.610	0.615	0.616	0.617	0.609	0.603	0.609	0.614	0.595	0.615	0.606	0.617	0.595	0.634	0.612	0.608	0.608	0.611	0.622	0.610	0.620	0.627	0.590	0.607	0.613	0.620
505	Jacksonville	0.616	0.617	0.629	0.616	0.624	0.629	0.629	0.629	0.624	0.618	0.620	0.626	0.609	0.630	0.616	0.629	0.608	0.649	0.626	0.618	0.617	0.624	0.637	0.623	0.634	0.642	0.600	0.620	0.627	0.635
506	Daytona / Gainesville	0.587	0.586	0.599	0.585	0.595	0.599	0.598	0.598	0.594	0.588	0.589	0.596	0.580	0.600	0.584	0.596	0.577	0.618	0.595	0.584	0.582	0.594	0.607	0.592	0.603	0.613	0.569	0.591	0.598	0.604
521	Diversified Dental - Las Vegas	0.728	0.740	0.758	0.738	0.748	0.762	0.772	0.776	0.766	0.746	0.768	0.769	0.727	0.747	0.765	0.795	0.741	0.805	0.758	0.778	0.789	0.756	0.775	0.757	0.774	0.778	0.720	0.731	0.747	0.775
522	Mastercare Dental - Reno	0.762	0.763	0.790	0.760	0.780	0.795	0.801	0.804	0.814	0.792	0.787	0.792	0.769	0.789	0.768	0.802	0.772	0.838	0.791	0.771	0.777	0.787	0.818	0.786	0.813	0.822	0.732	0.769	0.787	0.811
524	Premier - Minnesota	0.658	0.664	0.681	0.662	0.673	0.683	0.691	0.693	0.682	0.670	0.687	0.692	0.655	0.672	0.684	0.705	0.663	0.713	0.679	0.687	0.693	0.677	0.693	0.677	0.691	0.698	0.647	0.662	0.673	0.692
526	Dental Options Pricing - Oregon	0.662	0.665	0.684	0.662	0.677	0.686	0.688	0.690	0.684	0.669	0.678	0.682	0.654	0.683	0.667	0.691	0.655	0.717	0.681	0.670	0.674	0.678	0.700	0.677	0.695	0.707	0.639	0.667	0.680	0.696
527	Rental Network - Hawaii	0.620	0.618	0.636	0.616	0.631	0.636	0.635	0.636	0.624	0.614	0.623	0.627	0.602	0.639	0.610	0.625	0.599	0.655	0.632	0.608	0.606	0.629	0.648	0.627	0.643	0.656	0.594	0.625	0.635	0.644
528	Diversified Dental - Reno	0.685	0.692	0.713	0.690	0.703	0.718	0.722	0.727	0.740	0.718	0.710	0.711	0.697	0.711	0.700	0.732	0.704	0.763	0.713	0.713	0.724	0.710	0.737	0.709	0.734	0.740	0.663	0.689	0.706	0.733
549	Maine	0.729	0.728	0.754	0.725	0.744	0.758	0.760	0.761	0.766	0.748	0.744	0.748	0.728	0.755	0.726	0.757	0.728	0.794	0.754	0.728	0.734	0.750	0.777	0.747	0.770	0.782	0.699	0.735	0.750	0.772
550	North Dakota	0.617	0.611	0.631	0.608	0.625	0.630	0.625	0.623	0.614	0.608	0.618	0.605	0.632	0.594	0.609	0.594	0.594	0.650	0.624	0.589	0.583	0.621	0.642	0.618	0.635	0.653	0.582	0.624	0.633	0.637
551	Nevada	0.605	0.613	0.627	0.612	0.619	0.630	0.634	0.638	0.624	0.610	0.630	0.632	0.596	0.620	0.628	0.648	0.605	0.657	0.626	0.640	0.643	0.624	0.638	0.625	0.637	0.641	0.597	0.606	0.619	0.637
553	Idaho	0.667	0.670	0.684	0.669	0.679	0.685	0.687	0.688	0.683	0.674	0.681	0.687	0.664	0.668	0.677	0.693	0.665	0.709	0.681	0.679	0.682	0.680	0.693	0.679	0.698	0.698	0.653	0.671	0.681	0.691
554	Vermont	0.596	0.591	0.609	0.589	0.604	0.610	0.610	0.609	0.600	0.592	0.600	0.609	0.582	0.610	0.590	0.602	0.577	0.627	0.606	0.583	0.579	0.603	0.619	0.601	0.614	0.628	0.571	0.604	0.610	0.616
555	New Hampshire	0.611	0.607	0.625	0.605	0.619	0.625	0.625	0.624	0.614	0.607	0.614	0.622	0.597	0.626	0.604	0.616	0.592	0.642	0.620	0.599	0.595	0.618	0.634	0.616	0.630	0.643	0.586	0.618	0.625	0.631
556	Delaware	0.615	0.613	0.630	0.612	0.624	0.631	0.632	0.622	0.614	0.623	0.630	0.603	0.603	0.630	0.615	0.629	0.601	0.651	0.627	0.614	0.614	0.624	0.640	0.634	0.636	0.648	0.594	0.612	0.629	0.637
557	Washington							0.681				0.671		0.678																	
558	Oregon	0.641	0.641	0.660	0.639	0.653	0.661	0.661	0.662	0.655	0.641	0.650	0.654	0.628	0.661	0.638	0.658	0.627	0.686	0.656	0.640	0.639	0.653	0.673	0.652	0.669	0.681	0.615	0.646	0.658	0.670
559	North Carolina	0.570	0.565	0.582	0.563	0.577	0.582	0.581	0.580	0.572	0.566	0.569	0.578	0.556	0.585	0.559	0.571	0.550	0.599	0.578	0.553	0.549	0.575	0.591	0.573	0.587	0.601	0.544	0.576	0.583	0.588
560	West Virginia	0.631	0.630	0.644	0.629	0.639	0.645	0.646	0.646	0.640	0.633	0.639	0.647	0.624	0.643	0.634	0.646	0.622	0.665	0.641	0.632	0.631	0.639	0.652	0.638	0.649	0.659	0.614	0.636	0.643	0.650
561	Mississippi	0.664	0.623	0.640	0.621	0.635	0.640	0.640	0.639	0.639	0.631	0.629	0.640	0.621	0.641	0.622	0.637	0.616	0.663	0.636	0.617	0.617	0.633	0.650	0.631	0.645	0.658	0.602	0.632	0.640	0.646
562	Arkansas	0.669	0.669	0.685	0.668	0.680	0.686	0.688	0.688	0.685	0.676	0.681	0.689	0.665	0.683	0.675	0.691	0.665	0.710	0.682	0.674	0.675	0.680	0.695	0.679	0.691	0.701	0.651	0.673	0.683	0.692
563	South Carolina	0.602	0.597	0.616	0.595	0.610	0.615	0.613	0.611	0.606	0.599	0.599	0.608	0.589	0.620	0.587	0.601	0.582	0.634	0.611	0.583	0.578	0.608	0.626	0.605	0.620	0.636	0.573	0.608	0.617	0.621
564	Rhode Island	0.648	0.650	0.666	0.649	0.659	0.667	0.669	0.670	0.657	0.649	0.661	0.668	0.637	0.663	0.656	0.670	0.639	0.688	0.663	0.658	0.657	0.661	0.676	0.660	0.673	0.681	0.632	0.652	0.662	0.673
565	Hawaii	0.594	0.596	0.609	0.594	0.603	0.611	0.614	0.615	0.589	0.579	0.612	0.614	0.569	0.603	0.605	0.615	0.574	0.623	0.608	0.603	0.607	0.606	0.617	0.606	0.615	0.621	0.584	0.597	0.604	0.616
566	Pittsburgh	0.622	0.623	0.634	0.622	0.629	0.634	0.637	0.638	0.627	0.621	0.632	0.636	0.612	0.632	0.629	0.640	0.614	0.652	0.632	0.631	0.632	0.630	0.641	0.630	0.639	0.645	0.612	0.625	0.631	0.640
567	Philadelphia	0.616	0.617	0.631	0.616	0.626	0.632	0.634	0.636	0.620	0.613	0.627	0.632	0.602	0.629	0.622	0.634	0.604	0.650	0.628	0.623	0.623	0.627	0.640	0.626	0.637	0.645	0.601	0.620	0.628	0.638
568	Alabama	0.665	0.626	0.640	0.624	0.635	0.640	0.640	0.640	0.636	0.629	0.631	0.639	0.621	0.641	0.626	0.639	0.618	0.661	0.637	0.625	0.624	0.635	0.649	0.633	0.645	0.655	0.608	0.631	0.639	0.646
569	Utah	0.623	0.621	0.634	0.620	0.630	0.634	0.635	0.635	0.626	0.620	0.628	0.635	0.612	0.634	0.623	0.633	0.611	0.651	0.631	0.622	0.621	0.629	0.641	0.628	0.638	0.647	0.607	0.628	0.633	0.639
570	Iowa	0.597	0.592	0.610	0.590	0.605	0.611	0.610	0.609	0.602	0.594	0.599	0.607	0.584	0.613	0.589	0.602	0.579	0.629	0.606	0.585	0.581	0.603	0.620	0.601	0.615	0.629	0.571	0.603	0.610	0.617
571	Massachusetts	0.628	0.626	0.643	0.624	0.637	0.643	0.643	0.643	0.632	0.625	0.633	0.640	0.614	0.643	0.625	0.638	0.612	0.662	0.639	0.623	0.621	0.636	0.652	0.635	0.648	0.660	0.606	0.633	0.641	0.649
572	Oklahoma	0.632	0.635	0.650	0.634	0.643	0.651	0.653	0.655	0.642	0.633	0.647	0.651	0.621	0.646	0.643	0.657	0.625	0.672	0.647	0.647	0.647	0.645	0.659	0.645	0.656	0.664	0.618	0.635	0.645	0.657
573	Louisiana	0.606	0.569	0.584	0.567	0.580	0.583	0.582	0.580	0.581	0.575	0.570	0.579	0.567	0.587	0.562	0.576	0.560	0.604	0.579	0.559	0.558	0.577	0.592	0.575	0.588	0.600	0.548	0.577	0.584	0.589
574	New Mexico	0.640	0.641	0.659	0.639	0.652	0.661	0.661	0.663	0.653	0.640	0.652	0.655	0.627	0.659	0.641	0.661	0.627	0.685	0.656	0.645	0.645	0.653	0.672	0.652	0.668	0.679	0.618	0.644	0.656	0.669
575	Texas	0.624	0.624	0.640	0.623	0.634	0.640	0.641	0.642	0.631	0.623	0.632	0.637	0.612	0.640	0.625	0.639	0.611	0.661	0.637	0.627	0.625	0.634	0.649	0.633	0.646	0.656	0.605	0.628		



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	0.559	0.556	0.567	0.555	0.563	0.567	0.567	0.567	0.557	0.553	0.561	0.566	0.546	0.569	0.556	0.563	0.544	0.580	0.564	0.552	0.551	0.562	0.574	0.562	0.572	0.579	0.543	0.562	0.567	0.572	
502	Broward County / Palm Beach	0.567	0.566	0.576	0.565	0.572	0.577	0.577	0.578	0.571	0.565	0.571	0.576	0.557	0.577	0.567	0.578	0.558	0.593	0.574	0.569	0.569	0.573	0.583	0.572	0.581	0.588	0.554	0.570	0.575	0.582	
503	Tampa	0.601	0.601	0.612	0.600	0.607	0.612	0.614	0.615	0.607	0.600	0.608	0.613	0.592	0.611	0.604	0.616	0.593	0.630	0.610	0.606	0.606	0.608	0.619	0.608	0.617	0.624	0.588	0.604	0.610	0.618	
504	Orlando	0.597	0.597	0.608	0.596	0.604	0.609	0.610	0.611	0.603	0.597	0.605	0.610	0.588	0.607	0.602	0.613	0.590	0.627	0.606	0.604	0.604	0.605	0.615	0.605	0.614	0.619	0.585	0.600	0.606	0.614	
505	Jacksonville	0.609	0.610	0.621	0.608	0.617	0.622	0.623	0.623	0.618	0.610	0.616	0.621	0.602	0.621	0.611	0.624	0.602	0.641	0.619	0.613	0.613	0.617	0.629	0.617	0.627	0.634	0.595	0.612	0.620	0.627	
506	Daytona / Gainesville	0.577	0.576	0.589	0.575	0.584	0.589	0.590	0.590	0.585	0.578	0.583	0.589	0.570	0.589	0.578	0.590	0.569	0.607	0.586	0.578	0.576	0.584	0.596	0.584	0.594	0.602	0.561	0.581	0.588	0.594	
521	Diversified Dental - Las Vegas	0.725	0.737	0.755	0.736	0.745	0.759	0.769	0.774	0.763	0.743	0.766	0.767	0.723	0.744	0.764	0.794	0.739	0.801	0.755	0.776	0.787	0.753	0.772	0.754	0.772	0.775	0.718	0.727	0.744	0.772	
522	Marcare Dental - Reno	0.755	0.756	0.783	0.753	0.773	0.787	0.795	0.798	0.784	0.809	0.784	0.784	0.767	0.761	0.781	0.764	0.799	0.767	0.830	0.784	0.766	0.774	0.780	0.810	0.781	0.802	0.814	0.727	0.761	0.780	0.804
524	Premier - Minnesota	0.653	0.659	0.675	0.657	0.668	0.677	0.686	0.689	0.678	0.665	0.684	0.689	0.649	0.666	0.681	0.702	0.660	0.708	0.674	0.684	0.690	0.672	0.687	0.673	0.687	0.692	0.643	0.657	0.668	0.687	
526	Dental Options Pricing - Oregon	0.655	0.658	0.677	0.656	0.670	0.679	0.683	0.685	0.679	0.662	0.675	0.678	0.647	0.675	0.663	0.688	0.651	0.710	0.674	0.666	0.670	0.672	0.692	0.672	0.690	0.699	0.634	0.660	0.674	0.690	
527	Rental Network - Hawaii	0.609	0.608	0.625	0.606	0.620	0.626	0.626	0.628	0.615	0.604	0.617	0.620	0.592	0.626	0.604	0.619	0.591	0.644	0.622	0.601	0.600	0.619	0.637	0.618	0.634	0.645	0.586	0.614	0.625	0.634	
528	Diversified Dental - Reno	0.681	0.688	0.709	0.686	0.699	0.713	0.718	0.723	0.737	0.713	0.707	0.708	0.692	0.706	0.697	0.730	0.701	0.758	0.709	0.710	0.721	0.706	0.732	0.706	0.730	0.735	0.660	0.684	0.701	0.728	
549	Maine	0.718	0.717	0.742	0.714	0.733	0.747	0.750	0.752	0.757	0.737	0.738	0.741	0.716	0.742	0.720	0.751	0.720	0.782	0.743	0.721	0.728	0.739	0.765	0.739	0.761	0.770	0.691	0.724	0.739	0.761	
550	North Dakota	0.605	0.599	0.619	0.597	0.613	0.618	0.615	0.614	0.612	0.603	0.602	0.609	0.593	0.624	0.586	0.603	0.585	0.637	0.613	0.582	0.577	0.610	0.630	0.609	0.625	0.640	0.573	0.612	0.621	0.625	
551	Nevada	0.602	0.610	0.624	0.609	0.616	0.627	0.632	0.636	0.622	0.608	0.629	0.630	0.594	0.616	0.627	0.646	0.604	0.654	0.623	0.638	0.642	0.622	0.635	0.622	0.634	0.638	0.595	0.604	0.616	0.634	
553	Idaho	0.662	0.665	0.679	0.664	0.674	0.679	0.683	0.684	0.679	0.669	0.678	0.684	0.658	0.675	0.674	0.691	0.662	0.703	0.663	0.676	0.676	0.687	0.675	0.686	0.692	0.649	0.665	0.675	0.686	0.684	
554	Vermont	0.585	0.580	0.598	0.578	0.592	0.598	0.601	0.600	0.590	0.581	0.594	0.602	0.571	0.597	0.583	0.597	0.569	0.615	0.595	0.576	0.573	0.592	0.607	0.592	0.605	0.616	0.563	0.592	0.598	0.605	
555	New Hampshire	0.603	0.598	0.616	0.596	0.611	0.616	0.618	0.617	0.607	0.598	0.610	0.616	0.588	0.617	0.599	0.612	0.586	0.634	0.612	0.594	0.590	0.610	0.625	0.610	0.623	0.634	0.580	0.609	0.616	0.623	
556	Delaware	0.607	0.605	0.622	0.603	0.616	0.622	0.625	0.626	0.615	0.605	0.618	0.624	0.594	0.620	0.610	0.625	0.595	0.642	0.619	0.609	0.606	0.616	0.631	0.617	0.629	0.638	0.588	0.612	0.620	0.629	
557	Washington						0.676					0.668		0.671																		
558	Oregon	0.633	0.633	0.652	0.631	0.645	0.653	0.655	0.656	0.648	0.634	0.646	0.649	0.620	0.652	0.633	0.654	0.621	0.678	0.649	0.635	0.635	0.646	0.665	0.646	0.662	0.673	0.610	0.638	0.650	0.662	
559	North Carolina	0.559	0.553	0.570	0.552	0.565	0.570	0.571	0.571	0.563	0.554	0.563	0.570	0.545	0.572	0.552	0.565	0.542	0.587	0.567	0.546	0.543	0.564	0.579	0.564	0.577	0.588	0.536	0.564	0.571	0.577	
560	West Virginia	0.619	0.619	0.632	0.617	0.628	0.633	0.636	0.637	0.629	0.621	0.632	0.639	0.612	0.630	0.627	0.640	0.613	0.652	0.630	0.625	0.624	0.628	0.640	0.628	0.638	0.646	0.605	0.624	0.631	0.639	
561	Mississippi	0.657	0.610	0.626	0.608	0.622	0.627	0.629	0.628	0.627	0.618	0.621	0.630	0.608	0.626	0.613	0.629	0.606	0.633	0.620	0.609	0.609	0.621	0.635	0.620	0.633	0.643	0.593	0.617	0.626	0.633	
562	Arkansas	0.658	0.659	0.674	0.657	0.669	0.675	0.679	0.680	0.675	0.665	0.674	0.682	0.654	0.670	0.669	0.685	0.656	0.699	0.672	0.667	0.669	0.670	0.683	0.670	0.682	0.689	0.643	0.662	0.672	0.682	
563	South Carolina	0.588	0.583	0.601	0.581	0.596	0.601	0.601	0.600	0.594	0.585	0.591	0.598	0.575	0.603	0.578	0.593	0.571	0.619	0.597	0.574	0.570	0.594	0.611	0.594	0.608	0.620	0.562	0.594	0.602	0.608	
564	Rhode Island	0.640	0.642	0.658	0.641	0.651	0.659	0.662	0.664	0.650	0.641	0.657	0.661	0.629	0.654	0.651	0.666	0.633	0.680	0.656	0.653	0.653	0.654	0.667	0.654	0.666	0.673	0.627	0.644	0.654	0.666	
565	Hawaii	0.586	0.588	0.601	0.587	0.595	0.603	0.608	0.608	0.582	0.571	0.607	0.609	0.561	0.594	0.601	0.611	0.568	0.615	0.600	0.599	0.602	0.598	0.609	0.600	0.608	0.612	0.578	0.589	0.596	0.608	
566	Pittsburgh	0.616	0.617	0.627	0.616	0.623	0.628	0.631	0.633	0.622	0.615	0.628	0.632	0.606	0.624	0.625	0.637	0.610	0.646	0.626	0.627	0.628	0.624	0.634	0.625	0.633	0.638	0.607	0.619	0.624	0.633	
567	Philadelphia	0.610	0.612	0.625	0.610	0.620	0.626	0.629	0.631	0.615	0.607	0.624	0.628	0.596	0.622	0.619	0.631	0.600	0.644	0.623	0.619	0.619	0.621	0.634	0.621	0.632	0.639	0.597	0.614	0.622	0.632	
568	Alabama	0.662	0.616	0.629	0.615	0.625	0.630	0.632	0.632	0.627	0.619	0.625	0.632	0.610	0.629	0.619	0.633	0.610	0.650	0.627	0.619	0.618	0.625	0.638	0.625	0.636	0.643	0.600	0.620	0.629	0.636	
569	Utah	0.616	0.614	0.626	0.613	0.622	0.626	0.629	0.629	0.619	0.613	0.623	0.629	0.604	0.625	0.619	0.629	0.605	0.643	0.623	0.617	0.616	0.622	0.633	0.622	0.632	0.639	0.602	0.620	0.625	0.632	
570	Iowa	0.583	0.579	0.597	0.578	0.592	0.597	0.599	0.599	0.590	0.581	0.591	0.598	0.571	0.597	0.581	0.595	0.569	0.615	0.593	0.577	0.573	0.591	0.606	0.591	0.604	0.615	0.561	0.589	0.597	0.604	
571	Massachusetts	0.622	0.619	0.636	0.618	0.630	0.636	0.637	0.638	0.627	0.618	0.630	0.635	0.607	0.636	0.621	0.635	0.607	0.655	0.632	0.619	0.617	0.630	0.645	0.630	0.643	0.652	0.601	0.626	0.634	0.643	
572	Oklahoma	0.624	0.627	0.641	0.626	0.634	0.642	0.646	0.649	0.634	0.628	0.642	0.646	0.613	0.636	0.638	0.653	0.618	0.664	0.639	0.642	0.642	0.637	0.650	0.638	0.649	0.655	0.612	0.627	0.636	0.649	
573	Louisiana	0.599	0.556	0.570	0.554	0.566	0.570	0.570	0.569	0.569	0.561	0.562	0.570	0.553	0.572	0.554	0.568	0.550	0.589	0.566	0.551	0.550	0.564	0.578	0.564	0.575	0.585	0.538	0.563	0.571	0.576	
574	New Mexico	0.631	0.632	0.650	0.630	0.643	0.651	0.653	0.656	0.645	0.631	0.646	0.649	0.617	0.648	0.635	0.656	0.620	0.675	0.647	0.639	0.639	0.644	0.662	0.645	0.660	0.669	0.611	0.635	0.646	0.659	
575	Texas	0.615	0.615	0.630	0.613	0.624	0.631	0.633	0.634	0.623	0.614	0.626	0.631	0.602	0.629	0.619	0.634	0.604	0.651	0.628	0.621	0.620	0.626	0.639	0.626</							

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	0.611	0.815	0.580	0.775	0.775	0.815	0.815	0.801	0.766
502	202	Broward County / Palm Beach	0.643	0.836	0.611	0.795	0.795	0.836	0.836	0.822	0.786
503	203	Tampa	0.657	0.870	0.624	0.826	0.826	0.870	0.870	0.855	0.818
504	204	Orlando	0.664	0.838	0.631	0.796	0.796	0.838	0.838	0.824	0.788
505	205	Jacksonville	0.668	0.848	0.635	0.806	0.806	0.848	0.848	0.834	0.797
506	206	Daytona / Gainesville	0.673	0.885	0.640	0.841	0.841	0.885	0.885	0.870	0.832
521	221	Diversified Dental - Las Vegas	0.791	0.845	0.751	0.803	0.803	0.845	0.845	0.831	0.794
522	222	Mastercare Dental - Reno	0.863	0.966	0.820	0.918	0.918	0.966	0.966	0.950	0.909
524	224	Premier - Minnesota	0.704	0.854	0.668	0.811	0.811	0.854	0.854	0.839	0.802
526	226	Dental Options Pricing - Oregon	0.738	0.929	0.701	0.883	0.883	0.929	0.929	0.913	0.874
527	227	Rental Network - Hawaii	0.696	0.923	0.661	0.876	0.876	0.923	0.923	0.907	0.868
528	228	Diversified Dental - Reno	0.771	0.867	0.732	0.823	0.823	0.867	0.867	0.852	0.815
549	249	Maine	0.829	0.989	0.788	0.939	0.939	0.989	0.989	0.972	0.930
550	250	North Dakota	0.702	1.014	0.667	0.963	0.963	1.014	1.014	0.996	0.952
551	251	Nevada	0.642	0.857	0.610	0.815	0.815	0.857	0.857	0.843	0.806
552	252	Alaska		0.907							
553	253	Idaho	0.718	0.909	0.682	0.864	0.864	0.909	0.909	0.894	0.855
554	254	Vermont	0.666	0.993	0.633	0.944	0.944	0.993	0.993	0.977	0.933
555	255	New Hampshire	0.678	0.966	0.644	0.918	0.918	0.966	0.966	0.950	0.908
556	256	Delaware	0.679	0.907	0.645	0.861	0.861	0.907	0.907	0.891	0.852
557	257	Washington	0.731	0.925		0.879	0.879	0.925			
558	258	Oregon	0.716	0.923	0.680	0.877	0.877	0.923	0.923	0.907	0.868
559	259	North Carolina	0.646	0.973	0.614	0.924	0.924	0.973	0.973	0.956	0.914
560	260	West Virginia	0.690	0.918	0.656	0.873	0.873	0.918	0.918	0.903	0.863
561	261	Mississippi	0.695	0.976	0.660	0.927	0.927	0.976	0.976	0.959	0.917
562	262	Arkansas	0.709	0.931	0.673	0.884	0.884	0.931	0.931	0.915	0.875
563	263	South Carolina	0.682	0.969	0.648	0.921	0.921	0.969	0.969	0.952	0.912
564	264	Rhode Island	0.707	0.849	0.672	0.807	0.807	0.849	0.849	0.834	0.798
565	265	Hawaii	0.640	0.887	0.608	0.843	0.843	0.887	0.887	0.872	0.833
566	266	Pittsburgh	0.681	0.850	0.647	0.807	0.807	0.850	0.850	0.835	0.799
567	267	Philadelphia	0.671	0.853	0.638	0.815	0.815	0.857	0.857	0.843	0.806
568	268	Alabama	0.708	0.946	0.673	0.899	0.899	0.946	0.946	0.930	0.889
569	269	Utah	0.673	0.884	0.639	0.840	0.840	0.884	0.884	0.869	0.831
570	270	Iowa	0.671	0.953	0.638	0.905	0.905	0.953	0.953	0.937	0.895
571	271	Massachusetts	0.690	0.944	0.655	0.897	0.897	0.944	0.944	0.929	0.888
572	272	Oklahoma	0.688	0.880	0.654	0.837	0.837	0.880	0.880	0.865	0.827
573	273	Louisiana	0.666	0.968	0.633	0.919	0.919	0.968	0.968	0.951	0.909
574	274	New Mexico	0.713	0.922	0.677	0.875	0.875	0.922	0.922	0.906	0.867
575	275	Texas	0.688	0.894	0.653	0.849	0.849	0.894	0.894	0.879	0.840
576	276	Kentucky	0.658	0.860	0.625	0.817	0.817	0.860	0.860	0.845	0.808
577	277	Kansas	0.696	0.880	0.661	0.836	0.836	0.880	0.880	0.865	0.827
578	278	Wisconsin	0.671	0.922	0.637	0.876	0.876	0.922	0.922	0.907	0.866
579	279	Tennessee	0.650	0.933	0.617	0.887	0.887	0.933	0.933	0.918	0.877
580	280	Minnesota	0.679	0.939	0.645	0.892	0.892	0.939	0.939	0.923	0.883
581	281	Colorado	0.717	0.895	0.681	0.850	0.850	0.895	0.895	0.880	0.840
582	282	Indiana	0.647	0.901	0.615	0.856	0.856	0.901	0.901	0.885	0.846
583	283	Nebraska	0.671	0.863	0.637	0.819	0.819	0.863	0.863	0.848	0.811
584	284	Connecticut	0.690	0.938	0.656	0.890	0.890	0.938	0.938	0.922	0.882
585	285	Ohio	0.653	0.891	0.621	0.847	0.847	0.891	0.891	0.876	0.838
586	286	Michigan	0.701	0.923	0.666	0.878	0.878	0.923	0.923	0.908	0.868
587	287	Arizona	0.711	0.903	0.676	0.815	0.857	0.903	0.903	0.887	0.849
588	288	New Jersey	0.666	0.888	0.633	0.844	0.844	0.888	0.888	0.873	0.836
589	289	Syracuse	0.648	0.903	0.616	0.857	0.857	0.903	0.903	0.887	0.849
590	290	New York	0.607	0.916	0.576	0.869	0.869	0.916	0.916	0.900	0.861
591	291	Richmond	0.674	0.926	0.640	0.836	0.836	0.926	0.926	0.911	0.871
592	292	Atlanta	0.674	0.914	0.640	0.868	0.868	0.914	0.914	0.899	0.860
593	293	Washington, DC	0.637	0.856	0.605	0.813	0.813	0.856	0.856	0.841	0.804
594	294	Chicago	0.629	0.908	0.598	0.863	0.863	0.908	0.908	0.892	0.853
595	295	St. Louis	0.636	0.927	0.605	0.880	0.880	0.927	0.927	0.912	0.872
596	296	Sacramento	0.707	0.937	0.672	0.890	0.890	0.937	0.937	0.921	0.881
597	297	Northern California	0.700	0.957	0.665	0.909	0.909	0.957	0.957	0.941	0.900
598	298	San Diego	0.696	0.879	0.661	0.835	0.835	0.879	0.879	0.864	0.826
599	299	Southern California	0.684	0.899	0.650	0.855	0.855	0.899	0.899	0.884	0.846

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	0.716	0.800	0.800	0.850	0.765	0.723	0.809	0.808	0.860	0.772	0.734	0.844	0.822	0.876	0.785	0.683	0.757	0.759	0.800	0.726	0.694	0.771	0.771	0.815	0.738	0.709	0.790	0.790	0.875	0.755
502	Broward County / Palm Beach	0.732	0.813	0.824	0.858	0.779	0.738	0.821	0.832	0.867	0.787	0.747	0.849	0.844	0.881	0.797	0.704	0.777	0.790	0.816	0.747	0.714	0.790	0.802	0.831	0.759	0.727	0.807	0.818	0.878	0.774
503	Tampa	0.733	0.815	0.828	0.860	0.781	0.742	0.826	0.838	0.872	0.791	0.753	0.855	0.853	0.890	0.804	0.699	0.772	0.786	0.809	0.742	0.714	0.790	0.804	0.830	0.759	0.731	0.812	0.824	0.880	0.779
504	Orlando	0.734	0.813	0.827	0.857	0.781	0.742	0.824	0.837	0.868	0.790	0.753	0.851	0.850	0.885	0.803	0.703	0.774	0.789	0.810	0.745	0.716	0.791	0.805	0.829	0.760	0.732	0.811	0.824	0.876	0.779
505	Jacksonville	0.734	0.818	0.832	0.864	0.783	0.743	0.829	0.843	0.877	0.794	0.755	0.859	0.857	0.895	0.808	0.700	0.774	0.790	0.813	0.744	0.715	0.793	0.808	0.834	0.761	0.733	0.815	0.829	0.885	0.782
506	Daytona / Gainesville	0.748	0.839	0.853	0.891	0.801	0.761	0.855	0.868	0.910	0.815	0.777	0.893	0.888	0.934	0.834	0.701	0.779	0.796	0.821	0.747	0.723	0.807	0.822	0.853	0.772	0.748	0.838	0.851	0.916	0.800
521	Diversified Dental - Las Vegas	0.817	0.936	0.977	0.998	0.885	0.821	0.940	0.981	1.004	0.889	0.824	0.947	0.985	1.010	0.893	0.807	0.921	0.964	0.979	0.873	0.812	0.928	0.970	0.987	0.879	0.818	0.936	0.977	1.002	0.885
522	Mastercare Dental - Reno	0.849	1.002	1.049	1.111	0.929	0.857	1.012	1.058	1.124	0.938	0.864	1.022	1.067	1.138	0.946	0.823	0.965	1.016	1.061	0.897	0.837	0.983	1.032	1.083	0.913	0.850	1.001	1.048	1.110	0.928
524	Premier - Minnesota	0.804	0.918	0.946	0.983	0.868	0.811	0.926	0.954	0.992	0.875	0.818	0.942	0.963	1.004	0.884	0.782	0.888	0.918	0.946	0.842	0.792	0.901	0.930	0.961	0.854	0.803	0.916	0.944	0.993	0.867
526	Dental Options Pricing - Oregon	0.804	0.941	0.971	1.033	0.880	0.811	0.950	0.980	1.044	0.888	0.821	0.976	0.992	1.061	0.899	0.774	0.900	0.933	0.981	0.844	0.786	0.915	0.947	0.999	0.857	0.800	0.934	0.965	1.050	0.874
527	Rental Network - Hawaii	0.772	0.899	0.919	0.989	0.842	0.784	0.914	0.933	1.007	0.855	0.798	0.952	0.953	1.032	0.872	0.729	0.842	0.864	0.916	0.791	0.749	0.866	0.887	0.945	0.814	0.770	0.895	0.915	1.017	0.839
528	Diversified Dental - Reno	0.773	0.906	0.947	0.991	0.845	0.778	0.912	0.953	0.999	0.850	0.785	0.932	0.962	1.011	0.859	0.751	0.875	0.919	0.953	0.818	0.759	0.886	0.929	0.966	0.827	0.769	0.900	0.942	1.004	0.840
549	Maine	0.838	0.989	1.029	1.098	0.919	0.851	1.005	1.044	1.117	0.933	0.864	1.032	1.061	1.141	0.949	0.798	0.934	0.979	1.027	0.870	0.818	0.960	1.004	1.059	0.894	0.840	0.989	1.030	1.114	0.920
550	North Dakota	0.807	0.943	0.956	1.039	0.882	0.820	0.959	0.972	1.059	0.897	0.837	1.008	0.995	1.087	0.918	0.754	0.873	0.890	0.954	0.821	0.775	0.900	0.915	0.985	0.845	0.801	0.933	0.947	1.074	0.875
551	Nevada	0.809	0.918	0.950	0.976	0.874	0.812	0.923	0.954	0.981	0.878	0.817	0.934	0.960	0.989	0.883	0.796	0.900	0.933	0.952	0.858	0.801	0.908	0.940	0.961	0.865	0.808	0.917	0.948	0.984	0.873
553	Idaho	0.782	0.872	0.892	0.920	0.834	0.788	0.880	0.899	0.929	0.841	0.796	0.939	0.909	0.941	0.850	0.759	0.840	0.863	0.884	0.807	0.769	0.854	0.874	0.898	0.818	0.780	0.869	0.888	0.932	0.832
554	Vermont	0.814	0.947	0.962	1.041	0.888	0.827	0.963	0.977	1.060	0.902	0.843	1.007	0.998	1.087	0.921	0.765	0.882	0.900	0.960	0.830	0.786	0.908	0.924	0.991	0.854	0.810	0.940	0.954	1.072	0.882
555	New Hampshire	0.795	0.918	0.934	1.002	0.863	0.803	0.929	0.944	1.016	0.873	0.815	0.964	0.960	1.036	0.888	0.756	0.865	0.883	0.937	0.817	0.770	0.884	0.901	0.959	0.834	0.789	0.908	0.924	1.024	0.856
556	Delaware	0.775	0.890	0.907	0.964	0.840	0.784	0.901	0.918	0.978	0.850	0.796	0.932	0.933	0.998	0.864	0.740	0.843	0.862	0.905	0.798	0.754	0.861	0.880	0.928	0.815	0.772	0.884	0.924	0.985	0.836
557	Washington	0.795	0.926	0.954	1.014	0.868	0.801	0.934	0.962	1.024	0.876	0.810	0.960	0.974	1.040	0.887															
558	Oregon	0.799	0.936	0.961	1.031	0.875	0.807	0.946	0.970	1.043	0.884	0.818	0.977	0.984	1.062	0.897	0.765	0.889	0.916	0.971	0.834	0.778	0.905	0.932	0.991	0.849	0.794	0.927	0.952	1.052	0.868
559	North Carolina	0.780	0.905	0.920	0.991	0.849	0.794	0.923	0.937	1.012	0.865	0.812	0.966	0.959	1.041	0.886	0.729	0.837	0.856	0.908	0.789	0.752	0.866	0.883	0.942	0.816	0.779	0.900	0.915	1.022	0.846
560	West Virginia	0.776	0.872	0.888	0.927	0.832	0.790	0.889	0.905	0.947	0.847	0.806	0.925	0.925	0.971	0.866	0.729	0.811	0.830	0.854	0.776	0.753	0.840	0.858	0.888	0.803	0.778	0.872	0.888	0.950	0.832
561	Mississippi	0.780	0.886	0.903	0.949	0.839	0.796	0.907	0.923	0.973	0.858	0.816	0.925	0.947	1.003	0.881	0.780	0.812	0.833	0.862	0.772	0.751	0.848	0.866	0.903	0.805	0.781	0.886	0.903	0.977	0.840
562	Arkansas	0.803	0.903	0.922	0.959	0.859	0.816	0.919	0.938	0.978	0.874	0.831	0.951	0.957	1.001	0.892	0.758	0.844	0.868	0.890	0.807	0.781	0.873	0.894	0.922	0.833	0.805	0.903	0.923	0.978	0.861
563	South Carolina	0.778	0.903	0.917	0.989	0.847	0.794	0.923	0.937	1.014	0.866	0.814	0.972	0.963	1.046	0.890	0.719	0.825	0.844	0.895	0.778	0.746	0.860	0.876	0.935	0.810	0.777	0.900	0.914	1.024	0.845
564	Rhode Island	0.762	0.862	0.881	0.919	0.819	0.771	0.873	0.892	0.933	0.830	0.782	0.897	0.906	0.950	0.842	0.731	0.821	0.843	0.869	0.783	0.746	0.840	0.861	0.892	0.810	0.763	0.861	0.881	0.936	0.820
565	Hawaii	0.786	0.891	0.905	0.960	0.845	0.794	0.902	0.915	0.973	0.854	0.806	0.935	0.931	0.993	0.868	0.752	0.846	0.861	0.903	0.805	0.766	0.864	0.878	0.925	0.821	0.783	0.887	0.900	0.986	0.841
566	Pittsburgh	0.741	0.816	0.831	0.855	0.785	0.750	0.826	0.841	0.866	0.795	0.759	0.849	0.853	0.881	0.806	0.712	0.779	0.796	0.811	0.752	0.727	0.796	0.812	0.831	0.768	0.742	0.816	0.831	0.869	0.786
567	Philadelphia	0.758	0.856	0.871	0.913	0.814	0.765	0.864	0.879	0.922	0.822	0.773	0.888	0.890	0.937	0.832	0.732	0.821	0.838	0.870	0.784	0.743	0.834	0.850	0.886	0.796	0.755	0.851	0.866	0.930	0.811
568	Alabama	0.780	0.875	0.892	0.929	0.835	0.793	0.892	0.907	0.948	0.850	0.809	0.950	0.927	0.971	0.868	0.793	0.816	0.836	0.859	0.782	0.757	0.844	0.862	0.892	0.808	0.781	0.875	0.891	0.951	0.836
569	Utah	0.769	0.858	0.870	0.908	0.820	0.778	0.870	0.881	0.921	0.831	0.790	0.902	0.896	0.940	0.845	0.734	0.812	0.826	0.854	0.779	0.749	0.831	0.843	0.875	0.767	0.854	0.865	0.931	0.817	
570	Iowa	0.774	0.897	0.913	0.981	0.842	0.789	0.916	0.932	1.004	0.860	0.809	0.961	0.956	1.035	0.883	0.718	0.824	0.844	0.891	0.777	0.745	0.857	0.875	0.930	0.807	0.774	0.895	0.911	1.012	0.841
571	Massachusetts	0.791	0.905	0.921	0.979	0.856	0.798	0.915	0.930	0.990	0.864	0.809	0.944	0.944	1.007	0.876	0.758	0.861	0.879	0.924	0.817	0.770	0.877	0.894	0.942	0.831	0.786	0.897	0.913	0.998	0.849
572	Oklahoma	0.752	0.850	0.869	0.906	0.809	0.762	0.863	0.881	0.920	0.821	0.774	0.889	0.896	0.939	0.834	0.718	0.805	0.827	0.851	0.769	0.735	0.826	0.846	0.876	0.789	0.753	0.850	0.869	0.924	0.810
573	Louisiana	0.776	0.884	0.897	0.949	0.836	0.793	0.905	0.917	0.973	0.856	0.815	0.981	0.944	1.005	0.881	0.770	0.804	0.821	0.855	0.764	0.743	0.840	0.855	0.897	0.798	0.775	0.881	0.895	0.983	0.835
574	New Mexico	0.789	0.917	0.942	1.004	0.861	0.799	0.930	0.954	1.020	0.873	0.812	0.964	0.971	1.042	0.888	0.751	0.866	0.894	0.939	0.816	0.768	0.888	0.914	0.966	0.835	0.787	0.914	0.938	1.029	0.858
575	Texas	0.769	0.877	0.893	0.944	0.831	0.780	0.891	0.907	0.960	0.844	0.794	0.926	0.925	0.983	0.860	0.728	0.823	0.84												

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	OY	1Y
501	Miami	0.786	0.796	0.744	0.761	0.785	0.813	0.771	0.786
502	Broward County / Palm Beach	0.781	0.790	0.744	0.760	0.782	0.804	0.769	0.788
503	Tampa	0.779	0.792	0.732	0.755	0.783	0.810	0.768	0.799
504	Orlando	0.775	0.787	0.731	0.752	0.778	0.804	0.764	0.795
505	Jacksonville	0.783	0.796	0.734	0.758	0.786	0.814	0.771	0.801
506	Daytona / Gainesville	0.809	0.829	0.740	0.776	0.816	0.853	0.794	0.835
521	Diversified Dental - Las Vegas	0.829	0.835	0.810	0.819	0.830	0.841	0.824	0.840
522	Mastercare Dental - Reno	0.931	0.943	0.878	0.901	0.927	0.959	0.914	0.929
524	Premier - Minnesota	0.852	0.861	0.816	0.833	0.852	0.874	0.842	0.859
526	Dental Options Pricing - Oregon	0.884	0.895	0.837	0.856	0.882	0.911	0.867	0.882
527	Rental Network - Hawaii	0.858	0.876	0.792	0.823	0.861	0.900	0.840	0.870
528	Diversified Dental - Reno	0.833	0.841	0.800	0.813	0.832	0.853	0.821	0.831
549	Maine	0.930	0.949	0.860	0.894	0.933	0.973	0.913	0.941
550	North Dakota	0.934	0.954	0.858	0.892	0.936	0.983	0.911	0.936
551	Nevada	0.820	0.826	0.799	0.809	0.820	0.833	0.814	0.831
553	Idaho	0.825	0.834	0.790	0.806	0.825	0.846	0.815	0.832
554	Vermont	0.932	0.951	0.859	0.892	0.933	0.978	0.910	0.935
555	New Hampshire	0.893	0.907	0.835	0.859	0.891	0.927	0.873	0.890
556	Delaware	0.854	0.868	0.800	0.824	0.855	0.887	0.838	0.859
557	Washington	0.868	0.879			0.866			
558	Oregon	0.890	0.902	0.837	0.859	0.887	0.920	0.871	0.887
559	North Carolina	0.885	0.906	0.807	0.845	0.889	0.935	0.865	0.895
560	West Virginia	0.838	0.859	0.766	0.803	0.845	0.884	0.823	0.865
561	Mississippi	0.871	0.896	0.798	0.828	0.879	0.917	0.852	0.896
562	Arkansas	0.862	0.882	0.792	0.828	0.868	0.906	0.847	0.888
563	South Carolina	0.884	0.909	0.795	0.840	0.891	0.942	0.863	0.902
564	Rhode Island	0.805	0.819	0.756	0.781	0.809	0.836	0.794	0.826
565	Hawaii	0.834	0.847	0.785	0.808	0.837	0.866	0.821	0.851
566	Pittsburgh	0.768	0.780	0.724	0.747	0.772	0.796	0.758	0.795
567	Philadelphia	0.805	0.815	0.767	0.785	0.806	0.830	0.794	0.814
568	Alabama	0.848	0.868	0.793	0.814	0.855	0.883	0.833	0.875
569	Utah	0.827	0.841	0.777	0.801	0.830	0.860	0.814	0.840
570	Iowa	0.873	0.897	0.788	0.831	0.880	0.928	0.853	0.891
571	Massachusetts	0.869	0.880	0.820	0.840	0.867	0.897	0.851	0.867
572	Oklahoma	0.794	0.809	0.741	0.768	0.798	0.827	0.782	0.821
573	Louisiana	0.878	0.904	0.801	0.833	0.886	0.927	0.857	0.902
574	New Mexico	0.864	0.880	0.806	0.833	0.867	0.901	0.848	0.876
575	Texas	0.835	0.852	0.775	0.805	0.840	0.875	0.821	0.855
576	Kentucky	0.772	0.787	0.718	0.746	0.777	0.806	0.760	0.799
577	Kansas	0.811	0.825	0.761	0.786	0.815	0.843	0.799	0.831
578	Wisconsin	0.858	0.876	0.794	0.825	0.862	0.900	0.841	0.869
579	Tennessee	0.807	0.827	0.738	0.774	0.814	0.852	0.792	0.833
580	Minnesota	0.870	0.881	0.819	0.840	0.868	0.900	0.852	0.868
581	Colorado	0.873	0.885	0.829	0.849	0.874	0.901	0.860	0.880
582	Indiana	0.825	0.844	0.757	0.791	0.830	0.869	0.809	0.843
583	Nebraska	0.803	0.818	0.748	0.776	0.808	0.838	0.791	0.831
584	Connecticut	0.876	0.888	0.825	0.846	0.874	0.906	0.858	0.874
585	Ohio	0.819	0.836	0.760	0.789	0.824	0.858	0.805	0.839
586	Michigan	0.877	0.890	0.829	0.851	0.878	0.907	0.863	0.883
587	Arizona	0.815	0.826	0.776	0.795	0.817	0.840	0.805	0.829
588	New Jersey	0.841	0.851	0.797	0.815	0.840	0.868	0.825	0.841
589	Syracuse	0.839	0.855	0.778	0.807	0.842	0.878	0.823	0.851
590	New York	0.858	0.868	0.810	0.828	0.854	0.887	0.838	0.851
591	Richmond	0.843	0.862	0.773	0.808	0.848	0.888	0.827	0.862
592	Atlanta	0.852	0.868	0.793	0.822	0.856	0.890	0.837	0.864
593	Washington, DC	0.803	0.814	0.761	0.780	0.804	0.830	0.790	0.811
594	Chicago	0.845	0.859	0.788	0.813	0.846	0.882	0.827	0.849
595	St. Louis	0.832	0.854	0.752	0.793	0.839	0.882	0.814	0.857
596	Sacramento	0.864	0.874	0.821	0.839	0.863	0.890	0.849	0.865
597	Northern California	0.904	0.915	0.855	0.873	0.900	0.932	0.884	0.896
598	San Diego	0.840	0.849	0.803	0.818	0.839	0.862	0.827	0.842
599	Southern California	0.857	0.866	0.819	0.833	0.854	0.879	0.842	0.853

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	0.788	0.749	0.691	0.646	0.658	0.449	0.843	0.796	0.631	0.665	0.531
502	Broward County / Palm Beach	0.755	0.717	0.662	0.619	0.630	0.430	0.808	0.762	0.605	0.637	0.509
503	Tampa	0.792	0.756	0.698	0.653	0.665	0.454	0.847	0.799	0.638	0.672	0.526
504	Orlando	0.780	0.745	0.688	0.644	0.655	0.447	0.834	0.788	0.628	0.662	0.519
505	Jacksonville	0.790	0.754	0.696	0.651	0.662	0.453	0.844	0.797	0.636	0.670	0.525
506	Daytona / Gainesville	0.794	0.759	0.701	0.656	0.667	0.455	0.850	0.802	0.640	0.675	0.528
521	Diversified Dental - Las Vegas	0.778	0.747	0.693	0.645	0.655	0.448	0.830	0.784	0.630	0.664	0.521
522	Mastercare Dental - Reno	0.896	0.865	0.804	0.748	0.757	0.520	0.954	0.901	0.731	0.769	0.591
524	Premier - Minnesota	0.866	0.839	0.783	0.726	0.733	0.504	0.919	0.869	0.710	0.748	0.569
526	Dental Options Pricing - Oregon	0.892	0.850	0.794	0.741	0.759	0.507	0.952	0.899	0.720	0.761	0.603
527	Rental Network - Hawaii	0.933	0.889	0.831	0.776	0.794	0.530	0.995	0.940	0.754	0.796	0.632
528	Diversified Dental - Reno	0.825	0.801	0.755	0.698	0.709	0.477	0.872	0.825	0.679	0.718	0.559
549	Maine	0.916	0.873	0.803	0.756	0.770	0.525	0.982	0.927	0.737	0.776	0.598
550	North Dakota	0.879	0.823	0.764	0.717	0.738	0.490	0.943	0.891	0.695	0.734	0.612
551	Nevada	0.816	0.783	0.727	0.676	0.686	0.470	0.870	0.822	0.661	0.696	0.546
553	Idaho											
554	Vermont	0.857	0.804	0.748	0.701	0.720	0.479	0.918	0.867	0.680	0.719	0.599
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	0.799	0.749	0.696	0.652	0.671	0.446	0.857	0.810	0.632	0.669	0.558
557	Washington											
558	Oregon	0.883	0.838	0.771	0.725	0.740	0.504	0.947	0.893	0.708	0.745	0.581
559	North Carolina	0.853	0.811	0.745	0.702	0.717	0.488	0.915	0.864	0.685	0.722	0.561
560	West Virginia	0.832	0.788	0.724	0.681	0.696	0.474	0.893	0.842	0.665	0.701	0.553
561	Mississippi	0.847	0.801	0.734	0.692	0.707	0.481	0.909	0.858	0.675	0.711	0.566
562	Arkansas	0.862	0.821	0.755	0.711	0.725	0.494	0.925	0.872	0.694	0.731	0.562
563	South Carolina	0.857	0.812	0.745	0.703	0.718	0.488	0.920	0.868	0.685	0.722	0.569
564	Rhode Island	0.735	0.695	0.638	0.601	0.614	0.417	0.788	0.743	0.585	0.617	0.490
565	Hawaii	0.843	0.802	0.737	0.695	0.708	0.483	0.904	0.852	0.678	0.714	0.552
566	Pittsburgh	0.784	0.748	0.691	0.646	0.657	0.448	0.838	0.791	0.631	0.664	0.522
567	Philadelphia	0.802	0.764	0.705	0.660	0.672	0.459	0.858	0.810	0.645	0.680	0.536
568	Alabama	0.861	0.820	0.755	0.709	0.723	0.493	0.923	0.870	0.693	0.730	0.567
569	Utah	0.846	0.805	0.743	0.696	0.709	0.484	0.905	0.855	0.679	0.716	0.562
570	Iowa	0.835	0.793	0.732	0.686	0.699	0.476	0.894	0.844	0.669	0.705	0.558
571	Massachusetts	0.812	0.776	0.717	0.670	0.681	0.466	0.867	0.819	0.654	0.689	0.542
572	Oklahoma	0.793	0.753	0.693	0.651	0.664	0.452	0.851	0.802	0.635	0.669	0.527
573	Louisiana	0.827	0.777	0.723	0.677	0.696	0.463	0.886	0.837	0.657	0.695	0.574
574	New Mexico	0.843	0.802	0.739	0.694	0.708	0.482	0.902	0.851	0.678	0.714	0.554
575	Texas	0.853	0.812	0.749	0.702	0.715	0.488	0.913	0.862	0.685	0.722	0.567
576	Kentucky	0.818	0.778	0.718	0.674	0.685	0.468	0.875	0.825	0.657	0.692	0.544
577	Kansas	0.796	0.754	0.693	0.651	0.665	0.453	0.854	0.805	0.635	0.669	0.532
578	Wisconsin	0.857	0.818	0.753	0.709	0.722	0.492	0.918	0.865	0.692	0.729	0.556
579	Tennessee	0.841	0.798	0.735	0.690	0.703	0.479	0.901	0.849	0.674	0.709	0.560
580	Minnesota	0.827	0.784	0.722	0.678	0.691	0.470	0.886	0.836	0.661	0.696	0.556
581	Colorado	0.866	0.825	0.761	0.714	0.726	0.495	0.926	0.874	0.696	0.733	0.573
582	Indiana	0.832	0.788	0.724	0.682	0.696	0.474	0.893	0.843	0.665	0.701	0.552
583	Nebraska	0.836	0.796	0.734	0.688	0.702	0.479	0.895	0.844	0.672	0.708	0.552
584	Connecticut	0.822	0.778	0.715	0.672	0.686	0.467	0.881	0.831	0.655	0.691	0.550
585	Ohio	0.828	0.787	0.724	0.681	0.694	0.473	0.888	0.838	0.664	0.699	0.548
586	Michigan	0.806	0.767	0.706	0.662	0.675	0.460	0.863	0.814	0.646	0.681	0.538
587	Arizona	0.826	0.788	0.726	0.681	0.693	0.473	0.885	0.835	0.664	0.700	0.546
588	New Jersey	0.831	0.795	0.735	0.688	0.699	0.477	0.888	0.838	0.671	0.707	0.548
589	Syracuse	0.822	0.781	0.719	0.675	0.688	0.469	0.881	0.830	0.659	0.694	0.547
590	New York	0.815	0.779	0.721	0.673	0.684	0.468	0.869	0.821	0.657	0.693	0.544
591	Richmond	0.838	0.794	0.729	0.687	0.701	0.478	0.898	0.847	0.670	0.706	0.554
592	Atlanta	0.817	0.776	0.715	0.671	0.683	0.466	0.874	0.825	0.655	0.690	0.543
593	Washington, DC	0.811	0.778	0.721	0.673	0.683	0.467	0.864	0.816	0.657	0.693	0.537
594	Chicago	0.826	0.788	0.728	0.681	0.693	0.473	0.883	0.833	0.665	0.701	0.549
595	St. Louis	0.824	0.781	0.718	0.675	0.689	0.469	0.883	0.834	0.659	0.694	0.550
596	Sacramento	0.836	0.793	0.729	0.685	0.699	0.476	0.896	0.846	0.667	0.704	0.559
597	Northern California	0.894	0.853	0.787	0.738	0.751	0.512	0.955	0.902	0.720	0.758	0.589
598	San Diego	0.788	0.753	0.698	0.651	0.660	0.451	0.841	0.794	0.636	0.669	0.530
599	Southern California	0.803	0.770	0.714	0.665	0.675	0.462	0.857	0.809	0.650	0.684	0.539

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	0.692	0.688	0.704	0.681	0.689	0.715	0.681	0.689	0.669	0.692	0.641	0.667	0.683	0.712	0.637	0.633	0.647	0.725	0.697	0.630	0.619	0.687	0.715	0.672	0.700	0.725	0.646	0.701	0.705	0.714	
502	Broward County / Palm Beach	0.698	0.696	0.712	0.691	0.700	0.720	0.696	0.702	0.686	0.700	0.664	0.684	0.690	0.716	0.660	0.660	0.664	0.734	0.706	0.658	0.651	0.699	0.721	0.687	0.710	0.730	0.661	0.706	0.710	0.720	
503	Tampa	0.696	0.695	0.711	0.691	0.700	0.719	0.697	0.701	0.686	0.700	0.663	0.683	0.690	0.716	0.659	0.659	0.663	0.733	0.705	0.658	0.651	0.699	0.720	0.687	0.708	0.731	0.659	0.704	0.709	0.719	
504	Orlando	0.696	0.696	0.711	0.692	0.701	0.718	0.699	0.703	0.688	0.700	0.667	0.685	0.690	0.715	0.663	0.664	0.665	0.733	0.705	0.664	0.657	0.699	0.720	0.689	0.709	0.730	0.662	0.703	0.709	0.719	
505	Jacksonville	0.697	0.697	0.713	0.692	0.703	0.720	0.699	0.703	0.689	0.702	0.664	0.684	0.692	0.718	0.659	0.660	0.664	0.736	0.706	0.659	0.652	0.700	0.722	0.688	0.710	0.733	0.659	0.705	0.711	0.721	
506	Daytona / Gainesville	0.710	0.707	0.726	0.702	0.716	0.734	0.709	0.711	0.697	0.715	0.665	0.689	0.705	0.733	0.658	0.655	0.668	0.749	0.717	0.656	0.646	0.711	0.735	0.696	0.720	0.750	0.663	0.720	0.725	0.733	
521	Diversified Dental - Las Vegas	0.753	0.764	0.785	0.762	0.775	0.790	0.794	0.798	0.783	0.773	0.774	0.778	0.753	0.776	0.767	0.788	0.752	0.829	0.782	0.781	0.788	0.780	0.802	0.775	0.796	0.808	0.734	0.756	0.772	0.800	
522	Mastercare Dental - Reno	0.793	0.793	0.827	0.790	0.822	0.833	0.825	0.819	0.813	0.820	0.759	0.771	0.799	0.832	0.726	0.727	0.752	0.857	0.815	0.735	0.728	0.813	0.851	0.796	0.826	0.870	0.732	0.804	0.819	0.840	
524	Premier - Minnesota	0.765	0.769	0.793	0.766	0.783	0.799	0.789	0.791	0.776	0.782	0.751	0.765	0.765	0.792	0.739	0.747	0.742	0.825	0.786	0.745	0.743	0.782	0.809	0.771	0.795	0.820	0.728	0.772	0.785	0.805	
526	Dental Options Pricing - Oregon	0.761	0.762	0.788	0.757	0.775	0.800	0.778	0.785	0.767	0.777	0.732	0.746	0.759	0.791	0.711	0.718	0.726	0.821	0.783	0.715	0.708	0.776	0.810	0.761	0.793	0.820	0.713	0.770	0.783	0.805	
527	Rental Network - Hawaii	0.734	0.731	0.755	0.724	0.742	0.769	0.740	0.747	0.723	0.741	0.690	0.705	0.725	0.763	0.667	0.665	0.685	0.780	0.751	0.664	0.653	0.742	0.776	0.725	0.757	0.786	0.681	0.743	0.754	0.771	
528	Diversified Dental - Reno	0.726	0.734	0.757	0.729	0.742	0.768	0.757	0.766	0.762	0.759	0.726	0.736	0.737	0.753	0.713	0.730	0.723	0.803	0.754	0.723	0.728	0.748	0.779	0.738	0.769	0.786	0.693	0.732	0.748	0.777	
549	Maine	0.792	0.791	0.823	0.786	0.812	0.833	0.815	0.815	0.803	0.814	0.754	0.768	0.794	0.828	0.725	0.727	0.750	0.854	0.814	0.729	0.722	0.809	0.846	0.791	0.824	0.862	0.733	0.803	0.816	0.838	
550	North Dakota	0.779	0.772	0.800	0.763	0.783	0.816	0.771	0.777	0.757	0.790	0.701	0.731	0.775	0.814	0.679	0.670	0.713	0.825	0.791	0.672	0.653	0.779	0.820	0.755	0.795	0.836	0.705	0.793	0.801	0.814	
551	Nevada	0.734	0.743	0.761	0.741	0.750	0.769	0.765	0.771	0.750	0.745	0.746	0.752	0.727	0.755	0.740	0.756	0.724	0.797	0.760	0.753	0.754	0.756	0.776	0.751	0.770	0.781	0.715	0.737	0.751	0.775	
553	Idaho	0.739	0.741	0.759	0.737	0.751	0.764	0.750	0.750	0.750	0.739	0.748	0.713	0.731	0.737	0.762	0.707	0.709	0.714	0.784	0.751	0.709	0.704	0.746	0.769	0.735	0.756	0.782	0.701	0.747	0.755	0.766
554	Vermont	0.782	0.775	0.804	0.767	0.789	0.817	0.777	0.781	0.761	0.792	0.707	0.736	0.777	0.817	0.685	0.676	0.716	0.827	0.794	0.679	0.660	0.783	0.823	0.760	0.797	0.840	0.710	0.796	0.804	0.816	
555	New Hampshire	0.761	0.755	0.782	0.749	0.769	0.794	0.760	0.764	0.743	0.769	0.698	0.723	0.755	0.793	0.678	0.671	0.702	0.805	0.773	0.674	0.658	0.764	0.800	0.744	0.777	0.815	0.697	0.773	0.781	0.794	
556	Delaware	0.736	0.733	0.758	0.728	0.746	0.768	0.741	0.764	0.745	0.745	0.689	0.710	0.731	0.765	0.673	0.670	0.689	0.781	0.750	0.672	0.659	0.742	0.774	0.726	0.755	0.787	0.683	0.746	0.755	0.769	
557	Washington																															
558	Oregon	0.751	0.750	0.775	0.743	0.761	0.789	0.761	0.769	0.748	0.764	0.711	0.727	0.746	0.781	0.689	0.692	0.708	0.804	0.771	0.690	0.680	0.762	0.797	0.745	0.778	0.806	0.699	0.760	0.772	0.792	
559	North Carolina	0.734	0.727	0.754	0.720	0.741	0.766	0.731	0.734	0.715	0.742	0.668	0.693	0.728	0.727	0.647	0.639	0.674	0.775	0.745	0.642	0.625	0.736	0.771	0.715	0.748	0.787	0.669	0.746	0.754	0.766	
560	West Virginia	0.734	0.731	0.752	0.727	0.744	0.759	0.736	0.735	0.722	0.740	0.687	0.711	0.730	0.760	0.678	0.674	0.689	0.774	0.741	0.677	0.666	0.736	0.762	0.721	0.745	0.779	0.684	0.743	0.750	0.758	
561	Mississippi	0.721	0.716	0.739	0.711	0.730	0.747	0.720	0.721	0.707	0.728	0.691	0.682	0.719	0.750	0.643	0.636	0.680	0.753	0.745	0.639	0.627	0.729	0.757	0.712	0.738	0.769	0.675	0.733	0.738	0.746	
562	Arkansas	0.733	0.732	0.754	0.729	0.746	0.759	0.741	0.739	0.729	0.743	0.694	0.716	0.732	0.760	0.685	0.683	0.695	0.777	0.742	0.685	0.677	0.738	0.763	0.724	0.747	0.780	0.686	0.743	0.750	0.760	
563	South Carolina	0.745	0.738	0.765	0.731	0.751	0.778	0.741	0.746	0.726	0.754	0.678	0.704	0.740	0.777	0.658	0.650	0.685	0.788	0.756	0.653	0.636	0.747	0.782	0.726	0.760	0.798	0.679	0.757	0.765	0.778	
564	Rhode Island	0.715	0.716	0.737	0.713	0.727	0.743	0.729	0.731	0.711	0.721	0.692	0.706	0.708	0.738	0.681	0.682	0.682	0.760	0.730	0.684	0.677	0.726	0.749	0.715	0.737	0.760	0.678	0.722	0.731	0.746	
565	Hawaii	0.736	0.736	0.755	0.730	0.740	0.768	0.742	0.751	0.720	0.733	0.709	0.722	0.719	0.758	0.694	0.696	0.693	0.778	0.754	0.691	0.685	0.745	0.772	0.733	0.760	0.777	0.698	0.743	0.752	0.770	
566	Pittsburgh	0.698	0.698	0.713	0.696	0.706	0.718	0.706	0.707	0.692	0.700	0.677	0.692	0.690	0.715	0.673	0.674	0.670	0.734	0.707	0.675	0.670	0.703	0.721	0.695	0.712	0.731	0.668	0.705	0.710	0.720	
567	Philadelphia	0.716	0.716	0.735	0.712	0.724	0.743	0.724	0.730	0.707	0.720	0.689	0.704	0.706	0.738	0.679	0.680	0.681	0.758	0.730	0.679	0.672	0.724	0.749	0.712	0.736	0.757	0.678	0.723	0.731	0.746	
568	Alabama	0.737	0.734	0.754	0.730	0.746	0.761	0.740	0.742	0.726	0.741	0.723	0.707	0.732	0.761	0.676	0.673	0.705	0.767	0.762	0.675	0.665	0.747	0.772	0.734	0.757	0.779	0.702	0.746	0.752	0.761	
569	Utah	0.736	0.733	0.751	0.728	0.740	0.759	0.733	0.737	0.720	0.733	0.709	0.715	0.728	0.758	0.685	0.682	0.693	0.773	0.742	0.682	0.672	0.736	0.761	0.721	0.746	0.774	0.690	0.746	0.750	0.759	
570	Iowa	0.739	0.733	0.760	0.727	0.747	0.771	0.738	0.741	0.722	0.748	0.677	0.701	0.734	0.770	0.656	0.650	0.681	0.782	0.750	0.653	0.637	0.742	0.776	0.722	0.755	0.792	0.675	0.751	0.759	0.771	
571	Massachusetts	0.741	0.739	0.762	0.733	0.749	0.772	0.745	0.750	0.729	0.748	0.696	0.716	0.734	0.768	0.681	0.678	0.694	0.785	0.755	0.679	0.667	0.747	0.778	0.731	0.760	0.790	0.690	0.751	0.759	0.773	
572	Oklahoma	0.707	0.709	0.728	0.705	0.717	0.736	0.721	0.725	0.705	0.714	0.688	0.702	0.700	0.729	0.679	0.683	0.679	0.753	0.724	0.683	0.677	0.719	0.741	0.709	0.730	0.750	0.673	0.713	0.723	0.739	
573	Louisiana	0.717	0.712	0.733	0.705	0.721	0.744	0.710	0.715	0.699	0.723	0.682	0.676	0.714	0.745	0.636	0.631	0.675	0.748	0.740	0.631	0.618	0.722	0.752	0.704	0.734	0.761	0.670	0.729	0.734	0.742	
574	New Mexico	0.747	0.748	0.772	0.742	0.757	0.784	0.759	0.768	0.746	0.758	0.716	0.730	0.741	0.775	0.697	0.701	0.709	0.801	0.768	0.700	0.691	0.760	0.791	0.745	0.776	0.800	0.701	0.756	0.767	0.788	
575	Texas	0.730	0.729	0.750	0.724	0.737	0.761	0.736	0.742	0.721	0.737	0.694	0.713	0.723	0.755	0.682	0.683	0.691	0.776	0.745	0.682	0.673	0.738	0.765	0.724	0						

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	0.705	0.699	0.715	0.691	0.700	0.726	0.694	0.701	0.695	0.710	0.660	0.685	0.699	0.726	0.650	0.653	0.669	0.744	0.713	0.642	0.632	0.702	0.730	0.688	0.717	0.737	0.658	0.714	0.719	0.729	
502	Broward County / Palm Beach	0.714	0.711	0.726	0.705	0.714	0.735	0.712	0.718	0.712	0.721	0.684	0.703	0.709	0.733	0.676	0.683	0.687	0.755	0.724	0.674	0.667	0.716	0.740	0.706	0.729	0.746	0.677	0.722	0.727	0.738	
503	Tampa	0.724	0.721	0.737	0.715	0.726	0.745	0.724	0.728	0.724	0.731	0.694	0.713	0.719	0.744	0.685	0.692	0.697	0.766	0.734	0.684	0.677	0.727	0.750	0.717	0.739	0.758	0.685	0.731	0.738	0.748	
504	Orlando	0.723	0.721	0.737	0.716	0.726	0.744	0.725	0.729	0.724	0.730	0.697	0.715	0.719	0.743	0.689	0.697	0.698	0.766	0.734	0.689	0.683	0.728	0.750	0.718	0.739	0.757	0.687	0.730	0.737	0.748	
505	Jacksonville	0.724	0.721	0.738	0.716	0.727	0.746	0.725	0.728	0.726	0.733	0.694	0.713	0.721	0.745	0.684	0.692	0.697	0.768	0.735	0.684	0.677	0.728	0.752	0.717	0.740	0.760	0.684	0.732	0.739	0.749	
506	Daytona / Gainesville	0.744	0.739	0.759	0.734	0.748	0.768	0.742	0.744	0.745	0.755	0.703	0.726	0.743	0.769	0.690	0.696	0.711	0.790	0.754	0.688	0.678	0.747	0.774	0.733	0.759	0.784	0.695	0.754	0.761	0.771	
521	Diversified Dental - Las Vegas	0.766	0.777	0.798	0.774	0.787	0.804	0.807	0.811	0.803	0.789	0.790	0.794	0.768	0.790	0.781	0.806	0.770	0.846	0.797	0.795	0.802	0.794	0.818	0.790	0.812	0.822	0.747	0.769	0.786	0.815	
522	Mastercare Dental - Reno	0.804	0.801	0.835	0.798	0.830	0.843	0.836	0.830	0.844	0.838	0.779	0.798	0.815	0.844	0.737	0.750	0.778	0.831	0.746	0.739	0.827	0.867	0.812	0.844	0.880	0.743	0.815	0.832	0.854		
524	Premier - Minnesota	0.780	0.782	0.806	0.778	0.786	0.813	0.804	0.805	0.803	0.801	0.771	0.783	0.783	0.807	0.754	0.769	0.765	0.846	0.803	0.760	0.758	0.798	0.826	0.789	0.814	0.834	0.742	0.787	0.800	0.822	
526	Dental Options Pricing - Oregon	0.773	0.772	0.798	0.765	0.784	0.810	0.790	0.796	0.794	0.795	0.751	0.763	0.775	0.804	0.723	0.739	0.749	0.840	0.799	0.726	0.720	0.790	0.825	0.777	0.810	0.830	0.724	0.781	0.796	0.819	
527	Rental Network - Hawaii	0.758	0.753	0.777	0.745	0.764	0.792	0.764	0.771	0.764	0.773	0.721	0.735	0.754	0.788	0.690	0.699	0.721	0.812	0.779	0.687	0.676	0.769	0.805	0.754	0.788	0.809	0.704	0.767	0.780	0.799	
528	Diversified Dental - Reno	0.734	0.739	0.763	0.734	0.747	0.775	0.764	0.773	0.780	0.771	0.738	0.747	0.748	0.762	0.721	0.745	0.739	0.815	0.764	0.731	0.736	0.757	0.790	0.748	0.780	0.793	0.700	0.740	0.756	0.787	
549	Maine	0.815	0.811	0.843	0.805	0.832	0.855	0.837	0.838	0.845	0.845	0.784	0.796	0.822	0.835	0.697	0.760	0.786	0.886	0.842	0.750	0.744	0.834	0.874	0.819	0.853	0.884	0.755	0.826	0.841	0.864	
550	North Dakota	0.799	0.787	0.816	0.777	0.799	0.833	0.790	0.795	0.799	0.818	0.729	0.758	0.800	0.835	0.697	0.703	0.748	0.855	0.815	0.690	0.671	0.801	0.845	0.780	0.822	0.854	0.724	0.812	0.823	0.838	
551	Nevada	0.749	0.757	0.776	0.754	0.764	0.783	0.780	0.786	0.771	0.762	0.764	0.769	0.743	0.770	0.755	0.775	0.743	0.815	0.776	0.768	0.769	0.772	0.793	0.768	0.788	0.796	0.729	0.752	0.767	0.792	
553	Idaho	0.754	0.754	0.773	0.750	0.765	0.779	0.764	0.764	0.765	0.768	0.732	0.749	0.755	0.778	0.721	0.731	0.733	0.805	0.766	0.723	0.719	0.763	0.787	0.753	0.775	0.796	0.716	0.762	0.771	0.833	
554	Vermont	0.802	0.791	0.820	0.782	0.805	0.835	0.796	0.800	0.802	0.820	0.736	0.763	0.802	0.838	0.703	0.708	0.751	0.856	0.818	0.697	0.679	0.806	0.847	0.785	0.824	0.858	0.729	0.815	0.826	0.840	
555	New Hampshire	0.775	0.766	0.793	0.758	0.780	0.806	0.774	0.777	0.776	0.790	0.720	0.744	0.773	0.808	0.692	0.697	0.730	0.827	0.791	0.688	0.672	0.780	0.818	0.763	0.797	0.827	0.711	0.787	0.797	0.811	
556	Delaware	0.754	0.749	0.773	0.742	0.761	0.784	0.759	0.761	0.759	0.769	0.713	0.733	0.752	0.783	0.690	0.697	0.718	0.806	0.677	0.771	0.689	0.672	0.762	0.795	0.748	0.774	0.784	0.774	0.819		
557	Washington																															
558	Oregon	0.763	0.760	0.786	0.753	0.770	0.800	0.773	0.781	0.777	0.783	0.732	0.745	0.763	0.795	0.701	0.715	0.732	0.825	0.788	0.703	0.693	0.777	0.813	0.762	0.797	0.818	0.711	0.773	0.786	0.807	
559	North Carolina	0.758	0.748	0.776	0.740	0.762	0.789	0.755	0.757	0.759	0.774	0.699	0.723	0.757	0.791	0.669	0.674	0.711	0.809	0.773	0.665	0.648	0.763	0.800	0.744	0.780	0.810	0.692	0.770	0.780	0.793	
560	West Virginia	0.771	0.765	0.787	0.760	0.778	0.794	0.772	0.770	0.772	0.782	0.727	0.751	0.769	0.798	0.712	0.717	0.734	0.818	0.781	0.711	0.700	0.774	0.802	0.760	0.786	0.815	0.718	0.781	0.789	0.798	
561	Mississippi	0.757	0.749	0.772	0.742	0.762	0.782	0.754	0.755	0.758	0.770	0.732	0.721	0.758	0.787	0.674	0.679	0.726	0.796	0.785	0.670	0.658	0.766	0.798	0.751	0.800	0.804	0.708	0.768	0.776	0.858	
562	Arkansas	0.767	0.764	0.786	0.759	0.778	0.792	0.774	0.772	0.776	0.782	0.731	0.753	0.769	0.795	0.716	0.723	0.737	0.819	0.780	0.716	0.708	0.774	0.801	0.761	0.786	0.814	0.718	0.777	0.786	0.796	
563	South Carolina	0.777	0.767	0.794	0.758	0.779	0.809	0.772	0.776	0.777	0.794	0.717	0.742	0.776	0.811	0.687	0.692	0.730	0.830	0.793	0.682	0.664	0.781	0.820	0.762	0.799	0.830	0.709	0.789	0.799	0.813	
564	Rhode Island	0.743	0.742	0.763	0.738	0.753	0.771	0.757	0.759	0.751	0.754	0.724	0.737	0.738	0.767	0.707	0.717	0.717	0.794	0.761	0.711	0.704	0.756	0.781	0.746	0.769	0.788	0.705	0.750	0.761	0.773	
565	Hawaii	0.763	0.761	0.781	0.754	0.765	0.794	0.770	0.778	0.759	0.764	0.741	0.752	0.748	0.786	0.720	0.730	0.728	0.811	0.784	0.717	0.712	0.774	0.803	0.763	0.791	0.804	0.724	0.769	0.780	0.800	
566	Pittsburgh	0.731	0.730	0.745	0.726	0.737	0.751	0.738	0.740	0.732	0.736	0.712	0.727	0.725	0.749	0.704	0.711	0.708	0.772	0.742	0.706	0.701	0.737	0.757	0.729	0.747	0.764	0.700	0.737	0.743	0.754	
567	Philadelphia	0.733	0.732	0.751	0.727	0.740	0.760	0.742	0.747	0.736	0.742	0.711	0.725	0.726	0.756	0.696	0.704	0.706	0.781	0.750	0.697	0.689	0.743	0.769	0.733	0.758	0.774	0.695	0.740	0.750	0.766	
568	Alabama	0.772	0.767	0.788	0.762	0.779	0.796	0.774	0.777	0.774	0.782	0.764	0.745	0.771	0.798	0.708	0.714	0.749	0.810	0.802	0.707	0.698	0.784	0.811	0.772	0.797	0.814	0.736	0.781	0.789	0.799	
569	Utah	0.759	0.754	0.773	0.748	0.761	0.781	0.756	0.759	0.755	0.766	0.719	0.742	0.754	0.782	0.707	0.712	0.725	0.803	0.768	0.704	0.694	0.760	0.788	0.747	0.774	0.797	0.712	0.769	0.775	0.784	
570	Iowa	0.770	0.761	0.788	0.753	0.774	0.801	0.768	0.771	0.772	0.787	0.714	0.737	0.769	0.803	0.685	0.690	0.725	0.823	0.786	0.681	0.665	0.776	0.813	0.758	0.792	0.823	0.704	0.781	0.792	0.806	
571	Massachusetts	0.754	0.749	0.772	0.742	0.759	0.783	0.757	0.762	0.757	0.767	0.715	0.734	0.751	0.782	0.693	0.700	0.718	0.805	0.771	0.692	0.680	0.762	0.794	0.748	0.778	0.801	0.702	0.763	0.773	0.789	
572	Oklahoma	0.740	0.741	0.761	0.737	0.749	0.769	0.754	0.759	0.749	0.752	0.725	0.738	0.736	0.764	0.711	0.722	0.719	0.793	0.760	0.716	0.709	0.754	0.778	0.745	0.768	0.784	0.705	0.747	0.758	0.775	
573	Louisiana	0.753	0.745	0.767	0.737	0.753	0.779	0.744	0.749	0.751	0.766	0.724	0.715	0.754	0.782	0.669	0.673	0.722	0.793	0.781	0.662	0.649	0.760	0.793	0.744	0.776	0.797	0.704	0.765	0.772	0.781	
574	New Mexico	0.770	0.768	0.793	0.761	0.778	0.807	0.782	0.790	0.784	0.788	0.745	0.758	0.768	0.800	0.719	0.733	0.742	0.832	0.795	0.722	0.713	0.785	0.819	0.772	0.804	0.823	0.723	0.788	0.792	0.814	
575	Texas	0.759	0.756	0.778	0.749	0.764	0.789	0.765	0.771	0.764	0.772	0.728	0.745	0.755	0.785	0.710	0.719	0.729	0.812	0.777	0.710	0.700	0.769	0.798	0.756							

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	0.725	0.717	0.734	0.714	0.730	0.738	0.728	0.729	0.711	0.718	0.752	0.737	0.733	0.759	0.730	0.753	0.760	0.686	0.730	0.741	0.750	0.698	0.700	0.717	0.698	0.713	0.719	0.706	0.708	0.670	
502	Broward County / Palm Beach	0.743	0.739	0.756	0.737	0.751	0.760	0.752	0.755	0.738	0.746	0.766	0.756	0.754	0.775	0.752	0.771	0.777	0.712	0.747	0.758	0.768	0.721	0.725	0.740	0.723	0.735	0.743	0.733	0.736	0.705	
503	Tampa	0.745	0.741	0.759	0.739	0.753	0.763	0.755	0.758	0.743	0.750	0.768	0.759	0.756	0.778	0.755	0.774	0.800	0.715	0.749	0.761	0.771	0.716	0.720	0.736	0.718	0.731	0.739	0.731	0.734	0.704	
504	Orlando	0.747	0.744	0.761	0.742	0.756	0.765	0.759	0.762	0.747	0.754	0.769	0.762	0.759	0.780	0.758	0.776	0.782	0.719	0.751	0.762	0.773	0.720	0.725	0.740	0.723	0.735	0.743	0.736	0.739	0.711	
505	Jacksonville	0.746	0.743	0.761	0.741	0.755	0.765	0.758	0.761	0.745	0.753	0.770	0.762	0.759	0.781	0.757	0.777	0.783	0.715	0.751	0.763	0.774	0.716	0.722	0.738	0.720	0.733	0.741	0.733	0.735	0.706	
506	Daytona / Gainesville	0.758	0.752	0.772	0.749	0.766	0.777	0.767	0.770	0.752	0.762	0.785	0.773	0.769	0.795	0.768	0.790	0.927	0.720	0.763	0.776	0.786	0.715	0.720	0.738	0.718	0.733	0.741	0.731	0.734	0.700	
521	Diversified Dental - Las Vegas	0.860	0.873	0.896	0.871	0.884	0.903	0.912	0.921	0.911	0.912	0.885	0.899	0.897	0.922	0.899	0.922	0.921	0.848	0.862	0.884	0.919	0.849	0.866	0.889	0.865	0.877	0.895	0.903	0.912	0.893	
522	Marcare Dental - Reno	0.884	0.882	0.917	0.878	0.906	0.931	0.934	0.948	0.933	0.936	0.920	0.929	0.923	0.965	0.926	0.962	0.958	0.847	0.860	0.918	0.951	0.854	0.868	0.901	0.864	0.890	0.912	0.911	0.924	0.879	
524	Premier - Minnesota	0.843	0.845	0.869	0.842	0.860	0.876	0.878	0.886	0.872	0.876	0.871	0.874	0.870	0.899	0.871	0.896	0.898	0.816	0.847	0.866	0.892	0.821	0.833	0.856	0.830	0.847	0.861	0.861	0.868	0.838	
526	Dental Options Pricing - Oregon	0.835	0.834	0.862	0.831	0.853	0.873	0.870	0.881	0.865	0.866	0.870	0.871	0.867	0.902	0.867	0.899	0.897	0.799	0.839	0.863	0.890	0.807	0.819	0.845	0.815	0.837	0.854	0.848	0.858	0.816	
527	Rental Network - Hawaii	0.796	0.790	0.816	0.786	0.809	0.826	0.819	0.830	0.812	0.813	0.829	0.825	0.821	0.855	0.821	0.851	0.849	0.755	0.800	0.821	0.842	0.756	0.763	0.787	0.760	0.781	0.795	0.785	0.795	0.751	
528	Diversified Dental - Reno	0.806	0.813	0.840	0.811	0.828	0.849	0.854	0.865	0.849	0.850	0.839	0.846	0.842	0.876	0.844	0.874	0.874	0.780	0.809	0.833	0.869	0.786	0.802	0.827	0.799	0.816	0.835	0.838	0.849	0.815	
549	Maine	0.871	0.867	0.901	0.863	0.890	0.914	0.912	0.926	0.908	0.911	0.907	0.913	0.907	0.946	0.909	0.943	0.940	0.831	0.877	0.902	0.933	0.830	0.841	0.873	0.837	0.862	0.883	0.878	0.891	0.845	
550	North Dakota	0.816	0.802	0.833	0.798	0.826	0.842	0.827	0.835	0.811	0.817	0.857	0.843	0.835	0.875	0.834	0.868	0.872	0.758	0.825	0.844	0.853	0.771	0.774	0.803	0.770	0.796	0.808	0.790	0.797	0.739	
551	Nevada	0.833	0.843	0.863	0.841	0.853	0.870	0.875	0.884	0.872	0.873	0.857	0.867	0.864	0.886	0.866	0.886	0.885	0.819	0.835	0.854	0.883	0.821	0.836	0.855	0.834	0.845	0.861	0.865	0.873	0.852	
553	Idaho	0.798	0.798	0.817	0.786	0.811	0.822	0.817	0.821	0.807	0.815	0.823	0.818	0.815	0.838	0.814	0.835	0.840	0.770	0.803	0.818	0.831	0.778	0.786	0.804	0.783	0.798	0.807	0.801	0.804	0.775	
554	Vermont	0.826	0.812	0.843	0.808	0.836	0.851	0.838	0.847	0.824	0.830	0.865	0.851	0.845	0.884	0.844	0.877	0.881	0.771	0.834	0.852	0.868	0.782	0.786	0.814	0.782	0.807	0.819	0.803	0.810	0.754	
555	New Hampshire	0.812	0.801	0.829	0.797	0.822	0.837	0.826	0.835	0.814	0.820	0.847	0.836	0.831	0.866	0.830	0.861	0.864	0.764	0.820	0.837	0.853	0.777	0.781	0.808	0.778	0.801	0.812	0.799	0.806	0.755	
556	Delaware	0.792	0.785	0.811	0.782	0.803	0.818	0.810	0.810	0.800	0.805	0.824	0.817	0.812	0.843	0.812	0.839	0.841	0.752	0.828	0.815	0.832	0.760	0.766	0.790	0.763	0.783	0.795	0.785	0.792	0.749	
557	Washington																															
558	Oregon	0.816	0.812	0.840	0.809	0.832	0.851	0.845	0.855	0.837	0.839	0.852	0.850	0.845	0.880	0.845	0.876	0.875	0.776	0.821	0.843	0.867	0.785	0.795	0.821	0.791	0.813	0.830	0.820	0.829	0.784	
559	North Carolina	0.779	0.767	0.795	0.763	0.788	0.802	0.792	0.799	0.778	0.785	0.814	0.802	0.797	0.832	0.796	0.827	0.830	0.729	0.787	0.803	0.818	0.733	0.736	0.762	0.733	0.756	0.767	0.754	0.760	0.711	
560	West Virginia	0.788	0.782	0.803	0.779	0.797	0.809	0.799	0.802	0.784	0.796	0.815	0.804	0.800	0.827	0.799	0.822	0.830	0.749	0.793	0.808	0.818	0.743	0.748	0.768	0.746	0.762	0.771	0.762	0.764	0.730	
561	Mississippi	0.758	0.750	0.774	0.746	0.767	0.780	0.768	0.771	0.751	0.764	0.789	0.775	0.771	0.801	0.769	0.795	0.800	0.743	0.763	0.780	0.790	0.706	0.711	0.733	0.708	0.727	0.736	0.725	0.727	0.687	
562	Arkansas	0.790	0.787	0.808	0.784	0.803	0.814	0.807	0.810	0.794	0.804	0.818	0.810	0.806	0.832	0.805	0.828	0.835	0.755	0.796	0.811	0.824	0.749	0.756	0.776	0.753	0.770	0.779	0.772	0.775	0.743	
563	South Carolina	0.789	0.777	0.806	0.773	0.799	0.814	0.802	0.810	0.788	0.794	0.826	0.813	0.808	0.844	0.807	0.838	0.841	0.739	0.797	0.814	0.830	0.735	0.739	0.765	0.736	0.758	0.770	0.756	0.763	0.714	
564	Rhode Island	0.785	0.784	0.805	0.781	0.797	0.811	0.809	0.816	0.802	0.806	0.810	0.809	0.806	0.830	0.806	0.828	0.829	0.758	0.789	0.804	0.830	0.755	0.763	0.783	0.761	0.775	0.787	0.784	0.791	0.761	
565	Hawaii	0.807	0.805	0.826	0.802	0.819	0.835	0.829	0.835	0.822	0.822	0.835	0.833	0.830	0.857	0.830	0.853	0.852	0.777	0.811	0.827	0.847	0.777	0.784	0.805	0.782	0.797	0.811	0.803	0.808	0.777	
566	Pittsburgh	0.758	0.756	0.771	0.754	0.766	0.775	0.771	0.775	0.762	0.769	0.776	0.772	0.770	0.788	0.769	0.786	0.790	0.734	0.761	0.771	0.783	0.731	0.736	0.750	0.734	0.745	0.753	0.749	0.752	0.729	
567	Philadelphia	0.779	0.777	0.797	0.774	0.791	0.802	0.799	0.806	0.791	0.794	0.805	0.801	0.798	0.823	0.797	0.820	0.822	0.750	0.783	0.798	0.815	0.756	0.763	0.782	0.760	0.775	0.786	0.780	0.787	0.754	
568	Alabama	0.781	0.776	0.796	0.773	0.791	0.802	0.793	0.796	0.779	0.790	0.808	0.798	0.794	0.820	0.793	0.815	0.822	0.744	0.786	0.801	0.811	0.739	0.745	0.763	0.742	0.758	0.767	0.758	0.761	0.728	
569	Utah	0.784	0.778	0.797	0.775	0.792	0.802	0.792	0.795	0.777	0.787	0.810	0.798	0.794	0.820	0.793	0.815	0.822	0.748	0.789	0.801	0.811	0.753	0.757	0.775	0.754	0.770	0.778	0.767	0.769	0.734	
570	Iowa	0.787	0.776	0.804	0.773	0.797	0.812	0.802	0.810	0.789	0.795	0.822	0.812	0.806	0.841	0.806	0.836	0.839	0.739	0.795	0.812	0.828	0.735	0.740	0.766	0.737	0.759	0.771	0.759	0.765	0.718	
571	Massachusetts	0.798	0.791	0.815	0.788	0.809	0.822	0.815	0.823	0.804	0.809	0.829	0.821	0.817	0.847	0.816	0.843	0.846	0.758	0.804	0.820	0.837	0.769	0.775	0.798	0.772	0.791	0.802	0.792	0.799	0.757	
572	Oklahoma	0.776	0.776	0.796	0.773	0.788	0.802	0.800	0.806	0.793	0.796	0.800	0.800	0.797	0.820	0.797	0.818	0.819	0.750	0.794	0.813	0.743	0.751	0.771	0.749	0.763	0.774	0.772	0.778	0.751		
573	Louisiana	0.746	0.737	0.760	0.733	0.755	0.766	0.752	0.754	0.733	0.745	0.778	0.761	0.757	0.787	0.754	0.781	0.790	0.698	0.752	0.767	0.776	0.691	0.696	0.717	0.693	0.712	0.720	0.706	0.708	0.666	
574	New Mexico	0.817	0.815	0.841	0.812	0.833	0.851	0.846	0.857	0.840	0.841	0.850	0.850	0.845	0.878	0.846	0.874	0.783	0.821	0.842	0.866	0.782	0.792	0.816	0.789	0.808	0.824	0.817	0.826	0.787		
575	Texas	0.788	0.784	0.807	0.781	0.800	0.813	0.807	0.814	0.797	0.801	0.817	0.812	0.808	0.836	0.808	0.832	0.834	0.752	0.793	0.809	0.827	0.751	0.758	0.779	0.75						



DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	3B	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.688	0.722	0.705	0.702	0.724	0.691	0.710	0.741	0.664	0.705	0.711	0.720
502	Broward County / Palm Beach	0.721	0.741	0.730	0.727	0.746	0.719	0.736	0.761	0.693	0.726	0.733	0.743
503	Tampa	0.720	0.735	0.726	0.724	0.742	0.716	0.732	0.756	0.690	0.721	0.728	0.739
504	Orlando	0.726	0.738	0.731	0.728	0.746	0.722	0.737	0.759	0.696	0.725	0.732	0.743
505	Jacksonville	0.722	0.737	0.728	0.725	0.744	0.718	0.734	0.758	0.690	0.722	0.730	0.741
506	Daytona / Gainesville	0.720	0.737	0.726	0.723	0.743	0.714	0.731	0.760	0.685	0.722	0.730	0.740
521	Diversified Dental - Las Vegas	0.899	0.873	0.886	0.883	0.907	0.881	0.903	0.913	0.838	0.852	0.871	0.906
522	Mastercare Dental - Reno	0.901	0.886	0.891	0.886	0.923	0.876	0.907	0.940	0.822	0.863	0.883	0.917
524	Premier - Minnesota	0.852	0.846	0.848	0.845	0.870	0.839	0.861	0.883	0.798	0.827	0.842	0.868
526	Dental Options Pricing - Oregon	0.833	0.838	0.836	0.832	0.864	0.823	0.850	0.878	0.775	0.814	0.831	0.858
527	Rental Network - Hawaii	0.769	0.784	0.778	0.773	0.803	0.763	0.788	0.818	0.721	0.762	0.776	0.796
528	Diversified Dental - Reno	0.826	0.816	0.821	0.817	0.849	0.812	0.840	0.860	0.763	0.791	0.810	0.846
549	Maine	0.865	0.860	0.863	0.858	0.892	0.848	0.877	0.909	0.796	0.838	0.856	0.886
550	North Dakota	0.766	0.806	0.786	0.780	0.815	0.765	0.794	0.839	0.719	0.782	0.792	0.808
551	Nevada	0.859	0.843	0.852	0.849	0.870	0.847	0.865	0.876	0.809	0.824	0.840	0.869
553	Idaho	0.792	0.800	0.793	0.791	0.811	0.783	0.801	0.825	0.752	0.783	0.794	0.808
554	Vermont	0.781	0.815	0.798	0.793	0.826	0.778	0.805	0.849	0.733	0.793	0.803	0.819
555	New Hampshire	0.779	0.807	0.793	0.788	0.819	0.775	0.801	0.840	0.734	0.787	0.797	0.813
556	Delaware	0.769	0.787	0.778	0.774	0.801	0.764	0.786	0.818	0.725	0.768	0.779	0.796
557	Washington												
558	Oregon	0.802	0.817	0.811	0.807	0.838	0.796	0.822	0.853	0.750	0.792	0.808	0.831
559	North Carolina	0.735	0.762	0.748	0.743	0.773	0.730	0.755	0.794	0.691	0.743	0.752	0.767
560	West Virginia	0.751	0.765	0.755	0.751	0.773	0.742	0.760	0.791	0.713	0.750	0.759	0.769
561	Mississippi	0.712	0.730	0.718	0.714	0.738	0.703	0.723	0.759	0.670	0.714	0.723	0.734
562	Arkansas	0.763	0.771	0.764	0.761	0.782	0.752	0.770	0.799	0.721	0.756	0.766	0.779
563	South Carolina	0.738	0.764	0.751	0.746	0.776	0.734	0.758	0.796	0.693	0.745	0.754	0.770
564	Rhode Island	0.775	0.776	0.775	0.772	0.793	0.766	0.784	0.805	0.733	0.761	0.772	0.790
565	Hawaii	0.789	0.801	0.798	0.794	0.818	0.787	0.806	0.829	0.751	0.782	0.794	0.813
566	Pittsburgh	0.742	0.746	0.742	0.740	0.756	0.735	0.748	0.767	0.712	0.735	0.742	0.754
567	Philadelphia	0.768	0.779	0.773	0.770	0.792	0.763	0.782	0.805	0.730	0.762	0.772	0.789
568	Alabama	0.748	0.760	0.751	0.748	0.769	0.739	0.757	0.786	0.710	0.745	0.755	0.765
569	Utah	0.753	0.775	0.762	0.759	0.780	0.750	0.768	0.798	0.722	0.760	0.767	0.777
570	Iowa	0.741	0.764	0.752	0.747	0.776	0.736	0.759	0.796	0.696	0.745	0.755	0.771
571	Massachusetts	0.776	0.796	0.786	0.782	0.809	0.772	0.794	0.826	0.734	0.777	0.787	0.804
572	Oklahoma	0.763	0.764	0.764	0.761	0.780	0.755	0.772	0.791	0.723	0.748	0.759	0.778
573	Louisiana	0.691	0.717	0.701	0.697	0.722	0.686	0.706	0.743	0.653	0.700	0.708	0.717
574	New Mexico	0.802	0.810	0.808	0.804	0.832	0.795	0.819	0.846	0.751	0.788	0.803	0.827
575	Texas	0.762	0.775	0.769	0.766	0.789	0.758	0.777	0.804	0.722	0.757	0.768	0.786
576	Kentucky	0.719	0.729	0.722	0.719	0.737	0.713	0.727	0.750	0.689	0.717	0.724	0.734
577	Kansas	0.776	0.778	0.777	0.774	0.795	0.768	0.786	0.807	0.733	0.762	0.773	0.792
578	Wisconsin	0.743	0.771	0.754	0.750	0.775	0.738	0.759	0.797	0.705	0.754	0.761	0.770
579	Tennessee	0.711	0.727	0.717	0.714	0.734	0.705	0.722	0.751	0.677	0.714	0.721	0.730
580	Minnesota	0.775	0.799	0.787	0.783	0.811	0.772	0.795	0.829	0.732	0.778	0.789	0.806
581	Colorado	0.799	0.818	0.806	0.803	0.826	0.793	0.813	0.843	0.760	0.799	0.810	0.822
582	Indiana	0.710	0.735	0.720	0.716	0.739	0.706	0.724	0.759	0.676	0.719	0.726	0.735
583	Nebraska	0.768	0.771	0.768	0.766	0.786	0.760	0.777	0.797	0.729	0.756	0.766	0.783
584	Connecticut	0.783	0.807	0.796	0.791	0.819	0.780	0.804	0.837	0.740	0.787	0.797	0.814
585	Ohio	0.732	0.750	0.739	0.736	0.757	0.726	0.744	0.774	0.698	0.736	0.743	0.753
586	Michigan	0.818	0.821	0.821	0.817	0.845	0.808	0.833	0.859	0.764	0.799	0.815	0.840
587	Arizona	0.813	0.809	0.812	0.809	0.832	0.804	0.824	0.842	0.766	0.790	0.804	0.829
588	New Jersey	0.784	0.799	0.792	0.789	0.816	0.780	0.804	0.830	0.740	0.776	0.790	0.811
589	Syracuse	0.729	0.758	0.741	0.737	0.761	0.726	0.746	0.782	0.696	0.741	0.748	0.756
590	New York	0.752	0.785	0.772	0.768	0.797	0.756	0.781	0.812	0.715	0.761	0.772	0.790
591	Richmond	0.754	0.767	0.760	0.756	0.782	0.747	0.768	0.798	0.709	0.749	0.760	0.777
592	Atlanta	0.769	0.785	0.776	0.773	0.799	0.763	0.786	0.816	0.724	0.765	0.776	0.795
593	Washington, DC	0.742	0.760	0.751	0.748	0.771	0.740	0.759	0.784	0.707	0.742	0.752	0.767
594	Chicago	0.716	0.754	0.732	0.729	0.754	0.716	0.738	0.776	0.684	0.735	0.742	0.749
595	St. Louis	0.732	0.744	0.738	0.734	0.758	0.725	0.745	0.774	0.690	0.728	0.737	0.754
596	Sacramento	0.815	0.823	0.821	0.817	0.844	0.809	0.832	0.858	0.766	0.801	0.816	0.839
597	Northern California	0.814	0.836	0.828	0.824	0.855	0.812	0.839	0.871	0.765	0.811	0.826	0.848
598	San Diego	0.817	0.823	0.821	0.818	0.843	0.810	0.833	0.854	0.771	0.802	0.816	0.839
599	Southern California	0.804	0.818	0.812	0.809	0.836	0.800	0.824	0.849	0.760	0.795	0.810	0.831

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	0.681	0.657	0.675	0.768	0.784	0.751	0.765	0.771	0.785
502	Broward County / Palm Beach	0.697	0.674	0.689	0.788	0.804	0.775	0.787	0.792	0.805
503	Tampa	0.697	0.674	0.692	0.789	0.805	0.776	0.788	0.797	0.809
504	Orlando	0.699	0.676	0.693	0.791	0.808	0.779	0.791	0.798	0.811
505	Jacksonville	0.698	0.674	0.693	0.790	0.806	0.777	0.789	0.799	0.811
506	Daytona / Gainesville	0.705	0.679	0.705	0.797	0.813	0.782	0.793	0.812	0.823
521	Diversified Dental - Las Vegas	0.796	0.761	0.770	0.979	1.023	0.960	0.997	0.971	1.009
522	Mastercare Dental - Reno	0.791	0.745	0.772	0.962	0.998	0.930	0.961	0.962	0.995
524	Premier - Minnesota	0.780	0.747	0.764	0.917	0.939	0.900	0.919	0.919	0.938
526	Dental Options Pricing - Oregon	0.773	0.733	0.755	0.938	0.976	0.911	0.943	0.937	0.970
527	Rental Network - Hawaii	0.739	0.700	0.728	0.889	0.926	0.859	0.891	0.893	0.926
528	Diversified Dental - Reno	0.763	0.720	0.736	0.942	0.979	0.919	0.951	0.937	0.970
549	Maine	0.798	0.753	0.784	0.968	1.004	0.936	0.967	0.973	1.006
550	North Dakota	0.759	0.720	0.753	0.881	0.899	0.852	0.869	0.890	0.908
551	Nevada	0.772	0.740	0.749	0.943	0.987	0.924	0.961	0.935	0.973
553	Idaho	0.739	0.715	0.730	0.841	0.857	0.828	0.840	0.845	0.857
554	Vermont	0.761	0.723	0.755	0.883	0.902	0.855	0.872	0.892	0.910
555	New Hampshire	0.744	0.709	0.736	0.864	0.884	0.839	0.856	0.870	0.888
556	Delaware	0.730	0.698	0.721	0.850	0.870	0.828	0.845	0.856	0.874
557	Washington									
558	Oregon	0.757	0.718	0.741	0.915	0.952	0.885	0.917	0.914	0.946
559	North Carolina	0.718	0.683	0.715	0.834	0.852	0.808	0.824	0.845	0.863
560	West Virginia	0.725	0.698	0.726	0.821	0.836	0.804	0.816	0.836	0.848
561	Mississippi	0.729	0.686	0.713	0.789	0.802	0.770	0.780	0.807	0.818
562	Arkansas	0.728	0.701	0.728	0.827	0.842	0.811	0.822	0.841	0.853
563	South Carolina	0.733	0.698	0.734	0.851	0.870	0.825	0.842	0.867	0.885
564	Rhode Island	0.725	0.696	0.716	0.846	0.867	0.828	0.847	0.851	0.871
565	Hawaii	0.748	0.720	0.740	0.906	0.950	0.880	0.917	0.904	0.942
566	Pittsburgh	0.704	0.682	0.699	0.797	0.814	0.785	0.798	0.804	0.817
567	Philadelphia	0.723	0.694	0.711	0.842	0.864	0.824	0.843	0.844	0.863
568	Alabama	0.755	0.713	0.733	0.816	0.832	0.801	0.812	0.831	0.842
569	Utah	0.729	0.703	0.723	0.822	0.839	0.807	0.819	0.830	0.843
570	Iowa	0.728	0.693	0.728	0.846	0.865	0.821	0.837	0.861	0.879
571	Massachusetts	0.736	0.704	0.725	0.856	0.877	0.835	0.853	0.860	0.878
572	Oklahoma	0.723	0.695	0.715	0.845	0.867	0.828	0.847	0.852	0.871
573	Louisiana	0.727	0.684	0.711	0.786	0.799	0.767	0.777	0.805	0.815
574	New Mexico	0.762	0.724	0.748	0.922	0.960	0.894	0.927	0.924	0.957
575	Texas	0.737	0.706	0.731	0.859	0.881	0.839	0.858	0.868	0.887
576	Kentucky	0.692	0.668	0.689	0.782	0.798	0.769	0.781	0.792	0.805
577	Kansas	0.730	0.701	0.721	0.854	0.875	0.836	0.855	0.860	0.879
578	Wisconsin	0.721	0.692	0.719	0.814	0.829	0.795	0.806	0.826	0.837
579	Tennessee	0.695	0.669	0.695	0.785	0.800	0.770	0.781	0.799	0.811
580	Minnesota	0.742	0.709	0.732	0.864	0.884	0.841	0.859	0.867	0.886
581	Colorado	0.759	0.732	0.751	0.861	0.877	0.846	0.858	0.867	0.879
582	Indiana	0.696	0.669	0.696	0.786	0.800	0.768	0.779	0.799	0.810
583	Nebraska	0.728	0.700	0.721	0.847	0.870	0.830	0.850	0.855	0.875
584	Connecticut	0.749	0.716	0.739	0.872	0.893	0.849	0.868	0.876	0.895
585	Ohio	0.708	0.683	0.706	0.801	0.816	0.785	0.796	0.812	0.823
586	Michigan	0.758	0.721	0.742	0.919	0.958	0.893	0.925	0.918	0.952
587	Arizona	0.750	0.717	0.733	0.910	0.952	0.887	0.923	0.908	0.943
588	New Jersey	0.741	0.706	0.726	0.895	0.934	0.868	0.902	0.892	0.926
589	Syracuse	0.641	0.616	0.639	0.723	0.737	0.707	0.717	0.732	0.743
590	New York	0.662	0.632	0.651	0.798	0.833	0.771	0.802	0.795	0.826
591	Richmond	0.653	0.623	0.649	0.760	0.778	0.740	0.756	0.770	0.787
592	Atlanta	0.738	0.706	0.730	0.861	0.882	0.840	0.858	0.869	0.887
593	Washington, DC	0.639	0.614	0.630	0.744	0.764	0.727	0.744	0.746	0.763
594	Chicago	0.637	0.612	0.634	0.719	0.732	0.702	0.712	0.726	0.736
595	St. Louis	0.716	0.684	0.715	0.833	0.853	0.812	0.829	0.848	0.866
596	Sacramento	0.683	0.650	0.668	0.827	0.862	0.803	0.833	0.824	0.855
597	Northern California	0.699	0.663	0.684	0.843	0.878	0.816	0.846	0.841	0.871
598	San Diego	0.683	0.652	0.667	0.826	0.864	0.804	0.836	0.822	0.854
599	Southern California	0.679	0.647	0.663	0.820	0.857	0.796	0.828	0.815	0.847

THE GUARDIAN Life Insurance Company of America

DENTALGUARD ALLIANCE PLAN FACTORS

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

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
353	Idaho	0.859	0.751	0.931	0.854	0.880	0.792	0.875	0.798	0.696	0.606	0.768	0.715	0.794	0.716	0.896	0.831	0.946	0.900	0.789	0.710	0.854	0.813	0.931	0.885						
PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
356	Delaware	0.895	0.714	0.862	0.917	0.766	0.887	1.019	0.826	0.983	0.795	0.703	0.770	0.848	0.773	0.825	0.925	0.834	0.900	0.892	0.703	0.857	0.911	0.753	0.880	1.008	0.806	0.970	0.560	0.622	0.645
PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3																						
356	Delaware (cont)	0.661	0.704	0.752	0.835	0.789	0.677	0.701	0.557																						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2E1	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	I1A1	I2D1	K1A1	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1A1	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	M1C1
360	West Virginia	0.909	0.770	0.965	0.863	0.897	0.781	0.932	0.897	0.797	0.713	0.607	0.761	0.700	0.951	0.952	0.842	0.803	0.715	0.897	0.821	0.922	0.869	0.834	0.803	0.712	0.838	0.798	0.913	0.857	0.926
PPO #	PPO Name	M2E1	P1A1	P2A1	Q1A1	Q1E1																									
360	West Virginia (cont)	0.989	0.902	0.925	0.861	0.885																									
PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1																					
361	Mississippi	0.898	0.910	0.896	0.850	0.696	0.659	0.702	0.770	0.791																					
PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A2A3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3								
366	Pittsburgh	0.768	0.642	0.759	0.723	0.784	0.669	0.682	0.819	0.713	0.624	0.654	0.703	0.771	0.681	0.683	0.501	0.552	0.549	0.614	0.646	0.642	0.720								
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	0.826	0.651	0.788	0.832	0.668	0.803	0.906	0.713	0.893	0.733	0.646	0.711	0.774	0.672	0.754	0.839	0.756	0.817	0.814	0.660	0.787	0.835	0.704	0.810	0.916	0.712	0.880	0.503	0.535	0.575
PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O1E3	O2A1	O2A3																					
367	Philadelphia (cont.)	0.590	0.622	0.668	0.778	0.767	0.654	0.510	0.651	0.526																					
PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1																					
373	Louisiana	0.899	0.909	0.904	0.850	0.695	0.654	0.696	0.764	0.783																					
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	J1A1	J1A3	J2A1	J2A3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	Q2E1	Q2E3						
378	Wisconsin	0.896	0.694	0.932	0.782	0.880	0.713	0.876	0.728	0.706	0.544	0.736	0.638	0.912	0.716	0.931	0.768	0.785	0.641	0.803	0.726	0.875	0.782	0.893	0.750						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
379	Tennessee	0.879	0.679	0.918	0.766	0.854	0.688	0.854	0.707	0.682	0.529	0.709	0.614	0.758	0.625	0.837	0.720	0.853	0.762	0.760	0.624	0.770	0.701	0.846	0.752						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
380	Minnesota	0.897	0.701	0.928	0.781	0.886	0.720	0.877	0.730	0.707	0.550	0.736	0.637	0.791	0.650	0.866	0.744	0.885	0.792	0.791	0.649	0.813	0.729	0.876	0.782						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
383	Nebraska	0.879	0.751	0.957	0.863	0.890	0.787	0.890	0.800	0.701	0.599	0.772	0.713	0.803	0.715	0.908	0.835	0.951	0.898	0.797	0.709	0.855	0.815	0.934	0.879						
PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1A1	C1E1	C1F1	D1C1	D1J1	G1C1	G1F1	G1F3	G1K1	O1A1	O2A3	R7L3													
384	Connecticut	0.855	0.826	0.835	0.826	0.771	0.863	0.858	0.823	0.656	0.634	0.704	0.706	0.665	0.698	0.664	0.536	0.375													
PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A2A1	A2B1	A2E1	A2F1	C1E1	C1F1	C2A1	C2B1	C2E1	C2F1	L1A1	L1B1	L1E1	L2A1	L2B1	L2E1	L2F1									
395	St. Louis	0.853	0.807	0.866	0.824	0.871	0.829	0.891	0.853	0.858	0.811	0.865	0.817	0.876	0.833	0.778	0.740	0.795	0.761	0.806	0.770	0.828	0.797								
PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1
396	Sacramento	0.883	0.853	0.715	0.884	0.738	0.857	0.883	0.854	0.724	0.912	0.918	0.914	1.029	1.033	0.968	0.880	0.849	0.706	0.884	0.836	0.901	1.019	1.116	0.907	0.879	0.907	0.761	0.880	0.994	1.093
PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1																			
396	Sacramento (cont)	1.067	0.830	0.797	0.679	0.746	0.958	0.806	0.965	0.829	0.918	0.958																			
PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1
397	Northern California	0.931	0.895	0.736	0.925	0.756	0.891	0.926	0.892	0.741	0.951	0.948	0.949	1.080	1.075	0.994	0.929	0.891	0.726	0.876	0.829	0.915	1.035	1.145	0.950	0.916	0.946	0.778	0.913	1.020	1.130
PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1																			
397	Northern California (cont)	1.098	0.865	0.828	0.691	0.759	0.998	0.824	0.998	0.840	0.939	0.989																			
PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I4E1	I5E1	I5E3	I5F1	I5F3
399	Southern California	0.867	0.833	0.704	0.865	0.831	0.696	0.894	0.859	0.756	0.940	0.918	0.810	0.879	0.824	0.815	0.772	0.744	0.741	0.683	0.861	0.862	0.817	0.833	0.832	0.797	0.996	1.077	0.924	1.041	1.037
PPO #	PPO Name	J5E1	J5E3	J5F1	J5F3	P001	P002																								
399	Southern California (cont.)	1.057	0.894	1.025	0.891	0.885	0.689																								

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	0.611	0.615	0.626	0.613	0.622	0.627	0.628	0.628	0.569	0.620	0.626	0.623	0.624	0.623	0.635	0.622	0.633	0.635	0.601	0.620	0.626	0.633
502	Broward County / Palm Beach	0.622	0.625	0.636	0.624	0.632	0.637	0.639	0.641	0.591	0.632	0.637	0.633	0.635	0.634	0.645	0.634	0.644	0.645	0.612	0.628	0.634	0.643
503	Tampa	0.658	0.664	0.676	0.662	0.671	0.677	0.679	0.681	0.628	0.673	0.679	0.670	0.675	0.673	0.685	0.673	0.684	0.684	0.650	0.665	0.674	0.683
504	Orlando	0.654	0.660	0.672	0.659	0.667	0.673	0.675	0.677	0.628	0.670	0.675	0.666	0.671	0.669	0.680	0.669	0.679	0.680	0.647	0.661	0.669	0.679
505	Jacksonville	0.666	0.673	0.685	0.671	0.680	0.687	0.688	0.690	0.632	0.682	0.688	0.680	0.684	0.682	0.695	0.682	0.693	0.695	0.657	0.674	0.683	0.693
506	Daytona / Gainesville	0.628	0.636	0.649	0.635	0.644	0.650	0.652	0.653	0.587	0.645	0.652	0.642	0.647	0.645	0.659	0.646	0.657	0.657	0.620	0.639	0.648	0.657
521	Diversified Dental - Las Vegas	0.833	0.853	0.874	0.851	0.862	0.878	0.891	0.898	0.854	0.889	0.891	0.854	0.874	0.872	0.894	0.874	0.895	0.891	0.831	0.839	0.859	0.893
522	Mastercare Dental - Reno	0.835	0.855	0.885	0.852	0.873	0.895	0.907	0.916	0.777	0.904	0.906	0.863	0.892	0.888	0.921	0.891	0.921	0.903	0.829	0.858	0.879	0.916
524	Premier - Minnesota	0.729	0.747	0.766	0.746	0.757	0.769	0.779	0.782	0.723	0.775	0.781	0.744	0.766	0.764	0.781	0.765	0.781	0.773	0.730	0.743	0.757	0.780
526	Dental Options Pricing - Oregon	0.741	0.755	0.777	0.752	0.768	0.781	0.789	0.793	0.701	0.780	0.785	0.763	0.779	0.776	0.799	0.776	0.796	0.793	0.731	0.753	0.771	0.795
527	Rental Network - Hawaii	0.686	0.696	0.715	0.694	0.709	0.718	0.722	0.726	0.628	0.713	0.719	0.706	0.717	0.714	0.735	0.713	0.731	0.729	0.676	0.699	0.713	0.730
528	Diversified Dental - Reno	0.772	0.783	0.807	0.781	0.795	0.814	0.824	0.833	0.755	0.819	0.819	0.800	0.811	0.808	0.836	0.809	0.836	0.836	0.756	0.777	0.797	0.833
549	Maine	0.799	0.814	0.842	0.811	0.830	0.850	0.858	0.866	0.738	0.853	0.855	0.825	0.848	0.844	0.874	0.845	0.871	0.861	0.789	0.815	0.836	0.868
550	North Dakota	0.663	0.670	0.691	0.667	0.685	0.694	0.693	0.694	0.571	0.679	0.690	0.685	0.690	0.687	0.708	0.686	0.705	0.705	0.646	0.679	0.692	0.704
551	Nevada	0.693	0.706	0.721	0.705	0.712	0.726	0.733	0.738	0.702	0.730	0.731	0.709	0.722	0.721	0.736	0.722	0.736	0.734	0.689	0.697	0.711	0.735
553	Idaho	0.723	0.736	0.750	0.734	0.744	0.751	0.755	0.758	0.699	0.751	0.757	0.738	0.748	0.747	0.761	0.747	0.760	0.758	0.719	0.733	0.746	0.759
554	Vermont	0.642	0.656	0.676	0.654	0.669	0.677	0.681	0.681	0.572	0.671	0.682	0.658	0.675	0.672	0.690	0.673	0.688	0.679	0.638	0.666	0.675	0.686
555	New Hampshire	0.665	0.674	0.693	0.672	0.687	0.697	0.698	0.700	0.598	0.689	0.698	0.681	0.693	0.690	0.708	0.691	0.706	0.700	0.656	0.682	0.692	0.705
556	Delaware	0.672	0.683	0.701	0.681	0.694	0.704	0.707	0.710	0.623	0.700	0.707	0.688	0.701	0.698	0.715	0.699	0.713	0.708	0.665	0.687	0.698	0.712
557	Washington																						
558	Oregon	0.715	0.727	0.748	0.725	0.739	0.752	0.755	0.760	0.662	0.747	0.753	0.736	0.748	0.745	0.767	0.746	0.765	0.762	0.704	0.727	0.744	0.764
559	North Carolina	0.613	0.622	0.641	0.620	0.635	0.644	0.645	0.648	0.545	0.636	0.645	0.629	0.641	0.638	0.655	0.638	0.653	0.647	0.605	0.631	0.642	0.652
560	West Virginia	0.672	0.685	0.700	0.684	0.694	0.700	0.704	0.706	0.633	0.699	0.707	0.685	0.698	0.696	0.709	0.696	0.708	0.703	0.670	0.687	0.698	0.707
561	Mississippi	0.661	0.673	0.690	0.671	0.685	0.691	0.694	0.695	0.604	0.687	0.697	0.677	0.688	0.686	0.702	0.686	0.700	0.696	0.654	0.678	0.689	0.700
562	Arkansas	0.714	0.729	0.745	0.727	0.739	0.746	0.751	0.753	0.678	0.746	0.754	0.729	0.743	0.741	0.756	0.742	0.755	0.750	0.712	0.729	0.741	0.755
563	South Carolina	0.645	0.655	0.675	0.653	0.668	0.677	0.678	0.680	0.572	0.667	0.677	0.663	0.674	0.671	0.689	0.671	0.687	0.684	0.635	0.662	0.674	0.687
564	Rhode Island	0.713	0.725	0.742	0.723	0.734	0.744	0.749	0.753	0.686	0.744	0.749	0.728	0.743	0.740	0.756	0.741	0.754	0.750	0.709	0.724	0.736	0.753
565	Hawaii	0.671	0.685	0.699	0.683	0.692	0.701	0.706	0.707	0.659	0.703	0.708	0.682	0.698	0.696	0.708	0.697	0.707	0.703	0.672	0.684	0.693	0.707
566	Pittsburgh	0.675	0.683	0.694	0.682	0.689	0.695	0.699	0.702	0.657	0.695	0.700	0.685	0.693	0.692	0.702	0.692	0.702	0.700	0.672	0.683	0.690	0.701
567	Philadelphia	0.682	0.692	0.706	0.690	0.700	0.709	0.713	0.716	0.655	0.707	0.712	0.697	0.706	0.704	0.718	0.705	0.717	0.715	0.676	0.691	0.702	0.716
568	Alabama	0.669	0.680	0.693	0.678	0.688	0.695	0.698	0.699	0.628	0.691	0.699	0.684	0.693	0.691	0.705	0.691	0.703	0.701	0.663	0.682	0.692	0.702
569	Utah	0.672	0.679	0.692	0.678	0.687	0.693	0.696	0.697	0.634	0.690	0.696	0.683	0.691	0.689	0.702	0.689	0.700	0.698	0.666	0.684	0.690	0.700
570	Iowa	0.641	0.653	0.672	0.650	0.665	0.675	0.677	0.680	0.577	0.668	0.677	0.658	0.672	0.669	0.686	0.669	0.684	0.678	0.634	0.659	0.670	0.683
571	Massachusetts	0.689	0.698	0.716	0.696	0.709	0.719	0.721	0.724	0.638	0.713	0.719	0.706	0.715	0.713	0.730	0.713	0.728	0.725	0.680	0.702	0.714	0.727
572	Oklahoma	0.697	0.710	0.726	0.708	0.718	0.728	0.732	0.736	0.680	0.728	0.732	0.712	0.725	0.723	0.737	0.724	0.736	0.734	0.693	0.706	0.719	0.735
573	Louisiana	0.604	0.613	0.628	0.611	0.623	0.628	0.629	0.630	0.547	0.621	0.631	0.620	0.625	0.623	0.639	0.623	0.636	0.636	0.594	0.617	0.628	0.636
574	New Mexico	0.715	0.727	0.747	0.725	0.738	0.750	0.755	0.760	0.675	0.747	0.753	0.734	0.747	0.744	0.764	0.745	0.763	0.760	0.705	0.726	0.741	0.761
575	Texas	0.685	0.694	0.711	0.692	0.703	0.713	0.716	0.720	0.647	0.709	0.715	0.701	0.711	0.708	0.724	0.709	0.722	0.720	0.676	0.695	0.707	0.721
576	Kentucky	0.639	0.647	0.658	0.646	0.654	0.660	0.663	0.665	0.613	0.658	0.664	0.649	0.657	0.656	0.667	0.656	0.666	0.663	0.636	0.649	0.656	0.666
577	Kansas	0.703	0.716	0.733	0.715	0.725	0.736	0.740	0.744	0.681	0.735	0.740	0.719	0.732	0.730	0.745	0.731	0.744	0.742	0.699	0.714	0.727	0.744
578	Wisconsin	0.651	0.660	0.675	0.658	0.670	0.677	0.678	0.680	0.594	0.670	0.679	0.665	0.673	0.671	0.686	0.671	0.684	0.680	0.643	0.667	0.675	0.683
579	Tennessee	0.602	0.610	0.623	0.609	0.618	0.624	0.626	0.628	0.565	0.621	0.628	0.614	0.622	0.620	0.632	0.620	0.630	0.627	0.598	0.614	0.621	0.630
580	Minnesota	0.676	0.684	0.702	0.682	0.695	0.705	0.707	0.709	0.622	0.698	0.706	0.693	0.702	0.699	0.716	0.700	0.714	0.711	0.665	0.688	0.699	0.713
581	Colorado	0.694	0.705	0.719	0.704	0.714	0.720	0.723	0.725	0.658	0.716	0.724	0.710	0.717	0.715	0.730	0.715	0.728	0.728	0.687	0.705	0.717	0.728
582	Indiana	0.610	0.617	0.631	0.616	0.626	0.631	0.632	0.634	0.558	0.625	0.634	0.623	0.629	0.627	0.640	0.627	0.638	0.638	0.602	0.623	0.631	0.638
583	Nebraska	0.686	0.700	0.714	0.699	0.708	0.716	0.722	0.725	0.673	0.719	0.724	0.698	0.714	0.712	0.725	0.712	0.724	0.719	0.687	0.698	0.709	0.724
584	Connecticut	0.688	0.696	0.714	0.694	0.707	0.717	0.719	0.722	0.632	0.710	0.717	0.705	0.714	0.711	0.729	0.712	0.727	0.724	0.677	0.700	0.711	0.725
585	Ohio	0.637	0.645	0.658	0.643	0.653	0.659	0.662	0.664	0.597	0.656	0.663	0.649	0.657	0.655	0.667	0.655	0.666	0.663	0.632	0.649	0.656	0.665
586	Michigan	0.711	0.726	0.746	0.724	0.737	0.750	0.756	0.761	0.677	0.749	0.754	0.732	0.747	0.744	0.764	0.745	0.763	0.759	0.705	0.723	0.740	0.762
587	Arizona	0.732	0.744	0.762	0.743	0.753	0.765	0.771	0.777	0.718	0.767	0.770	0.748	0.762	0.760	0.777	0.761	0.776	0.774	0.726	0.740	0.754	0.775
588	New Jersey	0.684	0.695	0.711	0.693	0.705	0.713	0.719	0.722														

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	0.636	0.632	0.640	0.631	0.638	0.641	0.639	0.638	0.584	0.632	0.638	0.643	0.639	0.638	0.646	0.637	0.644	0.650	0.623	0.640	0.642	0.644
502	Broward County / Palm Beach	0.648	0.647	0.654	0.646	0.652	0.655	0.654	0.654	0.608	0.648	0.654	0.658	0.653	0.652	0.660	0.652	0.659	0.663	0.635	0.650	0.655	0.658
503	Tampa	0.688	0.688	0.696	0.687	0.694	0.697	0.697	0.697	0.648	0.691	0.697	0.698	0.695	0.694	0.702	0.694	0.701	0.705	0.676	0.691	0.698	0.700
504	Orlando	0.684	0.685	0.693	0.684	0.691	0.693	0.693	0.693	0.647	0.688	0.694	0.693	0.691	0.690	0.698	0.690	0.696	0.702	0.673	0.686	0.693	0.696
505	Jacksonville	0.697	0.698	0.708	0.697	0.705	0.707	0.707	0.707	0.653	0.701	0.708	0.708	0.705	0.704	0.713	0.704	0.711	0.718	0.685	0.700	0.708	0.711
506	Daytona / Gainesville	0.661	0.661	0.672	0.659	0.669	0.671	0.670	0.671	0.608	0.664	0.673	0.671	0.669	0.667	0.677	0.667	0.675	0.682	0.647	0.664	0.672	0.675
521	Diversified Dental - Las Vegas	0.900	0.909	0.926	0.908	0.916	0.931	0.934	0.936	0.898	0.932	0.935	0.914	0.926	0.924	0.937	0.926	0.937	0.939	0.894	0.902	0.916	0.936
522	Mastercare Dental - Reno	0.917	0.920	0.945	0.917	0.936	0.954	0.962	0.969	0.834	0.959	0.966	0.939	0.951	0.947	0.974	0.950	0.974	0.974	0.899	0.928	0.943	0.969
524	Premier - Minnesota	0.788	0.791	0.806	0.790	0.799	0.808	0.813	0.812	0.758	0.810	0.817	0.797	0.806	0.804	0.815	0.805	0.814	0.818	0.780	0.792	0.800	0.813
526	Dental Options Pricing - Oregon	0.799	0.801	0.821	0.799	0.813	0.823	0.825	0.825	0.739	0.816	0.825	0.815	0.822	0.819	0.835	0.819	0.831	0.837	0.783	0.803	0.816	0.831
527	Rental Network - Hawaii	0.734	0.732	0.745	0.730	0.742	0.746	0.746	0.748	0.655	0.737	0.746	0.747	0.746	0.744	0.759	0.742	0.754	0.762	0.716	0.737	0.748	0.754
528	Diversified Dental - Reno	0.833	0.841	0.860	0.839	0.852	0.865	0.870	0.877	0.803	0.864	0.867	0.855	0.862	0.860	0.882	0.861	0.881	0.882	0.819	0.839	0.854	0.878
549	Maine	0.870	0.870	0.894	0.868	0.885	0.899	0.908	0.909	0.789	0.902	0.909	0.889	0.898	0.895	0.921	0.894	0.917	0.921	0.851	0.874	0.891	0.916
550	North Dakota	0.707	0.702	0.720	0.700	0.716	0.719	0.716	0.716	0.599	0.703	0.717	0.723	0.716	0.714	0.730	0.713	0.726	0.738	0.682	0.712	0.723	0.727
551	Nevada	0.740	0.748	0.758	0.747	0.754	0.759	0.762	0.763	0.732	0.759	0.761	0.753	0.758	0.757	0.765	0.757	0.764	0.766	0.735	0.742	0.753	0.764
553	Idaho	0.765	0.766	0.779	0.765	0.773	0.779	0.780	0.780	0.725	0.775	0.783	0.774	0.776	0.775	0.784	0.775	0.783	0.789	0.754	0.767	0.775	0.783
554	Vermont	0.693	0.690	0.705	0.688	0.703	0.704	0.706	0.703	0.602	0.697	0.710	0.705	0.703	0.701	0.714	0.701	0.712	0.720	0.675	0.702	0.708	0.710
555	New Hampshire	0.712	0.708	0.721	0.706	0.719	0.723	0.722	0.720	0.625	0.713	0.724	0.726	0.720	0.718	0.730	0.718	0.728	0.736	0.692	0.717	0.725	0.727
556	Delaware	0.720	0.717	0.730	0.716	0.728	0.732	0.732	0.733	0.650	0.724	0.734	0.732	0.729	0.727	0.738	0.728	0.737	0.743	0.703	0.723	0.731	0.736
557	Washington																						
558	Oregon	0.768	0.769	0.786	0.767	0.781	0.787	0.786	0.788	0.696	0.778	0.787	0.784	0.784	0.782	0.796	0.782	0.794	0.802	0.750	0.772	0.785	0.795
559	North Carolina	0.658	0.653	0.667	0.652	0.664	0.669	0.667	0.668	0.571	0.658	0.669	0.671	0.666	0.663	0.676	0.663	0.674	0.681	0.638	0.663	0.673	0.673
560	West Virginia	0.714	0.714	0.726	0.713	0.723	0.725	0.727	0.727	0.659	0.722	0.730	0.724	0.723	0.722	0.731	0.722	0.729	0.737	0.701	0.718	0.726	0.729
561	Mississippi	0.706	0.703	0.718	0.701	0.713	0.718	0.718	0.718	0.632	0.712	0.724	0.716	0.715	0.713	0.725	0.713	0.723	0.733	0.688	0.710	0.718	0.724
562	Arkansas	0.761	0.761	0.775	0.759	0.770	0.775	0.777	0.777	0.707	0.772	0.783	0.770	0.773	0.770	0.781	0.771	0.780	0.788	0.748	0.765	0.773	0.780
563	South Carolina	0.691	0.688	0.703	0.686	0.700	0.702	0.701	0.701	0.599	0.691	0.704	0.705	0.700	0.697	0.711	0.697	0.708	0.719	0.671	0.695	0.706	0.710
564	Rhode Island	0.758	0.761	0.771	0.760	0.769	0.772	0.774	0.773	0.712	0.697	0.775	0.770	0.771	0.770	0.779	0.769	0.777	0.782	0.747	0.762	0.772	0.777
565	Hawaii	0.713	0.712	0.721	0.711	0.718	0.721	0.725	0.726	0.680	0.723	0.728	0.718	0.719	0.718	0.726	0.718	0.726	0.731	0.704	0.715	0.720	0.725
566	Pittsburgh	0.707	0.709	0.716	0.708	0.714	0.716	0.717	0.717	0.677	0.713	0.720	0.715	0.714	0.713	0.720	0.713	0.719	0.724	0.698	0.709	0.716	0.719
567	Philadelphia	0.723	0.722	0.731	0.721	0.729	0.732	0.732	0.732	0.677	0.727	0.733	0.733	0.730	0.729	0.738	0.729	0.736	0.741	0.711	0.726	0.732	0.736
568	Alabama	0.707	0.707	0.719	0.705	0.715	0.719	0.719	0.719	0.652	0.713	0.722	0.717	0.717	0.716	0.726	0.715	0.723	0.730	0.693	0.711	0.718	0.723
569	Utah	0.705	0.704	0.713	0.703	0.710	0.713	0.714	0.712	0.655	0.708	0.715	0.714	0.711	0.710	0.719	0.710	0.718	0.723	0.693	0.710	0.714	0.717
570	Iowa	0.690	0.686	0.700	0.684	0.698	0.703	0.702	0.702	0.606	0.693	0.704	0.703	0.700	0.697	0.710	0.697	0.708	0.715	0.671	0.695	0.703	0.706
571	Massachusetts	0.733	0.731	0.742	0.730	0.740	0.744	0.743	0.744	0.663	0.735	0.744	0.746	0.742	0.740	0.751	0.740	0.749	0.756	0.715	0.737	0.747	0.748
572	Oklahoma	0.742	0.745	0.755	0.744	0.753	0.755	0.756	0.757	0.705	0.751	0.757	0.753	0.753	0.752	0.760	0.752	0.759	0.764	0.731	0.744	0.754	0.758
573	Louisiana	0.641	0.638	0.652	0.636	0.648	0.651	0.650	0.650	0.571	0.642	0.654	0.652	0.648	0.646	0.658	0.646	0.656	0.665	0.623	0.645	0.652	0.656
574	New Mexico	0.767	0.769	0.784	0.768	0.780	0.785	0.785	0.787	0.708	0.778	0.786	0.782	0.782	0.780	0.793	0.781	0.792	0.798	0.750	0.770	0.783	0.790
575	Texas	0.727	0.727	0.738	0.726	0.736	0.739	0.739	0.740	0.672	0.732	0.739	0.740	0.737	0.735	0.746	0.735	0.744	0.749	0.712	0.730	0.741	0.743
576	Kentucky	0.672	0.671	0.679	0.670	0.677	0.679	0.680	0.681	0.633	0.676	0.682	0.680	0.678	0.676	0.684	0.677	0.683	0.687	0.661	0.674	0.679	0.683
577	Kansas	0.750	0.753	0.765	0.752	0.761	0.764	0.765	0.766	0.708	0.760	0.767	0.762	0.762	0.761	0.770	0.761	0.769	0.775	0.739	0.753	0.763	0.768
578	Wisconsin	0.690	0.686	0.698	0.684	0.696	0.699	0.699	0.699	0.618	0.692	0.702	0.701	0.697	0.695	0.706	0.695	0.704	0.711	0.672	0.694	0.700	0.703
579	Tennessee	0.636	0.634	0.643	0.633	0.642	0.644	0.645	0.645	0.586	0.640	0.647	0.645	0.642	0.641	0.649	0.641	0.648	0.653	0.623	0.639	0.644	0.648
580	Minnesota	0.720	0.717	0.730	0.715	0.727	0.731	0.730	0.728	0.649	0.722	0.731	0.733	0.728	0.726	0.738	0.726	0.736	0.743	0.701	0.723	0.732	0.735
581	Colorado	0.733	0.733	0.746	0.732	0.741	0.745	0.745	0.746	0.683	0.739	0.749	0.743	0.743	0.742	0.751	0.742	0.750	0.757	0.719	0.736	0.744	0.749
582	Indiana	0.643	0.642	0.652	0.640	0.650	0.651	0.650	0.650	0.579	0.643	0.654	0.654	0.649	0.647	0.657	0.647	0.655	0.664	0.627	0.647	0.654	0.655
583	Nebraska	0.731	0.732	0.740	0.731	0.738	0.740	0.743	0.742	0.695	0.740	0.745	0.738	0.739	0.738	0.745	0.737	0.743	0.748	0.724	0.734	0.740	0.744
584	Connecticut	0.732	0.729	0.742	0.727	0.739	0.744	0.742	0.743	0.659	0.733	0.742	0.746	0.741	0.739	0.751	0.738	0.748	0.755	0.713	0.735	0.744	0.747
585	Ohio	0.672	0.670	0.679	0.668	0.677	0.680	0.680	0.681	0.619	0.675	0.682	0.682	0.678	0.677	0.685	0.677	0.684	0.689	0.658	0.675	0.681	0.684
586	Michigan	0.767	0.770	0.786	0.768	0.780	0.787	0.788	0.790	0.713	0.782	0.790	0.781	0.785	0.783	0.796	0.784	0.794	0.800	0.753	0.770	0.783	0.794
587	Arizona	0.782	0.788	0.797	0.787	0.794	0.798	0.800	0.802	0.748	0.795	0.799	0.796	0.796	0.795	0.805	0.795	0.804	0.809	0.771	0.784	0.797	0.803
588	New Jersey	0.730	0.728	0.739	0.727	0.736	0.740	0.742	0.741														

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	0.640	0.631	0.640	0.630	0.638	0.639	0.636	0.634	0.575	0.628	0.635	0.645	0.637	0.635	0.645	0.634	0.642	0.649	0.619	0.641	0.643	0.642
502	Broward County / Palm Beach	0.650	0.647	0.655	0.646	0.653	0.654	0.652	0.651	0.601	0.645	0.650	0.658	0.652	0.651	0.659	0.650	0.657	0.663	0.633	0.652	0.656	0.657
503	Tampa	0.691	0.687	0.696	0.685	0.694	0.695	0.694	0.693	0.639	0.686	0.693	0.698	0.693	0.691	0.700	0.691	0.698	0.703	0.672	0.691	0.697	0.699
504	Orlando	0.687	0.683	0.692	0.682	0.690	0.691	0.690	0.689	0.639	0.683	0.689	0.694	0.689	0.688	0.696	0.687	0.694	0.699	0.669	0.687	0.693	0.694
505	Jacksonville	0.701	0.697	0.708	0.696	0.705	0.707	0.704	0.703	0.644	0.696	0.703	0.710	0.704	0.702	0.712	0.702	0.710	0.717	0.681	0.702	0.708	0.710
506	Daytona / Gainesville	0.666	0.658	0.669	0.656	0.667	0.669	0.666	0.665	0.597	0.657	0.666	0.672	0.666	0.664	0.675	0.663	0.672	0.678	0.642	0.665	0.671	0.672
521	Diversified Dental - Las Vegas	0.906	0.910	0.927	0.908	0.917	0.931	0.933	0.934	0.891	0.928	0.931	0.917	0.926	0.924	0.937	0.925	0.936	0.938	0.893	0.905	0.917	0.936
522	Mastercare Dental - Reno	0.943	0.931	0.957	0.927	0.949	0.960	0.964	0.965	0.811	0.947	0.956	0.959	0.957	0.953	0.982	0.954	0.979	0.982	0.900	0.941	0.959	0.976
524	Premier - Minnesota	0.791	0.784	0.800	0.783	0.793	0.802	0.804	0.803	0.745	0.800	0.806	0.794	0.798	0.796	0.807	0.797	0.806	0.807	0.772	0.788	0.795	0.806
526	Dental Options Pricing - Oregon	0.811	0.804	0.825	0.802	0.817	0.824	0.821	0.820	0.726	0.810	0.816	0.823	0.820	0.816	0.833	0.816	0.830	0.839	0.779	0.810	0.822	0.830
527	Rental Network - Hawaii	0.746	0.735	0.750	0.733	0.747	0.748	0.744	0.742	0.642	0.731	0.737	0.756	0.744	0.741	0.758	0.740	0.754	0.765	0.711	0.746	0.754	0.754
528	Diversified Dental - Reno	0.850	0.854	0.874	0.852	0.866	0.877	0.879	0.882	0.796	0.865	0.869	0.875	0.873	0.870	0.894	0.870	0.892	0.899	0.827	0.855	0.870	0.890
549	Maine	0.891	0.878	0.903	0.875	0.895	0.907	0.908	0.904	0.769	0.891	0.899	0.906	0.902	0.898	0.926	0.896	0.921	0.928	0.852	0.891	0.904	0.922
550	North Dakota	0.719	0.702	0.721	0.699	0.718	0.719	0.712	0.708	0.581	0.694	0.706	0.732	0.714	0.711	0.730	0.709	0.724	0.737	0.674	0.720	0.729	0.724
551	Nevada	0.745	0.749	0.760	0.748	0.756	0.760	0.761	0.762	0.727	0.757	0.759	0.756	0.758	0.757	0.765	0.757	0.764	0.767	0.734	0.745	0.756	0.764
553	Idaho	0.768	0.762	0.776	0.761	0.770	0.776	0.775	0.774	0.715	0.768	0.775	0.774	0.773	0.771	0.781	0.771	0.779	0.783	0.748	0.767	0.773	0.780
554	Vermont	0.700	0.681	0.697	0.678	0.694	0.696	0.694	0.690	0.580	0.683	0.694	0.701	0.692	0.690	0.704	0.688	0.700	0.705	0.661	0.696	0.702	0.700
555	New Hampshire	0.718	0.703	0.717	0.701	0.715	0.716	0.713	0.710	0.606	0.702	0.712	0.724	0.713	0.710	0.725	0.709	0.721	0.728	0.682	0.718	0.723	0.721
556	Delaware	0.725	0.713	0.727	0.711	0.725	0.726	0.724	0.722	0.635	0.715	0.723	0.731	0.723	0.721	0.733	0.720	0.730	0.736	0.695	0.724	0.730	0.730
557	Washington																						
558	Oregon	0.779	0.769	0.788	0.767	0.783	0.787	0.783	0.782	0.682	0.772	0.777	0.793	0.783	0.781	0.797	0.780	0.793	0.802	0.745	0.779	0.789	0.793
559	North Carolina	0.665	0.650	0.664	0.647	0.662	0.663	0.659	0.656	0.552	0.647	0.658	0.671	0.659	0.657	0.671	0.656	0.667	0.675	0.629	0.664	0.670	0.667
560	West Virginia	0.718	0.707	0.719	0.705	0.716	0.719	0.719	0.717	0.644	0.711	0.721	0.720	0.716	0.714	0.725	0.714	0.722	0.726	0.692	0.715	0.720	0.723
561	Mississippi	0.712	0.698	0.714	0.696	0.710	0.713	0.711	0.708	0.615	0.700	0.712	0.715	0.709	0.706	0.720	0.706	0.717	0.725	0.679	0.709	0.715	0.718
562	Arkansas	0.766	0.754	0.769	0.753	0.764	0.770	0.770	0.768	0.692	0.762	0.771	0.768	0.766	0.764	0.776	0.764	0.774	0.778	0.740	0.763	0.769	0.774
563	South Carolina	0.701	0.685	0.700	0.682	0.698	0.699	0.694	0.691	0.580	0.680	0.691	0.709	0.695	0.692	0.708	0.691	0.704	0.713	0.661	0.699	0.706	0.704
564	Rhode Island	0.765	0.760	0.771	0.759	0.769	0.770	0.769	0.768	0.700	0.761	0.768	0.773	0.767	0.766	0.776	0.765	0.774	0.779	0.742	0.764	0.773	0.774
565	Hawaii	0.714	0.705	0.715	0.704	0.712	0.715	0.719	0.719	0.670	0.716	0.719	0.713	0.713	0.712	0.721	0.712	0.720	0.721	0.697	0.711	0.714	0.720
566	Pittsburgh	0.709	0.706	0.713	0.705	0.711	0.713	0.713	0.712	0.669	0.708	0.714	0.715	0.711	0.710	0.718	0.710	0.716	0.719	0.694	0.708	0.714	0.716
567	Philadelphia	0.726	0.720	0.729	0.719	0.727	0.729	0.728	0.727	0.667	0.721	0.727	0.732	0.727	0.725	0.735	0.725	0.733	0.737	0.706	0.727	0.731	0.733
568	Alabama	0.713	0.704	0.717	0.702	0.713	0.716	0.714	0.712	0.639	0.705	0.715	0.718	0.713	0.711	0.722	0.710	0.720	0.726	0.688	0.711	0.718	0.720
569	Utah	0.709	0.700	0.710	0.699	0.708	0.709	0.708	0.706	0.643	0.701	0.708	0.713	0.707	0.705	0.715	0.704	0.712	0.717	0.687	0.708	0.712	0.713
570	Iowa	0.697	0.681	0.697	0.679	0.694	0.696	0.693	0.690	0.587	0.682	0.692	0.702	0.692	0.690	0.704	0.689	0.700	0.707	0.661	0.696	0.701	0.700
571	Massachusetts	0.739	0.729	0.742	0.728	0.739	0.741	0.738	0.736	0.649	0.727	0.735	0.748	0.738	0.735	0.748	0.734	0.745	0.752	0.709	0.740	0.746	0.745
572	Oklahoma	0.746	0.742	0.752	0.741	0.750	0.752	0.751	0.751	0.695	0.745	0.751	0.754	0.750	0.748	0.757	0.748	0.755	0.759	0.727	0.745	0.752	0.755
573	Louisiana	0.646	0.634	0.649	0.632	0.644	0.648	0.645	0.642	0.556	0.633	0.644	0.652	0.644	0.642	0.655	0.641	0.651	0.659	0.616	0.646	0.650	0.652
574	New Mexico	0.776	0.769	0.785	0.767	0.781	0.784	0.782	0.781	0.695	0.772	0.777	0.789	0.781	0.779	0.793	0.778	0.790	0.797	0.747	0.776	0.786	0.790
575	Texas	0.733	0.726	0.737	0.724	0.735	0.737	0.735	0.733	0.661	0.725	0.732	0.741	0.734	0.732	0.743	0.731	0.741	0.747	0.707	0.733	0.740	0.741
576	Kentucky	0.674	0.668	0.676	0.667	0.674	0.676	0.676	0.674	0.623	0.670	0.676	0.678	0.674	0.672	0.681	0.672	0.679	0.682	0.656	0.673	0.678	0.679
577	Kansas	0.755	0.749	0.761	0.748	0.758	0.761	0.760	0.759	0.697	0.753	0.759	0.762	0.758	0.757	0.766	0.756	0.764	0.768	0.733	0.753	0.761	0.764
578	Wisconsin	0.694	0.681	0.695	0.679	0.692	0.694	0.691	0.689	0.602	0.681	0.692	0.698	0.690	0.688	0.700	0.687	0.697	0.703	0.664	0.693	0.698	0.698
579	Tennessee	0.639	0.630	0.640	0.629	0.638	0.640	0.639	0.637	0.574	0.632	0.640	0.642	0.637	0.636	0.645	0.635	0.643	0.647	0.617	0.638	0.642	0.643
580	Minnesota	0.725	0.715	0.728	0.713	0.726	0.727	0.724	0.722	0.634	0.713	0.721	0.733	0.724	0.722	0.735	0.721	0.731	0.738	0.695	0.726	0.731	0.731
581	Colorado	0.737	0.729	0.743	0.728	0.738	0.742	0.741	0.739	0.671	0.732	0.740	0.744	0.740	0.738	0.748	0.737	0.746	0.751	0.714	0.737	0.742	0.746
582	Indiana	0.648	0.637	0.649	0.636	0.647	0.648	0.645	0.643	0.566	0.635	0.645	0.654	0.645	0.643	0.654	0.642	0.651	0.658	0.621	0.647	0.652	0.651
583	Nebraska	0.733	0.725	0.734	0.724	0.732	0.734	0.735	0.735	0.684	0.732	0.737	0.734	0.732	0.731	0.739	0.731	0.737	0.739	0.716	0.730	0.735	0.738
584	Connecticut	0.738	0.727	0.741	0.725	0.739	0.740	0.737	0.734	0.644	0.725	0.733	0.747	0.737	0.734	0.748	0.733	0.744	0.752	0.706	0.739	0.745	0.744
585	Ohio	0.675	0.666	0.676	0.665	0.674	0.676	0.675	0.673	0.607	0.667	0.675	0.679	0.673	0.671	0.681	0.671	0.679	0.684	0.652	0.674	0.679	0.679
586	Michigan	0.777	0.771	0.788	0.769	0.783	0.787	0.785	0.784	0.700	0.776	0.781	0.788	0.784	0.781	0.795	0.781	0.792	0.800	0.748	0.776	0.787	0.792
587	Arizona	0.788	0.786	0.796	0.785	0.794	0.797	0.797	0.797	0.740	0.791	0.794	0.799	0.794	0.793	0.804	0.792	0.802	0.806	0.768	0.787	0.797	0.802
588	New Jersey	0.736	0.727	0.738	0.725	0.736	0.738	0.737	0.737														

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	0.594	0.596	0.609	0.595	0.605	0.611	0.614	0.615	0.558	0.608	0.613	0.607	0.609	0.608	0.621	0.608	0.619	0.623	0.582	0.597	0.607	0.619
502	Broward County / Palm Beach	0.599	0.603	0.617	0.602	0.610	0.620	0.624	0.626	0.578	0.619	0.623	0.612	0.617	0.616	0.629	0.617	0.629	0.631	0.589	0.601	0.611	0.628
503	Tampa	0.635	0.639	0.654	0.638	0.647	0.658	0.663	0.666	0.614	0.659	0.663	0.648	0.655	0.653	0.668	0.654	0.667	0.670	0.625	0.639	0.648	0.666
504	Orlando	0.630	0.636	0.650	0.634	0.643	0.654	0.659	0.662	0.614	0.655	0.659	0.643	0.651	0.649	0.664	0.650	0.663	0.665	0.622	0.634	0.644	0.662
505	Jacksonville	0.644	0.646	0.661	0.644	0.654	0.665	0.671	0.675	0.619	0.667	0.671	0.658	0.662	0.660	0.677	0.661	0.676	0.678	0.631	0.646	0.655	0.675
506	Daytona / Gainesville	0.610	0.610	0.626	0.609	0.619	0.629	0.635	0.639	0.574	0.631	0.636	0.623	0.627	0.625	0.641	0.626	0.640	0.643	0.596	0.612	0.621	0.639
521	Diversified Dental - Las Vegas	0.785	0.801	0.826	0.800	0.810	0.831	0.848	0.861	0.815	0.849	0.850	0.806	0.828	0.825	0.850	0.828	0.851	0.851	0.780	0.786	0.807	0.850
522	Mastercare Dental - Reno	0.788	0.793	0.822	0.790	0.810	0.834	0.853	0.864	0.742	0.856	0.858	0.812	0.835	0.831	0.864	0.830	0.860	0.857	0.774	0.793	0.814	0.859
524	Premier - Minnesota	0.699	0.709	0.730	0.707	0.718	0.735	0.748	0.756	0.695	0.747	0.751	0.715	0.732	0.730	0.750	0.731	0.749	0.751	0.692	0.701	0.718	0.749
526	Dental Options Pricing - Oregon	0.701	0.706	0.730	0.704	0.719	0.738	0.751	0.761	0.672	0.748	0.750	0.723	0.737	0.734	0.760	0.735	0.758	0.756	0.687	0.703	0.720	0.756
527	Rental Network - Hawaii	0.654	0.655	0.677	0.653	0.667	0.684	0.692	0.700	0.608	0.689	0.692	0.673	0.684	0.681	0.703	0.682	0.701	0.699	0.639	0.657	0.670	0.699
528	Diversified Dental - Reno	0.719	0.730	0.753	0.728	0.740	0.761	0.775	0.786	0.717	0.773	0.773	0.744	0.759	0.756	0.785	0.756	0.783	0.782	0.707	0.722	0.742	0.782
549	Maine	0.753	0.758	0.786	0.755	0.773	0.797	0.807	0.821	0.705	0.810	0.813	0.776	0.793	0.789	0.820	0.792	0.820	0.818	0.735	0.756	0.777	0.814
550	North Dakota	0.634	0.632	0.654	0.630	0.647	0.660	0.666	0.672	0.556	0.660	0.666	0.655	0.659	0.655	0.680	0.657	0.678	0.680	0.613	0.638	0.652	0.676
551	Nevada	0.654	0.667	0.685	0.666	0.673	0.690	0.703	0.711	0.676	0.702	0.702	0.672	0.687	0.685	0.705	0.687	0.706	0.705	0.649	0.654	0.672	0.705
553	Idaho	0.699	0.705	0.721	0.703	0.713	0.725	0.734	0.739	0.681	0.731	0.736	0.713	0.722	0.720	0.738	0.722	0.738	0.740	0.690	0.703	0.714	0.737
554	Vermont	0.623	0.624	0.645	0.622	0.638	0.650	0.659	0.663	0.557	0.653	0.662	0.639	0.649	0.646	0.667	0.646	0.664	0.668	0.608	0.627	0.642	0.663
555	New Hampshire	0.639	0.641	0.662	0.639	0.654	0.669	0.675	0.680	0.582	0.671	0.677	0.656	0.666	0.663	0.683	0.665	0.683	0.684	0.624	0.643	0.658	0.680
556	Delaware	0.644	0.649	0.669	0.647	0.660	0.675	0.683	0.688	0.605	0.680	0.685	0.661	0.672	0.669	0.690	0.671	0.690	0.690	0.632	0.648	0.663	0.687
557	Washington																						
558	Oregon	0.675	0.682	0.705	0.680	0.695	0.712	0.722	0.730	0.638	0.720	0.722	0.697	0.710	0.707	0.732	0.709	0.732	0.731	0.662	0.681	0.698	0.730
559	North Carolina	0.590	0.591	0.611	0.589	0.603	0.617	0.623	0.627	0.530	0.619	0.625	0.606	0.615	0.612	0.632	0.614	0.631	0.632	0.575	0.596	0.608	0.628
560	West Virginia	0.654	0.658	0.674	0.656	0.667	0.678	0.686	0.689	0.620	0.684	0.690	0.667	0.676	0.673	0.691	0.675	0.690	0.693	0.644	0.660	0.669	0.689
561	Mississippi	0.646	0.642	0.661	0.641	0.654	0.666	0.673	0.679	0.589	0.668	0.676	0.660	0.664	0.661	0.680	0.662	0.679	0.681	0.628	0.649	0.658	0.678
562	Arkansas	0.696	0.697	0.715	0.696	0.707	0.719	0.728	0.734	0.661	0.726	0.732	0.710	0.717	0.715	0.733	0.716	0.733	0.735	0.683	0.699	0.709	0.732
563	South Carolina	0.618	0.620	0.640	0.618	0.633	0.647	0.653	0.658	0.556	0.649	0.655	0.636	0.645	0.642	0.663	0.643	0.662	0.663	0.603	0.624	0.637	0.661
564	Rhode Island	0.682	0.689	0.708	0.687	0.698	0.714	0.724	0.730	0.666	0.722	0.725	0.699	0.712	0.709	0.729	0.711	0.728	0.728	0.673	0.684	0.699	0.727
565	Hawaii	0.651	0.658	0.674	0.657	0.666	0.678	0.685	0.691	0.639	0.684	0.687	0.664	0.675	0.673	0.687	0.675	0.687	0.689	0.644	0.653	0.666	0.686
566	Pittsburgh	0.652	0.658	0.673	0.657	0.665	0.677	0.682	0.686	0.643	0.680	0.684	0.664	0.674	0.672	0.685	0.674	0.685	0.687	0.646	0.656	0.666	0.684
567	Philadelphia	0.654	0.660	0.679	0.659	0.669	0.683	0.690	0.696	0.637	0.688	0.691	0.669	0.681	0.678	0.695	0.680	0.695	0.696	0.645	0.656	0.670	0.694
568	Alabama	0.650	0.651	0.667	0.649	0.660	0.672	0.679	0.683	0.614	0.676	0.681	0.664	0.670	0.667	0.685	0.668	0.684	0.686	0.637	0.653	0.663	0.683
569	Utah	0.653	0.656	0.672	0.655	0.665	0.675	0.680	0.682	0.621	0.676	0.681	0.666	0.673	0.671	0.685	0.672	0.684	0.687	0.642	0.656	0.666	0.683
570	Iowa	0.617	0.620	0.640	0.618	0.632	0.646	0.653	0.658	0.561	0.650	0.656	0.634	0.643	0.641	0.662	0.643	0.661	0.662	0.603	0.621	0.636	0.658
571	Massachusetts	0.660	0.664	0.684	0.662	0.675	0.690	0.697	0.702	0.620	0.693	0.698	0.677	0.687	0.684	0.705	0.686	0.704	0.705	0.646	0.663	0.678	0.702
572	Oklahoma	0.666	0.675	0.693	0.674	0.683	0.698	0.708	0.714	0.659	0.706	0.709	0.682	0.695	0.693	0.712	0.695	0.712	0.712	0.659	0.669	0.684	0.710
573	Louisiana	0.585	0.586	0.602	0.584	0.596	0.606	0.611	0.614	0.534	0.606	0.613	0.599	0.604	0.601	0.619	0.602	0.618	0.621	0.571	0.592	0.600	0.617
574	New Mexico	0.675	0.684	0.706	0.682	0.695	0.713	0.723	0.730	0.651	0.721	0.723	0.696	0.710	0.707	0.731	0.709	0.731	0.730	0.664	0.680	0.697	0.728
575	Texas	0.654	0.660	0.679	0.658	0.670	0.684	0.692	0.697	0.628	0.689	0.693	0.671	0.681	0.679	0.699	0.681	0.698	0.699	0.642	0.657	0.671	0.696
576	Kentucky	0.620	0.624	0.639	0.623	0.631	0.642	0.647	0.650	0.600	0.645	0.649	0.631	0.640	0.638	0.651	0.639	0.651	0.652	0.612	0.622	0.632	0.650
577	Kansas	0.672	0.681	0.699	0.679	0.690	0.705	0.715	0.721	0.660	0.713	0.716	0.689	0.701	0.699	0.719	0.701	0.719	0.720	0.663	0.675	0.690	0.717
578	Wisconsin	0.633	0.634	0.651	0.632	0.645	0.655	0.661	0.663	0.582	0.656	0.664	0.647	0.653	0.650	0.668	0.652	0.667	0.670	0.619	0.637	0.648	0.666
579	Tennessee	0.585	0.588	0.602	0.586	0.596	0.606	0.611	0.614	0.554	0.608	0.614	0.597	0.603	0.601	0.616	0.603	0.616	0.618	0.575	0.587	0.598	0.614
580	Minnesota	0.646	0.651	0.670	0.649	0.662	0.676	0.683	0.688	0.605	0.679	0.684	0.664	0.673	0.670	0.691	0.672	0.691	0.692	0.633	0.649	0.665	0.688
581	Colorado	0.671	0.675	0.692	0.674	0.684	0.696	0.703	0.707	0.642	0.699	0.705	0.685	0.693	0.691	0.709	0.692	0.708	0.711	0.660	0.676	0.686	0.707
582	Indiana	0.591	0.593	0.609	0.591	0.602	0.612	0.616	0.619	0.547	0.612	0.618	0.604	0.610	0.608	0.624	0.609	0.622	0.625	0.578	0.597	0.605	0.621
583	Nebraska	0.663	0.671	0.689	0.670	0.679	0.692	0.701	0.706	0.654	0.699	0.703	0.676	0.689	0.687	0.703	0.689	0.703	0.705	0.657	0.665	0.679	0.703
584	Connecticut	0.657	0.662	0.682	0.660	0.673	0.688	0.694	0.699	0.615	0.690	0.695	0.675	0.685	0.682	0.703	0.684	0.702	0.704	0.643	0.660	0.676	0.700
585	Ohio	0.618	0.621	0.637	0.620	0.630	0.641	0.646	0.648	0.585	0.642	0.648	0.631	0.638	0.636	0.651	0.637	0.650	0.653	0.607	0.621	0.632	0.649
586	Michigan	0.675	0.681	0.703	0.679	0.692	0.710	0.723	0.731	0.652	0.722	0.724	0.696	0.708	0.705	0.729	0.707	0.730	0.728	0.663	0.677	0.694	0.728
587	Arizona	0.692	0.703	0.724	0.702	0.712	0.731	0.741	0.749	0.692	0.740	0.741	0.711	0.727	0.724	0.745	0.727	0.746	0.745	0.685	0.696	0.712	0.744
588	New Jersey	0.652	0.659	0.679	0.658	0.670	0.684	0.693	0.699														

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	0.624	0.626	0.638	0.624	0.634	0.638	0.637	0.637	0.570	0.626	0.634	0.638	0.635	0.633	0.648	0.631	0.643	0.650	0.609	0.632	0.637	0.644
502	Broward County / Palm Beach	0.634	0.635	0.646	0.633	0.642	0.648	0.647	0.649	0.592	0.638	0.645	0.647	0.645	0.643	0.656	0.641	0.652	0.659	0.619	0.638	0.644	0.653
503	Tampa	0.674	0.677	0.690	0.676	0.685	0.692	0.691	0.693	0.631	0.682	0.689	0.689	0.689	0.687	0.700	0.685	0.696	0.702	0.660	0.680	0.688	0.697
504	Orlando	0.669	0.673	0.685	0.672	0.680	0.686	0.686	0.688	0.630	0.677	0.685	0.683	0.683	0.681	0.694	0.679	0.691	0.697	0.656	0.674	0.682	0.692
505	Jacksonville	0.683	0.686	0.700	0.685	0.695	0.701	0.700	0.702	0.635	0.690	0.698	0.699	0.698	0.696	0.711	0.694	0.706	0.714	0.667	0.688	0.698	0.708
506	Daytona / Gainesville	0.650	0.654	0.669	0.653	0.664	0.670	0.668	0.669	0.591	0.656	0.667	0.667	0.666	0.664	0.679	0.661	0.674	0.682	0.634	0.659	0.668	0.676
521	Diversified Dental - Las Vegas	0.839	0.857	0.879	0.856	0.867	0.884	0.895	0.902	0.853	0.891	0.894	0.861	0.879	0.877	0.899	0.878	0.898	0.898	0.834	0.844	0.864	0.898
522	Mastercare Dental - Reno	0.847	0.865	0.895	0.861	0.884	0.906	0.915	0.923	0.773	0.906	0.913	0.878	0.903	0.899	0.934	0.897	0.928	0.918	0.834	0.869	0.889	0.926
524	Premier - Minnesota	0.739	0.755	0.775	0.754	0.766	0.778	0.785	0.788	0.721	0.779	0.786	0.756	0.774	0.772	0.790	0.771	0.788	0.785	0.735	0.752	0.766	0.788
526	Dental Options Pricing - Oregon	0.755	0.766	0.789	0.764	0.780	0.794	0.799	0.802	0.700	0.786	0.793	0.780	0.791	0.788	0.813	0.784	0.806	0.809	0.739	0.765	0.783	0.808
527	Rental Network - Hawaii	0.710	0.715	0.735	0.713	0.729	0.739	0.739	0.743	0.631	0.725	0.733	0.732	0.737	0.734	0.757	0.729	0.749	0.755	0.690	0.720	0.734	0.751
528	Diversified Dental - Reno	0.782	0.792	0.816	0.790	0.804	0.824	0.832	0.840	0.756	0.824	0.826	0.811	0.820	0.817	0.847	0.816	0.843	0.848	0.763	0.786	0.806	0.842
549	Maine	0.821	0.832	0.862	0.829	0.850	0.870	0.875	0.882	0.739	0.863	0.869	0.851	0.868	0.864	0.896	0.860	0.887	0.887	0.802	0.835	0.855	0.887
550	North Dakota	0.689	0.691	0.713	0.688	0.707	0.716	0.711	0.712	0.573	0.691	0.705	0.714	0.712	0.708	0.733	0.703	0.724	0.734	0.661	0.701	0.714	0.726
551	Nevada	0.698	0.711	0.727	0.709	0.717	0.731	0.737	0.742	0.702	0.732	0.735	0.716	0.727	0.725	0.741	0.726	0.740	0.741	0.693	0.702	0.717	0.740
553	Idaho	0.734	0.744	0.759	0.742	0.754	0.761	0.763	0.765	0.699	0.754	0.763	0.751	0.757	0.755	0.771	0.753	0.767	0.770	0.724	0.743	0.755	0.768
554	Vermont	0.666	0.675	0.696	0.672	0.690	0.698	0.697	0.696	0.573	0.681	0.695	0.685	0.695	0.691	0.712	0.688	0.705	0.706	0.651	0.687	0.696	0.706
555	New Hampshire	0.682	0.688	0.709	0.686	0.702	0.712	0.710	0.711	0.597	0.695	0.707	0.701	0.708	0.704	0.724	0.701	0.718	0.720	0.665	0.698	0.707	0.719
556	Delaware	0.689	0.697	0.716	0.695	0.709	0.720	0.720	0.722	0.623	0.707	0.717	0.708	0.716	0.713	0.731	0.710	0.726	0.728	0.675	0.702	0.713	0.727
557	Washington																						
558	Oregon	0.731	0.740	0.762	0.738	0.754	0.767	0.767	0.771	0.662	0.753	0.762	0.755	0.762	0.759	0.783	0.756	0.776	0.782	0.714	0.742	0.758	0.778
559	North Carolina	0.638	0.643	0.663	0.640	0.657	0.666	0.663	0.665	0.547	0.647	0.659	0.658	0.662	0.659	0.679	0.655	0.672	0.676	0.620	0.653	0.664	0.673
560	West Virginia	0.697	0.706	0.721	0.704	0.716	0.722	0.722	0.723	0.637	0.711	0.722	0.714	0.718	0.716	0.732	0.713	0.727	0.732	0.685	0.710	0.720	0.728
561	Mississippi	0.690	0.697	0.716	0.695	0.710	0.717	0.715	0.715	0.609	0.701	0.715	0.710	0.713	0.710	0.729	0.706	0.723	0.729	0.672	0.704	0.715	0.725
562	Arkansas	0.737	0.747	0.765	0.745	0.759	0.766	0.767	0.769	0.682	0.757	0.768	0.755	0.762	0.760	0.778	0.757	0.772	0.776	0.725	0.750	0.762	0.774
563	South Carolina	0.677	0.681	0.702	0.678	0.696	0.704	0.701	0.702	0.577	0.683	0.697	0.699	0.701	0.697	0.719	0.693	0.711	0.719	0.655	0.690	0.702	0.714
564	Rhode Island	0.729	0.738	0.756	0.737	0.748	0.759	0.762	0.764	0.688	0.752	0.759	0.747	0.757	0.754	0.771	0.752	0.767	0.769	0.719	0.739	0.751	0.768
565	Hawaii	0.689	0.699	0.715	0.698	0.708	0.716	0.718	0.718	0.662	0.712	0.718	0.702	0.712	0.710	0.724	0.709	0.721	0.723	0.682	0.700	0.709	0.722
566	Pittsburgh	0.689	0.694	0.706	0.693	0.701	0.707	0.709	0.711	0.659	0.702	0.709	0.700	0.705	0.703	0.715	0.702	0.712	0.716	0.680	0.695	0.703	0.713
567	Philadelphia	0.695	0.702	0.717	0.700	0.711	0.720	0.722	0.724	0.656	0.712	0.719	0.711	0.716	0.714	0.730	0.713	0.727	0.730	0.683	0.703	0.713	0.727
568	Alabama	0.692	0.698	0.713	0.696	0.708	0.715	0.714	0.715	0.632	0.702	0.713	0.709	0.712	0.709	0.726	0.706	0.720	0.726	0.677	0.702	0.712	0.722
569	Utah	0.688	0.693	0.706	0.691	0.702	0.707	0.708	0.708	0.636	0.697	0.706	0.702	0.704	0.702	0.717	0.700	0.713	0.717	0.676	0.699	0.705	0.714
570	Iowa	0.670	0.676	0.697	0.674	0.690	0.700	0.698	0.700	0.581	0.682	0.694	0.691	0.696	0.692	0.713	0.689	0.706	0.710	0.652	0.685	0.696	0.708
571	Massachusetts	0.703	0.709	0.728	0.707	0.721	0.731	0.731	0.733	0.637	0.718	0.727	0.722	0.727	0.725	0.743	0.722	0.738	0.742	0.688	0.715	0.726	0.739
572	Oklahoma	0.715	0.725	0.742	0.723	0.734	0.744	0.746	0.749	0.683	0.737	0.743	0.733	0.740	0.738	0.754	0.737	0.751	0.754	0.705	0.723	0.735	0.751
573	Louisiana	0.634	0.638	0.654	0.635	0.650	0.655	0.652	0.651	0.553	0.637	0.650	0.654	0.651	0.648	0.666	0.644	0.660	0.670	0.613	0.644	0.654	0.662
574	New Mexico	0.735	0.744	0.765	0.742	0.757	0.769	0.770	0.775	0.678	0.758	0.765	0.758	0.765	0.762	0.784	0.760	0.779	0.784	0.718	0.744	0.760	0.779
575	Texas	0.706	0.711	0.729	0.709	0.722	0.732	0.732	0.735	0.651	0.720	0.728	0.725	0.729	0.726	0.744	0.723	0.739	0.744	0.689	0.714	0.726	0.740
576	Kentucky	0.657	0.661	0.673	0.660	0.669	0.675	0.675	0.677	0.617	0.667	0.674	0.669	0.672	0.670	0.683	0.668	0.680	0.683	0.646	0.665	0.671	0.680
577	Kansas	0.720	0.730	0.748	0.728	0.740	0.750	0.752	0.756	0.683	0.763	0.750	0.738	0.746	0.744	0.761	0.742	0.757	0.760	0.709	0.728	0.742	0.758
578	Wisconsin	0.672	0.676	0.693	0.674	0.688	0.695	0.693	0.693	0.595	0.679	0.691	0.689	0.690	0.688	0.705	0.685	0.699	0.704	0.655	0.685	0.693	0.700
579	Tennessee	0.624	0.628	0.641	0.626	0.637	0.643	0.642	0.643	0.569	0.631	0.641	0.638	0.639	0.637	0.651	0.635	0.647	0.651	0.610	0.633	0.640	0.648
580	Minnesota	0.691	0.697	0.716	0.695	0.709	0.719	0.718	0.719	0.622	0.704	0.714	0.711	0.715	0.712	0.731	0.709	0.725	0.730	0.674	0.702	0.713	0.726
581	Colorado	0.707	0.716	0.731	0.714	0.726	0.732	0.732	0.734	0.658	0.722	0.732	0.725	0.728	0.726	0.742	0.724	0.737	0.743	0.694	0.717	0.728	0.739
582	Indiana	0.632	0.635	0.650	0.633	0.646	0.651	0.648	0.649	0.561	0.635	0.647	0.648	0.647	0.645	0.661	0.642	0.655	0.663	0.615	0.642	0.650	0.656
583	Nebraska	0.704	0.715	0.730	0.714	0.724	0.731	0.736	0.737	0.676	0.728	0.734	0.719	0.729	0.727	0.742	0.725	0.738	0.739	0.698	0.714	0.725	0.739
584	Connecticut	0.703	0.708	0.728	0.706	0.721	0.731	0.730	0.732	0.632	0.715	0.726	0.723	0.727	0.724	0.743	0.721	0.737	0.742	0.685	0.714	0.725	0.738
585	Ohio	0.657	0.660	0.674	0.659	0.670	0.676	0.675	0.677	0.600	0.664	0.674	0.671	0.673	0.671	0.685	0.668	0.680	0.685	0.643	0.666	0.673	0.682
586	Michigan	0.726	0.738	0.759	0.736	0.750	0.763	0.766	0.771	0.678	0.756	0.763	0.749	0.759	0.756	0.779	0.754	0.774	0.776	0.713	0.737	0.753	0.775
587	Arizona	0.745	0.755	0.774	0.753	0.765	0.777	0.781	0.787	0.719	0.773	0.777	0.763	0.773	0.771	0.789	0.770	0.786	0.789	0.734	0.751	0.766	0.786
588	New Jersey	0.698	0.706	0.723	0.704	0.717	0.726	0.729	0.731														



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	0.646	0.642	0.651	0.641	0.649	0.651	0.648	0.646	0.584	0.637	0.645	0.655	0.649	0.647	0.657	0.645	0.653	0.662	0.629	0.650	0.653	0.654
502	Broward County / Palm Beach	0.657	0.656	0.664	0.655	0.662	0.665	0.662	0.662	0.609	0.653	0.660	0.668	0.662	0.661	0.670	0.659	0.667	0.674	0.641	0.660	0.665	0.667
503	Tampa	0.701	0.700	0.710	0.699	0.708	0.710	0.708	0.708	0.650	0.699	0.707	0.714	0.708	0.706	0.716	0.704	0.713	0.720	0.685	0.704	0.712	0.713
504	Orlando	0.696	0.697	0.705	0.695	0.703	0.705	0.703	0.703	0.649	0.694	0.703	0.707	0.702	0.701	0.710	0.699	0.707	0.716	0.681	0.698	0.706	0.708
505	Jacksonville	0.710	0.710	0.721	0.709	0.718	0.721	0.718	0.718	0.655	0.708	0.718	0.723	0.718	0.717	0.727	0.714	0.723	0.733	0.693	0.714	0.721	0.725
506	Daytona / Gainesville	0.679	0.678	0.690	0.676	0.687	0.689	0.685	0.685	0.612	0.674	0.686	0.692	0.686	0.684	0.696	0.681	0.691	0.702	0.660	0.683	0.690	0.693
521	Diversified Dental - Las Vegas	0.904	0.913	0.931	0.912	0.921	0.935	0.937	0.940	0.897	0.933	0.937	0.919	0.931	0.929	0.942	0.929	0.940	0.944	0.896	0.906	0.920	0.940
522	Mercare Dental - Reno	0.925	0.927	0.953	0.924	0.945	0.963	0.968	0.975	0.828	0.959	0.970	0.949	0.960	0.955	0.984	0.954	0.979	0.984	0.902	0.936	0.951	0.977
524	Premier - Minnesota	0.795	0.798	0.813	0.796	0.807	0.816	0.818	0.817	0.756	0.812	0.821	0.806	0.812	0.810	0.823	0.810	0.820	0.827	0.784	0.800	0.808	0.820
526	Dental Options Pricing - Oregon	0.809	0.811	0.832	0.809	0.824	0.834	0.834	0.834	0.738	0.820	0.831	0.828	0.833	0.830	0.847	0.826	0.839	0.850	0.790	0.814	0.827	0.842
527	Rental Network - Hawaii	0.751	0.749	0.764	0.747	0.761	0.765	0.761	0.763	0.658	0.758	0.747	0.759	0.768	0.764	0.762	0.779	0.756	0.770	0.783	0.728	0.756	0.766
528	Diversified Dental - Reno	0.841	0.849	0.868	0.847	0.860	0.874	0.877	0.884	0.803	0.868	0.873	0.864	0.871	0.868	0.891	0.867	0.888	0.891	0.825	0.848	0.862	0.886
549	Maine	0.886	0.886	0.911	0.883	0.902	0.916	0.923	0.923	0.788	0.910	0.920	0.908	0.916	0.912	0.941	0.906	0.931	0.941	0.861	0.892	0.908	0.933
550	North Dakota	0.726	0.721	0.740	0.718	0.736	0.740	0.732	0.731	0.600	0.702	0.731	0.746	0.736	0.733	0.752	0.727	0.743	0.761	0.695	0.732	0.743	0.747
551	Nevada	0.745	0.752	0.762	0.751	0.758	0.764	0.766	0.767	0.732	0.761	0.764	0.758	0.763	0.762	0.770	0.760	0.768	0.771	0.738	0.747	0.758	0.768
553	Idaho	0.773	0.773	0.787	0.772	0.781	0.787	0.786	0.786	0.724	0.778	0.788	0.784	0.784	0.782	0.793	0.781	0.789	0.799	0.758	0.776	0.784	0.791
554	Vermont	0.711	0.707	0.723	0.705	0.721	0.723	0.721	0.716	0.601	0.705	0.721	0.726	0.721	0.718	0.734	0.714	0.727	0.741	0.685	0.720	0.726	0.728
555	New Hampshire	0.725	0.720	0.734	0.718	0.732	0.737	0.732	0.729	0.623	0.718	0.732	0.741	0.732	0.730	0.745	0.726	0.739	0.751	0.699	0.730	0.738	0.740
556	Delaware	0.733	0.730	0.744	0.728	0.741	0.746	0.743	0.743	0.650	0.730	0.742	0.748	0.742	0.740	0.753	0.737	0.748	0.759	0.711	0.737	0.745	0.749
557	Washington																						
558	Oregon	0.780	0.781	0.799	0.779	0.794	0.800	0.797	0.798	0.695	0.783	0.795	0.799	0.797	0.794	0.811	0.791	0.805	0.817	0.758	0.785	0.798	0.808
559	North Carolina	0.677	0.672	0.686	0.669	0.684	0.689	0.683	0.683	0.572	0.668	0.682	0.694	0.684	0.682	0.697	0.678	0.691	0.704	0.650	0.683	0.693	0.692
560	West Virginia	0.734	0.733	0.746	0.731	0.743	0.745	0.743	0.743	0.662	0.732	0.744	0.746	0.742	0.740	0.752	0.737	0.747	0.760	0.714	0.738	0.746	0.748
561	Mississippi	0.728	0.725	0.742	0.723	0.737	0.741	0.738	0.736	0.636	0.724	0.740	0.743	0.737	0.734	0.750	0.731	0.744	0.759	0.704	0.734	0.741	0.746
562	Arkansas	0.779	0.778	0.793	0.776	0.788	0.794	0.792	0.791	0.710	0.782	0.795	0.791	0.790	0.787	0.801	0.785	0.796	0.808	0.760	0.783	0.791	0.798
563	South Carolina	0.715	0.711	0.728	0.709	0.725	0.728	0.721	0.721	0.603	0.704	0.721	0.733	0.724	0.721	0.738	0.716	0.730	0.747	0.688	0.721	0.731	0.734
564	Rhode Island	0.771	0.773	0.784	0.772	0.782	0.785	0.785	0.784	0.713	0.774	0.784	0.785	0.784	0.782	0.794	0.779	0.788	0.797	0.756	0.776	0.785	0.790
565	Hawaii	0.727	0.725	0.735	0.724	0.732	0.735	0.736	0.736	0.682	0.730	0.737	0.734	0.732	0.730	0.741	0.729	0.738	0.747	0.714	0.730	0.734	0.739
566	Pittsburgh	0.718	0.719	0.727	0.718	0.725	0.727	0.726	0.726	0.678	0.719	0.727	0.728	0.725	0.723	0.732	0.722	0.729	0.737	0.706	0.720	0.727	0.730
567	Philadelphia	0.733	0.731	0.741	0.730	0.739	0.743	0.741	0.739	0.678	0.731	0.739	0.744	0.740	0.738	0.748	0.736	0.745	0.752	0.717	0.736	0.742	0.745
568	Alabama	0.725	0.723	0.737	0.722	0.733	0.736	0.734	0.733	0.655	0.723	0.735	0.738	0.734	0.732	0.745	0.729	0.739	0.750	0.705	0.730	0.736	0.741
569	Utah	0.718	0.716	0.726	0.715	0.724	0.726	0.724	0.722	0.656	0.714	0.724	0.729	0.724	0.722	0.733	0.720	0.729	0.738	0.701	0.723	0.727	0.730
570	Iowa	0.713	0.707	0.723	0.705	0.720	0.726	0.721	0.720	0.608	0.705	0.719	0.729	0.721	0.719	0.734	0.715	0.728	0.741	0.686	0.718	0.726	0.729
571	Massachusetts	0.744	0.741	0.753	0.739	0.751	0.756	0.752	0.752	0.662	0.739	0.750	0.759	0.752	0.750	0.763	0.747	0.758	0.768	0.722	0.748	0.758	0.759
572	Oklahoma	0.756	0.759	0.770	0.758	0.767	0.770	0.768	0.769	0.708	0.759	0.767	0.770	0.767	0.766	0.776	0.764	0.772	0.781	0.741	0.759	0.769	0.773
573	Louisiana	0.664	0.661	0.676	0.659	0.672	0.675	0.670	0.669	0.576	0.656	0.671	0.679	0.672	0.669	0.684	0.666	0.677	0.692	0.640	0.669	0.677	0.680
574	New Mexico	0.783	0.785	0.801	0.783	0.797	0.802	0.799	0.800	0.710	0.786	0.797	0.801	0.799	0.796	0.811	0.793	0.806	0.817	0.761	0.787	0.800	0.807
575	Texas	0.744	0.743	0.755	0.741	0.752	0.757	0.753	0.753	0.675	0.741	0.751	0.759	0.753	0.751	0.764	0.749	0.759	0.768	0.724	0.748	0.758	0.760
576	Kentucky	0.685	0.684	0.692	0.683	0.690	0.693	0.692	0.692	0.635	0.684	0.692	0.696	0.691	0.689	0.699	0.688	0.695	0.703	0.671	0.688	0.693	0.696
577	Kansas	0.763	0.765	0.778	0.764	0.775	0.778	0.776	0.776	0.709	0.767	0.775	0.777	0.775	0.773	0.784	0.771	0.780	0.790	0.747	0.766	0.776	0.781
578	Wisconsin	0.706	0.701	0.715	0.699	0.712	0.716	0.712	0.711	0.619	0.699	0.712	0.720	0.712	0.710	0.723	0.707	0.717	0.729	0.682	0.711	0.716	0.719
579	Tennessee	0.653	0.650	0.660	0.648	0.658	0.661	0.659	0.658	0.589	0.649	0.659	0.665	0.659	0.657	0.667	0.654	0.663	0.672	0.635	0.657	0.662	0.664
580	Minnesota	0.732	0.728	0.742	0.726	0.739	0.744	0.740	0.737	0.648	0.726	0.738	0.747	0.740	0.738	0.751	0.735	0.746	0.757	0.708	0.736	0.744	0.747
581	Colorado	0.743	0.743	0.757	0.741	0.752	0.756	0.754	0.753	0.683	0.744	0.755	0.755	0.753	0.751	0.762	0.749	0.758	0.769	0.725	0.747	0.754	0.759
582	Indiana	0.660	0.658	0.670	0.656	0.668	0.669	0.665	0.664	0.581	0.652	0.666	0.674	0.665	0.663	0.676	0.660	0.671	0.684	0.638	0.665	0.672	0.672
583	Nebraska	0.745	0.745	0.754	0.744	0.752	0.754	0.755	0.753	0.697	0.747	0.754	0.754	0.753	0.751	0.760	0.748	0.756	0.764	0.733	0.749	0.754	0.758
584	Connecticut	0.743	0.740	0.754	0.738	0.751	0.756	0.751	0.752	0.658	0.738	0.749	0.759	0.752	0.750	0.764	0.746	0.758	0.769	0.720	0.748	0.756	0.759
585	Ohio	0.687	0.684	0.694	0.682	0.692	0.695	0.693	0.692	0.621	0.682	0.693	0.699	0.692	0.691	0.702	0.688	0.697	0.707	0.668	0.691	0.696	0.698
586	Michigan	0.778	0.780	0.798	0.778	0.792	0.799	0.797	0.799	0.712	0.787	0.797	0.795	0.796	0.794	0.808	0.791	0.803	0.813	0.760	0.781	0.794	0.806
587	Arizona	0.792	0.798	0.808	0.796	0.805	0.809	0.808	0.810	0.749	0.800	0.806	0.808	0.806	0.804	0.816	0.803	0.813	0.821	0.778	0.795	0.807	0.813
588	New Jersey	0.740	0.739	0.751	0.737	0.748	0.751	0.751	0.749														

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	0.651	0.643	0.653	0.641	0.651	0.652	0.646	0.643	0.576	0.634	0.643	0.659	0.648	0.647	0.658	0.643	0.652	0.664	0.627	0.654	0.655	0.654
502	Broward County / Palm Beach	0.660	0.657	0.666	0.656	0.664	0.665	0.661	0.659	0.603	0.650	0.658	0.671	0.662	0.661	0.671	0.658	0.666	0.676	0.640	0.663	0.668	0.668
503	Tampa	0.705	0.702	0.711	0.700	0.709	0.711	0.707	0.705	0.643	0.695	0.704	0.716	0.708	0.706	0.717	0.703	0.712	0.722	0.683	0.708	0.713	0.714
504	Orlando	0.700	0.697	0.706	0.695	0.704	0.706	0.702	0.700	0.642	0.691	0.699	0.711	0.702	0.701	0.711	0.698	0.707	0.716	0.679	0.702	0.707	0.708
505	Jacksonville	0.716	0.712	0.724	0.711	0.721	0.722	0.718	0.715	0.648	0.704	0.714	0.728	0.719	0.717	0.729	0.714	0.723	0.736	0.692	0.719	0.725	0.726
506	Daytona / Gainesville	0.685	0.678	0.691	0.676	0.688	0.690	0.684	0.681	0.602	0.669	0.681	0.697	0.686	0.684	0.697	0.680	0.690	0.704	0.657	0.688	0.693	0.693
521	Diversified Dental - Las Vegas	0.911	0.915	0.933	0.914	0.923	0.937	0.937	0.938	0.891	0.931	0.935	0.924	0.932	0.929	0.944	0.929	0.940	0.946	0.896	0.911	0.923	0.942
522	Mastercare Dental - Reno	0.954	0.943	0.971	0.939	0.963	0.974	0.974	0.973	0.805	0.950	0.963	0.975	0.970	0.965	0.997	0.961	0.988	1.000	0.907	0.955	0.972	0.988
524	Premier - Minnesota	0.799	0.793	0.809	0.792	0.803	0.811	0.811	0.810	0.744	0.803	0.811	0.805	0.807	0.804	0.817	0.803	0.813	0.819	0.777	0.798	0.805	0.815
526	Dental Options Pricing - Oregon	0.823	0.817	0.839	0.815	0.832	0.838	0.832	0.830	0.726	0.816	0.824	0.840	0.833	0.830	0.849	0.826	0.841	0.857	0.787	0.826	0.837	0.843
527	Rental Network - Hawaii	0.767	0.757	0.774	0.755	0.771	0.771	0.763	0.761	0.646	0.744	0.753	0.783	0.766	0.763	0.783	0.757	0.774	0.794	0.727	0.770	0.778	0.776
528	Diversified Dental - Reno	0.860	0.865	0.885	0.863	0.878	0.888	0.888	0.891	0.797	0.870	0.876	0.887	0.884	0.881	0.906	0.878	0.900	0.912	0.834	0.866	0.881	0.901
549	Maine	0.911	0.900	0.926	0.897	0.919	0.931	0.927	0.922	0.771	0.902	0.914	0.933	0.924	0.920	0.951	0.913	0.939	0.956	0.867	0.916	0.927	0.945
550	North Dakota	0.741	0.726	0.746	0.723	0.743	0.744	0.732	0.727	0.583	0.706	0.722	0.761	0.738	0.734	0.756	0.727	0.744	0.768	0.691	0.746	0.754	0.748
551	Nevada	0.750	0.755	0.766	0.754	0.762	0.766	0.766	0.766	0.728	0.759	0.763	0.763	0.764	0.762	0.771	0.761	0.769	0.775	0.737	0.751	0.762	0.770
553	Idaho	0.777	0.772	0.786	0.770	0.781	0.786	0.783	0.781	0.714	0.772	0.782	0.786	0.782	0.780	0.792	0.778	0.787	0.796	0.754	0.778	0.784	0.789
554	Vermont	0.719	0.701	0.719	0.699	0.717	0.718	0.712	0.706	0.581	0.693	0.708	0.727	0.713	0.710	0.727	0.704	0.718	0.733	0.675	0.720	0.724	0.722
555	New Hampshire	0.733	0.718	0.734	0.716	0.732	0.733	0.726	0.722	0.606	0.708	0.722	0.743	0.728	0.725	0.742	0.720	0.734	0.749	0.692	0.736	0.740	0.737
556	Delaware	0.740	0.729	0.744	0.727	0.742	0.743	0.738	0.734	0.635	0.722	0.734	0.750	0.739	0.736	0.751	0.732	0.744	0.757	0.705	0.742	0.747	0.746
557	Washington																						
558	Oregon	0.794	0.785	0.804	0.782	0.800	0.804	0.797	0.794	0.683	0.779	0.788	0.812	0.799	0.796	0.814	0.791	0.806	0.822	0.755	0.797	0.805	0.808
559	North Carolina	0.687	0.672	0.688	0.670	0.686	0.687	0.679	0.674	0.555	0.659	0.673	0.699	0.682	0.679	0.696	0.673	0.687	0.704	0.645	0.690	0.694	0.690
560	West Virginia	0.740	0.729	0.743	0.727	0.740	0.743	0.738	0.735	0.648	0.724	0.737	0.748	0.738	0.736	0.749	0.732	0.743	0.754	0.709	0.740	0.745	0.746
561	Mississippi	0.737	0.724	0.742	0.722	0.738	0.741	0.734	0.730	0.620	0.715	0.731	0.747	0.735	0.732	0.750	0.727	0.741	0.758	0.698	0.738	0.744	0.744
562	Arkansas	0.785	0.775	0.791	0.773	0.786	0.792	0.788	0.785	0.696	0.773	0.786	0.794	0.787	0.784	0.799	0.781	0.792	0.804	0.754	0.786	0.791	0.795
563	South Carolina	0.728	0.713	0.731	0.711	0.729	0.730	0.720	0.715	0.586	0.697	0.712	0.744	0.724	0.721	0.740	0.714	0.730	0.750	0.682	0.731	0.737	0.733
564	Rhode Island	0.779	0.776	0.788	0.774	0.785	0.786	0.782	0.780	0.703	0.769	0.779	0.792	0.783	0.781	0.793	0.777	0.788	0.800	0.753	0.781	0.789	0.790
565	Hawaii	0.729	0.721	0.731	0.720	0.728	0.732	0.732	0.732	0.674	0.726	0.729	0.732	0.729	0.727	0.739	0.725	0.735	0.741	0.709	0.728	0.731	0.736
566	Pittsburgh	0.721	0.718	0.726	0.717	0.724	0.726	0.724	0.723	0.671	0.715	0.723	0.730	0.723	0.722	0.731	0.720	0.727	0.735	0.703	0.722	0.727	0.729
567	Philadelphia	0.737	0.732	0.742	0.730	0.740	0.741	0.738	0.736	0.669	0.727	0.734	0.747	0.738	0.736	0.748	0.733	0.743	0.752	0.714	0.740	0.744	0.745
568	Alabama	0.732	0.724	0.739	0.722	0.735	0.737	0.732	0.729	0.643	0.717	0.729	0.743	0.734	0.731	0.745	0.727	0.738	0.752	0.702	0.734	0.740	0.741
569	Utah	0.722	0.715	0.726	0.713	0.723	0.725	0.721	0.718	0.645	0.708	0.719	0.731	0.721	0.719	0.731	0.716	0.725	0.736	0.697	0.724	0.728	0.728
570	Iowa	0.722	0.707	0.725	0.705	0.722	0.723	0.716	0.711	0.591	0.696	0.710	0.734	0.718	0.715	0.733	0.710	0.724	0.740	0.679	0.725	0.729	0.727
571	Massachusetts	0.751	0.742	0.755	0.740	0.753	0.754	0.749	0.745	0.649	0.732	0.744	0.764	0.750	0.748	0.763	0.743	0.755	0.769	0.717	0.754	0.760	0.758
572	Oklahoma	0.762	0.759	0.770	0.757	0.768	0.769	0.766	0.765	0.699	0.755	0.763	0.774	0.766	0.765	0.776	0.762	0.771	0.780	0.739	0.763	0.770	0.772
573	Louisiana	0.672	0.661	0.677	0.659	0.673	0.676	0.668	0.664	0.563	0.649	0.664	0.685	0.671	0.669	0.685	0.664	0.676	0.693	0.636	0.675	0.680	0.680
574	New Mexico	0.795	0.789	0.806	0.786	0.802	0.805	0.799	0.797	0.699	0.783	0.791	0.813	0.801	0.798	0.815	0.793	0.808	0.822	0.761	0.798	0.807	0.810
575	Texas	0.751	0.745	0.758	0.743	0.756	0.757	0.752	0.749	0.665	0.737	0.746	0.765	0.753	0.751	0.765	0.747	0.758	0.772	0.721	0.754	0.761	0.761
576	Kentucky	0.689	0.683	0.693	0.682	0.691	0.692	0.689	0.687	0.627	0.679	0.688	0.697	0.689	0.688	0.698	0.685	0.693	0.702	0.667	0.690	0.694	0.695
577	Kansas	0.770	0.764	0.777	0.762	0.774	0.777	0.773	0.771	0.699	0.761	0.770	0.781	0.773	0.771	0.783	0.768	0.778	0.788	0.744	0.770	0.777	0.780
578	Wisconsin	0.711	0.699	0.714	0.697	0.712	0.713	0.707	0.703	0.604	0.690	0.705	0.721	0.709	0.706	0.721	0.701	0.713	0.727	0.676	0.713	0.717	0.716
579	Tennessee	0.657	0.649	0.660	0.648	0.658	0.660	0.655	0.653	0.579	0.643	0.654	0.665	0.656	0.654	0.666	0.651	0.660	0.671	0.631	0.659	0.663	0.662
580	Minnesota	0.738	0.728	0.743	0.726	0.741	0.742	0.736	0.732	0.634	0.719	0.731	0.751	0.738	0.735	0.750	0.731	0.743	0.757	0.704	0.742	0.746	0.746
581	Colorado	0.748	0.741	0.756	0.739	0.751	0.755	0.751	0.748	0.672	0.738	0.749	0.758	0.751	0.749	0.762	0.746	0.756	0.767	0.721	0.750	0.755	0.758
582	Indiana	0.667	0.657	0.670	0.655	0.668	0.669	0.662	0.659	0.570	0.646	0.659	0.678	0.664	0.662	0.676	0.658	0.669	0.683	0.635	0.669	0.673	0.672
583	Nebraska	0.749	0.741	0.751	0.740	0.749	0.751	0.749	0.748	0.687	0.741	0.748	0.753	0.748	0.746	0.756	0.744	0.752	0.759	0.728	0.748	0.752	0.754
584	Connecticut	0.751	0.741	0.756	0.739	0.753	0.755	0.748	0.745	0.644	0.731	0.743	0.764	0.750	0.748	0.763	0.743	0.756	0.770	0.715	0.754	0.759	0.758
585	Ohio	0.691	0.683	0.694	0.681	0.692	0.694	0.689	0.686	0.610	0.676	0.687	0.700	0.690	0.688	0.700	0.684	0.694	0.706	0.664	0.693	0.697	0.697
586	Michigan	0.790	0.785	0.804	0.783	0.798	0.802	0.797	0.795	0.700	0.782	0.790	0.805	0.798	0.795	0.811	0.791	0.804	0.819	0.757	0.791	0.802	0.806
587	Arizona	0.800	0.799	0.810	0.797	0.807	0.810	0.808	0.807	0.742	0.797	0.802	0.814	0.807	0.805	0.817	0.802	0.813	0.822	0.777	0.801	0.811	0.814
588	New Jersey	0.748	0.739	0.752	0.738	0.749	0.752	0.749	0.747														

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	0.605	0.607	0.620	0.605	0.616	0.622	0.623	0.624	0.559	0.614	0.621	0.620	0.620	0.618	0.632	0.616	0.628	0.635	0.589	0.608	0.618	0.629
502	Broward County / Palm Beach	0.608	0.612	0.626	0.610	0.619	0.630	0.632	0.634	0.580	0.625	0.630	0.623	0.627	0.625	0.640	0.624	0.637	0.642	0.595	0.611	0.621	0.637
503	Tampa	0.648	0.652	0.668	0.650	0.660	0.671	0.674	0.677	0.618	0.667	0.673	0.663	0.668	0.666	0.683	0.665	0.680	0.684	0.635	0.653	0.662	0.680
504	Orlando	0.642	0.647	0.662	0.646	0.655	0.666	0.669	0.672	0.617	0.663	0.668	0.657	0.663	0.661	0.677	0.660	0.674	0.679	0.630	0.647	0.656	0.674
505	Jacksonville	0.657	0.658	0.674	0.657	0.667	0.679	0.682	0.686	0.622	0.675	0.681	0.674	0.675	0.673	0.692	0.672	0.688	0.693	0.641	0.660	0.669	0.689
506	Daytona / Gainesville	0.628	0.627	0.644	0.626	0.637	0.647	0.650	0.654	0.579	0.642	0.650	0.644	0.644	0.642	0.661	0.641	0.657	0.663	0.609	0.631	0.639	0.657
521	Diversified Dental - Las Vegas	0.789	0.805	0.830	0.804	0.815	0.835	0.851	0.864	0.815	0.851	0.853	0.811	0.832	0.830	0.855	0.831	0.855	0.856	0.782	0.790	0.812	0.854
522	Mastercare Dental - Reno	0.796	0.801	0.831	0.798	0.819	0.844	0.859	0.870	0.738	0.859	0.864	0.822	0.845	0.840	0.875	0.834	0.865	0.867	0.779	0.802	0.823	0.868
524	Premier - Minnesota	0.706	0.716	0.738	0.714	0.726	0.743	0.754	0.762	0.694	0.750	0.756	0.724	0.740	0.737	0.759	0.737	0.756	0.760	0.697	0.709	0.726	0.757
526	Dental Options Pricing - Oregon	0.712	0.716	0.741	0.714	0.730	0.749	0.760	0.770	0.672	0.754	0.758	0.735	0.748	0.745	0.772	0.743	0.767	0.769	0.694	0.715	0.731	0.767
527	Rental Network - Hawaii	0.672	0.671	0.695	0.669	0.685	0.703	0.707	0.716	0.611	0.701	0.705	0.694	0.703	0.699	0.723	0.696	0.717	0.719	0.652	0.675	0.688	0.717
528	Diversified Dental - Reno	0.727	0.737	0.761	0.735	0.748	0.770	0.782	0.793	0.718	0.778	0.780	0.753	0.768	0.764	0.795	0.762	0.790	0.791	0.713	0.730	0.750	0.790
549	Maine	0.769	0.773	0.803	0.771	0.791	0.815	0.822	0.835	0.707	0.820	0.826	0.795	0.810	0.806	0.839	0.805	0.834	0.837	0.747	0.773	0.794	0.831
550	North Dakota	0.654	0.651	0.674	0.648	0.667	0.681	0.683	0.689	0.558	0.671	0.681	0.678	0.679	0.675	0.702	0.672	0.695	0.702	0.672	0.659	0.672	0.696
551	Nevada	0.658	0.671	0.689	0.670	0.678	0.695	0.707	0.714	0.676	0.705	0.706	0.677	0.691	0.689	0.710	0.690	0.709	0.710	0.652	0.659	0.676	0.709
553	Idaho	0.707	0.712	0.730	0.711	0.722	0.734	0.741	0.746	0.681	0.735	0.742	0.723	0.731	0.728	0.747	0.728	0.745	0.750	0.695	0.712	0.723	0.745
554	Vermont	0.641	0.642	0.664	0.639	0.656	0.669	0.675	0.677	0.558	0.663	0.675	0.660	0.668	0.664	0.688	0.660	0.680	0.689	0.620	0.646	0.661	0.682
555	New Hampshire	0.652	0.654	0.676	0.651	0.667	0.683	0.686	0.690	0.581	0.677	0.686	0.671	0.679	0.676	0.699	0.674	0.694	0.699	0.633	0.657	0.671	0.693
556	Delaware	0.658	0.662	0.683	0.660	0.674	0.689	0.694	0.699	0.606	0.687	0.695	0.677	0.686	0.683	0.705	0.682	0.701	0.706	0.641	0.662	0.677	0.701
557	Washington																						
558	Oregon	0.687	0.694	0.717	0.692	0.708	0.725	0.733	0.740	0.639	0.727	0.731	0.711	0.723	0.719	0.747	0.718	0.742	0.745	0.671	0.694	0.711	0.743
559	North Carolina	0.609	0.609	0.630	0.607	0.623	0.637	0.639	0.643	0.533	0.630	0.639	0.628	0.634	0.631	0.653	0.629	0.648	0.654	0.589	0.616	0.627	0.647
560	West Virginia	0.674	0.676	0.694	0.675	0.687	0.699	0.704	0.706	0.624	0.696	0.705	0.690	0.695	0.693	0.713	0.692	0.709	0.715	0.658	0.681	0.690	0.709
561	Mississippi	0.669	0.665	0.684	0.662	0.677	0.690	0.693	0.698	0.594	0.682	0.694	0.687	0.687	0.684	0.705	0.681	0.700	0.707	0.645	0.673	0.682	0.701
562	Arkansas	0.715	0.715	0.734	0.713	0.726	0.738	0.744	0.749	0.665	0.737	0.746	0.731	0.735	0.732	0.753	0.731	0.749	0.756	0.696	0.718	0.728	0.750
563	South Carolina	0.643	0.643	0.665	0.641	0.657	0.672	0.674	0.678	0.562	0.664	0.673	0.664	0.669	0.666	0.691	0.664	0.685	0.691	0.621	0.649	0.662	0.686
564	Rhode Island	0.695	0.701	0.721	0.699	0.711	0.727	0.735	0.741	0.669	0.729	0.734	0.714	0.725	0.722	0.743	0.721	0.740	0.742	0.682	0.698	0.712	0.740
565	Hawaii	0.666	0.671	0.689	0.670	0.680	0.693	0.698	0.703	0.642	0.692	0.697	0.681	0.689	0.687	0.703	0.687	0.700	0.705	0.654	0.668	0.681	0.701
566	Pittsburgh	0.663	0.669	0.684	0.668	0.676	0.688	0.692	0.695	0.645	0.687	0.692	0.677	0.685	0.683	0.697	0.683	0.695	0.699	0.654	0.667	0.677	0.695
567	Philadelphia	0.663	0.670	0.688	0.668	0.679	0.694	0.699	0.704	0.638	0.693	0.698	0.680	0.690	0.688	0.706	0.688	0.704	0.707	0.652	0.666	0.680	0.703
568	Alabama	0.668	0.668	0.685	0.666	0.678	0.690	0.695	0.698	0.618	0.687	0.694	0.685	0.687	0.685	0.705	0.683	0.701	0.706	0.649	0.671	0.681	0.701
569	Utah	0.666	0.668	0.686	0.667	0.678	0.689	0.691	0.693	0.623	0.683	0.691	0.681	0.686	0.684	0.700	0.682	0.695	0.702	0.651	0.669	0.680	0.697
570	Iowa	0.639	0.641	0.662	0.638	0.655	0.669	0.673	0.677	0.566	0.664	0.673	0.659	0.666	0.663	0.687	0.661	0.682	0.687	0.619	0.644	0.659	0.681
571	Massachusetts	0.670	0.674	0.695	0.672	0.686	0.701	0.706	0.710	0.620	0.698	0.705	0.689	0.698	0.695	0.717	0.694	0.713	0.717	0.653	0.674	0.689	0.712
572	Oklahoma	0.680	0.689	0.707	0.687	0.698	0.713	0.720	0.726	0.663	0.715	0.720	0.699	0.709	0.707	0.728	0.707	0.725	0.728	0.669	0.684	0.698	0.725
573	Louisiana	0.609	0.609	0.627	0.607	0.621	0.631	0.632	0.635	0.540	0.621	0.631	0.627	0.628	0.625	0.646	0.622	0.640	0.648	0.589	0.617	0.625	0.641
574	New Mexico	0.691	0.699	0.722	0.697	0.712	0.729	0.737	0.744	0.654	0.731	0.735	0.714	0.726	0.723	0.749	0.722	0.745	0.748	0.676	0.697	0.714	0.744
575	Texas	0.670	0.676	0.696	0.674	0.687	0.702	0.707	0.712	0.632	0.699	0.705	0.690	0.698	0.695	0.717	0.695	0.714	0.718	0.655	0.675	0.689	0.713
576	Kentucky	0.634	0.637	0.653	0.636	0.646	0.657	0.659	0.662	0.604	0.653	0.659	0.648	0.653	0.651	0.666	0.651	0.664	0.668	0.622	0.636	0.647	0.664
577	Kansas	0.685	0.693	0.712	0.691	0.703	0.718	0.726	0.731	0.663	0.721	0.726	0.704	0.715	0.712	0.734	0.712	0.731	0.734	0.673	0.689	0.704	0.731
578	Wisconsin	0.649	0.649	0.668	0.647	0.661	0.672	0.675	0.676	0.583	0.665	0.676	0.666	0.669	0.666	0.686	0.664	0.682	0.689	0.630	0.654	0.665	0.682
579	Tennessee	0.602	0.604	0.619	0.602	0.613	0.623	0.626	0.628	0.558	0.618	0.626	0.616	0.620	0.618	0.635	0.617	0.631	0.637	0.587	0.605	0.615	0.631
580	Minnesota	0.658	0.662	0.683	0.660	0.674	0.689	0.693	0.698	0.605	0.685	0.692	0.678	0.685	0.682	0.705	0.681	0.701	0.706	0.641	0.662	0.677	0.700
581	Colorado	0.681	0.685	0.702	0.683	0.695	0.706	0.712	0.715	0.643	0.704	0.712	0.697	0.703	0.701	0.720	0.700	0.717	0.723	0.667	0.687	0.697	0.717
582	Indiana	0.609	0.609	0.626	0.607	0.620	0.630	0.631	0.633	0.550	0.622	0.631	0.625	0.627	0.625	0.643	0.623	0.638	0.645	0.591	0.615	0.623	0.638
583	Nebraska	0.677	0.684	0.703	0.683	0.694	0.707	0.713	0.718	0.657	0.708	0.714	0.693	0.703	0.701	0.718	0.701	0.716	0.721	0.667	0.680	0.694	0.717
584	Connecticut	0.669	0.673	0.694	0.671	0.685	0.700	0.704	0.709	0.615	0.696	0.703	0.689	0.697	0.694	0.716	0.692	0.712	0.717	0.651	0.673	0.688	0.712
585	Ohio	0.633	0.636	0.652	0.634	0.645	0.656	0.659	0.660	0.588	0.651	0.659	0.649	0.653	0.651	0.668	0.649	0.664	0.670	0.618	0.637	0.647	0.664
586	Michigan	0.686	0.691	0.714	0.689	0.704	0.722	0.732	0.741	0.653	0.728	0.732	0.709	0.719	0.716	0.742	0.716	0.739	0.741	0.671	0.689	0.705	0.739
587	Arizona	0.702	0.713	0.734	0.711	0.723	0.741	0.750	0.757	0.694	0.746	0.749	0.722	0.737	0.734	0.757	0.735	0.755	0.757	0.692	0.706	0.723	0.754
588	New Jersey	0.663	0.670	0.691	0.668	0.681	0.695	0.702	0.707														

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	0.600	0.603	0.613	0.602	0.610	0.614	0.615	0.616	0.563	0.602	0.612	0.608	0.607	0.605	0.616	0.602	0.611	0.626	0.588	0.604	0.608	0.616
502	Broward County / Palm Beach	0.611	0.615	0.625	0.614	0.621	0.626	0.628	0.630	0.585	0.617	0.625	0.620	0.620	0.619	0.628	0.616	0.625	0.636	0.601	0.614	0.619	0.629
503	Tampa	0.643	0.648	0.659	0.647	0.654	0.661	0.663	0.666	0.620	0.654	0.662	0.652	0.654	0.653	0.663	0.651	0.659	0.670	0.635	0.646	0.653	0.663
504	Orlando	0.641	0.647	0.657	0.646	0.652	0.658	0.661	0.663	0.621	0.652	0.660	0.649	0.652	0.651	0.660	0.649	0.657	0.668	0.633	0.643	0.650	0.661
505	Jacksonville	0.651	0.657	0.669	0.656	0.664	0.670	0.672	0.674	0.624	0.661	0.671	0.661	0.663	0.661	0.672	0.659	0.668	0.681	0.642	0.654	0.662	0.673
506	Daytona / Gainesville	0.608	0.614	0.626	0.613	0.621	0.627	0.629	0.632	0.576	0.619	0.630	0.617	0.619	0.618	0.628	0.615	0.624	0.638	0.599	0.612	0.619	0.629
521	Diversified Dental - Las Vegas	0.830	0.847	0.868	0.846	0.856	0.872	0.885	0.892	0.851	0.878	0.883	0.849	0.865	0.863	0.883	0.863	0.882	0.889	0.825	0.831	0.850	0.884
522	Mastercare Dental - Reno	0.827	0.843	0.871	0.840	0.859	0.880	0.890	0.898	0.769	0.868	0.883	0.851	0.865	0.861	0.891	0.856	0.882	0.904	0.810	0.837	0.853	0.890
524	Premier - Minnesota	0.726	0.738	0.756	0.736	0.747	0.758	0.769	0.772	0.719	0.760	0.770	0.739	0.751	0.749	0.765	0.748	0.762	0.773	0.720	0.730	0.742	0.766
526	Dental Options Pricing - Oregon	0.729	0.741	0.763	0.739	0.754	0.766	0.773	0.777	0.693	0.754	0.767	0.748	0.756	0.753	0.774	0.748	0.766	0.785	0.715	0.733	0.748	0.774
527	Rental Network - Hawaii	0.666	0.674	0.692	0.673	0.686	0.694	0.698	0.703	0.616	0.680	0.693	0.680	0.685	0.683	0.700	0.677	0.692	0.711	0.653	0.671	0.682	0.699
528	Diversified Dental - Reno	0.757	0.774	0.797	0.772	0.785	0.803	0.812	0.820	0.748	0.796	0.803	0.782	0.793	0.790	0.817	0.787	0.812	0.825	0.743	0.763	0.780	0.816
549	Maine	0.780	0.793	0.820	0.790	0.808	0.826	0.834	0.841	0.725	0.813	0.826	0.800	0.813	0.809	0.835	0.804	0.825	0.847	0.764	0.786	0.802	0.834
550	North Dakota	0.641	0.647	0.667	0.645	0.661	0.668	0.667	0.669	0.559	0.642	0.661	0.656	0.655	0.652	0.669	0.645	0.659	0.688	0.621	0.648	0.657	0.670
551	Nevada	0.688	0.701	0.716	0.700	0.707	0.720	0.727	0.732	0.699	0.720	0.724	0.703	0.714	0.712	0.726	0.712	0.724	0.731	0.683	0.690	0.703	0.727
553	Idaho	0.716	0.726	0.740	0.725	0.734	0.741	0.745	0.747	0.694	0.734	0.745	0.729	0.733	0.732	0.744	0.729	0.740	0.753	0.708	0.720	0.730	0.745
554	Vermont	0.629	0.634	0.653	0.633	0.647	0.654	0.658	0.658	0.563	0.639	0.657	0.639	0.643	0.641	0.654	0.636	0.647	0.670	0.615	0.637	0.643	0.655
555	New Hampshire	0.654	0.658	0.676	0.656	0.670	0.678	0.680	0.681	0.590	0.661	0.677	0.665	0.667	0.664	0.679	0.660	0.672	0.694	0.638	0.659	0.666	0.679
556	Delaware	0.660	0.667	0.684	0.665	0.677	0.687	0.690	0.693	0.615	0.674	0.688	0.672	0.677	0.674	0.688	0.671	0.682	0.700	0.648	0.665	0.673	0.689
557	Washington																						
558	Oregon	0.701	0.711	0.732	0.710	0.723	0.734	0.738	0.742	0.654	0.718	0.732	0.718	0.723	0.720	0.739	0.716	0.732	0.753	0.686	0.706	0.719	0.740
559	North Carolina	0.595	0.600	0.617	0.598	0.611	0.618	0.621	0.623	0.533	0.603	0.619	0.605	0.608	0.605	0.619	0.601	0.612	0.633	0.581	0.601	0.608	0.619
560	West Virginia	0.654	0.661	0.674	0.660	0.669	0.674	0.679	0.682	0.621	0.671	0.682	0.661	0.667	0.665	0.675	0.663	0.671	0.686	0.646	0.658	0.666	0.676
561	Mississippi	0.637	0.644	0.660	0.643	0.655	0.660	0.665	0.666	0.590	0.652	0.667	0.647	0.651	0.649	0.661	0.646	0.656	0.675	0.626	0.642	0.650	0.663
562	Arkansas	0.697	0.706	0.721	0.704	0.715	0.722	0.728	0.730	0.667	0.718	0.731	0.707	0.714	0.712	0.724	0.710	0.720	0.735	0.689	0.701	0.711	0.725
563	South Carolina	0.619	0.626	0.644	0.624	0.637	0.644	0.647	0.649	0.556	0.628	0.645	0.630	0.633	0.631	0.645	0.626	0.638	0.661	0.605	0.625	0.633	0.647
564	Rhode Island	0.700	0.709	0.725	0.707	0.717	0.727	0.732	0.736	0.678	0.721	0.731	0.711	0.720	0.718	0.731	0.715	0.726	0.739	0.692	0.704	0.713	0.731
565	Hawaii	0.661	0.668	0.682	0.667	0.675	0.684	0.690	0.691	0.651	0.685	0.693	0.668	0.677	0.676	0.686	0.675	0.683	0.694	0.657	0.664	0.672	0.687
566	Pittsburgh	0.664	0.669	0.680	0.669	0.675	0.681	0.685	0.688	0.650	0.679	0.686	0.671	0.675	0.674	0.683	0.673	0.681	0.690	0.659	0.666	0.672	0.684
567	Philadelphia	0.673	0.680	0.694	0.679	0.688	0.696	0.700	0.703	0.650	0.689	0.698	0.684	0.689	0.687	0.699	0.685	0.696	0.708	0.664	0.676	0.685	0.700
568	Alabama	0.650	0.657	0.670	0.656	0.665	0.671	0.675	0.677	0.616	0.664	0.676	0.660	0.664	0.662	0.673	0.659	0.668	0.683	0.642	0.655	0.662	0.674
569	Utah	0.660	0.664	0.676	0.663	0.671	0.677	0.680	0.682	0.627	0.669	0.680	0.667	0.670	0.668	0.679	0.666	0.675	0.688	0.651	0.664	0.669	0.679
570	Iowa	0.620	0.625	0.643	0.624	0.636	0.645	0.649	0.652	0.564	0.633	0.648	0.630	0.635	0.632	0.646	0.629	0.639	0.659	0.607	0.625	0.633	0.646
571	Massachusetts	0.679	0.685	0.702	0.683	0.695	0.704	0.706	0.709	0.631	0.689	0.702	0.691	0.694	0.692	0.706	0.688	0.700	0.718	0.665	0.684	0.693	0.706
572	Oklahoma	0.682	0.692	0.707	0.690	0.699	0.708	0.714	0.718	0.671	0.706	0.714	0.693	0.702	0.700	0.712	0.699	0.709	0.720	0.676	0.685	0.695	0.712
573	Louisiana	0.577	0.584	0.597	0.582	0.593	0.597	0.600	0.601	0.532	0.587	0.601	0.587	0.589	0.587	0.598	0.583	0.593	0.611	0.566	0.582	0.589	0.599
574	New Mexico	0.697	0.708	0.727	0.706	0.718	0.729	0.734	0.739	0.664	0.719	0.731	0.712	0.719	0.717	0.734	0.714	0.728	0.745	0.685	0.701	0.714	0.734
575	Texas	0.666	0.674	0.690	0.672	0.682	0.692	0.696	0.699	0.637	0.683	0.694	0.678	0.684	0.682	0.695	0.679	0.690	0.704	0.656	0.670	0.680	0.695
576	Kentucky	0.626	0.630	0.640	0.629	0.636	0.641	0.646	0.649	0.605	0.639	0.647	0.632	0.636	0.635	0.643	0.633	0.641	0.650	0.620	0.628	0.633	0.644
577	Kansas	0.690	0.701	0.716	0.699	0.709	0.718	0.723	0.728	0.673	0.714	0.723	0.703	0.710	0.709	0.721	0.707	0.718	0.731	0.683	0.694	0.705	0.722
578	Wisconsin	0.637	0.641	0.655	0.639	0.650	0.656	0.658	0.660	0.585	0.643	0.657	0.646	0.646	0.644	0.656	0.641	0.650	0.669	0.624	0.642	0.647	0.656
579	Tennessee	0.586	0.590	0.601	0.589	0.596	0.602	0.606	0.608	0.555	0.597	0.607	0.592	0.596	0.594	0.603	0.592	0.600	0.612	0.578	0.589	0.594	0.604
580	Minnesota	0.664	0.670	0.687	0.668	0.680	0.689	0.691	0.693	0.615	0.674	0.687	0.676	0.679	0.676	0.691	0.673	0.684	0.703	0.649	0.668	0.676	0.691
581	Colorado	0.685	0.693	0.707	0.692	0.701	0.707	0.710	0.712	0.652	0.697	0.709	0.697	0.699	0.697	0.709	0.694	0.705	0.721	0.674	0.689	0.698	0.710
582	Indiana	0.592	0.597	0.609	0.595	0.605	0.609	0.611	0.613	0.548	0.598	0.611	0.600	0.601	0.599	0.610	0.596	0.605	0.622	0.581	0.597	0.602	0.610
583	Nebraska	0.674	0.683	0.696	0.682	0.690	0.697	0.705	0.708	0.664	0.699	0.707	0.683	0.692	0.690	0.701	0.689	0.698	0.708	0.671	0.677	0.686	0.702
584	Connecticut	0.675	0.682	0.699	0.680	0.692	0.701	0.703	0.706	0.625	0.685	0.698	0.689	0.691	0.688	0.703	0.684	0.697	0.716	0.660	0.680	0.688	0.703
585	Ohio	0.623	0.627	0.639	0.626	0.634	0.640	0.643	0.645	0.589	0.633	0.643	0.630	0.633	0.631	0.641	0.629	0.637	0.650	0.614	0.627	0.631	0.642
586	Michigan	0.700	0.712	0.731	0.711	0.723	0.735	0.740	0.745	0.670	0.725	0.737	0.717	0.725	0.722	0.740	0.719	0.735	0.751	0.689	0.705	0.719	0.741
587	Arizona	0.721	0.732	0.749	0.731	0.740	0.751	0.758	0.764	0.711	0.748	0.755	0.735	0.744	0.742	0.757	0.741	0.754	0.765	0.713	0.724	0.736	0.758
588	New Jersey	0.673	0.682	0.697	0.680	0.691	0.699	0.704	0.708														

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	NFOA	NFOB	NFOD	NFOI	NFOL	NFOM	NFON	NFOO	NFOP	NFOQ	NFOR	NFOS	NFOT
501	Miami	0.621	0.621	0.629	0.620	0.627	0.629	0.627	0.627	0.578	0.616	0.625	0.626	0.623	0.622	0.628	0.618	0.623	0.637	0.611	0.625	0.626	0.628
502	Broward County / Palm Beach	0.635	0.638	0.645	0.637	0.643	0.645	0.644	0.644	0.604	0.634	0.642	0.643	0.639	0.638	0.645	0.636	0.641	0.652	0.625	0.638	0.641	0.645
503	Tampa	0.670	0.674	0.681	0.673	0.679	0.682	0.683	0.683	0.641	0.674	0.683	0.678	0.677	0.676	0.682	0.673	0.678	0.689	0.662	0.673	0.679	0.682
504	Orlando	0.667	0.673	0.680	0.672	0.678	0.679	0.680	0.680	0.641	0.671	0.681	0.675	0.674	0.673	0.679	0.671	0.676	0.687	0.660	0.670	0.676	0.679
505	Jacksonville	0.679	0.684	0.693	0.683	0.690	0.692	0.692	0.693	0.646	0.682	0.693	0.687	0.686	0.685	0.692	0.682	0.688	0.701	0.670	0.682	0.688	0.692
506	Daytona / Gainesville	0.636	0.641	0.650	0.640	0.648	0.649	0.650	0.651	0.598	0.640	0.653	0.643	0.643	0.642	0.648	0.639	0.644	0.659	0.628	0.640	0.645	0.649
521	Diversified Dental - Las Vegas	0.893	0.905	0.921	0.904	0.911	0.925	0.928	0.931	0.895	0.922	0.928	0.906	0.918	0.916	0.928	0.916	0.925	0.933	0.888	0.895	0.907	0.928
522	Mastercare Dental - Reno	0.898	0.910	0.934	0.907	0.925	0.941	0.948	0.954	0.828	0.927	0.946	0.916	0.926	0.923	0.946	0.919	0.939	0.961	0.883	0.909	0.920	0.946
524	Premier - Minnesota	0.776	0.783	0.797	0.782	0.790	0.799	0.804	0.803	0.755	0.796	0.807	0.783	0.792	0.791	0.800	0.790	0.797	0.808	0.771	0.780	0.787	0.800
526	Dental Options Pricing - Oregon	0.781	0.789	0.809	0.788	0.800	0.810	0.811	0.811	0.733	0.793	0.808	0.794	0.801	0.799	0.811	0.794	0.803	0.823	0.769	0.785	0.796	0.811
527	Rental Network - Hawaii	0.707	0.712	0.725	0.711	0.721	0.724	0.724	0.726	0.645	0.707	0.723	0.717	0.717	0.715	0.726	0.708	0.717	0.738	0.695	0.712	0.719	0.726
528	Diversified Dental - Reno	0.820	0.833	0.851	0.831	0.843	0.856	0.860	0.866	0.797	0.844	0.853	0.839	0.846	0.844	0.864	0.841	0.859	0.872	0.808	0.827	0.839	0.863
549	Maine	0.842	0.851	0.873	0.849	0.865	0.877	0.886	0.887	0.778	0.866	0.883	0.857	0.866	0.863	0.885	0.856	0.875	0.899	0.828	0.848	0.860	0.885
550	North Dakota	0.677	0.682	0.698	0.680	0.695	0.697	0.693	0.693	0.589	0.669	0.691	0.689	0.684	0.682	0.694	0.675	0.685	0.714	0.659	0.684	0.691	0.696
551	Nevada	0.733	0.743	0.753	0.742	0.749	0.754	0.756	0.758	0.729	0.750	0.755	0.745	0.750	0.750	0.756	0.748	0.754	0.760	0.729	0.736	0.745	0.756
553	Idaho	0.752	0.757	0.769	0.756	0.764	0.769	0.770	0.771	0.722	0.761	0.772	0.760	0.763	0.761	0.769	0.759	0.765	0.779	0.744	0.755	0.761	0.770
554	Vermont	0.666	0.671	0.684	0.669	0.682	0.683	0.686	0.682	0.594	0.669	0.688	0.674	0.674	0.672	0.681	0.668	0.675	0.697	0.654	0.675	0.679	0.682
555	New Hampshire	0.691	0.693	0.705	0.692	0.703	0.707	0.705	0.703	0.619	0.688	0.705	0.700	0.696	0.694	0.704	0.689	0.697	0.718	0.675	0.696	0.701	0.704
556	Delaware	0.699	0.703	0.715	0.702	0.713	0.716	0.716	0.717	0.644	0.702	0.716	0.708	0.707	0.705	0.714	0.702	0.708	0.726	0.687	0.704	0.709	0.714
557	Washington																						
558	Oregon	0.747	0.756	0.772	0.754	0.767	0.771	0.770	0.772	0.689	0.753	0.769	0.761	0.761	0.759	0.771	0.755	0.764	0.786	0.734	0.752	0.762	0.773
559	North Carolina	0.630	0.633	0.644	0.631	0.642	0.646	0.645	0.646	0.561	0.629	0.646	0.638	0.635	0.633	0.642	0.629	0.636	0.656	0.616	0.635	0.642	0.643
560	West Virginia	0.687	0.692	0.703	0.691	0.699	0.701	0.704	0.705	0.648	0.696	0.708	0.692	0.695	0.694	0.699	0.692	0.696	0.711	0.680	0.691	0.696	0.700
561	Mississippi	0.672	0.676	0.690	0.675	0.686	0.690	0.692	0.692	0.620	0.680	0.697	0.678	0.681	0.679	0.688	0.676	0.682	0.702	0.663	0.677	0.682	0.689
562	Arkansas	0.735	0.740	0.753	0.739	0.748	0.753	0.756	0.757	0.698	0.748	0.761	0.740	0.745	0.744	0.752	0.742	0.748	0.763	0.728	0.739	0.745	0.753
563	South Carolina	0.656	0.661	0.674	0.660	0.672	0.673	0.672	0.673	0.585	0.655	0.675	0.665	0.662	0.661	0.670	0.656	0.663	0.687	0.643	0.661	0.668	0.673
564	Rhode Island	0.739	0.747	0.756	0.745	0.753	0.756	0.758	0.758	0.705	0.747	0.759	0.748	0.751	0.749	0.756	0.746	0.751	0.765	0.733	0.744	0.751	0.757
565	Hawaii	0.695	0.697	0.706	0.697	0.702	0.705	0.710	0.712	0.673	0.707	0.715	0.697	0.700	0.699	0.706	0.698	0.704	0.714	0.691	0.697	0.700	0.707
566	Pittsburgh	0.691	0.697	0.703	0.696	0.701	0.702	0.704	0.705	0.671	0.699	0.707	0.697	0.698	0.697	0.702	0.696	0.700	0.709	0.686	0.694	0.699	0.703
567	Philadelphia	0.709	0.712	0.720	0.711	0.718	0.721	0.721	0.721	0.673	0.711	0.721	0.716	0.714	0.713	0.720	0.711	0.716	0.729	0.700	0.712	0.716	0.720
568	Alabama	0.682	0.686	0.698	0.685	0.694	0.697	0.699	0.699	0.642	0.688	0.701	0.688	0.691	0.689	0.696	0.686	0.691	0.707	0.674	0.686	0.691	0.697
569	Utah	0.687	0.690	0.698	0.689	0.696	0.698	0.699	0.698	0.649	0.689	0.700	0.692	0.692	0.691	0.698	0.689	0.694	0.706	0.679	0.692	0.694	0.698
570	Iowa	0.658	0.661	0.674	0.660	0.672	0.676	0.676	0.677	0.594	0.661	0.678	0.666	0.666	0.664	0.672	0.660	0.666	0.686	0.646	0.664	0.668	0.673
571	Massachusetts	0.716	0.720	0.730	0.718	0.728	0.731	0.730	0.731	0.658	0.714	0.728	0.726	0.722	0.720	0.729	0.716	0.723	0.741	0.702	0.720	0.728	0.729
572	Oklahoma	0.722	0.729	0.738	0.728	0.735	0.737	0.739	0.741	0.697	0.732	0.741	0.730	0.732	0.731	0.737	0.729	0.734	0.745	0.716	0.724	0.733	0.737
573	Louisiana	0.608	0.611	0.624	0.610	0.620	0.622	0.623	0.623	0.558	0.611	0.627	0.614	0.614	0.613	0.621	0.610	0.616	0.634	0.598	0.612	0.617	0.622
574	New Mexico	0.743	0.752	0.766	0.750	0.762	0.765	0.766	0.768	0.698	0.752	0.766	0.755	0.757	0.755	0.765	0.752	0.760	0.778	0.732	0.747	0.758	0.765
575	Texas	0.704	0.709	0.719	0.708	0.717	0.720	0.720	0.721	0.663	0.708	0.720	0.713	0.712	0.711	0.719	0.708	0.714	0.728	0.694	0.708	0.716	0.719
576	Kentucky	0.652	0.655	0.662	0.655	0.660	0.663	0.665	0.665	0.626	0.658	0.667	0.658	0.658	0.657	0.662	0.656	0.660	0.669	0.647	0.655	0.659	0.663
577	Kansas	0.731	0.739	0.749	0.738	0.746	0.749	0.750	0.751	0.701	0.741	0.751	0.740	0.742	0.741	0.748	0.739	0.744	0.758	0.724	0.735	0.743	0.748
578	Wisconsin	0.667	0.668	0.680	0.667	0.677	0.680	0.681	0.681	0.610	0.667	0.682	0.674	0.672	0.670	0.678	0.667	0.673	0.690	0.655	0.672	0.674	0.679
579	Tennessee	0.613	0.615	0.624	0.614	0.622	0.624	0.626	0.627	0.577	0.618	0.628	0.618	0.618	0.617	0.623	0.615	0.620	0.631	0.606	0.616	0.619	0.624
580	Minnesota	0.701	0.704	0.716	0.703	0.714	0.717	0.715	0.714	0.643	0.699	0.714	0.711	0.707	0.706	0.715	0.702	0.709	0.727	0.687	0.705	0.711	0.715
581	Colorado	0.718	0.722	0.735	0.721	0.730	0.733	0.734	0.734	0.678	0.722	0.735	0.726	0.727	0.725	0.733	0.722	0.728	0.744	0.707	0.721	0.727	0.733
582	Indiana	0.619	0.623	0.632	0.622	0.630	0.630	0.631	0.631	0.570	0.619	0.634	0.626	0.623	0.622	0.629	0.619	0.624	0.642	0.608	0.623	0.628	0.629
583	Nebraska	0.712	0.716	0.723	0.715	0.721	0.723	0.727	0.727	0.688	0.722	0.730	0.715	0.719	0.718	0.723	0.716	0.719	0.730	0.709	0.715	0.719	0.724
584	Connecticut	0.713	0.717	0.728	0.715	0.726	0.729	0.727	0.728	0.653	0.711	0.725	0.724	0.719	0.718	0.727	0.714	0.721	0.740	0.698	0.717	0.723	0.727
585	Ohio	0.651	0.653	0.662	0.652	0.660	0.662	0.664	0.664	0.611	0.654	0.665	0.657	0.656	0.655	0.661	0.652	0.657	0.670	0.642	0.654	0.658	0.662
586	Michigan	0.749	0.758	0.774	0.756	0.767	0.773	0.774	0.776	0.706	0.760	0.774	0.761	0.765	0.764	0.774	0.760	0.768	0.786	0.739	0.753	0.763	0.775
587	Arizona	0.767	0.777	0.786	0.776	0.783	0.786	0.788	0.790	0.742	0.779	0.787	0.779	0.780	0.778	0.787	0.776	0.783	0.796	0.759	0.770	0.781	0.787
588	New Jersey	0.713	0.717	0.727	0.716	0.724	0.727	0.729	0.728	0.669	0.71												

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	0.613	0.619	0.627	0.617	0.625	0.626	0.623	0.621	0.568	0.609	0.619	0.623	0.618	0.617	0.624	0.613	0.618	0.631	0.605	0.624	0.624	0.624
502	Broward County / Palm Beach	0.628	0.636	0.643	0.635	0.641	0.642	0.640	0.639	0.596	0.628	0.637	0.640	0.636	0.635	0.642	0.631	0.637	0.648	0.621	0.637	0.640	0.642
503	Tampa	0.660	0.670	0.678	0.669	0.676	0.677	0.677	0.676	0.631	0.666	0.675	0.672	0.671	0.670	0.677	0.667	0.672	0.681	0.656	0.670	0.674	0.677
504	Orlando	0.659	0.668	0.675	0.667	0.674	0.675	0.675	0.674	0.632	0.664	0.673	0.670	0.669	0.668	0.675	0.665	0.670	0.678	0.655	0.668	0.672	0.675
505	Jacksonville	0.671	0.680	0.690	0.679	0.687	0.688	0.687	0.686	0.636	0.674	0.684	0.683	0.681	0.680	0.688	0.677	0.683	0.694	0.664	0.680	0.685	0.688
506	Daytona / Gainesville	0.623	0.634	0.644	0.633	0.642	0.643	0.643	0.642	0.585	0.630	0.642	0.636	0.636	0.635	0.642	0.631	0.636	0.645	0.620	0.636	0.640	0.642
521	Diversified Dental - Las Vegas	0.888	0.903	0.920	0.902	0.911	0.924	0.926	0.927	0.888	0.917	0.923	0.905	0.915	0.913	0.926	0.912	0.922	0.929	0.885	0.896	0.907	0.926
522	Mastercare Dental - Reno	0.892	0.915	0.941	0.912	0.933	0.942	0.944	0.945	0.802	0.909	0.930	0.923	0.925	0.921	0.947	0.913	0.935	0.957	0.878	0.916	0.928	0.946
524	Premier - Minnesota	0.758	0.774	0.789	0.773	0.782	0.790	0.793	0.793	0.741	0.784	0.794	0.772	0.782	0.780	0.790	0.779	0.786	0.789	0.761	0.773	0.779	0.791
526	Dental Options Pricing - Oregon	0.774	0.789	0.808	0.787	0.801	0.807	0.804	0.803	0.718	0.782	0.796	0.794	0.794	0.792	0.806	0.787	0.797	0.817	0.761	0.788	0.797	0.805
527	Rental Network - Hawaii	0.698	0.710	0.724	0.709	0.721	0.721	0.718	0.717	0.629	0.696	0.709	0.715	0.709	0.707	0.719	0.701	0.710	0.731	0.686	0.714	0.718	0.719
528	Diversified Dental - Reno	0.832	0.844	0.862	0.842	0.855	0.864	0.865	0.869	0.789	0.841	0.851	0.855	0.853	0.850	0.871	0.845	0.864	0.885	0.812	0.838	0.850	0.871
549	Maine	0.835	0.853	0.876	0.850	0.868	0.879	0.879	0.877	0.756	0.848	0.867	0.860	0.861	0.858	0.882	0.850	0.870	0.892	0.823	0.856	0.864	0.884
550	North Dakota	0.665	0.677	0.694	0.674	0.691	0.684	0.681	0.684	0.568	0.654	0.674	0.687	0.676	0.673	0.687	0.665	0.675	0.702	0.647	0.685	0.689	0.687
551	Nevada	0.731	0.743	0.753	0.742	0.749	0.753	0.754	0.755	0.724	0.747	0.751	0.745	0.748	0.748	0.755	0.746	0.752	0.759	0.727	0.736	0.746	0.755
553	Idaho	0.741	0.752	0.764	0.750	0.759	0.764	0.764	0.763	0.710	0.751	0.762	0.754	0.756	0.755	0.763	0.752	0.758	0.767	0.736	0.752	0.756	0.764
554	Vermont	0.639	0.657	0.672	0.656	0.670	0.670	0.669	0.666	0.570	0.649	0.667	0.658	0.658	0.656	0.666	0.650	0.657	0.670	0.637	0.664	0.666	0.667
555	New Hampshire	0.670	0.685	0.698	0.683	0.696	0.696	0.694	0.691	0.598	0.672	0.689	0.688	0.684	0.682	0.693	0.676	0.684	0.700	0.662	0.692	0.694	0.693
556	Delaware	0.681	0.696	0.708	0.694	0.706	0.707	0.705	0.704	0.626	0.688	0.702	0.698	0.697	0.695	0.705	0.690	0.697	0.710	0.676	0.700	0.703	0.705
557	Washington																						
558	Oregon	0.739	0.752	0.769	0.750	0.765	0.768	0.764	0.763	0.673	0.741	0.755	0.760	0.756	0.753	0.766	0.747	0.757	0.776	0.725	0.755	0.761	0.766
559	North Carolina	0.609	0.624	0.637	0.622	0.635	0.635	0.633	0.630	0.540	0.612	0.629	0.626	0.624	0.622	0.632	0.616	0.623	0.638	0.603	0.631	0.633	0.632
560	West Virginia	0.665	0.680	0.691	0.679	0.688	0.691	0.692	0.692	0.631	0.682	0.695	0.678	0.683	0.682	0.688	0.679	0.684	0.688	0.667	0.682	0.685	0.689
561	Mississippi	0.650	0.666	0.681	0.665	0.676	0.679	0.679	0.678	0.600	0.663	0.680	0.665	0.669	0.667	0.677	0.663	0.670	0.680	0.649	0.670	0.673	0.677
562	Arkansas	0.714	0.729	0.743	0.728	0.738	0.743	0.745	0.744	0.681	0.733	0.746	0.728	0.735	0.733	0.741	0.730	0.736	0.742	0.716	0.731	0.735	0.742
563	South Carolina	0.637	0.652	0.665	0.650	0.663	0.664	0.661	0.658	0.564	0.639	0.656	0.656	0.652	0.649	0.660	0.643	0.651	0.667	0.629	0.658	0.660	0.660
564	Rhode Island	0.728	0.742	0.752	0.741	0.750	0.750	0.750	0.750	0.692	0.737	0.749	0.743	0.743	0.741	0.749	0.738	0.744	0.754	0.724	0.740	0.747	0.750
565	Hawaii	0.676	0.688	0.696	0.687	0.693	0.697	0.702	0.703	0.661	0.697	0.703	0.685	0.692	0.691	0.698	0.689	0.695	0.695	0.681	0.689	0.691	0.699
566	Pittsburgh	0.681	0.691	0.697	0.690	0.695	0.697	0.698	0.698	0.662	0.691	0.699	0.691	0.692	0.691	0.697	0.689	0.694	0.698	0.680	0.690	0.694	0.697
567	Philadelphia	0.697	0.708	0.716	0.707	0.714	0.715	0.715	0.714	0.661	0.702	0.712	0.710	0.708	0.707	0.715	0.704	0.710	0.719	0.693	0.710	0.712	0.715
568	Alabama	0.666	0.680	0.691	0.678	0.688	0.690	0.690	0.689	0.627	0.676	0.690	0.680	0.682	0.681	0.688	0.677	0.683	0.692	0.664	0.681	0.685	0.689
569	Utah	0.673	0.684	0.692	0.683	0.690	0.692	0.691	0.689	0.636	0.679	0.690	0.685	0.684	0.683	0.690	0.679	0.685	0.694	0.670	0.686	0.689	0.691
570	Iowa	0.634	0.651	0.665	0.649	0.663	0.663	0.662	0.660	0.572	0.644	0.661	0.652	0.653	0.651	0.660	0.645	0.652	0.664	0.632	0.657	0.659	0.661
571	Massachusetts	0.702	0.715	0.726	0.713	0.724	0.725	0.722	0.720	0.642	0.702	0.716	0.719	0.714	0.713	0.723	0.707	0.715	0.731	0.693	0.719	0.722	0.723
572	Oklahoma	0.709	0.722	0.731	0.721	0.729	0.731	0.732	0.732	0.686	0.723	0.731	0.723	0.725	0.724	0.730	0.721	0.726	0.731	0.708	0.720	0.726	0.730
573	Louisiana	0.590	0.602	0.615	0.601	0.611	0.614	0.613	0.611	0.541	0.597	0.612	0.604	0.605	0.603	0.612	0.599	0.605	0.616	0.586	0.606	0.608	0.612
574	New Mexico	0.733	0.747	0.762	0.746	0.758	0.761	0.759	0.759	0.684	0.742	0.753	0.752	0.751	0.749	0.760	0.744	0.753	0.767	0.724	0.748	0.754	0.760
575	Texas	0.691	0.704	0.714	0.703	0.712	0.713	0.712	0.711	0.650	0.698	0.709	0.706	0.705	0.704	0.712	0.700	0.706	0.716	0.686	0.705	0.710	0.712
576	Kentucky	0.638	0.649	0.657	0.649	0.655	0.656	0.657	0.657	0.615	0.649	0.658	0.649	0.651	0.650	0.655	0.647	0.652	0.656	0.639	0.650	0.653	0.656
577	Kansas	0.718	0.732	0.742	0.730	0.740	0.742	0.742	0.742	0.688	0.731	0.741	0.733	0.735	0.734	0.741	0.731	0.736	0.743	0.716	0.731	0.736	0.741
578	Wisconsin	0.647	0.660	0.673	0.659	0.670	0.671	0.670	0.668	0.593	0.653	0.669	0.662	0.661	0.660	0.669	0.655	0.661	0.673	0.643	0.665	0.667	0.669
579	Tennessee	0.595	0.608	0.617	0.607	0.615	0.616	0.617	0.616	0.564	0.607	0.618	0.607	0.609	0.608	0.614	0.605	0.610	0.616	0.596	0.610	0.613	0.615
580	Minnesota	0.686	0.699	0.711	0.697	0.709	0.709	0.707	0.705	0.627	0.687	0.702	0.703	0.699	0.697	0.707	0.692	0.700	0.715	0.677	0.703	0.706	0.707
581	Colorado	0.706	0.716	0.729	0.715	0.725	0.728	0.727	0.726	0.665	0.712	0.724	0.720	0.720	0.719	0.727	0.715	0.721	0.732	0.700	0.718	0.722	0.727
582	Indiana	0.603	0.615	0.625	0.613	0.623	0.624	0.622	0.620	0.555	0.607	0.621	0.617	0.615	0.613	0.621	0.609	0.615	0.626	0.599	0.618	0.621	0.622
583	Nebraska	0.694	0.707	0.714	0.706	0.712	0.714	0.717	0.717	0.675	0.711	0.719	0.703	0.709	0.708	0.713	0.706	0.710	0.711	0.699	0.707	0.710	0.714
584	Connecticut	0.699	0.712	0.724	0.710	0.722	0.722	0.719	0.717	0.637	0.699	0.713	0.717	0.712	0.710	0.720	0.704	0.712	0.729	0.689	0.716	0.719	0.720
585	Ohio	0.634	0.647	0.656	0.645	0.654	0.655	0.655	0.654	0.597	0.643	0.655	0.647	0.647	0.646	0.653	0.643	0.648	0.656	0.633	0.649	0.652	0.654
586	Michigan	0.740	0.755	0.772	0.754	0.766	0.770	0.768	0.768	0.692	0.750	0.762	0.759	0.760	0.758	0.769	0.753	0.761	0.778	0.731	0.754	0.762	0.769
587	Arizona	0.759	0.773	0.782	0.771	0.779	0.782	0.782	0.783	0.732	0.771	0.779	0.776	0.775	0.774	0.782	0.770	0.778	0.786	0.754	0.769	0.777	0.783
588	New Jersey	0.703	0.712	0.723	0.711	0.720	0.723	0.722	0.722														

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	0.579	0.585	0.597	0.584	0.593	0.599	0.601	0.603	0.552	0.590	0.599	0.590	0.592	0.591	0.602	0.588	0.597	0.610	0.569	0.582	0.590	0.602
502	Broward County / Palm Beach	0.586	0.593	0.607	0.592	0.600	0.610	0.613	0.616	0.573	0.604	0.611	0.597	0.603	0.601	0.614	0.600	0.611	0.620	0.578	0.588	0.597	0.614
503	Tampa	0.617	0.625	0.639	0.624	0.632	0.642	0.648	0.651	0.607	0.640	0.647	0.627	0.635	0.634	0.647	0.633	0.644	0.653	0.611	0.621	0.628	0.647
504	Orlando	0.614	0.623	0.636	0.622	0.629	0.639	0.645	0.648	0.607	0.638	0.645	0.625	0.633	0.631	0.644	0.631	0.642	0.650	0.608	0.618	0.626	0.645
505	Jacksonville	0.625	0.632	0.646	0.630	0.639	0.649	0.655	0.659	0.611	0.647	0.655	0.637	0.642	0.641	0.655	0.639	0.652	0.661	0.616	0.628	0.635	0.656
506	Daytona / Gainesville	0.584	0.590	0.604	0.589	0.598	0.607	0.614	0.618	0.563	0.605	0.615	0.595	0.600	0.598	0.612	0.597	0.609	0.620	0.576	0.587	0.594	0.613
521	Diversified Dental - Las Vegas	0.777	0.797	0.821	0.795	0.805	0.826	0.842	0.855	0.812	0.838	0.843	0.798	0.819	0.817	0.840	0.818	0.840	0.845	0.774	0.779	0.799	0.842
522	Mastercare Dental - Reno	0.768	0.782	0.811	0.780	0.798	0.821	0.838	0.848	0.734	0.823	0.835	0.789	0.810	0.806	0.837	0.798	0.825	0.844	0.758	0.775	0.792	0.836
524	Premier - Minnesota	0.686	0.700	0.721	0.699	0.709	0.725	0.738	0.747	0.691	0.732	0.740	0.700	0.718	0.716	0.734	0.715	0.731	0.741	0.682	0.689	0.704	0.735
526	Dental Options Pricing - Oregon	0.683	0.694	0.718	0.692	0.706	0.724	0.737	0.746	0.664	0.723	0.732	0.702	0.716	0.713	0.736	0.710	0.730	0.743	0.672	0.686	0.700	0.736
527	Rental Network - Hawaii	0.628	0.636	0.657	0.634	0.647	0.663	0.670	0.678	0.596	0.658	0.668	0.643	0.655	0.653	0.671	0.649	0.664	0.677	0.617	0.632	0.642	0.671
528	Diversified Dental - Reno	0.706	0.722	0.744	0.720	0.732	0.752	0.764	0.775	0.710	0.752	0.758	0.729	0.743	0.740	0.768	0.736	0.761	0.773	0.696	0.709	0.727	0.767
549	Maine	0.726	0.739	0.766	0.737	0.753	0.775	0.785	0.798	0.692	0.772	0.786	0.745	0.761	0.758	0.785	0.755	0.779	0.796	0.712	0.730	0.747	0.783
550	North Dakota	0.605	0.612	0.633	0.610	0.625	0.637	0.642	0.649	0.543	0.623	0.638	0.621	0.626	0.623	0.644	0.618	0.636	0.656	0.589	0.610	0.620	0.644
551	Nevada	0.647	0.662	0.680	0.661	0.669	0.685	0.697	0.705	0.673	0.693	0.696	0.665	0.679	0.677	0.697	0.677	0.695	0.700	0.643	0.648	0.664	0.697
553	Idaho	0.686	0.696	0.712	0.694	0.704	0.715	0.724	0.729	0.676	0.715	0.724	0.698	0.708	0.706	0.722	0.705	0.719	0.729	0.680	0.691	0.700	0.723
554	Vermont	0.595	0.605	0.625	0.603	0.617	0.628	0.637	0.641	0.547	0.621	0.638	0.607	0.619	0.616	0.634	0.611	0.626	0.645	0.586	0.601	0.612	0.634
555	New Hampshire	0.617	0.627	0.647	0.625	0.638	0.652	0.658	0.662	0.574	0.643	0.657	0.631	0.641	0.638	0.656	0.635	0.650	0.667	0.607	0.622	0.634	0.656
556	Delaware	0.624	0.635	0.654	0.633	0.645	0.659	0.667	0.672	0.597	0.655	0.666	0.638	0.649	0.647	0.665	0.645	0.660	0.674	0.616	0.628	0.641	0.665
557	Washington																						
558	Oregon	0.655	0.669	0.690	0.667	0.680	0.697	0.706	0.713	0.630	0.693	0.703	0.673	0.686	0.683	0.706	0.681	0.701	0.715	0.646	0.662	0.676	0.708
559	North Carolina	0.562	0.570	0.589	0.569	0.581	0.594	0.600	0.604	0.519	0.587	0.600	0.574	0.584	0.581	0.598	0.579	0.592	0.608	0.553	0.568	0.577	0.598
560	West Virginia	0.625	0.635	0.650	0.633	0.643	0.653	0.663	0.666	0.608	0.656	0.666	0.634	0.646	0.644	0.659	0.643	0.656	0.666	0.622	0.632	0.639	0.660
561	Mississippi	0.612	0.616	0.633	0.614	0.626	0.637	0.645	0.651	0.575	0.634	0.647	0.621	0.628	0.626	0.641	0.624	0.637	0.650	0.602	0.616	0.622	0.642
562	Arkansas	0.669	0.676	0.693	0.675	0.685	0.696	0.707	0.712	0.650	0.699	0.709	0.679	0.689	0.687	0.702	0.686	0.699	0.710	0.662	0.673	0.681	0.704
563	South Carolina	0.584	0.593	0.612	0.591	0.605	0.617	0.624	0.629	0.541	0.610	0.624	0.597	0.607	0.604	0.622	0.602	0.616	0.632	0.575	0.590	0.600	0.624
564	Rhode Island	0.663	0.675	0.693	0.673	0.683	0.698	0.708	0.714	0.658	0.700	0.708	0.677	0.691	0.689	0.706	0.687	0.702	0.711	0.658	0.666	0.679	0.706
565	Hawaii	0.633	0.643	0.658	0.642	0.650	0.662	0.670	0.676	0.632	0.666	0.672	0.643	0.655	0.654	0.666	0.654	0.664	0.672	0.630	0.635	0.646	0.667
566	Pittsburgh	0.637	0.646	0.660	0.645	0.652	0.663	0.669	0.673	0.636	0.664	0.670	0.646	0.657	0.656	0.667	0.656	0.665	0.672	0.633	0.640	0.649	0.668
567	Philadelphia	0.639	0.650	0.668	0.649	0.658	0.672	0.679	0.684	0.632	0.670	0.678	0.652	0.664	0.662	0.678	0.662	0.675	0.684	0.633	0.642	0.654	0.678
568	Alabama	0.624	0.630	0.646	0.629	0.639	0.649	0.658	0.662	0.603	0.649	0.659	0.635	0.642	0.640	0.656	0.638	0.652	0.663	0.616	0.627	0.635	0.656
569	Utah	0.634	0.642	0.657	0.641	0.650	0.660	0.665	0.667	0.614	0.656	0.665	0.644	0.653	0.651	0.663	0.649	0.659	0.670	0.627	0.637	0.646	0.664
570	Iowa	0.585	0.595	0.614	0.593	0.606	0.619	0.627	0.631	0.548	0.615	0.628	0.597	0.609	0.606	0.624	0.604	0.619	0.633	0.577	0.590	0.601	0.624
571	Massachusetts	0.642	0.652	0.672	0.651	0.663	0.677	0.683	0.688	0.614	0.670	0.681	0.657	0.667	0.664	0.682	0.662	0.677	0.691	0.632	0.646	0.658	0.682
572	Oklahoma	0.646	0.659	0.676	0.658	0.666	0.681	0.691	0.697	0.650	0.685	0.692	0.659	0.673	0.672	0.688	0.672	0.686	0.693	0.642	0.649	0.662	0.689
573	Louisiana	0.552	0.558	0.574	0.557	0.568	0.577	0.583	0.587	0.519	0.572	0.584	0.561	0.569	0.567	0.581	0.564	0.577	0.590	0.544	0.558	0.564	0.582
574	New Mexico	0.652	0.667	0.687	0.665	0.677	0.693	0.704	0.711	0.640	0.693	0.702	0.670	0.684	0.682	0.703	0.680	0.699	0.710	0.645	0.658	0.672	0.703
575	Texas	0.630	0.642	0.660	0.641	0.651	0.665	0.673	0.678	0.618	0.663	0.672	0.645	0.656	0.654	0.671	0.653	0.668	0.678	0.624	0.635	0.647	0.672
576	Kentucky	0.600	0.608	0.622	0.607	0.615	0.625	0.631	0.634	0.592	0.625	0.632	0.609	0.619	0.618	0.629	0.617	0.626	0.634	0.596	0.602	0.612	0.629
577	Kansas	0.653	0.666	0.684	0.665	0.675	0.689	0.699	0.705	0.652	0.692	0.700	0.668	0.681	0.679	0.697	0.679	0.694	0.703	0.649	0.657	0.670	0.698
578	Wisconsin	0.609	0.616	0.633	0.615	0.626	0.636	0.642	0.644	0.573	0.630	0.643	0.620	0.627	0.625	0.640	0.622	0.635	0.650	0.600	0.613	0.622	0.640
579	Tennessee	0.561	0.568	0.582	0.567	0.576	0.585	0.592	0.594	0.544	0.584	0.593	0.570	0.578	0.577	0.589	0.576	0.586	0.596	0.556	0.564	0.572	0.589
580	Minnesota	0.627	0.638	0.656	0.636	0.648	0.661	0.668	0.673	0.598	0.655	0.666	0.642	0.651	0.649	0.667	0.647	0.663	0.676	0.617	0.631	0.644	0.667
581	Colorado	0.655	0.664	0.680	0.663	0.673	0.683	0.691	0.695	0.636	0.680	0.690	0.667	0.675	0.674	0.690	0.672	0.686	0.698	0.647	0.661	0.669	0.690
582	Indiana	0.566	0.573	0.588	0.572	0.582	0.591	0.596	0.598	0.536	0.585	0.596	0.576	0.583	0.581	0.595	0.579	0.590	0.603	0.559	0.573	0.579	0.595
583	Nebraska	0.643	0.655	0.672	0.654	0.662	0.674	0.684	0.690	0.646	0.680	0.687	0.654	0.669	0.667	0.680	0.667	0.679	0.686	0.641	0.646	0.658	0.682
584	Connecticut	0.638	0.649	0.668	0.647	0.659	0.673	0.679	0.684	0.607	0.666	0.677	0.653	0.663	0.660	0.679	0.658	0.674	0.688	0.628	0.642	0.655	0.679
585	Ohio	0.597	0.604	0.619	0.603	0.612	0.622	0.628	0.631	0.576	0.619	0.629	0.606	0.615	0.613	0.626	0.612	0.623	0.633	0.590	0.600	0.609	0.626
586	Michigan	0.657	0.669	0.690	0.667	0.680	0.697	0.709	0.717	0.645	0.698	0.707	0.676	0.688	0.685	0.707	0.684	0.704	0.714	0.648	0.661	0.675	0.709
587	Arizona	0.677	0.692	0.712	0.691	0.701	0.718	0.729	0.736	0.686	0.722	0.728	0.694	0.710	0.708	0.727	0.708	0.725	0.733	0.673	0.682	0.696	0.728
588	New Jersey	0.636	0.648	0.667	0.646	0.658	0.671	0.680	0.685														

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	0.618	0.620	0.631	0.618	0.627	0.632	0.631	0.631	0.568	0.616	0.626	0.630	0.626	0.624	0.637	0.619	0.630	0.645	0.602	0.623	0.627	0.635
502	Broward County / Palm Beach	0.628	0.629	0.641	0.628	0.636	0.642	0.641	0.643	0.590	0.629	0.638	0.639	0.637	0.635	0.647	0.632	0.642	0.653	0.614	0.631	0.636	0.645
503	Tampa	0.667	0.670	0.682	0.668	0.677	0.683	0.683	0.685	0.628	0.671	0.680	0.679	0.678	0.676	0.688	0.672	0.683	0.695	0.653	0.670	0.677	0.687
504	Orlando	0.662	0.666	0.678	0.665	0.673	0.679	0.679	0.681	0.628	0.667	0.677	0.674	0.673	0.672	0.683	0.668	0.679	0.691	0.649	0.665	0.672	0.682
505	Jacksonville	0.674	0.679	0.692	0.677	0.687	0.693	0.692	0.694	0.632	0.679	0.689	0.688	0.687	0.685	0.698	0.681	0.692	0.706	0.659	0.678	0.686	0.696
506	Daytona / Gainesville	0.641	0.644	0.657	0.642	0.653	0.658	0.657	0.658	0.587	0.642	0.655	0.654	0.652	0.649	0.663	0.645	0.656	0.673	0.624	0.645	0.652	0.661
521	Diversified Dental - Las Vegas	0.838	0.855	0.876	0.853	0.864	0.881	0.892	0.899	0.853	0.885	0.890	0.859	0.874	0.872	0.894	0.872	0.892	0.898	0.831	0.840	0.860	0.894
522	Mastercare Dental - Reno	0.848	0.859	0.889	0.856	0.877	0.899	0.907	0.915	0.772	0.888	0.901	0.876	0.889	0.884	0.918	0.878	0.907	0.924	0.825	0.858	0.876	0.913
524	Premier - Minnesota	0.741	0.751	0.770	0.750	0.761	0.773	0.781	0.784	0.721	0.771	0.781	0.757	0.767	0.765	0.782	0.762	0.778	0.789	0.731	0.746	0.758	0.781
526	Dental Options Pricing - Oregon	0.750	0.760	0.782	0.758	0.773	0.786	0.791	0.794	0.698	0.772	0.784	0.772	0.779	0.775	0.799	0.769	0.790	0.807	0.731	0.755	0.771	0.796
527	Rental Network - Hawaii	0.700	0.705	0.724	0.702	0.718	0.727	0.727	0.731	0.627	0.706	0.719	0.719	0.720	0.717	0.738	0.709	0.727	0.747	0.678	0.705	0.717	0.734
528	Diversified Dental - Reno	0.772	0.787	0.811	0.784	0.799	0.818	0.825	0.833	0.753	0.811	0.817	0.799	0.810	0.807	0.835	0.803	0.829	0.840	0.755	0.778	0.796	0.832
549	Maine	0.813	0.822	0.851	0.819	0.839	0.858	0.863	0.869	0.735	0.842	0.854	0.839	0.850	0.845	0.875	0.837	0.862	0.882	0.790	0.820	0.838	0.870
550	North Dakota	0.677	0.680	0.701	0.677	0.695	0.703	0.698	0.699	0.570	0.670	0.690	0.698	0.692	0.689	0.711	0.680	0.698	0.726	0.648	0.685	0.695	0.708
551	Nevada	0.696	0.708	0.724	0.707	0.715	0.728	0.734	0.739	0.701	0.727	0.731	0.713	0.723	0.721	0.736	0.720	0.734	0.740	0.689	0.698	0.712	0.736
553	Idaho	0.732	0.740	0.754	0.738	0.749	0.755	0.758	0.760	0.698	0.746	0.757	0.747	0.749	0.747	0.762	0.744	0.756	0.770	0.719	0.736	0.747	0.761
554	Vermont	0.663	0.665	0.686	0.663	0.679	0.686	0.686	0.685	0.571	0.664	0.682	0.679	0.678	0.675	0.693	0.668	0.683	0.706	0.640	0.672	0.679	0.690
555	New Hampshire	0.680	0.681	0.700	0.678	0.694	0.703	0.701	0.702	0.595	0.680	0.697	0.696	0.694	0.691	0.709	0.684	0.699	0.721	0.656	0.686	0.693	0.706
556	Delaware	0.686	0.690	0.708	0.688	0.701	0.711	0.711	0.714	0.621	0.693	0.707	0.702	0.703	0.700	0.717	0.695	0.709	0.727	0.667	0.691	0.700	0.715
557	Washington																						
558	Oregon	0.725	0.733	0.754	0.730	0.746	0.758	0.758	0.762	0.660	0.738	0.751	0.746	0.748	0.745	0.767	0.739	0.758	0.778	0.704	0.730	0.745	0.765
559	North Carolina	0.631	0.632	0.651	0.630	0.645	0.653	0.651	0.653	0.544	0.629	0.646	0.647	0.644	0.642	0.659	0.635	0.649	0.671	0.608	0.637	0.646	0.656
560	West Virginia	0.690	0.694	0.709	0.693	0.704	0.710	0.710	0.712	0.634	0.696	0.709	0.703	0.703	0.700	0.715	0.696	0.708	0.725	0.674	0.695	0.704	0.713
561	Mississippi	0.680	0.683	0.701	0.681	0.696	0.702	0.701	0.701	0.604	0.682	0.699	0.696	0.694	0.691	0.708	0.685	0.699	0.720	0.658	0.686	0.695	0.706
562	Arkansas	0.731	0.737	0.754	0.735	0.748	0.755	0.756	0.758	0.678	0.742	0.756	0.746	0.747	0.745	0.761	0.741	0.754	0.771	0.715	0.736	0.746	0.759
563	South Carolina	0.664	0.667	0.687	0.664	0.681	0.689	0.685	0.687	0.572	0.662	0.680	0.682	0.679	0.676	0.695	0.669	0.684	0.709	0.640	0.671	0.680	0.693
564	Rhode Island	0.724	0.731	0.748	0.729	0.740	0.751	0.753	0.756	0.686	0.740	0.750	0.739	0.745	0.743	0.758	0.738	0.752	0.765	0.711	0.729	0.739	0.756
565	Hawaii	0.686	0.691	0.706	0.690	0.699	0.708	0.711	0.711	0.659	0.702	0.710	0.697	0.702	0.700	0.713	0.697	0.708	0.720	0.675	0.690	0.698	0.712
566	Pittsburgh	0.684	0.688	0.699	0.687	0.694	0.700	0.702	0.705	0.657	0.693	0.701	0.694	0.695	0.694	0.705	0.691	0.701	0.712	0.674	0.687	0.693	0.704
567	Philadelphia	0.691	0.696	0.711	0.695	0.705	0.714	0.715	0.718	0.655	0.703	0.712	0.706	0.707	0.705	0.720	0.702	0.715	0.727	0.677	0.695	0.704	0.718
568	Alabama	0.683	0.687	0.702	0.686	0.697	0.703	0.703	0.704	0.628	0.688	0.701	0.698	0.697	0.694	0.709	0.689	0.702	0.718	0.666	0.688	0.697	0.707
569	Utah	0.683	0.685	0.698	0.684	0.694	0.699	0.700	0.701	0.634	0.686	0.697	0.695	0.693	0.691	0.705	0.687	0.699	0.713	0.668	0.689	0.693	0.703
570	Iowa	0.661	0.663	0.683	0.661	0.677	0.686	0.684	0.686	0.577	0.663	0.679	0.678	0.676	0.673	0.692	0.667	0.682	0.704	0.638	0.668	0.676	0.689
571	Massachusetts	0.700	0.703	0.721	0.701	0.714	0.724	0.723	0.726	0.636	0.705	0.718	0.716	0.716	0.713	0.730	0.708	0.722	0.740	0.680	0.705	0.715	0.728
572	Oklahoma	0.709	0.716	0.733	0.715	0.725	0.734	0.737	0.740	0.680	0.725	0.734	0.723	0.728	0.726	0.741	0.723	0.736	0.748	0.696	0.712	0.723	0.739
573	Louisiana	0.621	0.624	0.639	0.622	0.635	0.639	0.637	0.637	0.548	0.618	0.634	0.636	0.631	0.629	0.645	0.623	0.636	0.657	0.599	0.626	0.634	0.643
574	New Mexico	0.727	0.735	0.755	0.733	0.746	0.759	0.760	0.764	0.674	0.742	0.754	0.747	0.750	0.747	0.768	0.742	0.760	0.777	0.708	0.731	0.745	0.765
575	Texas	0.697	0.702	0.719	0.700	0.712	0.721	0.722	0.725	0.647	0.706	0.717	0.713	0.714	0.712	0.728	0.707	0.721	0.736	0.679	0.701	0.712	0.726
576	Kentucky	0.651	0.653	0.665	0.652	0.660	0.666	0.667	0.669	0.614	0.656	0.666	0.661	0.661	0.659	0.671	0.656	0.666	0.677	0.638	0.654	0.659	0.669
577	Kansas	0.715	0.723	0.740	0.721	0.732	0.742	0.744	0.748	0.680	0.731	0.741	0.730	0.735	0.733	0.748	0.729	0.743	0.756	0.701	0.718	0.730	0.747
578	Wisconsin	0.667	0.667	0.683	0.666	0.678	0.684	0.683	0.684	0.593	0.665	0.680	0.681	0.676	0.674	0.689	0.668	0.681	0.700	0.645	0.672	0.678	0.687
579	Tennessee	0.616	0.618	0.631	0.616	0.626	0.632	0.632	0.633	0.566	0.618	0.630	0.628	0.626	0.624	0.636	0.620	0.630	0.644	0.601	0.620	0.626	0.635
580	Minnesota	0.687	0.690	0.708	0.688	0.701	0.711	0.710	0.711	0.621	0.691	0.705	0.703	0.702	0.700	0.717	0.694	0.709	0.727	0.666	0.692	0.700	0.714
581	Colorado	0.704	0.710	0.724	0.709	0.719	0.725	0.726	0.727	0.657	0.711	0.724	0.720	0.718	0.716	0.731	0.712	0.725	0.741	0.688	0.708	0.719	0.729
582	Indiana	0.624	0.625	0.640	0.624	0.635	0.640	0.638	0.638	0.558	0.621	0.635	0.636	0.632	0.630	0.644	0.625	0.637	0.655	0.605	0.629	0.635	0.642
583	Nebraska	0.700	0.707	0.721	0.706	0.715	0.722	0.727	0.729	0.673	0.717	0.726	0.713	0.717	0.716	0.729	0.712	0.724	0.736	0.690	0.704	0.713	0.728
584	Connecticut	0.698	0.701	0.720	0.699	0.713	0.723	0.721	0.724	0.630	0.702	0.716	0.715	0.714	0.712	0.729	0.706	0.721	0.739	0.677	0.703	0.712	0.726
585	Ohio	0.651	0.652	0.665	0.650	0.661	0.667	0.666	0.668	0.597	0.652	0.664	0.662	0.660	0.658	0.671	0.654	0.665	0.680	0.634	0.655	0.660	0.669
586	Michigan	0.722	0.731	0.752	0.730	0.743	0.756	0.759	0.763	0.676	0.743	0.754	0.742	0.748	0.745	0.766	0.740	0.758	0.774	0.706	0.727	0.742	0.764
587	Arizona	0.740	0.749	0.767	0.748	0.758	0.770	0.774	0.780	0.717	0.763	0.770	0.757	0.764	0.762	0.779	0.759	0.774	0.786	0.728	0.743	0.756	0.777
588	New Jersey	0.693	0.700	0.716	0.698	0.710	0.719	0.722	0.724														



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	0.638	0.636	0.645	0.635	0.643	0.645	0.642	0.640	0.583	0.628	0.638	0.646	0.640	0.639	0.647	0.634	0.641	0.655	0.623	0.642	0.644	0.645
502	Broward County / Palm Beach	0.650	0.651	0.659	0.650	0.657	0.659	0.657	0.656	0.608	0.645	0.654	0.660	0.654	0.653	0.662	0.650	0.657	0.668	0.636	0.653	0.657	0.660
503	Tampa	0.692	0.694	0.702	0.692	0.700	0.703	0.701	0.701	0.648	0.689	0.699	0.703	0.698	0.697	0.705	0.693	0.700	0.712	0.678	0.695	0.702	0.704
504	Orlando	0.687	0.690	0.699	0.689	0.697	0.698	0.696	0.696	0.647	0.685	0.695	0.697	0.693	0.692	0.700	0.689	0.696	0.708	0.674	0.690	0.696	0.699
505	Jacksonville	0.701	0.704	0.714	0.702	0.711	0.713	0.710	0.710	0.653	0.698	0.709	0.712	0.708	0.706	0.716	0.702	0.710	0.724	0.686	0.704	0.710	0.714
506	Daytona / Gainesville	0.666	0.668	0.679	0.667	0.677	0.678	0.675	0.675	0.608	0.661	0.675	0.677	0.672	0.671	0.681	0.666	0.674	0.691	0.650	0.670	0.676	0.679
521	Diversified Dental - Las Vegas	0.901	0.911	0.929	0.910	0.919	0.933	0.935	0.937	0.896	0.928	0.934	0.915	0.926	0.924	0.937	0.924	0.934	0.941	0.894	0.903	0.916	0.936
522	Mastercare Dental - Reno	0.915	0.923	0.949	0.921	0.940	0.957	0.962	0.968	0.828	0.943	0.961	0.937	0.947	0.943	0.970	0.937	0.960	0.978	0.895	0.927	0.939	0.966
524	Premier - Minnesota	0.789	0.795	0.810	0.793	0.803	0.812	0.814	0.813	0.757	0.805	0.816	0.799	0.806	0.804	0.815	0.802	0.811	0.822	0.780	0.795	0.801	0.814
526	Dental Options Pricing - Oregon	0.800	0.806	0.826	0.804	0.818	0.828	0.827	0.827	0.737	0.808	0.823	0.817	0.822	0.819	0.834	0.812	0.824	0.843	0.783	0.805	0.816	0.831
527	Rental Network - Hawaii	0.738	0.740	0.754	0.738	0.750	0.754	0.751	0.752	0.654	0.731	0.747	0.752	0.749	0.746	0.762	0.738	0.750	0.771	0.718	0.743	0.751	0.758
528	Diversified Dental - Reno	0.833	0.844	0.863	0.842	0.855	0.868	0.871	0.878	0.801	0.857	0.865	0.855	0.861	0.859	0.881	0.855	0.875	0.886	0.818	0.840	0.853	0.878
549	Maine	0.872	0.877	0.902	0.875	0.893	0.906	0.912	0.912	0.786	0.891	0.907	0.892	0.899	0.895	0.922	0.886	0.909	0.930	0.851	0.878	0.892	0.917
550	North Dakota	0.710	0.711	0.729	0.709	0.726	0.728	0.721	0.720	0.597	0.694	0.717	0.728	0.718	0.715	0.732	0.707	0.720	0.749	0.683	0.717	0.726	0.730
551	Nevada	0.741	0.750	0.760	0.749	0.756	0.761	0.763	0.764	0.731	0.756	0.761	0.754	0.758	0.758	0.765	0.755	0.762	0.768	0.735	0.743	0.754	0.764
553	Idaho	0.766	0.769	0.783	0.768	0.777	0.782	0.781	0.782	0.724	0.771	0.783	0.776	0.777	0.775	0.785	0.772	0.780	0.794	0.754	0.770	0.776	0.784
554	Vermont	0.697	0.698	0.714	0.696	0.711	0.713	0.711	0.706	0.600	0.690	0.710	0.710	0.706	0.703	0.717	0.697	0.707	0.730	0.676	0.707	0.711	0.714
555	New Hampshire	0.714	0.713	0.727	0.711	0.725	0.729	0.724	0.721	0.622	0.704	0.722	0.728	0.720	0.718	0.731	0.711	0.722	0.743	0.691	0.720	0.725	0.728
556	Delaware	0.722	0.723	0.737	0.721	0.734	0.738	0.735	0.735	0.649	0.718	0.733	0.735	0.731	0.729	0.740	0.723	0.733	0.750	0.703	0.727	0.733	0.738
557	Washington																						
558	Oregon	0.769	0.774	0.792	0.772	0.787	0.792	0.789	0.790	0.694	0.770	0.786	0.786	0.784	0.782	0.797	0.776	0.788	0.809	0.750	0.774	0.786	0.796
559	North Carolina	0.663	0.662	0.676	0.660	0.673	0.677	0.673	0.672	0.570	0.652	0.670	0.677	0.669	0.666	0.680	0.660	0.670	0.691	0.640	0.669	0.677	0.676
560	West Virginia	0.720	0.723	0.735	0.721	0.732	0.734	0.732	0.732	0.659	0.719	0.733	0.730	0.728	0.726	0.736	0.721	0.729	0.747	0.704	0.725	0.731	0.734
561	Mississippi	0.712	0.712	0.729	0.711	0.724	0.728	0.725	0.724	0.632	0.707	0.726	0.723	0.720	0.717	0.731	0.712	0.722	0.744	0.692	0.718	0.723	0.729
562	Arkansas	0.766	0.768	0.783	0.767	0.778	0.783	0.782	0.782	0.707	0.769	0.784	0.776	0.776	0.774	0.786	0.770	0.779	0.797	0.751	0.771	0.777	0.785
563	South Carolina	0.697	0.699	0.714	0.697	0.712	0.713	0.707	0.707	0.598	0.685	0.706	0.712	0.704	0.702	0.716	0.694	0.706	0.731	0.674	0.703	0.712	0.715
564	Rhode Island	0.761	0.767	0.777	0.765	0.775	0.777	0.777	0.776	0.711	0.763	0.776	0.774	0.773	0.772	0.782	0.766	0.774	0.789	0.749	0.767	0.774	0.780
565	Hawaii	0.717	0.718	0.728	0.717	0.725	0.727	0.729	0.730	0.680	0.722	0.730	0.723	0.722	0.721	0.730	0.718	0.726	0.739	0.707	0.721	0.724	0.730
566	Pittsburgh	0.710	0.714	0.721	0.713	0.719	0.720	0.720	0.720	0.677	0.711	0.721	0.719	0.716	0.715	0.723	0.713	0.719	0.729	0.700	0.713	0.719	0.721
567	Philadelphia	0.725	0.727	0.736	0.726	0.733	0.737	0.735	0.734	0.677	0.723	0.733	0.736	0.731	0.730	0.739	0.726	0.734	0.746	0.712	0.729	0.734	0.737
568	Alabama	0.712	0.714	0.727	0.712	0.723	0.726	0.724	0.723	0.652	0.710	0.724	0.723	0.721	0.719	0.729	0.714	0.722	0.739	0.696	0.717	0.722	0.727
569	Utah	0.708	0.709	0.719	0.708	0.717	0.719	0.717	0.715	0.654	0.704	0.716	0.718	0.714	0.712	0.722	0.708	0.716	0.730	0.694	0.714	0.717	0.720
570	Iowa	0.696	0.696	0.711	0.694	0.708	0.713	0.708	0.708	0.605	0.688	0.706	0.710	0.704	0.701	0.715	0.695	0.705	0.726	0.674	0.702	0.708	0.712
571	Massachusetts	0.734	0.736	0.747	0.734	0.745	0.749	0.745	0.745	0.661	0.728	0.742	0.748	0.741	0.739	0.751	0.734	0.744	0.761	0.715	0.739	0.748	0.749
572	Oklahoma	0.746	0.752	0.761	0.750	0.759	0.761	0.760	0.761	0.705	0.749	0.758	0.758	0.756	0.755	0.763	0.751	0.759	0.771	0.734	0.749	0.758	0.762
573	Louisiana	0.648	0.648	0.663	0.646	0.658	0.661	0.657	0.656	0.571	0.639	0.657	0.660	0.654	0.651	0.664	0.646	0.655	0.677	0.627	0.653	0.658	0.662
574	New Mexico	0.770	0.777	0.792	0.775	0.788	0.792	0.789	0.791	0.707	0.772	0.787	0.787	0.785	0.783	0.796	0.778	0.789	0.807	0.752	0.775	0.786	0.793
575	Texas	0.732	0.734	0.745	0.733	0.743	0.747	0.744	0.744	0.672	0.728	0.740	0.745	0.740	0.739	0.749	0.734	0.743	0.758	0.715	0.736	0.745	0.747
576	Kentucky	0.676	0.677	0.685	0.676	0.683	0.685	0.684	0.684	0.633	0.674	0.684	0.684	0.681	0.679	0.687	0.676	0.683	0.694	0.664	0.679	0.683	0.686
577	Kansas	0.753	0.759	0.771	0.757	0.767	0.770	0.769	0.769	0.707	0.757	0.767	0.766	0.765	0.763	0.772	0.759	0.767	0.781	0.740	0.757	0.766	0.771
578	Wisconsin	0.694	0.693	0.706	0.691	0.703	0.706	0.703	0.703	0.617	0.686	0.702	0.706	0.699	0.697	0.709	0.692	0.701	0.719	0.674	0.700	0.703	0.706
579	Tennessee	0.641	0.641	0.651	0.640	0.649	0.651	0.650	0.649	0.586	0.637	0.649	0.651	0.646	0.645	0.653	0.641	0.648	0.661	0.626	0.645	0.649	0.652
580	Minnesota	0.722	0.722	0.735	0.720	0.733	0.737	0.732	0.730	0.647	0.715	0.729	0.735	0.729	0.727	0.739	0.721	0.731	0.749	0.701	0.726	0.732	0.736
581	Colorado	0.735	0.738	0.751	0.736	0.746	0.750	0.748	0.748	0.682	0.734	0.748	0.746	0.744	0.743	0.752	0.738	0.746	0.763	0.719	0.739	0.745	0.751
582	Indiana	0.648	0.649	0.660	0.648	0.658	0.659	0.655	0.654	0.579	0.639	0.655	0.659	0.652	0.650	0.661	0.645	0.654	0.673	0.629	0.653	0.658	0.659
583	Nebraska	0.736	0.738	0.746	0.737	0.744	0.746	0.747	0.746	0.695	0.738	0.746	0.743	0.742	0.741	0.749	0.737	0.743	0.756	0.726	0.739	0.744	0.748
584	Connecticut	0.733	0.734	0.747	0.732	0.745	0.749	0.744	0.744	0.657	0.726	0.741	0.748	0.741	0.739	0.751	0.733	0.743	0.761	0.712	0.738	0.745	0.748
585	Ohio	0.676	0.676	0.686	0.675	0.684	0.687	0.685	0.684	0.619	0.671	0.684	0.686	0.681	0.679	0.689	0.675	0.683	0.697	0.660	0.680	0.684	0.687
586	Michigan	0.768	0.775	0.792	0.773	0.786	0.792	0.791	0.792	0.711	0.775	0.789	0.784	0.786	0.784	0.797	0.779	0.789	0.806	0.753	0.773	0.784	0.796
587	Arizona	0.784	0.792	0.802	0.791	0.799	0.803	0.802	0.805	0.747	0.791	0.800	0.799	0.797	0.796	0.806	0.793	0.802	0.814	0.772	0.787	0.799	0.805
588	New Jersey	0.732	0.733	0.744	0.732	0.741	0.745	0.744	0.743</														

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	0.636	0.636	0.646	0.635	0.644	0.645	0.639	0.637	0.574	0.623	0.635	0.647	0.638	0.636	0.646	0.631	0.639	0.654	0.620	0.644	0.645	0.644
502	Broward County / Palm Beach	0.648	0.652	0.660	0.651	0.658	0.659	0.655	0.653	0.601	0.641	0.651	0.661	0.653	0.652	0.661	0.648	0.655	0.669	0.634	0.655	0.658	0.659
503	Tampa	0.689	0.693	0.703	0.692	0.701	0.702	0.698	0.696	0.640	0.684	0.695	0.702	0.696	0.695	0.704	0.690	0.698	0.711	0.675	0.697	0.701	0.702
504	Orlando	0.685	0.689	0.698	0.688	0.696	0.697	0.694	0.692	0.640	0.681	0.690	0.698	0.692	0.690	0.699	0.686	0.693	0.706	0.672	0.692	0.696	0.698
505	Jacksonville	0.700	0.704	0.715	0.702	0.712	0.713	0.709	0.707	0.644	0.692	0.704	0.714	0.707	0.705	0.716	0.700	0.708	0.724	0.683	0.707	0.712	0.714
506	Daytona / Gainesville	0.663	0.667	0.679	0.665	0.676	0.677	0.672	0.670	0.597	0.654	0.668	0.678	0.670	0.668	0.680	0.662	0.671	0.688	0.646	0.672	0.677	0.677
521	Diversified Dental - Las Vegas	0.900	0.912	0.930	0.911	0.920	0.934	0.934	0.935	0.890	0.925	0.931	0.917	0.926	0.924	0.937	0.922	0.933	0.941	0.893	0.906	0.918	0.936
522	Mastercare Dental - Reno	0.921	0.936	0.963	0.932	0.955	0.965	0.965	0.964	0.805	0.930	0.951	0.954	0.953	0.949	0.979	0.939	0.964	0.986	0.896	0.942	0.955	0.973
524	Premier - Minnesota	0.777	0.789	0.804	0.787	0.798	0.806	0.806	0.805	0.744	0.795	0.806	0.793	0.799	0.797	0.809	0.793	0.803	0.809	0.772	0.791	0.797	0.807
526	Dental Options Pricing - Oregon	0.801	0.810	0.831	0.808	0.823	0.830	0.824	0.822	0.723	0.801	0.814	0.824	0.819	0.816	0.833	0.809	0.823	0.845	0.778	0.814	0.823	0.830
527	Rental Network - Hawaii	0.741	0.745	0.761	0.743	0.758	0.758	0.750	0.748	0.641	0.724	0.738	0.761	0.747	0.745	0.762	0.736	0.750	0.776	0.714	0.753	0.759	0.758
528	Diversified Dental - Reno	0.852	0.859	0.878	0.856	0.871	0.881	0.880	0.883	0.794	0.856	0.866	0.876	0.872	0.869	0.893	0.863	0.884	0.905	0.826	0.856	0.870	0.889
549	Maine	0.880	0.888	0.913	0.885	0.906	0.917	0.913	0.908	0.767	0.879	0.897	0.909	0.903	0.899	0.927	0.888	0.912	0.938	0.853	0.897	0.906	0.925
550	North Dakota	0.711	0.713	0.732	0.710	0.729	0.730	0.718	0.713	0.579	0.684	0.705	0.736	0.717	0.714	0.733	0.702	0.717	0.749	0.676	0.727	0.732	0.728
551	Nevada	0.742	0.752	0.762	0.751	0.758	0.762	0.762	0.763	0.727	0.754	0.759	0.757	0.758	0.757	0.766	0.755	0.762	0.770	0.734	0.746	0.756	0.765
553	Idaho	0.760	0.767	0.780	0.765	0.775	0.780	0.777	0.776	0.713	0.763	0.775	0.775	0.774	0.772	0.782	0.768	0.776	0.787	0.749	0.770	0.775	0.781
554	Vermont	0.681	0.691	0.707	0.688	0.705	0.706	0.700	0.695	0.579	0.675	0.694	0.703	0.696	0.693	0.708	0.683	0.695	0.714	0.664	0.703	0.706	0.704
555	New Hampshire	0.702	0.710	0.725	0.708	0.723	0.723	0.717	0.713	0.604	0.692	0.710	0.724	0.713	0.711	0.726	0.702	0.714	0.734	0.682	0.722	0.724	0.722
556	Delaware	0.713	0.721	0.735	0.719	0.733	0.734	0.728	0.725	0.633	0.708	0.723	0.732	0.725	0.723	0.736	0.716	0.726	0.743	0.696	0.729	0.733	0.733
557	Washington																						
558	Oregon	0.770	0.776	0.795	0.774	0.790	0.794	0.787	0.784	0.680	0.762	0.776	0.794	0.784	0.781	0.798	0.773	0.786	0.809	0.745	0.783	0.790	0.794
559	North Carolina	0.654	0.660	0.675	0.658	0.673	0.673	0.666	0.662	0.551	0.640	0.659	0.675	0.663	0.660	0.675	0.652	0.663	0.685	0.632	0.672	0.674	0.672
560	West Virginia	0.710	0.717	0.730	0.715	0.727	0.729	0.725	0.723	0.644	0.708	0.724	0.726	0.722	0.720	0.731	0.714	0.722	0.736	0.697	0.723	0.727	0.729
561	Mississippi	0.703	0.709	0.726	0.707	0.722	0.725	0.719	0.715	0.615	0.695	0.715	0.722	0.715	0.712	0.727	0.704	0.716	0.736	0.684	0.719	0.722	0.724
562	Arkansas	0.756	0.764	0.779	0.762	0.774	0.779	0.776	0.773	0.692	0.758	0.774	0.773	0.771	0.768	0.781	0.763	0.773	0.786	0.743	0.770	0.774	0.779
563	South Carolina	0.694	0.698	0.714	0.695	0.712	0.712	0.703	0.698	0.581	0.674	0.694	0.716	0.701	0.698	0.715	0.688	0.701	0.727	0.666	0.710	0.713	0.711
564	Rhode Island	0.759	0.767	0.778	0.765	0.776	0.777	0.773	0.771	0.700	0.757	0.769	0.776	0.770	0.768	0.779	0.763	0.772	0.787	0.744	0.769	0.776	0.777
565	Hawaii	0.706	0.713	0.723	0.711	0.720	0.723	0.724	0.724	0.671	0.715	0.721	0.717	0.718	0.716	0.726	0.713	0.721	0.728	0.701	0.717	0.719	0.725
566	Pittsburgh	0.705	0.711	0.719	0.710	0.717	0.719	0.717	0.716	0.669	0.706	0.715	0.717	0.714	0.712	0.721	0.709	0.716	0.725	0.696	0.713	0.717	0.719
567	Philadelphia	0.720	0.725	0.735	0.724	0.733	0.734	0.731	0.730	0.667	0.717	0.727	0.734	0.728	0.727	0.737	0.722	0.730	0.743	0.707	0.731	0.734	0.735
568	Alabama	0.707	0.713	0.726	0.711	0.723	0.725	0.720	0.717	0.639	0.701	0.717	0.723	0.717	0.716	0.727	0.709	0.718	0.735	0.691	0.718	0.723	0.725
569	Utah	0.702	0.707	0.717	0.706	0.715	0.716	0.712	0.710	0.643	0.697	0.709	0.716	0.709	0.708	0.718	0.702	0.711	0.724	0.689	0.713	0.716	0.716
570	Iowa	0.686	0.693	0.709	0.691	0.707	0.708	0.701	0.697	0.587	0.676	0.694	0.707	0.698	0.695	0.710	0.686	0.698	0.719	0.665	0.705	0.707	0.707
571	Massachusetts	0.729	0.735	0.748	0.733	0.745	0.746	0.740	0.737	0.647	0.719	0.734	0.748	0.738	0.736	0.749	0.728	0.739	0.758	0.709	0.743	0.747	0.746
572	Oklahoma	0.742	0.749	0.760	0.748	0.758	0.759	0.756	0.755	0.696	0.743	0.753	0.758	0.753	0.752	0.761	0.747	0.755	0.767	0.730	0.751	0.757	0.760
573	Louisiana	0.643	0.646	0.661	0.644	0.657	0.660	0.653	0.649	0.557	0.630	0.647	0.660	0.651	0.648	0.662	0.641	0.651	0.672	0.621	0.655	0.658	0.659
574	New Mexico	0.772	0.778	0.794	0.776	0.791	0.793	0.788	0.786	0.695	0.766	0.778	0.793	0.785	0.782	0.797	0.775	0.787	0.807	0.749	0.783	0.790	0.794
575	Texas	0.729	0.735	0.747	0.733	0.744	0.745	0.740	0.738	0.661	0.722	0.734	0.747	0.738	0.736	0.748	0.730	0.739	0.756	0.711	0.740	0.745	0.746
576	Kentucky	0.669	0.675	0.683	0.674	0.681	0.683	0.680	0.679	0.624	0.668	0.678	0.682	0.677	0.676	0.685	0.672	0.679	0.689	0.659	0.678	0.682	0.683
577	Kansas	0.749	0.756	0.768	0.754	0.765	0.768	0.764	0.763	0.696	0.750	0.760	0.766	0.761	0.760	0.770	0.755	0.763	0.775	0.735	0.759	0.765	0.768
578	Wisconsin	0.683	0.689	0.704	0.688	0.701	0.702	0.697	0.693	0.602	0.675	0.693	0.701	0.693	0.691	0.704	0.684	0.694	0.712	0.666	0.699	0.701	0.701
579	Tennessee	0.633	0.639	0.649	0.637	0.647	0.648	0.645	0.642	0.575	0.629	0.642	0.647	0.642	0.640	0.650	0.635	0.643	0.656	0.620	0.644	0.647	0.648
580	Minnesota	0.714	0.721	0.735	0.719	0.732	0.733	0.727	0.724	0.632	0.706	0.720	0.734	0.725	0.722	0.736	0.715	0.726	0.744	0.695	0.730	0.733	0.733
581	Colorado	0.730	0.735	0.749	0.733	0.744	0.748	0.744	0.742	0.670	0.727	0.740	0.745	0.741	0.739	0.750	0.734	0.742	0.757	0.714	0.740	0.744	0.748
582	Indiana	0.642	0.646	0.658	0.644	0.656	0.657	0.651	0.648	0.566	0.631	0.646	0.659	0.649	0.647	0.659	0.640	0.649	0.667	0.624	0.654	0.657	0.656
583	Nebraska	0.725	0.733	0.741	0.731	0.739	0.741	0.740	0.740	0.684	0.730	0.739	0.737	0.736	0.735	0.743	0.731	0.738	0.745	0.719	0.737	0.740	0.742
584	Connecticut	0.727	0.733	0.747	0.731	0.745	0.746	0.739	0.736	0.642	0.717	0.732	0.747	0.737	0.735	0.748	0.727	0.738	0.758	0.707	0.742	0.746	0.745
585	Ohio	0.668	0.674	0.684	0.672	0.682	0.684	0.680	0.677	0.607	0.663	0.677	0.683	0.677	0.675	0.685	0.669	0.678	0.692	0.654	0.680	0.683	0.683
586	Michigan	0.768	0.777	0.795	0.775	0.790	0.793	0.788	0.787	0.698	0.768	0.780	0.789	0.785	0.782	0.797	0.776	0.787	0.807	0.749	0.780	0.789	0.794
587	Arizona	0.783	0.792	0.802	0.791	0.800	0.802	0.800	0.800	0.739	0.787	0.794	0.802	0.796	0.795	0.806	0.790	0.800	0.812	0.769	0.791	0.800	0.804
588	New Jersey	0.728	0.732	0.745	0.731	0.742	0.744	0.740	0.739</														

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	0.596	0.601	0.614	0.599	0.609	0.616	0.616	0.617	0.557	0.604	0.613	0.610	0.611	0.609	0.622	0.605	0.616	0.628	0.583	0.600	0.608	0.620
502	Broward County / Palm Beach	0.601	0.607	0.621	0.606	0.614	0.624	0.626	0.628	0.578	0.616	0.624	0.614	0.619	0.617	0.631	0.615	0.627	0.636	0.590	0.604	0.613	0.629
503	Tampa	0.639	0.645	0.660	0.644	0.653	0.664	0.667	0.669	0.615	0.657	0.665	0.653	0.658	0.656	0.671	0.653	0.667	0.676	0.627	0.643	0.651	0.670
504	Orlando	0.634	0.641	0.655	0.639	0.648	0.659	0.662	0.665	0.614	0.653	0.661	0.647	0.653	0.651	0.666	0.649	0.662	0.671	0.624	0.638	0.647	0.665
505	Jacksonville	0.647	0.651	0.667	0.650	0.660	0.671	0.674	0.678	0.619	0.664	0.672	0.662	0.665	0.663	0.680	0.660	0.675	0.685	0.633	0.650	0.658	0.678
506	Daytona / Gainesville	0.615	0.618	0.634	0.616	0.627	0.637	0.640	0.643	0.575	0.628	0.638	0.629	0.631	0.628	0.646	0.625	0.640	0.652	0.599	0.618	0.625	0.644
521	Diversified Dental - Las Vegas	0.785	0.803	0.828	0.802	0.812	0.833	0.849	0.861	0.814	0.845	0.849	0.807	0.827	0.825	0.850	0.826	0.849	0.853	0.780	0.787	0.807	0.850
522	Mastercare Dental - Reno	0.787	0.796	0.826	0.794	0.814	0.838	0.853	0.863	0.737	0.841	0.853	0.810	0.832	0.828	0.861	0.818	0.847	0.861	0.771	0.793	0.811	0.856
524	Premier - Minnesota	0.700	0.712	0.734	0.711	0.722	0.738	0.750	0.758	0.694	0.743	0.751	0.717	0.733	0.731	0.751	0.728	0.746	0.755	0.693	0.703	0.719	0.750
526	Dental Options Pricing - Oregon	0.702	0.710	0.735	0.708	0.723	0.743	0.753	0.762	0.670	0.740	0.749	0.724	0.737	0.734	0.760	0.729	0.752	0.762	0.686	0.706	0.721	0.757
527	Rental Network - Hawaii	0.658	0.662	0.685	0.660	0.675	0.692	0.696	0.705	0.607	0.683	0.693	0.678	0.687	0.684	0.706	0.678	0.697	0.708	0.641	0.662	0.674	0.702
528	Diversified Dental - Reno	0.719	0.733	0.756	0.731	0.744	0.764	0.776	0.787	0.715	0.766	0.771	0.744	0.758	0.755	0.784	0.750	0.777	0.786	0.706	0.723	0.741	0.782
549	Maine	0.755	0.765	0.794	0.762	0.781	0.804	0.811	0.824	0.703	0.799	0.812	0.779	0.794	0.790	0.821	0.785	0.812	0.826	0.735	0.760	0.779	0.815
550	North Dakota	0.638	0.641	0.663	0.639	0.656	0.669	0.671	0.677	0.554	0.651	0.666	0.660	0.661	0.657	0.682	0.651	0.672	0.690	0.614	0.644	0.655	0.679
551	Nevada	0.654	0.669	0.687	0.668	0.676	0.692	0.704	0.712	0.675	0.700	0.702	0.673	0.687	0.685	0.706	0.685	0.704	0.707	0.649	0.656	0.672	0.705
553	Idaho	0.701	0.708	0.725	0.707	0.717	0.729	0.736	0.741	0.680	0.726	0.735	0.715	0.723	0.721	0.739	0.719	0.735	0.745	0.690	0.706	0.715	0.738
554	Vermont	0.627	0.633	0.654	0.631	0.647	0.659	0.664	0.667	0.555	0.646	0.662	0.644	0.652	0.649	0.670	0.642	0.659	0.678	0.610	0.633	0.645	0.667
555	New Hampshire	0.641	0.647	0.668	0.645	0.660	0.675	0.678	0.682	0.579	0.663	0.676	0.658	0.666	0.663	0.684	0.659	0.676	0.691	0.624	0.646	0.659	0.681
556	Delaware	0.647	0.655	0.675	0.653	0.667	0.681	0.687	0.691	0.604	0.674	0.685	0.665	0.674	0.671	0.692	0.668	0.686	0.698	0.633	0.652	0.665	0.689
557	Washington																						
558	Oregon	0.677	0.688	0.710	0.685	0.700	0.718	0.725	0.732	0.636	0.712	0.721	0.699	0.710	0.707	0.733	0.703	0.725	0.737	0.663	0.684	0.699	0.731
559	North Carolina	0.595	0.600	0.620	0.598	0.612	0.626	0.628	0.632	0.530	0.613	0.626	0.611	0.618	0.615	0.635	0.610	0.627	0.642	0.578	0.602	0.611	0.632
560	West Virginia	0.660	0.666	0.683	0.664	0.676	0.687	0.692	0.695	0.620	0.681	0.693	0.673	0.680	0.678	0.696	0.675	0.690	0.703	0.647	0.667	0.675	0.694
561	Mississippi	0.652	0.652	0.671	0.650	0.664	0.676	0.679	0.685	0.589	0.664	0.679	0.668	0.668	0.666	0.685	0.661	0.678	0.692	0.632	0.657	0.663	0.683
562	Arkansas	0.701	0.705	0.724	0.703	0.716	0.727	0.734	0.739	0.661	0.722	0.734	0.716	0.721	0.718	0.737	0.715	0.732	0.744	0.686	0.705	0.714	0.736
563	South Carolina	0.625	0.630	0.652	0.628	0.644	0.658	0.660	0.664	0.556	0.643	0.657	0.644	0.650	0.646	0.669	0.641	0.660	0.675	0.607	0.632	0.643	0.666
564	Rhode Island	0.685	0.695	0.714	0.693	0.704	0.719	0.727	0.733	0.666	0.718	0.726	0.703	0.714	0.711	0.731	0.709	0.726	0.735	0.675	0.688	0.702	0.729
565	Hawaii	0.656	0.664	0.681	0.663	0.673	0.685	0.690	0.695	0.640	0.682	0.689	0.670	0.679	0.677	0.691	0.675	0.688	0.697	0.647	0.659	0.670	0.691
566	Pittsburgh	0.655	0.663	0.678	0.662	0.670	0.682	0.685	0.689	0.643	0.678	0.685	0.668	0.676	0.674	0.688	0.673	0.685	0.692	0.647	0.659	0.668	0.687
567	Philadelphia	0.656	0.665	0.683	0.663	0.674	0.688	0.693	0.698	0.637	0.684	0.691	0.672	0.682	0.680	0.697	0.678	0.693	0.701	0.646	0.659	0.671	0.695
568	Alabama	0.655	0.658	0.675	0.657	0.668	0.679	0.684	0.688	0.614	0.672	0.683	0.670	0.673	0.671	0.689	0.667	0.683	0.695	0.639	0.659	0.667	0.687
569	Utah	0.656	0.662	0.678	0.660	0.671	0.681	0.684	0.686	0.621	0.672	0.682	0.670	0.676	0.674	0.688	0.670	0.682	0.694	0.644	0.660	0.669	0.686
570	Iowa	0.623	0.629	0.650	0.627	0.642	0.656	0.660	0.664	0.561	0.645	0.658	0.641	0.648	0.645	0.667	0.640	0.659	0.673	0.606	0.628	0.641	0.663
571	Massachusetts	0.661	0.669	0.689	0.667	0.680	0.695	0.699	0.703	0.618	0.686	0.696	0.679	0.687	0.684	0.705	0.681	0.698	0.710	0.646	0.665	0.678	0.702
572	Oklahoma	0.670	0.681	0.699	0.680	0.690	0.705	0.712	0.718	0.660	0.704	0.711	0.687	0.698	0.696	0.715	0.695	0.712	0.719	0.661	0.674	0.687	0.714
573	Louisiana	0.592	0.596	0.613	0.594	0.607	0.616	0.618	0.621	0.535	0.602	0.616	0.607	0.609	0.607	0.625	0.602	0.618	0.633	0.575	0.600	0.606	0.623
574	New Mexico	0.679	0.691	0.713	0.689	0.703	0.720	0.727	0.734	0.650	0.716	0.724	0.700	0.713	0.710	0.734	0.707	0.728	0.738	0.666	0.685	0.700	0.731
575	Texas	0.658	0.667	0.686	0.665	0.677	0.692	0.697	0.702	0.629	0.685	0.694	0.676	0.685	0.682	0.702	0.679	0.697	0.707	0.645	0.663	0.675	0.700
576	Kentucky	0.624	0.630	0.645	0.629	0.638	0.648	0.651	0.654	0.601	0.643	0.651	0.636	0.643	0.641	0.654	0.639	0.651	0.659	0.614	0.627	0.636	0.653
577	Kansas	0.675	0.686	0.705	0.685	0.696	0.711	0.718	0.724	0.660	0.710	0.717	0.693	0.704	0.702	0.722	0.700	0.718	0.726	0.665	0.680	0.693	0.720
578	Wisconsin	0.637	0.641	0.659	0.639	0.652	0.663	0.666	0.667	0.581	0.651	0.665	0.652	0.656	0.653	0.671	0.649	0.664	0.679	0.621	0.642	0.651	0.669
579	Tennessee	0.590	0.595	0.610	0.593	0.603	0.613	0.616	0.618	0.554	0.606	0.616	0.602	0.607	0.605	0.620	0.602	0.615	0.626	0.578	0.593	0.602	0.619
580	Minnesota	0.648	0.656	0.676	0.654	0.667	0.682	0.686	0.690	0.603	0.672	0.683	0.666	0.674	0.671	0.692	0.667	0.685	0.698	0.633	0.652	0.666	0.689
581	Colorado	0.673	0.680	0.697	0.678	0.689	0.700	0.706	0.709	0.641	0.694	0.704	0.688	0.694	0.692	0.710	0.689	0.705	0.716	0.660	0.679	0.688	0.709
582	Indiana	0.596	0.600	0.617	0.599	0.610	0.620	0.621	0.623	0.547	0.608	0.620	0.610	0.613	0.611	0.627	0.607	0.621	0.634	0.581	0.603	0.609	0.625
583	Nebraska	0.667	0.677	0.695	0.676	0.686	0.698	0.705	0.710	0.655	0.698	0.705	0.682	0.693	0.691	0.707	0.689	0.703	0.712	0.660	0.670	0.683	0.707
584	Connecticut	0.659	0.667	0.687	0.665	0.678	0.693	0.697	0.701	0.613	0.683	0.694	0.677	0.685	0.682	0.704	0.678	0.697	0.710	0.643	0.663	0.677	0.701
585	Ohio	0.622	0.628	0.644	0.626	0.637	0.647	0.650	0.652	0.585	0.639	0.649	0.636	0.641	0.639	0.654	0.636	0.649	0.660	0.610	0.626	0.635	0.653
586	Michigan	0.677	0.686	0.708	0.684	0.698	0.716	0.725	0.734	0.651	0.715	0.723	0.698	0.709	0.706	0.730	0.703	0.725	0.734	0.663	0.680	0.695	0.729
587	Arizona	0.694	0.708	0.729	0.706	0.717	0.735	0.744	0.751	0.692	0.736	0.742	0.714	0.728	0.726	0.747	0.725	0.744	0.751	0.686	0.699	0.714	0.746
588	New Jersey	0.654	0.664	0.684	0.662	0.675	0.689	0.695	0.701														

DENTAL PPO FACTORS

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

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	Y0Y0	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VFOX	VG0X	VH0X	VE0Z	VFOZ	VG0Z	VH0Z
501	Miami	0.593	0.602	0.612	0.569	0.583	0.597	0.654	0.663	0.667	0.636	0.670	0.678	0.684	0.651	0.636	0.646	0.647	0.619	0.659	0.668	0.670	0.641
502	Broward County / Palm Beach	0.628	0.636	0.645	0.606	0.619	0.632	0.692	0.707	0.710	0.671	0.707	0.721	0.725	0.685	0.675	0.692	0.691	0.656	0.696	0.711	0.713	0.675
503	Tampa	0.636	0.647	0.658	0.606	0.624	0.642	0.702	0.719	0.721	0.681	0.721	0.737	0.742	0.699	0.680	0.699	0.697	0.662	0.709	0.726	0.725	0.688
504	Orlando	0.644	0.655	0.666	0.617	0.634	0.650	0.712	0.729	0.731	0.690	0.729	0.745	0.751	0.707	0.691	0.710	0.709	0.672	0.717	0.735	0.736	0.696
505	Jacksonville	0.647	0.658	0.670	0.617	0.635	0.653	0.713	0.730	0.734	0.693	0.732	0.748	0.755	0.711	0.690	0.710	0.709	0.672	0.718	0.736	0.739	0.699
506	Daytona / Gainesville	0.642	0.658	0.674	0.600	0.626	0.652	0.709	0.728	0.731	0.689	0.736	0.753	0.761	0.714	0.678	0.699	0.696	0.661	0.719	0.737	0.737	0.698
521	Diversified Dental - Las Vegas	0.781	0.785	0.789	0.768	0.776	0.783	0.903	0.946	0.950	0.857	0.908	0.952	0.958	0.863	0.895	0.939	0.940	0.851	0.906	0.949	0.949	0.860
522	Mastercare Dental - Reno	0.839	0.850	0.859	0.802	0.821	0.839	0.947	0.998	1.024	0.880	0.953	1.011	1.044	0.893	0.926	0.981	0.996	0.864	0.952	1.005	1.014	0.886
524	Premier - Minnesota	0.683	0.692	0.696	0.663	0.676	0.687	0.783	0.815	0.812	0.748	0.788	0.825	0.826	0.759	0.772	0.805	0.800	0.739	0.791	0.822	0.806	0.756
526	Dental Options Pricing - Oregon	0.718	0.728	0.738	0.687	0.704	0.721	0.820	0.855	0.867	0.777	0.835	0.871	0.887	0.792	0.799	0.836	0.841	0.759	0.825	0.860	0.866	0.782
527	Rental Network - Hawaii	0.665	0.681	0.698	0.622	0.648	0.674	0.758	0.781	0.794	0.721	0.784	0.807	0.826	0.745	0.726	0.752	0.756	0.694	0.767	0.790	0.801	0.730
528	Diversified Dental - Reno	0.763	0.769	0.780	0.739	0.750	0.763	0.854	0.898	0.922	0.799	0.871	0.909	0.937	0.809	0.835	0.881	0.898	0.782	0.853	0.897	0.928	0.798
549	Maine	0.798	0.814	0.831	0.749	0.777	0.804	0.899	0.945	0.968	0.840	0.921	0.969	0.999	0.863	0.866	0.917	0.927	0.813	0.907	0.954	0.969	0.849
550	North Dakota	0.669	0.686	0.705	0.620	0.648	0.677	0.742	0.764	0.778	0.707	0.772	0.792	0.812	0.734	0.707	0.732	0.736	0.675	0.751	0.773	0.783	0.716
551	Nevada	0.634	0.638	0.642	0.623	0.629	0.636	0.732	0.760	0.765	0.700	0.738	0.766	0.772	0.706	0.724	0.753	0.755	0.694	0.734	0.762	0.765	0.703
553	Idaho	0.701	0.709	0.716	0.679	0.692	0.705	0.777	0.800	0.802	0.751	0.787	0.812	0.816	0.762	0.763	0.788	0.786	0.738	0.782	0.805	0.800	0.756
554	Vermont	0.627	0.645	0.659	0.583	0.611	0.637	0.717	0.740	0.740	0.686	0.737	0.766	0.771	0.712	0.689	0.715	0.707	0.661	0.731	0.753	0.736	0.700
555	New Hampshire	0.650	0.662	0.673	0.613	0.634	0.655	0.736	0.759	0.760	0.702	0.751	0.778	0.784	0.721	0.712	0.737	0.732	0.682	0.744	0.767	0.757	0.711
556	Delaware	0.651	0.664	0.675	0.617	0.638	0.657	0.738	0.762	0.763	0.706	0.754	0.781	0.787	0.724	0.716	0.742	0.737	0.686	0.747	0.771	0.762	0.715
557	Washington																						
558	Oregon	0.693	0.705	0.717	0.659	0.678	0.698	0.792	0.822	0.834	0.748	0.809	0.840	0.857	0.765	0.767	0.800	0.804	0.728	0.797	0.827	0.834	0.754
559	North Carolina	0.609	0.627	0.644	0.562	0.591	0.619	0.688	0.710	0.713	0.656	0.713	0.737	0.746	0.682	0.656	0.681	0.675	0.628	0.700	0.721	0.715	0.668
560	West Virginia	0.653	0.670	0.686	0.607	0.636	0.663	0.728	0.750	0.749	0.704	0.753	0.777	0.781	0.731	0.698	0.722	0.715	0.677	0.741	0.763	0.751	0.717
561	Mississippi	0.653	0.673	0.692	0.599	0.632	0.665	0.724	0.747	0.749	0.700	0.754	0.778	0.786	0.731	0.687	0.713	0.707	0.665	0.738	0.760	0.753	0.713
562	Arkansas	0.675	0.691	0.705	0.633	0.659	0.684	0.752	0.776	0.776	0.728	0.773	0.800	0.805	0.752	0.724	0.751	0.744	0.702	0.763	0.787	0.777	0.739
563	South Carolina	0.640	0.661	0.683	0.583	0.618	0.652	0.718	0.740	0.748	0.683	0.752	0.774	0.790	0.716	0.677	0.703	0.701	0.647	0.731	0.753	0.755	0.696
564	Rhode Island	0.683	0.694	0.706	0.651	0.670	0.689	0.771	0.794	0.799	0.741	0.788	0.812	0.821	0.758	0.749	0.774	0.773	0.722	0.779	0.802	0.801	0.748
565	Hawaii	0.613	0.625	0.635	0.585	0.604	0.621	0.721	0.739	0.736	0.698	0.737	0.759	0.758	0.717	0.702	0.722	0.715	0.680	0.732	0.750	0.736	0.708
566	Pittsburgh	0.660	0.670	0.679	0.634	0.650	0.666	0.733	0.751	0.751	0.712	0.747	0.766	0.770	0.727	0.714	0.734	0.731	0.695	0.739	0.757	0.753	0.718
567	Philadelphia	0.653	0.662	0.670	0.629	0.643	0.657	0.739	0.759	0.760	0.711	0.752	0.773	0.777	0.724	0.722	0.743	0.741	0.696	0.745	0.764	0.761	0.717
568	Alabama	0.676	0.692	0.708	0.633	0.659	0.685	0.747	0.768	0.771	0.726	0.772	0.793	0.801	0.750	0.717	0.740	0.737	0.698	0.757	0.778	0.775	0.735
569	Utah	0.648	0.660	0.671	0.618	0.637	0.655	0.720	0.736	0.737	0.699	0.737	0.754	0.758	0.717	0.699	0.717	0.713	0.680	0.727	0.743	0.738	0.707
570	Iowa	0.630	0.650	0.668	0.577	0.610	0.641	0.713	0.737	0.739	0.680	0.742	0.768	0.777	0.710	0.677	0.704	0.697	0.648	0.727	0.751	0.742	0.694
571	Massachusetts	0.669	0.679	0.689	0.639	0.656	0.672	0.754	0.775	0.779	0.721	0.767	0.791	0.798	0.736	0.733	0.757	0.755	0.704	0.759	0.781	0.778	0.727
572	Oklahoma	0.663	0.675	0.688	0.630	0.650	0.670	0.751	0.774	0.777	0.721	0.771	0.794	0.801	0.741	0.728	0.753	0.750	0.701	0.760	0.782	0.780	0.730
573	Louisiana	0.625	0.646	0.668	0.569	0.603	0.638	0.689	0.709	0.713	0.663	0.725	0.743	0.753	0.696	0.648	0.672	0.667	0.626	0.702	0.722	0.721	0.676
574	New Mexico	0.686	0.700	0.715	0.647	0.670	0.693	0.786	0.815	0.825	0.745	0.809	0.837	0.853	0.766	0.758	0.790	0.792	0.721	0.794	0.823	0.829	0.753
575	Texas	0.660	0.674	0.689	0.622	0.645	0.668	0.744	0.766	0.769	0.713	0.767	0.788	0.797	0.735	0.716	0.740	0.738	0.688	0.752	0.774	0.774	0.721
576	Kentucky	0.632	0.644	0.656	0.600	0.620	0.639	0.702	0.720	0.719	0.682	0.721	0.739	0.742	0.701	0.680	0.699	0.694	0.661	0.711	0.728	0.722	0.690
577	Kansas	0.672	0.683	0.694	0.641	0.660	0.678	0.761	0.786	0.789	0.730	0.778	0.804	0.811	0.747	0.740	0.767	0.764	0.712	0.769	0.794	0.790	0.738
578	Wisconsin	0.640	0.654	0.668	0.601	0.625	0.648	0.711	0.731	0.730	0.687	0.731	0.753	0.757	0.709	0.684	0.707	0.701	0.663	0.721	0.740	0.731	0.697
579	Tennessee	0.618	0.633	0.648	0.577	0.603	0.627	0.687	0.706	0.705	0.666	0.711	0.730	0.733	0.690	0.659	0.680	0.673	0.640	0.698	0.716	0.708	0.676
580	Minnesota	0.656	0.667	0.678	0.624	0.642	0.660	0.741	0.763	0.766	0.708	0.757	0.780	0.787	0.725	0.719	0.743	0.740	0.689	0.747	0.769	0.765	0.715
581	Colorado	0.696	0.706	0.715	0.670	0.685	0.701	0.770	0.792	0.794	0.744	0.784	0.807	0.812	0.759	0.752	0.776	0.774	0.728	0.776	0.798	0.795	0.750
582	Indiana	0.616	0.632	0.647	0.575	0.600	0.625	0.681	0.699	0.701	0.658	0.706	0.723	0.730	0.682	0.652	0.672	0.668	0.631	0.691	0.708	0.706	0.668
583	Nebraska	0.644	0.656	0.666	0.613	0.633	0.651	0.737	0.757	0.754	0.713	0.754	0.776	0.777	0.732	0.716	0.738	0.731	0.694	0.747	0.767	0.755	0.722
584	Connecticut	0.668	0.679	0.690	0.636	0.654	0.672	0.752	0.775	0.778	0.719	0.768	0.792	0.799	0.735	0.730	0.755	0.753	0.700	0.758	0.780	0.778	0.725
585	Ohio	0.625	0.639	0.651	0.590	0.612	0.633	0.695	0.713	0.712	0.673	0.715	0.734	0.737	0.694	0.670	0.691	0.685	0.651	0.704	0.722	0.715	0.682
586	Michigan	0.680	0.690	0.701	0.650	0.667	0.684	0.780	0.811	0.821	0.742	0.795	0.827	0.841	0.757	0.760	0.794	0.796	0.725	0.786	0.818	0.821	0.748
587	Arizona	0.693	0.702	0.711	0.668	0.683	0.698	0.800	0.828	0.834	0.763	0.814	0.842	0.852	0.776	0.782	0.812	0.813	0.748	0.805	0.834	0.836	0.768
588	New Jersey	0.647	0.656	0.666	0.619	0.635	0.651	0.746	0.767														

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	0.711	0.680	0.683	0.663	0.706	0.713	0.681	0.687	0.704	0.708	0.689	0.733	0.711	0.742	0.656	0.686	0.689	0.766	0.743	0.659	0.655	0.723	0.751	0.692	0.699	0.707	0.662	0.720	0.723	0.716	
502	Broward County / Palm Beach	0.713	0.690	0.694	0.677	0.711	0.718	0.694	0.700	0.714	0.715	0.701	0.737	0.714	0.739	0.676	0.704	0.699	0.765	0.742	0.681	0.679	0.726	0.749	0.701	0.708	0.714	0.676	0.721	0.725	0.721	
503	Tampa	0.715	0.691	0.696	0.678	0.713	0.721	0.697	0.703	0.716	0.717	0.705	0.741	0.716	0.741	0.679	0.708	0.702	0.768	0.744	0.684	0.682	0.729	0.751	0.704	0.710	0.716	0.678	0.722	0.727	0.724	
504	Orlando	0.713	0.692	0.696	0.679	0.712	0.719	0.697	0.704	0.716	0.716	0.705	0.739	0.714	0.737	0.682	0.709	0.702	0.765	0.741	0.686	0.685	0.727	0.748	0.704	0.710	0.715	0.678	0.720	0.725	0.722	
505	Jacksonville	0.717	0.693	0.697	0.679	0.716	0.723	0.698	0.705	0.719	0.720	0.707	0.745	0.719	0.743	0.681	0.710	0.704	0.772	0.748	0.686	0.684	0.731	0.754	0.706	0.712	0.718	0.679	0.724	0.730	0.726	
506	Daytona / Gainesville	0.736	0.706	0.710	0.689	0.734	0.742	0.711	0.718	0.736	0.738	0.722	0.768	0.739	0.767	0.690	0.724	0.720	0.798	0.772	0.694	0.690	0.752	0.779	0.720	0.727	0.734	0.690	0.746	0.751	0.744	
521	Diversified Dental - Las Vegas	0.761	0.757	0.768	0.749	0.772	0.785	0.781	0.790	0.801	0.784	0.791	0.807	0.766	0.782	0.774	0.810	0.779	0.836	0.798	0.786	0.795	0.789	0.809	0.776	0.787	0.787	0.744	0.764	0.777	0.794	
522	Mercare Dental - Reno	0.824	0.783	0.792	0.759	0.824	0.842	0.811	0.827	0.852	0.842	0.845	0.898	0.834	0.861	0.787	0.845	0.827	0.922	0.890	0.791	0.795	0.861	0.899	0.819	0.827	0.827	0.775	0.836	0.848	0.850	
524	Premier - Minnesota	0.783	0.762	0.770	0.748	0.787	0.799	0.780	0.790	0.804	0.798	0.795	0.830	0.788	0.811	0.765	0.803	0.785	0.858	0.826	0.771	0.774	0.809	0.835	0.784	0.792	0.795	0.749	0.790	0.800	0.806	
526	Dental Options Pricing - Oregon	0.784	0.753	0.760	0.733	0.786	0.800	0.770	0.783	0.805	0.797	0.791	0.832	0.790	0.821	0.743	0.793	0.781	0.868	0.838	0.752	0.754	0.814	0.848	0.780	0.789	0.790	0.738	0.793	0.804	0.807	
527	Rental Network - Hawaii	0.761	0.723	0.728	0.702	0.759	0.772	0.735	0.749	0.770	0.767	0.758	0.803	0.764	0.800	0.704	0.751	0.748	0.838	0.815	0.710	0.708	0.789	0.824	0.749	0.758	0.759	0.709	0.771	0.780	0.778	
528	Diversified Dental - Reno	0.748	0.730	0.739	0.716	0.754	0.768	0.752	0.763	0.791	0.773	0.766	0.794	0.758	0.778	0.734	0.778	0.762	0.832	0.794	0.746	0.755	0.777	0.806	0.753	0.765	0.766	0.715	0.754	0.766	0.778	
549	Maine	0.826	0.785	0.793	0.761	0.825	0.842	0.807	0.823	0.849	0.841	0.837	0.888	0.835	0.866	0.779	0.836	0.824	0.921	0.890	0.784	0.788	0.861	0.900	0.819	0.827	0.828	0.773	0.838	0.849	0.849	
550	North Dakota	0.817	0.763	0.767	0.735	0.808	0.822	0.770	0.783	0.813	0.818	0.793	0.861	0.822	0.865	0.729	0.784	0.790	0.904	0.877	0.734	0.727	0.843	0.886	0.791	0.828	0.805	0.744	0.831	0.838	0.826	
551	Nevada	0.740	0.734	0.743	0.726	0.749	0.761	0.753	0.761	0.769	0.756	0.761	0.778	0.742	0.761	0.744	0.775	0.750	0.805	0.774	0.757	0.760	0.764	0.784	0.751	0.761	0.761	0.721	0.744	0.755	0.768	
553	Idaho	0.755	0.734	0.740	0.721	0.757	0.765	0.744	0.751	0.765	0.763	0.754	0.791	0.759	0.782	0.729	0.761	0.749	0.816	0.789	0.734	0.734	0.773	0.796	0.749	0.755	0.761	0.721	0.763	0.770	0.769	
554	Vermont	0.818	0.766	0.770	0.738	0.810	0.823	0.774	0.787	0.814	0.819	0.798	0.865	0.823	0.864	0.736	0.790	0.792	0.904	0.877	0.740	0.733	0.845	0.886	0.794	0.801	0.807	0.748	0.832	0.839	0.827	
555	New Hampshire	0.790	0.745	0.749	0.720	0.784	0.796	0.754	0.767	0.789	0.792	0.776	0.835	0.794	0.831	0.722	0.770	0.769	0.869	0.844	0.725	0.720	0.815	0.852	0.770	0.777	0.782	0.729	0.802	0.809	0.801	
556	Delaware	0.761	0.725	0.730	0.704	0.758	0.770	0.736	0.746	0.765	0.766	0.756	0.803	0.765	0.797	0.702	0.751	0.746	0.834	0.809	0.714	0.710	0.785	0.817	0.748	0.755	0.759	0.710	0.771	0.779	0.774	
557	Washington															0.808																
558	Oregon	0.776	0.740	0.745	0.718	0.774	0.788	0.754	0.767	0.790	0.785	0.776	0.820	0.781	0.814	0.723	0.773	0.767	0.857	0.830	0.732	0.731	0.805	0.840	0.767	0.775	0.776	0.725	0.786	0.796	0.795	
559	North Carolina	0.768	0.721	0.725	0.696	0.762	0.774	0.730	0.742	0.766	0.770	0.752	0.812	0.772	0.770	0.695	0.744	0.746	0.847	0.823	0.699	0.693	0.793	0.831	0.747	0.754	0.759	0.706	0.781	0.788	0.778	
560	West Virginia	0.762	0.730	0.734	0.712	0.760	0.768	0.737	0.745	0.762	0.764	0.751	0.800	0.765	0.794	0.716	0.751	0.745	0.828	0.801	0.718	0.715	0.780	0.808	0.746	0.752	0.760	0.715	0.773	0.778	0.771	
561	Mississippi	0.757	0.717	0.720	0.695	0.751	0.761	0.723	0.735	0.753	0.756	0.772	0.888	0.760	0.792	0.689	0.729	0.748	0.818	0.822	0.690	0.686	0.784	0.816	0.746	0.751	0.749	0.715	0.768	0.773	0.763	
562	Arkansas	0.761	0.731	0.736	0.714	0.760	0.769	0.740	0.748	0.765	0.766	0.754	0.801	0.765	0.791	0.722	0.757	0.748	0.827	0.799	0.724	0.723	0.779	0.806	0.748	0.754	0.761	0.717	0.770	0.777	0.772	
563	South Carolina	0.783	0.735	0.739	0.710	0.776	0.789	0.743	0.755	0.781	0.785	0.765	0.826	0.787	0.826	0.707	0.758	0.760	0.864	0.838	0.712	0.706	0.808	0.847	0.761	0.768	0.774	0.718	0.796	0.803	0.793	
564	Rhode Island	0.733	0.710	0.717	0.696	0.735	0.745	0.723	0.732	0.743	0.741	0.737	0.772	0.735	0.760	0.706	0.739	0.727	0.796	0.772	0.712	0.710	0.755	0.780	0.729	0.736	0.739	0.699	0.741	0.748	0.750	
565	Hawaii	0.752	0.726	0.732	0.710	0.752	0.764	0.736	0.745	0.758	0.752	0.750	0.782	0.749	0.783	0.710	0.746	0.738	0.813	0.794	0.716	0.716	0.775	0.802	0.746	0.754	0.756	0.712	0.759	0.767	0.768	
566	Pittsburgh	0.713	0.695	0.700	0.684	0.713	0.720	0.703	0.709	0.717	0.716	0.711	0.740	0.713	0.733	0.691	0.715	0.705	0.761	0.739	0.695	0.694	0.726	0.745	0.707	0.712	0.717	0.684	0.719	0.724	0.723	
567	Philadelphia	0.731	0.707	0.713	0.693	0.731	0.741	0.718	0.727	0.737	0.736	0.730	0.764	0.732	0.759	0.699	0.731	0.722	0.791	0.768	0.704	0.702	0.751	0.776	0.725	0.732	0.735	0.694	0.738	0.745	0.746	
568	Alabama	0.764	0.733	0.737	0.716	0.761	0.770	0.740	0.751	0.764	0.765	0.786	0.790	0.767	0.794	0.711	0.745	0.761	0.817	0.824	0.714	0.711	0.791	0.818	0.760	0.765	0.761	0.734	0.773	0.779	0.773	
569	Utah	0.757	0.727	0.731	0.711	0.754	0.762	0.732	0.739	0.754	0.757	0.742	0.787	0.758	0.787	0.711	0.743	0.739	0.816	0.791	0.714	0.711	0.772	0.798	0.741	0.747	0.755	0.712	0.766	0.770	0.764	
570	Iowa	0.775	0.730	0.734	0.705	0.769	0.782	0.739	0.751	0.774	0.778	0.760	0.820	0.779	0.816	0.706	0.754	0.754	0.855	0.829	0.710	0.704	0.800	0.838	0.755	0.762	0.767	0.714	0.787	0.795	0.786	
571	Massachusetts	0.763	0.729	0.734	0.709	0.761	0.772	0.738	0.749	0.767	0.768	0.755	0.803	0.766	0.798	0.712	0.753	0.748	0.834	0.810	0.717	0.713	0.786	0.818	0.750	0.758	0.762	0.714	0.773	0.781	0.776	
572	Oklahoma	0.725	0.705	0.712	0.692	0.727	0.738	0.717	0.726	0.737	0.733	0.729	0.760	0.727	0.752	0.701	0.732	0.721	0.786	0.762	0.708	0.707	0.746	0.770	0.723	0.730	0.733	0.693	0.732	0.740	0.743	
573	Louisiana	0.753	0.713	0.715	0.691	0.747	0.756	0.716	0.727	0.747	0.752	0.762	0.778	0.757	0.791	0.678	0.719	0.742	0.814	0.818	0.681	0.677	0.780	0.813	0.740	0.746	0.745	0.709	0.765	0.770	0.759	
574	New Mexico	0.772	0.740	0.747	0.721	0.772	0.785	0.755	0.767	0.788	0.781	0.774	0.814	0.776	0.808	0.727	0.774	0.765	0.850	0.823	0.737	0.736	0.800	0.832	0.766	0.774	0.776	0.726	0.781	0.791	0.792	
575	Texas	0.754	0.724	0.730	0.707	0.753	0.764	0.734	0.744	0.760	0.760	0.748	0.789	0.756	0.787	0.710	0.748	0.742	0.822	0.797	0.717	0.714	0.776	0.805	0.744	0.752	0.756	0.709	0.762	0.770		

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	0.692	0.665	0.668	0.649	0.690	0.697	0.666	0.672	0.682	0.690	0.671	0.716	0.692	0.721	0.644	0.669	0.669	0.745	0.723	0.646	0.642	0.704	0.730	0.672	0.678	0.691	0.647	0.701	0.704	0.698	
502	Broward County / Palm Beach	0.697	0.676	0.680	0.664	0.697	0.704	0.681	0.687	0.695	0.698	0.685	0.721	0.697	0.720	0.665	0.688	0.682	0.747	0.724	0.669	0.668	0.709	0.731	0.684	0.690	0.700	0.662	0.704	0.707	0.705	
503	Tampa	0.692	0.673	0.677	0.660	0.693	0.700	0.678	0.684	0.692	0.698	0.684	0.720	0.693	0.715	0.664	0.687	0.679	0.743	0.721	0.668	0.666	0.706	0.727	0.681	0.686	0.696	0.659	0.700	0.703	0.701	
504	Orlando	0.692	0.674	0.679	0.663	0.693	0.700	0.680	0.686	0.693	0.695	0.686	0.719	0.693	0.714	0.667	0.690	0.681	0.741	0.719	0.672	0.670	0.706	0.725	0.683	0.688	0.697	0.661	0.699	0.703	0.702	
505	Jacksonville	0.694	0.674	0.678	0.661	0.695	0.702	0.680	0.686	0.694	0.697	0.686	0.723	0.695	0.718	0.665	0.689	0.681	0.746	0.723	0.670	0.668	0.708	0.729	0.682	0.688	0.697	0.660	0.701	0.706	0.703	
506	Daytona / Gainesville	0.704	0.678	0.683	0.663	0.704	0.712	0.684	0.691	0.701	0.706	0.693	0.738	0.706	0.731	0.667	0.694	0.687	0.761	0.737	0.670	0.667	0.719	0.743	0.688	0.693	0.705	0.664	0.713	0.717	0.712	
521	Diversified Dental - Las Vegas	0.752	0.749	0.760	0.742	0.764	0.777	0.774	0.782	0.790	0.775	0.781	0.798	0.757	0.772	0.768	0.801	0.768	0.826	0.788	0.780	0.789	0.779	0.799	0.766	0.777	0.779	0.737	0.755	0.767	0.785	
522	Mercare Dental - Reno	0.799	0.764	0.772	0.741	0.803	0.819	0.791	0.806	0.822	0.817	0.818	0.873	0.809	0.833	0.770	0.820	0.798	0.893	0.862	0.774	0.777	0.835	0.871	0.792	0.799	0.805	0.754	0.811	0.821	0.824	
524	Premier - Minnesota	0.766	0.748	0.756	0.734	0.772	0.784	0.766	0.775	0.784	0.780	0.777	0.813	0.771	0.792	0.753	0.787	0.766	0.838	0.807	0.759	0.762	0.791	0.816	0.765	0.773	0.780	0.735	0.773	0.782	0.789	
526	Dental Options Pricing - Oregon	0.763	0.736	0.743	0.717	0.767	0.781	0.753	0.765	0.780	0.776	0.769	0.812	0.768	0.797	0.729	0.772	0.758	0.844	0.815	0.737	0.739	0.793	0.825	0.757	0.765	0.772	0.720	0.772	0.782	0.786	
527	Rental Network - Hawaii	0.730	0.697	0.702	0.677	0.731	0.743	0.710	0.722	0.734	0.735	0.727	0.774	0.732	0.765	0.683	0.722	0.715	0.802	0.781	0.687	0.686	0.757	0.789	0.717	0.724	0.731	0.683	0.740	0.748	0.746	
528	Diversified Dental - Reno	0.733	0.718	0.727	0.705	0.741	0.755	0.740	0.750	0.773	0.758	0.751	0.780	0.743	0.761	0.724	0.763	0.745	0.815	0.777	0.736	0.745	0.762	0.790	0.737	0.749	0.754	0.702	0.739	0.750	0.763	
549	Maine	0.792	0.757	0.765	0.735	0.795	0.811	0.779	0.794	0.810	0.807	0.803	0.856	0.800	0.828	0.756	0.804	0.787	0.883	0.853	0.760	0.764	0.826	0.862	0.783	0.791	0.798	0.745	0.804	0.813	0.815	
550	North Dakota	0.781	0.734	0.739	0.708	0.780	0.780	0.741	0.754	0.772	0.782	0.759	0.828	0.786	0.825	0.706	0.751	0.752	0.864	0.839	0.709	0.703	0.807	0.847	0.753	0.760	0.774	0.715	0.896	0.801	0.911	
551	Nevada	0.730	0.726	0.735	0.719	0.740	0.752	0.745	0.753	0.758	0.747	0.752	0.769	0.732	0.751	0.738	0.765	0.739	0.794	0.764	0.751	0.754	0.755	0.773	0.741	0.750	0.753	0.713	0.734	0.745	0.758	
553	Idaho	0.739	0.721	0.727	0.708	0.743	0.751	0.731	0.737	0.746	0.746	0.739	0.776	0.742	0.763	0.719	0.745	0.732	0.798	0.772	0.722	0.723	0.757	0.778	0.732	0.738	0.747	0.707	0.747	0.753	0.753	
554	Vermont	0.784	0.738	0.742	0.712	0.780	0.793	0.746	0.759	0.775	0.785	0.765	0.833	0.788	0.826	0.713	0.757	0.756	0.865	0.840	0.716	0.709	0.810	0.848	0.757	0.764	0.777	0.720	0.798	0.803	0.793	
555	New Hampshire	0.763	0.724	0.728	0.700	0.761	0.773	0.733	0.744	0.757	0.765	0.749	0.810	0.766	0.801	0.704	0.744	0.740	0.839	0.815	0.707	0.702	0.788	0.823	0.742	0.748	0.760	0.707	0.776	0.781	0.774	
556	Delaware	0.736	0.705	0.710	0.685	0.736	0.748	0.715	0.726	0.736	0.741	0.729	0.779	0.739	0.769	0.692	0.727	0.719	0.806	0.782	0.696	0.702	0.759	0.820	0.721	0.727	0.737	0.690	0.746	0.753	0.750	
557	Washington															0.785																
558	Oregon	0.752	0.721	0.727	0.701	0.754	0.768	0.735	0.747	0.762	0.761	0.752	0.798	0.757	0.788	0.708	0.750	0.741	0.831	0.805	0.716	0.715	0.781	0.814	0.741	0.749	0.757	0.705	0.763	0.771	0.771	
559	North Carolina	0.732	0.691	0.696	0.668	0.729	0.741	0.700	0.711	0.725	0.733	0.717	0.778	0.735	0.769	0.671	0.710	0.707	0.806	0.784	0.673	0.668	0.756	0.791	0.709	0.715	0.727	0.676	0.745	0.750	0.742	
560	West Virginia	0.728	0.701	0.705	0.684	0.728	0.736	0.708	0.716	0.725	0.730	0.719	0.767	0.730	0.755	0.692	0.720	0.711	0.789	0.764	0.694	0.690	0.745	0.770	0.712	0.717	0.728	0.687	0.738	0.742	0.737	
561	Mississippi	0.716	0.682	0.686	0.663	0.714	0.723	0.690	0.700	0.716	0.731	0.749	0.719	0.746	0.661	0.693	0.706	0.772	0.777	0.661	0.658	0.742	0.771	0.704	0.708	0.712	0.680	0.727	0.731	0.723		
562	Arkansas	0.728	0.704	0.709	0.688	0.730	0.739	0.714	0.721	0.730	0.733	0.724	0.770	0.732	0.754	0.699	0.728	0.716	0.791	0.765	0.701	0.700	0.746	0.771	0.716	0.721	0.732	0.690	0.738	0.743	0.740	
563	South Carolina	0.740	0.699	0.704	0.676	0.738	0.749	0.708	0.720	0.734	0.742	0.725	0.786	0.744	0.778	0.679	0.718	0.716	0.816	0.792	0.681	0.676	0.765	0.800	0.718	0.723	0.735	0.683	0.753	0.758	0.750	
564	Rhode Island	0.710	0.690	0.697	0.677	0.713	0.723	0.704	0.712	0.717	0.717	0.714	0.749	0.711	0.734	0.690	0.717	0.703	0.769	0.747	0.695	0.694	0.731	0.753	0.705	0.711	0.718	0.679	0.717	0.724	0.726	
565	Hawaii	0.729	0.707	0.713	0.692	0.731	0.743	0.717	0.726	0.732	0.729	0.728	0.761	0.726	0.757	0.695	0.724	0.713	0.787	0.769	0.700	0.700	0.751	0.777	0.723	0.730	0.735	0.693	0.736	0.743	0.746	
566	Pittsburgh	0.692	0.677	0.682	0.667	0.694	0.701	0.686	0.691	0.695	0.696	0.692	0.721	0.692	0.710	0.676	0.696	0.684	0.738	0.717	0.680	0.709	0.705	0.723	0.686	0.691	0.698	0.667	0.698	0.702	0.703	
567	Philadelphia	0.713	0.693	0.698	0.679	0.716	0.725	0.703	0.712	0.717	0.718	0.712	0.747	0.713	0.739	0.687	0.714	0.703	0.771	0.749	0.692	0.690	0.733	0.756	0.706	0.713	0.720	0.680	0.720	0.727	0.728	
568	Alabama	0.731	0.705	0.709	0.689	0.731	0.739	0.713	0.723	0.728	0.732	0.753	0.759	0.733	0.757	0.688	0.716	0.726	0.781	0.787	0.690	0.688	0.756	0.780	0.726	0.730	0.731	0.705	0.740	0.744	0.740	
569	Utah	0.733	0.707	0.712	0.692	0.733	0.740	0.713	0.719	0.728	0.733	0.720	0.765	0.733	0.760	0.695	0.721	0.714	0.789	0.766	0.697	0.694	0.748	0.772	0.717	0.722	0.734	0.693	0.742	0.746	0.741	
570	Iowa	0.734	0.695	0.700	0.673	0.732	0.744	0.705	0.716	0.729	0.737	0.722	0.781	0.738	0.771	0.678	0.717	0.712	0.809	0.785	0.681	0.675	0.759	0.792	0.714	0.719	0.731	0.680	0.746	0.752	0.745	
571	Massachusetts	0.742	0.711	0.717	0.693	0.742	0.753	0.721	0.731	0.741	0.746	0.734	0.782	0.744	0.774	0.698	0.732	0.725	0.810	0.787	0.702	0.699	0.764	0.794	0.727	0.734	0.743	0.696	0.752	0.758	0.755	
572	Oklahoma	0.700	0.684	0.691	0.672	0.704	0.714	0.697	0.704	0.709	0.708	0.705	0.736	0.702	0.724	0.683	0.710	0.695	0.758	0.735	0.690	0.689	0.721	0.742	0.698	0.704	0.710	0.672	0.707	0.714	0.718	
573	Louisiana	0.711	0.677	0.680	0.658	0.709	0.718	0.682	0.692	0.703	0.710	0.721	0.740	0.714	0.744	0.650	0.682	0.699	0.767	0.771	0.651	0.648	0.737	0.766	0.697	0.702	0.707	0.673	0.723	0.726	0.717	
574	New Mexico	0.744	0.718	0.724	0.700	0.747	0.760	0.732	0.744	0.756	0.754	0.747	0.788	0.748	0.777	0.709	0.748	0.736	0.819	0.793	0.717	0.716	0.772	0.802	0.737	0.745	0.751	0.703	0.753	0.762	0.764	
575	Texas	0.725	0.700	0.706	0.684	0.727	0.737	0.711	0.720	0.728	0.731	0.721	0.762	0.727	0.754	0.691	0.722	0.713	0.789	0.766	0.696	0.694	0.747	0.773	0.715	0.722	0.730	0.685	0.733</			

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	0.675	0.651	0.654	0.636	0.675	0.681	0.652	0.658	0.662	0.672	0.654	0.699	0.674	0.702	0.633	0.652	0.650	0.725	0.704	0.634	0.630	0.687	0.711	0.654	0.660	0.676	0.633	0.684	0.686	0.681	
502	Broward County / Palm Beach	0.681	0.663	0.667	0.651	0.683	0.689	0.668	0.673	0.677	0.682	0.670	0.706	0.680	0.703	0.654	0.673	0.665	0.729	0.707	0.658	0.657	0.693	0.713	0.668	0.673	0.686	0.649	0.688	0.691	0.690	
503	Tampa	0.670	0.654	0.658	0.643	0.673	0.680	0.660	0.666	0.668	0.673	0.664	0.699	0.671	0.691	0.649	0.667	0.657	0.718	0.697	0.652	0.651	0.684	0.703	0.668	0.673	0.664	0.676	0.641	0.688	0.681	0.680
504	Orlando	0.672	0.657	0.662	0.646	0.675	0.682	0.664	0.669	0.671	0.675	0.667	0.700	0.672	0.691	0.653	0.671	0.660	0.718	0.698	0.657	0.656	0.685	0.703	0.662	0.667	0.678	0.645	0.678	0.682	0.682	
505	Jacksonville	0.671	0.655	0.659	0.643	0.674	0.681	0.661	0.667	0.670	0.674	0.665	0.701	0.672	0.693	0.650	0.669	0.658	0.721	0.699	0.653	0.652	0.685	0.705	0.660	0.665	0.677	0.641	0.679	0.682	0.681	
506	Daytona / Gainesville	0.671	0.651	0.655	0.637	0.674	0.681	0.657	0.664	0.667	0.674	0.663	0.706	0.673	0.695	0.645	0.665	0.655	0.725	0.703	0.647	0.644	0.686	0.708	0.657	0.661	0.675	0.637	0.680	0.683	0.680	
521	Diversified Dental - Las Vegas	0.743	0.742	0.753	0.735	0.756	0.769	0.766	0.774	0.780	0.766	0.773	0.790	0.748	0.762	0.762	0.792	0.759	0.816	0.779	0.774	0.783	0.770	0.789	0.757	0.768	0.772	0.729	0.747	0.758	0.776	
522	Marcare Dental - Reno	0.776	0.745	0.753	0.723	0.782	0.798	0.771	0.786	0.794	0.763	0.794	0.850	0.784	0.807	0.755	0.796	0.772	0.866	0.837	0.757	0.761	0.811	0.845	0.766	0.773	0.785	0.734	0.788	0.796	0.801	
524	Premier - Minnesota	0.749	0.734	0.743	0.722	0.757	0.769	0.753	0.761	0.765	0.764	0.761	0.797	0.754	0.773	0.742	0.771	0.749	0.819	0.789	0.748	0.751	0.774	0.798	0.748	0.756	0.765	0.721	0.757	0.765	0.772	
526	Dental Options Pricing - Oregon	0.743	0.720	0.727	0.702	0.750	0.763	0.737	0.748	0.756	0.756	0.749	0.793	0.748	0.775	0.716	0.753	0.736	0.822	0.793	0.723	0.725	0.772	0.802	0.735	0.743	0.755	0.704	0.753	0.761	0.766	
527	Rental Network - Hawaii	0.700	0.672	0.677	0.653	0.703	0.715	0.684	0.696	0.700	0.705	0.698	0.744	0.701	0.731	0.662	0.693	0.683	0.768	0.748	0.665	0.664	0.726	0.755	0.686	0.692	0.704	0.658	0.710	0.716	0.716	
528	Diversified Dental - Reno	0.719	0.707	0.716	0.694	0.729	0.743	0.728	0.739	0.756	0.744	0.736	0.767	0.729	0.746	0.715	0.750	0.730	0.799	0.762	0.726	0.735	0.747	0.774	0.722	0.733	0.742	0.691	0.726	0.736	0.749	
549	Maine	0.759	0.729	0.738	0.709	0.765	0.781	0.752	0.766	0.773	0.774	0.771	0.824	0.766	0.791	0.733	0.773	0.753	0.845	0.817	0.736	0.740	0.792	0.825	0.749	0.756	0.768	0.717	0.771	0.779	0.782	
550	North Dakota	0.748	0.707	0.711	0.681	0.748	0.760	0.714	0.725	0.734	0.749	0.726	0.925	0.752	0.788	0.683	0.719	0.716	0.826	0.685	0.679	0.773	0.810	0.718	0.724	0.744	0.687	0.762	0.766	0.757		
551	Nevada	0.721	0.719	0.728	0.711	0.732	0.744	0.738	0.746	0.747	0.737	0.743	0.760	0.723	0.740	0.732	0.756	0.729	0.784	0.754	0.744	0.747	0.745	0.763	0.731	0.740	0.745	0.706	0.725	0.735	0.749	
553	Idaho	0.724	0.708	0.714	0.696	0.729	0.737	0.718	0.724	0.729	0.731	0.724	0.761	0.727	0.746	0.708	0.730	0.715	0.780	0.755	0.711	0.712	0.741	0.761	0.716	0.721	0.733	0.694	0.731	0.737	0.737	
554	Vermont	0.751	0.711	0.716	0.686	0.751	0.763	0.720	0.731	0.738	0.752	0.732	0.801	0.754	0.789	0.691	0.725	0.721	0.828	0.805	0.693	0.687	0.776	0.812	0.723	0.729	0.748	0.693	0.765	0.769	0.761	
555	New Hampshire	0.739	0.703	0.708	0.682	0.740	0.751	0.713	0.724	0.728	0.740	0.724	0.785	0.741	0.773	0.688	0.719	0.713	0.811	0.788	0.690	0.685	0.763	0.795	0.715	0.721	0.738	0.687	0.751	0.755	0.750	
556	Delaware	0.712	0.685	0.690	0.667	0.715	0.726	0.696	0.705	0.709	0.710	0.706	0.765	0.714	0.742	0.676	0.704	0.694	0.779	0.758	0.679	0.766	0.735	0.763	0.696	0.702	0.716	0.670	0.723	0.728	0.726	
557	Washington																															
558	Oregon	0.731	0.704	0.710	0.684	0.735	0.749	0.717	0.729	0.737	0.739	0.730	0.777	0.735	0.764	0.694	0.729	0.717	0.806	0.781	0.701	0.700	0.759	0.790	0.718	0.725	0.738	0.687	0.741	0.749	0.750	
559	North Carolina	0.697	0.662	0.666	0.640	0.698	0.709	0.671	0.681	0.686	0.698	0.683	0.744	0.700	0.731	0.647	0.677	0.671	0.767	0.746	0.648	0.643	0.720	0.752	0.673	0.678	0.695	0.646	0.710	0.713	0.707	
560	West Virginia	0.693	0.671	0.676	0.656	0.696	0.704	0.680	0.686	0.689	0.696	0.687	0.734	0.695	0.717	0.668	0.690	0.677	0.750	0.727	0.668	0.666	0.710	0.732	0.678	0.682	0.697	0.658	0.703	0.706	0.703	
561	Mississippi	0.688	0.660	0.664	0.642	0.690	0.698	0.669	0.679	0.680	0.689	0.706	0.711	0.691	0.715	0.633	0.657	0.678	0.727	0.747	0.632	0.629	0.714	0.740	0.677	0.680	0.688	0.659	0.699	0.702	0.696	
562	Arkansas	0.696	0.676	0.681	0.662	0.700	0.708	0.687	0.693	0.696	0.701	0.695	0.739	0.699	0.718	0.677	0.699	0.684	0.754	0.730	0.677	0.677	0.714	0.735	0.684	0.688	0.702	0.663	0.705	0.709	0.708	
563	South Carolina	0.699	0.664	0.669	0.643	0.700	0.711	0.674	0.684	0.689	0.701	0.686	0.746	0.702	0.732	0.650	0.680	0.674	0.769	0.748	0.651	0.646	0.722	0.754	0.676	0.681	0.698	0.648	0.711	0.715	0.709	
564	Rhode Island	0.687	0.671	0.677	0.658	0.692	0.702	0.684	0.692	0.694	0.692	0.727	0.687	0.708	0.674	0.696	0.679	0.743	0.722	0.678	0.677	0.707	0.728	0.682	0.687	0.697	0.660	0.694	0.700	0.703	0.707	
565	Hawaii	0.707	0.688	0.694	0.675	0.711	0.722	0.699	0.706	0.707	0.707	0.740	0.703	0.733	0.680	0.704	0.690	0.762	0.745	0.684	0.684	0.729	0.752	0.700	0.706	0.716	0.674	0.714	0.720	0.724	0.724	
566	Pittsburgh	0.672	0.660	0.664	0.651	0.675	0.682	0.669	0.674	0.673	0.675	0.673	0.701	0.671	0.687	0.662	0.678	0.664	0.715	0.695	0.665	0.685	0.685	0.700	0.666	0.670	0.679	0.650	0.677	0.681	0.683	
567	Philadelphia	0.696	0.679	0.684	0.666	0.701	0.710	0.690	0.697	0.697	0.701	0.696	0.731	0.696	0.720	0.675	0.697	0.685	0.752	0.731	0.680	0.678	0.716	0.738	0.688	0.695	0.705	0.665	0.703	0.709	0.711	
568	Alabama	0.712	0.690	0.694	0.675	0.714	0.722	0.699	0.709	0.707	0.713	0.736	0.728	0.713	0.735	0.665	0.687	0.707	0.744	0.765	0.666	0.664	0.737	0.759	0.707	0.710	0.714	0.691	0.720	0.724	0.722	
569	Utah	0.710	0.688	0.692	0.674	0.712	0.719	0.694	0.700	0.702	0.711	0.698	0.742	0.710	0.735	0.679	0.699	0.691	0.763	0.741	0.681	0.678	0.724	0.747	0.693	0.699	0.713	0.674	0.719	0.722	0.718	
570	Iowa	0.694	0.661	0.666	0.641	0.696	0.707	0.672	0.682	0.686	0.697	0.684	0.742	0.697	0.726	0.650	0.680	0.672	0.764	0.742	0.652	0.647	0.718	0.748	0.674	0.678	0.694	0.647	0.706	0.711	0.706	
571	Massachusetts	0.722	0.695	0.701	0.677	0.725	0.735	0.705	0.714	0.718	0.726	0.714	0.763	0.723	0.752	0.685	0.712	0.703	0.787	0.765	0.688	0.685	0.744	0.772	0.706	0.712	0.726	0.680	0.732	0.737	0.735	
572	Oklahoma	0.675	0.662	0.669	0.652	0.681	0.691	0.676	0.683	0.683	0.682	0.712	0.676	0.696	0.666	0.687	0.670	0.730	0.708	0.671	0.671	0.695	0.715	0.673	0.679	0.687	0.651	0.682	0.688	0.693	0.693	
573	Louisiana	0.683	0.654	0.658	0.636	0.684	0.692	0.660	0.670	0.672	0.683	0.695	0.700	0.686	0.712	0.621	0.646	0.670	0.721	0.740	0.621	0.618	0.708	0.734	0.669	0.673	0.682	0.651	0.694	0.697	0.690	
574	New Mexico	0.718	0.695	0.702	0.679	0.723	0.736	0.711	0.721	0.726	0.727	0.721	0.762	0.720	0.748	0.690	0.723	0.708	0.789	0.764	0.698	0.697	0.744	0.772	0.710	0.717	0.727	0.680	0.727	0.734	0.738	
575	Texas	0.697	0.676	0.682	0.662	0.701	0.711	0.687	0.696	0.698	0.707	0.694	0.735	0.698	0.723	0.671	0.696	0.684	0.757	0.735	0.676	0.674	0.718	0.742	0.687	0.693	0.704	0.662	0.705	0.711		

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	0.742	0.701	0.704	0.683	0.730	0.737	0.704	0.712	0.748	0.740	0.726	0.765	0.743	0.777	0.674	0.723	0.729	0.802	0.777	0.677	0.673	0.755	0.786	0.731	0.739	0.730	0.688	0.750	0.758	0.747
502	Broward County / Palm Beach	0.739	0.707	0.711	0.693	0.731	0.738	0.713	0.721	0.750	0.741	0.732	0.763	0.740	0.768	0.690	0.733	0.732	0.795	0.770	0.695	0.694	0.752	0.777	0.733	0.741	0.733	0.697	0.745	0.753	0.747
503	Tampa	0.744	0.712	0.716	0.697	0.736	0.744	0.719	0.726	0.756	0.746	0.738	0.760	0.746	0.773	0.696	0.740	0.738	0.802	0.776	0.701	0.699	0.758	0.784	0.739	0.746	0.738	0.702	0.751	0.758	0.753
504	Orlando	0.740	0.711	0.715	0.697	0.733	0.741	0.718	0.725	0.753	0.743	0.736	0.766	0.741	0.768	0.697	0.739	0.736	0.796	0.771	0.703	0.701	0.754	0.778	0.737	0.743	0.736	0.701	0.746	0.754	0.749
505	Jacksonville	0.746	0.714	0.718	0.699	0.739	0.747	0.721	0.729	0.760	0.750	0.742	0.775	0.749	0.777	0.698	0.744	0.742	0.806	0.780	0.704	0.701	0.762	0.788	0.742	0.749	0.741	0.703	0.753	0.762	0.756
506	Daytona / Gainesville	0.776	0.734	0.738	0.715	0.765	0.773	0.741	0.750	0.789	0.778	0.767	0.808	0.779	0.811	0.713	0.767	0.768	0.843	0.815	0.717	0.714	0.792	0.823	0.768	0.775	0.765	0.723	0.785	0.794	0.784
521	Diversified Dental - Las Vegas	0.774	0.765	0.776	0.756	0.782	0.795	0.790	0.800	0.820	0.797	0.807	0.820	0.779	0.797	0.781	0.825	0.796	0.851	0.813	0.793	0.802	0.802	0.824	0.793	0.805	0.796	0.755	0.777	0.791	0.807
522	Mastercare Dental - Reno	0.861	0.806	0.814	0.780	0.850	0.868	0.837	0.856	0.909	0.880	0.893	0.935	0.872	0.903	0.804	0.890	0.788	0.964	0.932	0.809	0.812	0.900	0.942	0.870	0.879	0.851	0.800	0.772	0.889	0.887
524	Premier - Minnesota	0.808	0.778	0.786	0.762	0.805	0.818	0.798	0.809	0.841	0.823	0.825	0.855	0.814	0.839	0.777	0.833	0.818	0.886	0.854	0.785	0.787	0.834	0.863	0.816	0.825	0.812	0.770	0.814	0.827	0.831
526	Dental Options Pricing - Oregon	0.818	0.775	0.782	0.754	0.810	0.825	0.795	0.810	0.856	0.832	0.834	0.867	0.825	0.859	0.761	0.834	0.827	0.907	0.876	0.770	0.772	0.850	0.887	0.824	0.835	0.814	0.766	0.826	0.841	0.841
527	Rental Network - Hawaii	0.804	0.753	0.757	0.729	0.791	0.805	0.768	0.784	0.832	0.811	0.811	0.847	0.809	0.848	0.728	0.802	0.805	0.887	0.863	0.735	0.733	0.834	0.873	0.804	0.814	0.791	0.745	0.813	0.827	0.821
528	Diversified Dental - Reno	0.772	0.746	0.755	0.731	0.772	0.787	0.770	0.782	0.826	0.798	0.796	0.819	0.783	0.805	0.746	0.807	0.794	0.859	0.821	0.760	0.768	0.802	0.834	0.785	0.798	0.784	0.735	0.777	0.792	0.802
549	Maine	0.871	0.815	0.822	0.788	0.859	0.876	0.840	0.859	0.914	0.887	0.892	0.933	0.881	0.916	0.802	0.889	0.883	0.972	0.940	0.809	0.812	0.908	0.951	0.877	0.886	0.860	0.810	0.881	0.898	0.894
550	North Dakota	0.869	0.798	0.802	0.767	0.848	0.862	0.809	0.826	0.889	0.872	0.858	0.915	0.876	0.924	0.758	0.847	0.859	0.965	0.935	0.764	0.757	0.898	0.946	0.859	0.868	0.843	0.788	0.881	0.896	0.879
551	Nevada	0.754	0.743	0.752	0.735	0.759	0.772	0.764	0.773	0.790	0.771	0.779	0.792	0.756	0.777	0.752	0.792	0.769	0.821	0.790	0.765	0.768	0.779	0.800	0.770	0.779	0.771	0.733	0.757	0.770	0.782
553	Idaho	0.779	0.750	0.755	0.735	0.775	0.783	0.761	0.769	0.799	0.787	0.783	0.816	0.784	0.808	0.742	0.788	0.800	0.844	0.815	0.746	0.747	0.798	0.823	0.779	0.868	0.778	0.740	0.786	0.796	0.793
554	Vermont	0.868	0.799	0.803	0.769	0.848	0.862	0.812	0.828	0.888	0.871	0.861	0.916	0.875	0.920	0.763	0.850	0.859	0.962	0.934	0.768	0.761	0.897	0.943	0.859	0.868	0.843	0.790	0.880	0.894	0.878
555	New Hampshire	0.832	0.772	0.777	0.746	0.815	0.828	0.786	0.800	0.851	0.836	0.829	0.878	0.837	0.878	0.744	0.821	0.826	0.918	0.891	0.749	0.743	0.859	0.900	0.826	0.834	0.812	0.764	0.843	0.856	0.843
556	Delaware	0.798	0.749	0.754	0.727	0.786	0.798	0.783	0.776	0.819	0.804	0.876	0.841	0.803	0.838	0.728	0.795	0.795	0.877	0.851	0.734	0.740	0.833	0.859	0.796	0.804	0.786	0.741	0.807	0.819	0.812
557	Washington														0.844																
558	Oregon	0.813	0.764	0.770	0.741	0.802	0.817	0.782	0.797	0.846	0.823	0.823	0.858	0.819	0.856	0.743	0.819	0.817	0.900	0.872	0.752	0.751	0.844	0.883	0.816	0.825	0.803	0.756	0.821	0.837	0.832
559	North Carolina	0.817	0.755	0.759	0.727	0.799	0.812	0.767	0.782	0.836	0.820	0.811	0.862	0.823	0.855	0.722	0.802	0.810	0.904	0.878	0.727	0.721	0.844	0.887	0.810	0.818	0.795	0.746	0.829	0.841	0.828
560	West Virginia	0.804	0.759	0.763	0.739	0.792	0.801	0.768	0.778	0.817	0.806	0.797	0.842	0.808	0.840	0.739	0.797	0.796	0.875	0.846	0.743	0.739	0.822	0.854	0.796	0.803	0.792	0.749	0.813	0.823	0.812
561	Mississippi	0.797	0.744	0.747	0.720	0.782	0.792	0.753	0.767	0.810	0.797	0.823	0.913	0.802	0.838	0.716	0.839	0.801	0.873	0.869	0.718	0.714	0.827	0.863	0.798	0.804	0.779	0.749	0.808	0.818	0.804
562	Arkansas	0.799	0.758	0.763	0.739	0.790	0.799	0.769	0.779	0.817	0.804	0.798	0.840	0.804	0.834	0.743	0.800	0.796	0.872	0.841	0.746	0.745	0.818	0.849	0.794	0.802	0.790	0.748	0.808	0.818	0.810
563	South Carolina	0.837	0.773	0.777	0.745	0.818	0.832	0.785	0.800	0.856	0.840	0.829	0.881	0.843	0.887	0.738	0.820	0.829	0.926	0.898	0.744	0.738	0.864	0.908	0.829	0.837	0.815	0.763	0.848	0.862	0.847
564	Rhode Island	0.763	0.731	0.737	0.715	0.757	0.768	0.746	0.756	0.785	0.771	0.772	0.802	0.766	0.793	0.722	0.773	0.825	0.830	0.805	0.729	0.727	0.786	0.813	0.767	0.774	0.761	0.723	0.769	0.781	0.800
565	Hawaii	0.784	0.748	0.754	0.731	0.776	0.789	0.761	0.772	0.804	0.786	0.790	0.815	0.782	0.819	0.729	0.784	0.780	0.850	0.829	0.735	0.736	0.808	0.839	0.787	0.796	0.780	0.739	0.790	0.802	0.801
566	Pittsburgh	0.738	0.713	0.717	0.700	0.733	0.740	0.722	0.729	0.750	0.741	0.739	0.765	0.738	0.761	0.705	0.742	0.735	0.790	0.766	0.710	0.709	0.752	0.773	0.737	0.743	0.736	0.705	0.743	0.750	0.748
567	Philadelphia	0.757	0.725	0.730	0.709	0.751	0.761	0.738	0.748	0.776	0.763	0.762	0.791	0.759	0.788	0.713	0.762	0.757	0.822	0.798	0.719	0.717	0.779	0.806	0.759	0.767	0.755	0.716	0.763	0.774	0.773
568	Alabama	0.796	0.754	0.757	0.735	0.785	0.794	0.763	0.776	0.809	0.797	0.827	0.906	0.799	0.830	0.733	0.846	0.803	0.862	0.861	0.737	0.734	0.824	0.854	0.801	0.807	0.784	0.760	0.804	0.814	0.804
569	Utah	0.790	0.750	0.754	0.732	0.779	0.787	0.757	0.765	0.800	0.791	0.781	0.820	0.791	0.823	0.729	0.811	0.801	0.854	0.827	0.733	0.730	0.805	0.835	0.782	0.789	0.780	0.739	0.798	0.806	0.797
570	Iowa	0.827	0.766	0.770	0.738	0.809	0.822	0.778	0.793	0.847	0.831	0.822	0.872	0.833	0.874	0.735	0.814	0.820	0.914	0.887	0.740	0.735	0.854	0.896	0.820	0.828	0.806	0.757	0.838	0.851	0.838
571	Massachusetts	0.798	0.751	0.756	0.730	0.786	0.798	0.764	0.777	0.817	0.803	0.798	0.838	0.801	0.837	0.730	0.794	0.795	0.874	0.848	0.736	0.733	0.822	0.857	0.796	0.804	0.786	0.743	0.806	0.818	0.811
572	Oklahoma	0.756	0.727	0.733	0.712	0.751	0.762	0.741	0.751	0.778	0.764	0.764	0.790	0.758	0.786	0.718	0.766	0.758	0.821	0.796	0.726	0.725	0.778	0.804	0.760	0.768	0.756	0.718	0.761	0.773	0.773
573	Louisiana	0.796	0.742	0.744	0.718	0.780	0.789	0.748	0.761	0.807	0.795	0.815	0.906	0.801	0.839	0.708	0.831	0.798	0.871	0.867	0.711	0.707	0.825	0.862	0.795	0.802	0.776	0.745	0.807	0.817	0.801
574	New Mexico	0.809	0.766	0.773	0.745	0.801	0.815	0.784	0.798	0.842	0.820	0.820	0.852	0.815	0.850	0.748	0.818	0.814	0.893	0.865	0.759	0.758	0.839	0.875	0.814	0.824	0.804	0.757	0.817	0.832	0.830
575	Texas	0.791	0.751	0.756	0.731	0.782	0.793	0.763	0.774	0.812	0.798	0.792	0.827	0.794	0.828	0.731	0.791	0.789	0.864	0.838	0.739	0.736	0.814	0.847	0.791	0.799					



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	0.734	0.693	0.696	0.675	0.721	0.728	0.698	0.706	0.743	0.732	0.722	0.758	0.735	0.768	0.668	0.719	0.724	0.793	0.768	0.671	0.667	0.747	0.777	0.726	0.734	0.722	0.682	0.741	0.750	0.740	
502	Broward County / Palm Beach	0.731	0.700	0.704	0.686	0.723	0.730	0.707	0.714	0.744	0.733	0.727	0.756	0.732	0.759	0.685	0.729	0.727	0.786	0.762	0.690	0.688	0.745	0.769	0.728	0.735	0.725	0.691	0.737	0.745	0.740	
503	Tampa	0.733	0.702	0.706	0.687	0.725	0.733	0.710	0.717	0.747	0.736	0.731	0.761	0.735	0.761	0.688	0.733	0.730	0.789	0.765	0.693	0.691	0.747	0.772	0.731	0.738	0.727	0.693	0.739	0.747	0.742	
504	Orlando	0.730	0.701	0.706	0.688	0.723	0.730	0.710	0.717	0.745	0.733	0.730	0.757	0.731	0.756	0.690	0.733	0.728	0.785	0.760	0.695	0.694	0.744	0.767	0.729	0.736	0.726	0.693	0.736	0.744	0.740	
505	Jacksonville	0.735	0.704	0.708	0.689	0.727	0.735	0.712	0.720	0.751	0.739	0.734	0.765	0.738	0.764	0.690	0.737	0.733	0.794	0.768	0.695	0.693	0.751	0.775	0.734	0.740	0.730	0.695	0.742	0.751	0.745	
506	Daytona / Gainesville	0.760	0.720	0.724	0.702	0.749	0.757	0.728	0.737	0.776	0.763	0.756	0.794	0.763	0.793	0.701	0.756	0.756	0.826	0.798	0.705	0.702	0.777	0.806	0.756	0.763	0.749	0.711	0.768	0.778	0.768	
521	Diversified Dental - Las Vegas	0.770	0.761	0.772	0.753	0.777	0.791	0.787	0.797	0.818	0.794	0.805	0.817	0.775	0.792	0.778	0.823	0.793	0.847	0.809	0.790	0.799	0.798	0.820	0.791	0.802	0.792	0.752	0.773	0.787	0.803	
522	Marcare Dental - Reno	0.852	0.797	0.805	0.771	0.840	0.857	0.829	0.848	0.904	0.871	0.888	0.926	0.863	0.892	0.796	0.885	0.872	0.954	0.921	0.801	0.805	0.890	0.931	0.864	0.873	0.841	0.798	0.862	0.879	0.878	
524	Premier - Minnesota	0.800	0.771	0.779	0.756	0.797	0.810	0.792	0.803	0.836	0.816	0.821	0.848	0.806	0.830	0.771	0.829	0.813	0.878	0.846	0.779	0.782	0.827	0.855	0.811	0.820	0.804	0.764	0.806	0.820	0.824	
526	Dental Options Pricing - Oregon	0.809	0.766	0.773	0.746	0.801	0.815	0.788	0.803	0.850	0.824	0.829	0.859	0.816	0.849	0.754	0.830	0.821	0.897	0.866	0.764	0.766	0.841	0.877	0.819	0.829	0.805	0.760	0.817	0.833	0.833	
527	Rental Network - Hawaii	0.790	0.739	0.744	0.716	0.776	0.790	0.756	0.772	0.820	0.797	0.801	0.834	0.794	0.831	0.717	0.793	0.794	0.871	0.847	0.723	0.722	0.819	0.856	0.794	0.803	0.776	0.733	0.798	0.813	0.807	
528	Diversified Dental - Reno	0.766	0.740	0.749	0.725	0.765	0.780	0.764	0.777	0.822	0.792	0.793	0.813	0.777	0.798	0.742	0.804	0.790	0.852	0.814	0.755	0.764	0.796	0.827	0.781	0.794	0.777	0.730	0.771	0.786	0.796	
549	Maine	0.856	0.800	0.808	0.775	0.843	0.860	0.827	0.846	0.903	0.872	0.882	0.919	0.865	0.898	0.790	0.879	0.871	0.955	0.923	0.797	0.800	0.892	0.933	0.865	0.875	0.844	0.798	0.865	0.882	0.874	
550	North Dakota	0.853	0.783	0.787	0.753	0.831	0.845	0.796	0.813	0.878	0.857	0.849	0.910	0.860	0.906	0.746	0.838	0.848	0.947	0.918	0.751	0.745	0.882	0.928	0.848	0.857	0.827	0.775	0.865	0.880	0.869	
551	Nevada	0.750	0.739	0.748	0.731	0.755	0.767	0.760	0.769	0.787	0.767	0.776	0.788	0.752	0.772	0.749	0.789	0.766	0.816	0.768	0.762	0.765	0.775	0.795	0.767	0.776	0.767	0.730	0.753	0.766	0.778	
553	Idaho	0.772	0.743	0.748	0.729	0.767	0.767	0.755	0.763	0.794	0.780	0.779	0.809	0.776	0.800	0.736	0.784	0.775	0.836	0.808	0.741	0.741	0.790	0.815	0.775	0.781	0.770	0.735	0.779	0.789	0.786	
554	Vermont	0.853	0.785	0.789	0.755	0.832	0.845	0.799	0.815	0.877	0.856	0.851	0.903	0.859	0.903	0.752	0.841	0.849	0.945	0.917	0.756	0.750	0.882	0.926	0.849	0.857	0.827	0.778	0.864	0.879	0.864	
555	New Hampshire	0.821	0.762	0.766	0.736	0.804	0.816	0.777	0.791	0.844	0.825	0.823	0.868	0.826	0.865	0.736	0.815	0.819	0.906	0.879	0.740	0.735	0.848	0.888	0.819	0.827	0.801	0.756	0.831	0.845	0.833	
556	Delaware	0.787	0.739	0.744	0.717	0.774	0.786	0.754	0.767	0.797	0.811	0.793	0.831	0.791	0.825	0.720	0.789	0.888	0.865	0.838	0.726	0.722	0.812	0.847	0.788	0.792	0.732	0.795	0.808	0.800	0.801	
557	Washington																															
558	Oregon	0.803	0.755	0.761	0.732	0.791	0.806	0.773	0.789	0.839	0.814	0.818	0.850	0.809	0.845	0.736	0.814	0.811	0.889	0.862	0.745	0.744	0.834	0.872	0.810	0.819	0.793	0.748	0.811	0.827	0.823	
559	North Carolina	0.801	0.739	0.743	0.712	0.782	0.794	0.753	0.768	0.823	0.804	0.800	0.847	0.806	0.846	0.710	0.791	0.797	0.885	0.859	0.714	0.709	0.827	0.868	0.797	0.805	0.778	0.733	0.811	0.825	0.811	
560	West Virginia	0.787	0.744	0.748	0.724	0.775	0.784	0.754	0.764	0.804	0.790	0.786	0.827	0.791	0.821	0.727	0.786	0.783	0.857	0.828	0.730	0.727	0.805	0.836	0.783	0.790	0.775	0.736	0.796	0.806	0.796	
561	Mississippi	0.786	0.733	0.736	0.710	0.770	0.780	0.744	0.758	0.802	0.786	0.815	0.818	0.790	0.824	0.702	0.769	0.793	0.851	0.856	0.703	0.700	0.815	0.849	0.790	0.796	0.767	0.740	0.795	0.806	0.793	
562	Arkansas	0.784	0.744	0.749	0.726	0.774	0.783	0.756	0.766	0.804	0.789	0.787	0.825	0.788	0.816	0.732	0.789	0.784	0.854	0.825	0.735	0.733	0.803	0.832	0.782	0.789	0.775	0.736	0.792	0.802	0.795	
563	South Carolina	0.817	0.754	0.758	0.727	0.797	0.810	0.767	0.783	0.840	0.820	0.815	0.862	0.822	0.864	0.723	0.806	0.813	0.903	0.876	0.728	0.723	0.843	0.885	0.813	0.821	0.794	0.747	0.827	0.841	0.828	
564	Rhode Island	0.752	0.720	0.726	0.705	0.746	0.756	0.736	0.747	0.776	0.760	0.764	0.791	0.754	0.781	0.714	0.766	0.757	0.818	0.793	0.720	0.719	0.775	0.801	0.758	0.765	0.750	0.714	0.758	0.769	0.769	
565	Hawaii	0.773	0.738	0.744	0.721	0.765	0.778	0.752	0.762	0.795	0.775	0.782	0.805	0.771	0.806	0.721	0.777	0.772	0.837	0.818	0.727	0.728	0.797	0.827	0.779	0.787	0.769	0.730	0.779	0.791	0.791	
566	Pittsburgh	0.728	0.703	0.708	0.692	0.723	0.730	0.713	0.720	0.742	0.732	0.732	0.756	0.728	0.750	0.698	0.736	0.728	0.779	0.756	0.702	0.701	0.742	0.762	0.729	0.735	0.726	0.697	0.733	0.740	0.739	
567	Philadelphia	0.749	0.717	0.723	0.702	0.743	0.753	0.731	0.742	0.770	0.756	0.758	0.784	0.751	0.779	0.707	0.758	0.752	0.813	0.789	0.713	0.711	0.770	0.797	0.754	0.762	0.746	0.710	0.755	0.766	0.765	
568	Alabama	0.788	0.746	0.750	0.728	0.776	0.785	0.757	0.770	0.804	0.789	0.822	0.815	0.791	0.820	0.721	0.778	0.798	0.845	0.851	0.725	0.722	0.815	0.845	0.796	0.802	0.775	0.754	0.795	0.806	0.797	
569	Utah	0.779	0.739	0.743	0.722	0.767	0.775	0.747	0.756	0.792	0.780	0.774	0.810	0.780	0.811	0.721	0.774	0.773	0.841	0.815	0.724	0.722	0.794	0.823	0.774	0.781	0.768	0.730	0.786	0.795	0.787	
570	Iowa	0.807	0.747	0.752	0.721	0.789	0.802	0.762	0.776	0.831	0.812	0.808	0.854	0.813	0.852	0.720	0.801	0.805	0.892	0.866	0.725	0.720	0.834	0.874	0.805	0.813	0.786	0.741	0.817	0.831	0.819	
571	Massachusetts	0.789	0.742	0.748	0.722	0.777	0.788	0.757	0.769	0.812	0.794	0.794	0.830	0.792	0.827	0.723	0.790	0.789	0.864	0.838	0.729	0.726	0.813	0.847	0.790	0.798	0.777	0.736	0.797	0.809	0.803	
572	Oklahoma	0.744	0.716	0.722	0.702	0.739	0.750	0.730	0.740	0.768	0.752	0.755	0.779	0.746	0.772	0.709	0.758	0.749	0.808	0.783	0.717	0.716	0.765	0.791	0.750	0.758	0.744	0.708	0.749	0.760	0.761	
573	Louisiana	0.784	0.730	0.733	0.707	0.767	0.776	0.738	0.752	0.799	0.783	0.807	0.811	0.788	0.825	0.693	0.761	0.789	0.849	0.853	0.696	0.692	0.812	0.847	0.786	0.793	0.764	0.735	0.793	0.804	0.790	
574	New Mexico	0.797	0.754	0.760	0.734	0.787	0.801	0.773	0.787	0.832	0.808	0.812	0.840	0.802	0.835	0.739	0.810	0.805	0.879	0.851	0.749	0.748	0.826	0.861	0.804	0.814	0.790	0.747	0.804	0.819	0.818	
575	Texas	0.777	0.737	0.743	0.719	0.767	0.779	0.751	0.763	0.801	0.784	0.783	0.814	0.780	0.812	0.721	0.782	0.779	0.849	0.823	0.728	0.726	0.800	0.831	0.800	0.788	0.770	0.				

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	0.727	0.686	0.689	0.669	0.713	0.721	0.691	0.700	0.738	0.726	0.718	0.751	0.728	0.760	0.662	0.715	0.720	0.785	0.761	0.665	0.661	0.740	0.769	0.722	0.729	0.714	0.677	0.734	0.743	0.733	
502	Broward County / Palm Beach	0.724	0.693	0.697	0.679	0.715	0.722	0.701	0.708	0.739	0.727	0.723	0.749	0.725	0.751	0.679	0.725	0.722	0.778	0.754	0.684	0.682	0.738	0.761	0.723	0.730	0.718	0.685	0.730	0.738	0.733	
503	Tampa	0.723	0.692	0.696	0.678	0.714	0.722	0.701	0.709	0.739	0.726	0.724	0.751	0.724	0.749	0.680	0.726	0.722	0.778	0.754	0.685	0.683	0.737	0.761	0.723	0.730	0.717	0.685	0.729	0.737	0.732	
504	Orlando	0.720	0.692	0.697	0.679	0.713	0.721	0.701	0.709	0.737	0.724	0.723	0.748	0.722	0.745	0.682	0.726	0.721	0.774	0.750	0.687	0.686	0.735	0.757	0.722	0.728	0.716	0.685	0.726	0.734	0.731	
505	Jacksonville	0.725	0.694	0.698	0.679	0.717	0.724	0.703	0.711	0.743	0.729	0.727	0.754	0.727	0.752	0.682	0.729	0.725	0.782	0.757	0.687	0.685	0.740	0.764	0.726	0.732	0.719	0.686	0.731	0.740	0.735	
506	Daytona / Gainesville	0.745	0.705	0.709	0.688	0.733	0.741	0.715	0.724	0.763	0.748	0.745	0.779	0.748	0.776	0.689	0.745	0.743	0.808	0.782	0.693	0.690	0.761	0.789	0.743	0.750	0.734	0.698	0.752	0.762	0.754	
521	Diversified Dental - Las Vegas	0.766	0.758	0.768	0.749	0.773	0.786	0.784	0.793	0.815	0.790	0.802	0.813	0.772	0.788	0.775	0.821	0.791	0.842	0.805	0.787	0.796	0.794	0.816	0.788	0.799	0.788	0.749	0.769	0.784	0.800	
522	Mercare Dental - Reno	0.843	0.788	0.796	0.763	0.830	0.847	0.821	0.840	0.898	0.862	0.883	0.917	0.854	0.882	0.789	0.881	0.867	0.944	0.912	0.794	0.798	0.881	0.921	0.859	0.868	0.832	0.791	0.852	0.871	0.869	
524	Premier - Minnesota	0.793	0.764	0.772	0.749	0.790	0.802	0.786	0.797	0.830	0.809	0.816	0.841	0.799	0.822	0.766	0.824	0.808	0.870	0.838	0.773	0.776	0.820	0.847	0.806	0.815	0.797	0.758	0.799	0.813	0.817	
526	Dental Options Pricing - Oregon	0.802	0.759	0.765	0.738	0.792	0.807	0.781	0.796	0.845	0.816	0.825	0.851	0.808	0.840	0.748	0.825	0.816	0.889	0.858	0.757	0.759	0.833	0.868	0.814	0.824	0.796	0.753	0.808	0.825	0.825	
527	Rental Network - Hawaii	0.776	0.725	0.730	0.703	0.762	0.775	0.744	0.760	0.809	0.783	0.791	0.820	0.780	0.816	0.706	0.783	0.783	0.855	0.832	0.712	0.711	0.805	0.841	0.783	0.792	0.762	0.722	0.783	0.799	0.793	
528	Diversified Dental - Reno	0.760	0.734	0.743	0.720	0.759	0.774	0.760	0.772	0.818	0.787	0.789	0.808	0.771	0.792	0.737	0.801	0.787	0.846	0.808	0.750	0.759	0.790	0.821	0.777	0.790	0.771	0.726	0.765	0.781	0.791	
549	Maine	0.841	0.786	0.794	0.761	0.827	0.844	0.814	0.833	0.891	0.858	0.871	0.905	0.850	0.882	0.778	0.869	0.860	0.938	0.907	0.785	0.789	0.877	0.917	0.854	0.863	0.829	0.786	0.849	0.867	0.865	
550	North Dakota	0.839	0.769	0.773	0.740	0.815	0.829	0.783	0.800	0.867	0.842	0.839	0.886	0.845	0.889	0.734	0.828	0.838	0.930	0.902	0.739	0.733	0.867	0.912	0.837	0.846	0.811	0.763	0.849	0.865	0.849	
551	Nevada	0.746	0.735	0.744	0.727	0.750	0.763	0.756	0.766	0.784	0.763	0.774	0.784	0.748	0.768	0.745	0.787	0.763	0.812	0.781	0.759	0.762	0.771	0.791	0.764	0.774	0.763	0.727	0.748	0.762	0.774	
553	Idaho	0.765	0.736	0.742	0.723	0.760	0.768	0.750	0.758	0.789	0.773	0.775	0.802	0.769	0.792	0.731	0.780	0.771	0.828	0.800	0.735	0.736	0.784	0.807	0.770	0.777	0.763	0.729	0.771	0.782	0.779	
554	Vermont	0.839	0.771	0.775	0.742	0.817	0.830	0.787	0.803	0.867	0.842	0.842	0.889	0.845	0.887	0.740	0.832	0.839	0.929	0.902	0.744	0.739	0.867	0.911	0.839	0.847	0.812	0.767	0.849	0.865	0.850	
555	New Hampshire	0.812	0.752	0.757	0.727	0.793	0.805	0.768	0.783	0.838	0.816	0.817	0.859	0.816	0.855	0.728	0.810	0.813	0.895	0.869	0.732	0.727	0.838	0.877	0.813	0.821	0.790	0.748	0.821	0.835	0.824	
556	Delaware	0.776	0.728	0.734	0.707	0.763	0.775	0.745	0.758	0.804	0.783	0.786	0.820	0.781	0.814	0.712	0.782	0.780	0.813	0.853	0.827	0.717	0.712	0.801	0.837	0.811	0.828	0.763	0.724	0.784	0.798	0.791
557	Washington															0.826																
558	Oregon	0.795	0.746	0.752	0.724	0.782	0.797	0.766	0.782	0.834	0.806	0.812	0.841	0.801	0.836	0.729	0.809	0.805	0.880	0.852	0.738	0.737	0.825	0.862	0.804	0.813	0.784	0.742	0.802	0.819	0.815	
559	North Carolina	0.785	0.723	0.728	0.698	0.765	0.777	0.739	0.754	0.811	0.788	0.789	0.831	0.790	0.828	0.697	0.780	0.785	0.867	0.842	0.701	0.696	0.811	0.850	0.785	0.793	0.762	0.720	0.794	0.809	0.796	
560	West Virginia	0.771	0.728	0.733	0.710	0.759	0.767	0.740	0.750	0.790	0.774	0.774	0.811	0.775	0.803	0.715	0.774	0.770	0.838	0.811	0.717	0.714	0.789	0.818	0.770	0.776	0.759	0.723	0.779	0.790	0.780	
561	Mississippi	0.767	0.715	0.718	0.693	0.750	0.760	0.727	0.741	0.786	0.768	0.760	0.800	0.770	0.771	0.803	0.687	0.755	0.777	0.830	0.834	0.689	0.686	0.795	0.828	0.774	0.780	0.747	0.724	0.775	0.787	0.774
562	Arkansas	0.768	0.729	0.735	0.712	0.759	0.767	0.743	0.752	0.792	0.774	0.775	0.811	0.773	0.799	0.720	0.778	0.771	0.837	0.809	0.723	0.722	0.788	0.816	0.770	0.777	0.760	0.724	0.776	0.787	0.780	
563	South Carolina	0.797	0.736	0.740	0.710	0.778	0.790	0.751	0.766	0.824	0.801	0.801	0.843	0.803	0.842	0.708	0.793	0.798	0.882	0.855	0.713	0.708	0.824	0.864	0.798	0.806	0.774	0.732	0.807	0.822	0.809	
564	Rhode Island	0.741	0.710	0.716	0.695	0.735	0.745	0.727	0.737	0.767	0.749	0.756	0.781	0.743	0.769	0.706	0.758	0.748	0.806	0.782	0.712	0.711	0.764	0.789	0.750	0.757	0.739	0.705	0.747	0.758	0.758	
565	Hawaii	0.763	0.728	0.734	0.712	0.755	0.767	0.743	0.753	0.787	0.765	0.775	0.795	0.761	0.795	0.713	0.770	0.764	0.826	0.807	0.719	0.720	0.787	0.815	0.771	0.779	0.758	0.722	0.768	0.781	0.781	
566	Pittsburgh	0.718	0.694	0.699	0.683	0.713	0.720	0.705	0.712	0.734	0.722	0.725	0.747	0.718	0.739	0.690	0.729	0.720	0.768	0.745	0.694	0.694	0.732	0.752	0.721	0.727	0.716	0.689	0.723	0.731	0.729	
567	Philadelphia	0.742	0.710	0.715	0.695	0.735	0.745	0.725	0.735	0.765	0.748	0.753	0.777	0.743	0.771	0.701	0.753	0.746	0.804	0.781	0.707	0.706	0.763	0.789	0.748	0.756	0.738	0.704	0.747	0.759	0.758	
568	Alabama	0.772	0.732	0.735	0.714	0.760	0.769	0.744	0.756	0.791	0.774	0.809	0.871	0.775	0.803	0.710	0.767	0.785	0.828	0.834	0.713	0.710	0.799	0.827	0.783	0.789	0.760	0.741	0.779	0.790	0.782	
569	Utah	0.768	0.729	0.733	0.712	0.756	0.764	0.738	0.747	0.784	0.770	0.767	0.800	0.769	0.799	0.713	0.767	0.765	0.829	0.804	0.716	0.713	0.783	0.811	0.766	0.773	0.757	0.722	0.775	0.784	0.776	
570	Iowa	0.789	0.730	0.734	0.705	0.770	0.783	0.746	0.760	0.816	0.793	0.795	0.836	0.794	0.832	0.706	0.787	0.791	0.872	0.845	0.710	0.705	0.815	0.854	0.790	0.798	0.768	0.726	0.798	0.813	0.801	
571	Massachusetts	0.781	0.735	0.740	0.714	0.768	0.779	0.750	0.762	0.807	0.787	0.789	0.822	0.784	0.818	0.717	0.785	0.784	0.855	0.830	0.723	0.720	0.805	0.838	0.785	0.793	0.768	0.730	0.789	0.802	0.795	
572	Oklahoma	0.732	0.705	0.711	0.691	0.727	0.738	0.720	0.730	0.758	0.741	0.746	0.768	0.734	0.759	0.700	0.749	0.739	0.794	0.770	0.708	0.707	0.753	0.778	0.741	0.748	0.732	0.698	0.737	0.748	0.750	
573	Louisiana	0.764	0.712	0.715	0.690	0.747	0.756	0.721	0.735	0.782	0.764	0.792	0.861	0.769	0.803	0.678	0.747	0.773	0.827	0.831	0.681	0.677	0.792	0.826	0.770	0.776	0.744	0.719	0.773	0.784	0.771	
574	New Mexico	0.785	0.742	0.749	0.723	0.775	0.789	0.762	0.776	0.822	0.796	0.803	0.829	0.789	0.822	0.729	0.802	0.796	0.865	0.838	0.739	0.739	0.814	0.847	0.795	0.804	0.778	0.737	0.791	0.807	0.806	
575	Texas	0.764	0.725	0.731	0.707	0.754	0.765	0.740	0.751	0.790	0.771	0.773	0.801	0.767	0.798	0.711	0.772	0.768	0.834	0.809	0.718	0.716	0.787	0.817	0.770	0.778	0.					

DENTAL PPO FACTORS

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

PPO #	PPO Name	4U	4V	4W	5U	5V	5W	6U	6V	6W	7U	7V	7W	8U	8V	8W	9U	9V	9W	EU	EV	EW	GU	GV	GW	SQ	SP	TA	TD	TW	
501	Miami	0.609	0.656	0.612	0.632	0.693	0.639	0.660	0.719	0.667	0.688	0.751	0.695	0.635	0.742	0.650	0.648	0.728	0.661	0.674	0.752	0.688	0.704	0.787	0.718	0.722	0.728	0.593	0.859	0.893	
502	Broward County / Palm Beach	0.632	0.668	0.634	0.653	0.701	0.658	0.687	0.733	0.692	0.714	0.764	0.720	0.654	0.738	0.665	0.665	0.729	0.676	0.699	0.760	0.710	0.727	0.793	0.738	0.725	0.735	0.599	0.854	0.886	
503	Tampa	0.628	0.661	0.629	0.656	0.703	0.660	0.691	0.736	0.696	0.719	0.768	0.723	0.655	0.739	0.666	0.671	0.735	0.681	0.705	0.767	0.710	0.734	0.800	0.745	0.727	0.738	0.633	0.861	0.894	
504	Orlando	0.633	0.663	0.633	0.658	0.703	0.663	0.695	0.737	0.699	0.722	0.768	0.727	0.658	0.736	0.668	0.672	0.732	0.682	0.708	0.765	0.717	0.737	0.798	0.746	0.726	0.737	0.627	0.855	0.886	
505	Jacksonville	0.628	0.662	0.629	0.657	0.705	0.661	0.692	0.738	0.697	0.721	0.771	0.725	0.656	0.742	0.667	0.672	0.738	0.683	0.706	0.769	0.717	0.736	0.804	0.747	0.730	0.740	0.641	0.866	0.900	
506	Daytona / Gainesville	0.624	0.662	0.624	0.664	0.724	0.670	0.698	0.754	0.703	0.728	0.789	0.734	0.663	0.767	0.676	0.685	0.768	0.698	0.717	0.795	0.730	0.749	0.832	0.762	0.749	0.760	0.609	0.905	0.945	
521	Diversified Dental - Las Vegas	0.723	0.742	0.724	0.733	0.759	0.736	0.803	0.827	0.806	0.856	0.882	0.858	0.734	0.779	0.740	0.739	0.774	0.745	0.808	0.841	0.814	0.861	0.898	0.867	0.792	0.822	0.811	0.956	0.979	
522	Mercare Dental - Reno	0.718	0.775	0.719	0.743	0.822	0.751	0.798	0.870	0.804	0.864	0.944	0.869	0.748	0.887	0.766	0.759	0.865	0.776	0.810	0.910	0.826	0.878	0.988	0.895	0.841	0.872	0.865	1.083	1.139	
524	Premier - Minnesota	0.709	0.744	0.710	0.728	0.777	0.733	0.780	0.824	0.783	0.826	0.876	0.830	0.730	0.815	0.741	0.739	0.805	0.750	0.790	0.851	0.799	0.838	0.905	0.848	0.804	0.827	0.738	0.974	0.996	
526	Dental Options Pricing - Oregon	0.680	0.732	0.683	0.703	0.773	0.713	0.754	0.819	0.762	0.810	0.882	0.818	0.707	0.825	0.725	0.719	0.812	0.737	0.768	0.855	0.785	0.826	0.922	0.843	0.805	0.831	0.732	1.020	1.069	
527	Rental Network - Hawaii	0.631	0.687	0.635	0.668	0.747	0.679	0.712	0.786	0.722	0.763	0.845	0.774	0.669	0.800	0.690	0.690	0.795	0.710	0.731	0.831	0.751	0.785	0.896	0.806	0.776	0.797	0.664	0.998	1.054	
528	Diversified Dental - Reno	0.673	0.710	0.676	0.690	0.739	0.697	0.745	0.792	0.752	0.804	0.855	0.810	0.692	0.776	0.706	0.701	0.767	0.714	0.756	0.818	0.768	0.815	0.884	0.828	0.777	0.809	0.748	0.974	1.011	
549	Maine	0.697	0.754	0.699	0.736	0.818	0.745	0.786	0.863	0.795	0.850	0.934	0.858	0.736	0.877	0.757	0.756	0.868	0.777	0.805	0.910	0.824	0.871	0.987	0.890	0.844	0.875	0.803	1.151	1.151	
550	North Dakota	0.652	0.727	0.656	0.693	0.796	0.706	0.746	0.819	0.734	0.773	0.878	0.784	0.696	0.871	0.721	0.719	0.855	0.743	0.747	0.875	0.769	0.939	0.823	0.827	0.844	0.659	1.060	1.129		
551	Nevada	0.697	0.718	0.698	0.708	0.736	0.712	0.774	0.800	0.777	0.820	0.849	0.824	0.709	0.756	0.716	0.715	0.752	0.722	0.780	0.815	0.787	0.827	0.866	0.834	0.767	0.791	0.663	0.923	0.964	
553	Idaho	0.684	0.716	0.684	0.702	0.748	0.706	0.743	0.806	0.746	0.775	0.821	0.778	0.704	0.786	0.713	0.713	0.774	0.723	0.753	0.811	0.762	0.786	0.849	0.795	0.770	0.784	0.721	0.966	0.938	
554	Vermont	0.661	0.733	0.665	0.701	0.799	0.712	0.734	0.826	0.743	0.782	0.883	0.793	0.704	0.873	0.728	0.725	0.856	0.748	0.756	0.879	0.776	0.807	0.942	0.830	0.827	0.845	0.664	1.057	1.123	
555	New Hampshire	0.659	0.723	0.662	0.689	0.775	0.698	0.725	0.804	0.732	0.770	0.858	0.779	0.693	0.843	0.714	0.708	0.823	0.728	0.743	0.850	0.760	0.790	0.908	0.810	0.801	0.818	0.672	1.008	1.061	
556	Delaware	0.648	0.700	0.650	0.677	0.749	0.685	0.716	0.803	0.722	0.750	0.833	0.766	0.689	0.843	0.696	0.694	0.792	0.711	0.732	0.822	0.746	0.777	0.876	0.793	0.774	0.791	0.673	0.964	1.013	
557	Washington																														
558	Oregon	0.659	0.717	0.663	0.685	0.762	0.696	0.731	0.803	0.741	0.785	0.865	0.795	0.689	0.819	0.710	0.703	0.805	0.723	0.747	0.843	0.766	0.803	0.909	0.823	0.793	0.818	0.704	1.012	1.080	
559	North Carolina	0.620	0.683	0.622	0.663	0.752	0.673	0.696	0.779	0.704	0.740	0.832	0.750	0.664	0.816	0.685	0.687	0.807	0.708	0.718	0.830	0.736	0.765	0.889	0.786	0.778	0.793	0.794	0.618	0.993	1.072
560	West Virginia	0.647	0.686	0.646	0.690	0.751	0.694	0.725	0.783	0.730	0.757	0.820	0.762	0.688	0.798	0.701	0.711	0.796	0.724	0.744	0.826	0.757	0.779	0.866	0.791	0.775	0.786	0.668	0.938	0.981	
561	Mississippi	0.642	0.684	0.635	0.680	0.747	0.681	0.692	0.766	0.697	0.726	0.799	0.731	0.679	0.803	0.688	0.706	0.800	0.715	0.715	0.809	0.730	0.751	0.852	0.766	0.758	0.768	0.770	0.935	1.022	
562	Arkansas	0.654	0.691	0.653	0.694	0.751	0.698	0.731	0.785	0.735	0.765	0.823	0.769	0.693	0.795	0.704	0.714	0.793	0.725	0.749	0.825	0.760	0.785	0.866	0.796	0.775	0.787	0.713	0.934	1.006	
563	South Carolina	0.622	0.685	0.625	0.674	0.765	0.685	0.707	0.792	0.715	0.752	0.846	0.762	0.673	0.828	0.695	0.701	0.825	0.724	0.732	0.848	0.752	0.781	0.908	0.803	0.794	0.811	0.641	1.018	1.080	
564	Rhode Island	0.648	0.682	0.649	0.676	0.726	0.682	0.723	0.768	0.726	0.762	0.813	0.766	0.676	0.761	0.687	0.691	0.759	0.703	0.736	0.799	0.746	0.777	0.847	0.788	0.750	0.766	0.692	0.912	0.948	
565	Hawaii	0.652	0.694	0.656	0.680	0.739	0.689	0.730	0.786	0.739	0.772	0.833	0.781	0.680	0.777	0.696	0.696	0.774	0.712	0.745	0.820	0.761	0.789	0.871	0.805	0.769	0.786	0.647	0.956	1.000	
566	Pittsburgh	0.643	0.667	0.643	0.669	0.706	0.672	0.708	0.743	0.711	0.735	0.773	0.738	0.668	0.774	0.676	0.681	0.773	0.689	0.720	0.769	0.728	0.748	0.800	0.756	0.726	0.737	0.645	0.849	0.875	
567	Philadelphia	0.648	0.686	0.650	0.669	0.721	0.675	0.714	0.761	0.718	0.752	0.805	0.758	0.671	0.759	0.683	0.682	0.750	0.694	0.725	0.789	0.736	0.765	0.836	0.777	0.746	0.761	0.664	0.903	0.938	
568	Alabama	0.676	0.709	0.670	0.705	0.757	0.704	0.720	0.776	0.725	0.752	0.812	0.757	0.703	0.802	0.710	0.725	0.800	0.732	0.739	0.816	0.751	0.773	0.855	0.785	0.767	0.778	0.760	0.925	0.979	
569	Utah	0.657	0.698	0.658	0.686	0.744	0.691	0.721	0.776	0.726	0.751	0.810	0.756	0.686	0.789	0.699	0.702	0.800	0.715	0.736	0.810	0.748	0.768	0.847	0.780	0.768	0.778	0.659	0.916	0.949	
570	Iowa	0.623	0.682	0.625	0.672	0.759	0.682	0.707	0.787	0.714	0.752	0.841	0.761	0.672	0.820	0.692	0.698	0.816	0.719	0.731	0.841	0.749	0.779	0.900	0.799	0.787	0.803	0.646	1.004	1.064	
571	Massachusetts	0.656	0.708	0.659	0.680	0.750	0.689	0.721	0.785	0.727	0.762	0.834	0.770	0.684	0.805	0.701	0.697	0.789	0.713	0.735	0.822	0.749	0.779	0.875	0.795	0.777	0.793	0.682	0.961	1.022	
572	Oklahoma	0.639	0.670	0.640	0.671	0.717	0.676	0.717	0.760	0.721	0.755	0.803	0.760	0.670	0.748	0.681	0.686	0.750	0.698	0.731	0.791	0.741	0.772	0.837	0.783	0.744	0.761	0.668	0.903	0.937	
573	Louisiana	0.628	0.674	0.624	0.669	0.740	0.671	0.679	0.750	0.686	0.712	0.789	0.719	0.668	0.796	0.679	0.697	0.795	0.708	0.703	0.802	0.720	0.739	0.844	0.756	0.755	0.765	0.691	0.934	1.031	
574	New Mexico	0.657	0.706	0.661	0.690	0.759	0.700	0.739	0.804	0.748	0.791	0.863	0.800	0.691	0.806	0.709	0.709	0.801	0.727	0.756	0.844	0.773	0.810	0.907	0.829	0.791	0.815	0.663	1.005	1.054	
575	Texas	0.643	0.686	0.645	0.679	0.741	0.686	0.720	0.778	0.726	0.761	0.826	0.769	0.678	0.784	0.693	0.698	0.782	0.713	0.738	0.817	0.751	0.781	0.868	0.796	0.770	0.787	0.662	0.950	0.994	
576	Kentucky	0.623	0.653	0.623	0.655	0.701	0.659	0.691	0.735	0.695	0.719	0.765	0.722	0.654	0.735	0.664	0.671	0.734	0.681	0.706	0.766	0.716	0.735	0.799	0.745	0.723	0.733	0.616	0.856	0.888	
577	Kansas																														

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	0.680	0.653	0.658	0.639	0.674	0.683	0.664	0.675	0.690	0.729	0.708	0.712	0.696	0.722	0.680	0.689	0.681	0.642	0.676	0.694	0.694	0.761	0.712	0.716	0.697	0.737	0.745	0.719	0.729	0.745
502	Broward County / Palm Beach	0.691	0.671	0.677	0.661	0.689	0.698	0.685	0.696	0.706	0.738	0.715	0.721	0.708	0.731	0.696	0.705	0.698	0.662	0.710	0.704	0.709	0.766	0.730	0.734	0.717	0.750	0.758	0.738	0.747	0.760
503	Tampa	0.697	0.677	0.683	0.666	0.696	0.704	0.691	0.702	0.714	0.746	0.721	0.728	0.715	0.738	0.702	0.711	0.704	0.668	0.717	0.711	0.715	0.772	0.736	0.741	0.723	0.757	0.766	0.745	0.755	0.768
504	Orlando	0.697	0.679	0.685	0.669	0.696	0.705	0.694	0.704	0.715	0.745	0.720	0.727	0.715	0.736	0.703	0.712	0.705	0.670	0.716	0.711	0.716	0.770	0.737	0.742	0.725	0.757	0.765	0.747	0.756	0.768
505	Jacksonville	0.699	0.679	0.685	0.668	0.698	0.706	0.693	0.704	0.717	0.750	0.724	0.731	0.718	0.740	0.705	0.713	0.705	0.669	0.720	0.714	0.717	0.774	0.738	0.743	0.725	0.760	0.769	0.748	0.758	0.772
506	Daytona / Gainesville	0.718	0.692	0.697	0.678	0.714	0.723	0.706	0.718	0.735	0.776	0.747	0.755	0.738	0.764	0.722	0.730	0.720	0.681	0.745	0.735	0.735	0.800	0.755	0.760	0.739	0.781	0.791	0.765	0.776	0.795
521	Diversified Dental - Las Vegas	0.752	0.750	0.764	0.743	0.763	0.778	0.780	0.793	0.796	0.815	0.772	0.790	0.782	0.802	0.776	0.789	0.784	0.738	0.764	0.769	0.791	0.839	0.833	0.846	0.826	0.849	0.863	0.863	0.874	0.882
522	Mercare Dental - Reno	0.800	0.763	0.774	0.744	0.796	0.812	0.798	0.817	0.850	0.910	0.831	0.856	0.833	0.868	0.813	0.824	0.806	0.761	0.840	0.822	0.830	0.901	0.859	0.837	0.837	0.898	0.919	0.898	0.921	0.962
524	Premier - Minnesota	0.764	0.746	0.756	0.734	0.767	0.779	0.771	0.785	0.798	0.833	0.789	0.804	0.790	0.816	0.778	0.789	0.780	0.737	0.787	0.781	0.793	0.851	0.824	0.833	0.810	0.848	0.861	0.848	0.861	0.880
526	Dental Options Pricing - Oregon	0.751	0.723	0.733	0.708	0.750	0.763	0.748	0.765	0.785	0.833	0.783	0.798	0.780	0.810	0.763	0.774	0.761	0.713	0.780	0.771	0.779	0.857	0.814	0.823	0.796	0.845	0.861	0.839	0.857	0.886
527	Rental Network - Hawaii	0.727	0.692	0.701	0.675	0.721	0.735	0.715	0.732	0.756	0.810	0.760	0.774	0.753	0.786	0.734	0.745	0.730	0.684	0.759	0.746	0.750	0.835	0.780	0.787	0.760	0.814	0.829	0.801	0.820	0.851
528	Diversified Dental - Reno	0.723	0.707	0.718	0.696	0.726	0.740	0.733	0.747	0.759	0.792	0.749	0.763	0.750	0.777	0.738	0.752	0.743	0.696	0.743	0.740	0.755	0.820	0.793	0.804	0.780	0.816	0.832	0.821	0.837	0.853
549	Maine	0.796	0.759	0.770	0.740	0.792	0.807	0.789	0.808	0.838	0.898	0.830	0.852	0.828	0.863	0.808	0.819	0.801	0.753	0.833	0.819	0.824	0.907	0.857	0.867	0.834	0.895	0.915	0.889	0.912	0.949
550	North Dakota	0.768	0.719	0.726	0.697	0.756	0.768	0.737	0.756	0.787	0.856	0.809	0.821	0.794	0.832	0.767	0.777	0.759	0.709	0.811	0.790	0.784	0.884	0.807	0.812	0.781	0.850	0.864	0.823	0.844	0.882
551	Nevada	0.728	0.725	0.736	0.719	0.738	0.751	0.752	0.765	0.767	0.787	0.749	0.763	0.754	0.777	0.749	0.763	0.757	0.713	0.739	0.745	0.765	0.815	0.805	0.815	0.797	0.819	0.833	0.828	0.839	0.847
553	Idaho	0.739	0.722	0.730	0.711	0.741	0.751	0.740	0.751	0.764	0.796	0.763	0.775	0.761	0.783	0.749	0.758	0.750	0.712	0.761	0.755	0.761	0.813	0.784	0.790	0.771	0.806	0.815	0.798	0.808	0.823
554	Vermont	0.773	0.726	0.733	0.704	0.762	0.775	0.746	0.765	0.796	0.864	0.813	0.826	0.800	0.837	0.774	0.784	0.766	0.718	0.815	0.795	0.791	0.885	0.813	0.819	0.787	0.855	0.869	0.831	0.851	0.890
555	New Hampshire	0.751	0.711	0.718	0.691	0.743	0.755	0.731	0.748	0.776	0.835	0.786	0.800	0.776	0.811	0.754	0.764	0.749	0.703	0.789	0.771	0.770	0.854	0.793	0.799	0.770	0.830	0.843	0.811	0.829	0.863
556	Delaware	0.730	0.698	0.705	0.681	0.725	0.737	0.718	0.734	0.756	0.806	0.761	0.774	0.754	0.785	0.736	0.746	0.733	0.689	0.762	0.748	0.750	0.826	0.796	0.776	0.807	0.820	0.793	0.810	0.837	
557	Washington												0.771																		
558	Oregon	0.737	0.706	0.714	0.689	0.734	0.747	0.729	0.746	0.768	0.821	0.771	0.785	0.765	0.797	0.746	0.758	0.743	0.696	0.768	0.758	0.763	0.846	0.796	0.803	0.776	0.828	0.845	0.818	0.837	0.868
559	North Carolina	0.732	0.689	0.695	0.669	0.722	0.734	0.708	0.725	0.754	0.815	0.768	0.780	0.756	0.791	0.733	0.743	0.727	0.681	0.771	0.752	0.749	0.836	0.770	0.776	0.747	0.809	0.821	0.787	0.806	0.840
560	West Virginia	0.747	0.718	0.724	0.703	0.743	0.752	0.734	0.748	0.767	0.811	0.776	0.786	0.768	0.795	0.751	0.759	0.748	0.709	0.776	0.764	0.764	0.829	0.784	0.789	0.767	0.812	0.823	0.796	0.808	0.829
561	Mississippi	0.726	0.691	0.698	0.674	0.720	0.730	0.707	0.721	0.745	0.797	0.758	0.770	0.749	0.778	0.729	0.737	0.724	0.682	0.761	0.745	0.742	0.836	0.760	0.765	0.740	0.793	0.804	0.772	0.785	0.811
562	Arkansas	0.747	0.720	0.728	0.706	0.745	0.755	0.739	0.752	0.770	0.812	0.774	0.787	0.770	0.795	0.754	0.762	0.751	0.712	0.774	0.764	0.766	0.827	0.787	0.793	0.770	0.814	0.825	0.801	0.812	0.833
563	South Carolina	0.747	0.703	0.710	0.682	0.737	0.748	0.721	0.739	0.768	0.830	0.784	0.796	0.771	0.807	0.747	0.758	0.741	0.694	0.786	0.767	0.764	0.855	0.786	0.792	0.762	0.826	0.839	0.803	0.822	0.857
564	Rhode Island	0.716	0.696	0.705	0.685	0.717	0.729	0.719	0.732	0.746	0.782	0.741	0.754	0.740	0.765	0.727	0.738	0.729	0.688	0.739	0.732	0.742	0.801	0.769	0.776	0.755	0.792	0.803	0.787	0.800	0.819
565	Hawaii	0.725	0.705	0.714	0.692	0.727	0.740	0.727	0.741	0.755	0.794	0.755	0.767	0.751	0.780	0.738	0.751	0.740	0.693	0.745	0.743	0.754	0.825	0.784	0.791	0.769	0.809	0.822	0.801	0.813	0.835
566	Pittsburgh	0.704	0.689	0.696	0.680	0.705	0.714	0.706	0.716	0.725	0.752	0.724	0.733	0.722	0.742	0.712	0.715	0.682	0.722	0.717	0.724	0.771	0.745	0.750	0.735	0.763	0.771	0.757	0.765	0.776	
567	Philadelphia	0.707	0.687	0.696	0.676	0.707	0.719	0.709	0.721	0.734	0.769	0.733	0.744	0.730	0.756	0.717	0.729	0.720	0.678	0.729	0.723	0.732	0.793	0.759	0.765	0.745	0.782	0.792	0.775	0.787	0.805
568	Alabama	0.738	0.712	0.718	0.698	0.736	0.745	0.728	0.741	0.759	0.801	0.767	0.777	0.759	0.785	0.743	0.752	0.741	0.703	0.766	0.756	0.757	0.841	0.777	0.782	0.761	0.804	0.814	0.789	0.800	0.820
569	Utah	0.736	0.709	0.715	0.696	0.731	0.741	0.724	0.737	0.752	0.792	0.762	0.770	0.754	0.780	0.739	0.748	0.738	0.700	0.760	0.750	0.752	0.816	0.772	0.777	0.757	0.798	0.807	0.782	0.793	0.810
570	Iowa	0.742	0.700	0.707	0.681	0.733	0.745	0.720	0.737	0.765	0.825	0.778	0.791	0.767	0.801	0.744	0.754	0.738	0.692	0.781	0.762	0.760	0.847	0.783	0.789	0.759	0.820	0.834	0.800	0.819	0.853
571	Massachusetts	0.731	0.700	0.708	0.684	0.726	0.738	0.721	0.736	0.756	0.804	0.761	0.774	0.755	0.785	0.737	0.748	0.735	0.691	0.761	0.749	0.753	0.826	0.777	0.784	0.759	0.808	0.820	0.794	0.810	0.836
572	Oklahoma	0.709	0.692	0.700	0.681	0.710	0.722	0.713	0.726	0.737	0.769	0.733	0.745	0.732	0.756	0.720	0.732	0.723	0.682	0.729	0.725	0.735	0.794	0.763	0.771	0.751	0.785	0.796	0.780	0.792	0.806
573	Louisiana	0.718	0.681	0.687	0.664	0.710	0.719	0.695	0.709	0.731	0.783	0.751	0.760	0.739	0.769	0.718	0.726	0.714	0.671	0.750	0.736	0.732	0.832	0.751	0.755	0.730	0.784	0.794	0.760	0.773	0.797
574	New Mexico	0.740	0.713	0.721	0.698	0.738	0.751	0.736	0.752	0.771	0.818	0.772	0.786	0.767	0.799	0.750	0.762	0.749	0.702	0.767	0.760	0.767	0.847	0.801	0.809	0.783	0.831	0.847	0.823	0.841	0.867
575	Texas	0.727	0.701	0.709	0.687	0.725	0.736	0.721	0.735	0.752	0.794	0.757	0.768	0.750	0.779	0.735	0.746	0.735	0.691	0.752	0.744	0.750	0.822	0.778	0.785	0.761	0.805	0.817	0.7		

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	0.776	0.794	0.780	0.761	0.788	0.741	0.749	0.753	0.702	0.752	0.760	0.755	0.751	0.718	0.720	0.703	0.741	0.747	0.720	0.727	0.744	0.773	0.779	0.780	0.763	0.786	0.744	0.748	0.739	0.710
502	Broward County / Palm Beach	0.785	0.793	0.785	0.770	0.793	0.755	0.762	0.764	0.720	0.760	0.768	0.766	0.767	0.744	0.746	0.732	0.762	0.768	0.746	0.753	0.765	0.791	0.792	0.793	0.779	0.798	0.764	0.769	0.763	0.733
503	Tampa	0.795	0.800	0.793	0.778	0.801	0.762	0.769	0.770	0.726	0.760	0.775	0.773	0.775	0.751	0.754	0.739	0.770	0.777	0.755	0.762	0.775	0.802	0.800	0.782	0.787	0.807	0.772	0.777	0.771	0.740
504	Orlando	0.793	0.796	0.790	0.776	0.798	0.762	0.769	0.769	0.728	0.765	0.774	0.773	0.774	0.752	0.755	0.741	0.771	0.777	0.757	0.763	0.775	0.800	0.798	0.800	0.787	0.805	0.773	0.777	0.772	0.742
505	Jacksonville	0.799	0.803	0.797	0.781	0.805	0.765	0.772	0.772	0.728	0.770	0.779	0.777	0.778	0.753	0.757	0.741	0.774	0.781	0.758	0.766	0.779	0.807	0.803	0.806	0.792	0.812	0.776	0.781	0.775	0.743
506	Daytona / Gainesville	0.829	0.834	0.827	0.807	0.834	0.787	0.794	0.793	0.745	0.796	0.805	0.800	0.801	0.769	0.773	0.754	0.795	0.802	0.775	0.784	0.801	0.836	0.831	0.835	0.816	0.841	0.797	0.803	0.795	0.758
521	Diversified Dental - Las Vegas	0.893	0.862	0.878	0.869	0.890	0.862	0.874	0.866	0.822	0.840	0.856	0.876	0.880	0.874	0.884	0.867	0.887	0.901	0.895	0.902	0.912	0.924	0.898	0.914	0.905	0.921	0.899	0.905	0.899	0.866
522	Mastercare Dental - Reno	0.997	0.940	0.972	0.945	0.984	0.921	0.932	0.899	0.858	0.911	0.930	0.936	0.940	0.899	0.909	0.878	0.936	0.955	0.933	0.956	0.993	1.030	0.973	1.004	0.978	1.014	0.956	0.964	0.942	0.898
524	Premier - Minnesota	0.903	0.881	0.891	0.875	0.902	0.860	0.870	0.860	0.815	0.852	0.865	0.874	0.876	0.853	0.861	0.840	0.875	0.887	0.871	0.881	0.900	0.923	0.901	0.915	0.900	0.922	0.886	0.892	0.881	0.847
526	Dental Options Pricing - Oregon	0.912	0.895	0.904	0.882	0.916	0.861	0.872	0.859	0.805	0.854	0.870	0.876	0.875	0.842	0.851	0.825	0.872	0.887	0.862	0.877	0.904	0.932	0.908	0.927	0.905	0.934	0.886	0.893	0.876	0.834
527	Rental Network - Hawaii	0.881	0.875	0.878	0.853	0.888	0.829	0.839	0.827	0.773	0.829	0.844	0.843	0.841	0.801	0.805	0.782	0.832	0.844	0.814	0.831	0.859	0.891	0.876	0.889	0.866	0.897	0.843	0.850	0.832	0.794
528	Diversified Dental - Reno	0.871	0.852	0.861	0.844	0.875	0.831	0.845	0.837	0.781	0.816	0.832	0.848	0.849	0.831	0.839	0.819	0.852	0.866	0.853	0.868	0.882	0.901	0.877	0.892	0.877	0.903	0.864	0.875	0.863	0.820
549	Maine	0.983	0.949	0.969	0.941	0.980	0.916	0.927	0.903	0.852	0.909	0.927	0.932	0.932	0.890	0.899	0.869	0.926	0.944	0.919	0.938	0.975	1.011	0.968	0.994	0.967	1.005	0.944	0.954	0.933	0.885
550	North Dakota	0.927	0.934	0.927	0.895	0.938	0.863	0.873	0.863	0.798	0.877	0.890	0.880	0.876	0.821	0.826	0.796	0.862	0.874	0.834	0.852	0.886	0.932	0.921	0.933	0.903	0.942	0.873	0.880	0.859	0.812
551	Nevada	0.857	0.838	0.848	0.838	0.859	0.831	0.842	0.837	0.794	0.814	0.828	0.843	0.846	0.840	0.846	0.832	0.853	0.861	0.852	0.860	0.869	0.880	0.866	0.876	0.868	0.881	0.860	0.865	0.858	0.830
553	Idaho	0.849	0.840	0.842	0.827	0.850	0.812	0.819	0.815	0.774	0.812	0.823	0.824	0.827	0.803	0.809	0.791	0.824	0.833	0.813	0.821	0.835	0.863	0.849	0.857	0.843	0.862	0.829	0.833	0.827	0.795
554	Vermont	0.934	0.934	0.931	0.900	0.941	0.869	0.878	0.866	0.805	0.881	0.894	0.885	0.882	0.829	0.833	0.805	0.869	0.880	0.842	0.860	0.895	0.939	0.925	0.938	0.909	0.946	0.880	0.887	0.866	0.821
555	New Hampshire	0.901	0.897	0.897	0.870	0.906	0.843	0.851	0.840	0.786	0.852	0.864	0.858	0.856	0.811	0.814	0.789	0.845	0.855	0.823	0.839	0.869	0.909	0.894	0.906	0.880	0.913	0.855	0.861	0.843	0.803
556	Delaware	0.870	0.863	0.865	0.842	0.874	0.820	0.828	0.818	0.768	0.823	0.835	0.833	0.832	0.795	0.799	0.777	0.825	0.834	0.807	0.821	0.869	0.877	0.864	0.877	0.855	0.883	0.834	0.839	0.824	0.808
557	Washington		0.881																					0.893							
558	Oregon	0.896	0.887	0.892	0.867	0.903	0.845	0.855	0.843	0.787	0.841	0.857	0.859	0.857	0.820	0.826	0.801	0.852	0.865	0.836	0.853	0.881	0.911	0.892	0.909	0.886	0.916	0.864	0.871	0.853	0.811
559	North Carolina	0.881	0.880	0.878	0.849	0.887	0.821	0.830	0.819	0.763	0.832	0.844	0.836	0.834	0.786	0.789	0.764	0.822	0.833	0.798	0.814	0.846	0.886	0.874	0.885	0.858	0.893	0.832	0.838	0.819	0.778
560	West Virginia	0.866	0.864	0.861	0.840	0.869	0.819	0.826	0.822	0.774	0.827	0.838	0.832	0.834	0.800	0.804	0.784	0.827	0.836	0.808	0.818	0.837	0.875	0.864	0.871	0.851	0.876	0.831	0.836	0.827	0.790
561	Mississippi	0.854	0.877	0.849	0.824	0.857	0.809	0.807	0.802	0.750	0.811	0.823	0.814	0.816	0.775	0.780	0.756	0.806	0.817	0.784	0.795	0.818	0.862	0.849	0.857	0.834	0.864	0.811	0.817	0.806	0.764
562	Arkansas	0.868	0.860	0.861	0.841	0.869	0.821	0.829	0.823	0.777	0.826	0.838	0.834	0.837	0.805	0.811	0.790	0.831	0.841	0.815	0.825	0.844	0.880	0.865	0.873	0.855	0.879	0.836	0.841	0.833	0.796
563	South Carolina	0.898	0.901	0.897	0.867	0.906	0.839	0.847	0.838	0.778	0.849	0.862	0.854	0.851	0.802	0.806	0.779	0.839	0.850	0.813	0.831	0.862	0.903	0.892	0.904	0.876	0.911	0.849	0.856	0.836	0.793
564	Rhode Island	0.842	0.830	0.835	0.818	0.843	0.803	0.811	0.803	0.761	0.800	0.811	0.815	0.816	0.792	0.795	0.779	0.813	0.820	0.802	0.812	0.830	0.854	0.841	0.850	0.835	0.856	0.820	0.825	0.814	0.785
565	Hawaii	0.856	0.858	0.856	0.838	0.866	0.821	0.830	0.826	0.775	0.817	0.830	0.833	0.828	0.799	0.803	0.785	0.822	0.831	0.808	0.821	0.839	0.861	0.855	0.863	0.846	0.871	0.830	0.837	0.824	0.792
566	Pittsburgh	0.798	0.794	0.793	0.780	0.800	0.768	0.775	0.773	0.738	0.770	0.777	0.778	0.781	0.762	0.765	0.753	0.778	0.784	0.768	0.774	0.785	0.807	0.801	0.804	0.793	0.809	0.781	0.785	0.780	0.754
567	Philadelphia	0.827	0.823	0.823	0.807	0.832	0.791	0.799	0.794	0.750	0.790	0.801	0.803	0.804	0.778	0.781	0.766	0.799	0.806	0.768	0.796	0.813	0.836	0.829	0.835	0.820	0.841	0.805	0.810	0.799	0.772
568	Alabama	0.855	0.877	0.850	0.830	0.857	0.810	0.817	0.813	0.767	0.817	0.828	0.823	0.825	0.793	0.798	0.777	0.819	0.827	0.801	0.810	0.829	0.864	0.854	0.860	0.842	0.866	0.822	0.827	0.819	0.783
569	Utah	0.843	0.848	0.841	0.822	0.849	0.803	0.810	0.810	0.763	0.811	0.820	0.816	0.817	0.786	0.789	0.772	0.810	0.817	0.790	0.799	0.816	0.848	0.845	0.848	0.830	0.854	0.812	0.817	0.809	0.776
570	Iowa	0.892	0.891	0.889	0.861	0.899	0.834	0.842	0.831	0.775	0.843	0.855	0.849	0.847	0.800	0.804	0.778	0.836	0.846	0.812	0.829	0.859	0.899	0.886	0.898	0.871	0.905	0.845	0.852	0.833	0.792
571	Massachusetts	0.867	0.863	0.863	0.841	0.872	0.819	0.828	0.819	0.770	0.823	0.834	0.833	0.832	0.797	0.800	0.779	0.825	0.833	0.807	0.820	0.844	0.875	0.865	0.874	0.853	0.880	0.833	0.838	0.824	0.789
572	Oklahoma	0.829	0.822	0.825	0.809	0.833	0.795	0.803	0.798	0.754	0.791	0.802	0.807	0.807	0.786	0.789	0.774	0.806	0.812	0.795	0.804	0.820	0.841	0.832	0.840	0.826	0.845	0.812	0.816	0.806	0.778
573	Louisiana	0.840	0.875	0.839	0.815	0.848	0.789	0.797	0.797	0.738	0.803	0.814	0.804	0.804	0.763	0.767	0.743	0.794	0.804	0.769	0.780	0.802	0.845	0.840	0.845	0.822	0.852	0.798	0.804	0.794	0.750
574	New Mexico	0.893	0.885	0.889	0.867	0.900	0.847	0.857	0.847	0.792	0.841	0.857	0.861	0.859	0.827	0.832	0.810	0.855	0.867	0.841	0.856	0.880	0.908	0.892	0.906	0.886	0.914	0.866	0.873	0.856	0.817
575	Texas	0.857	0.857	0.855	0.835	0.864	0.816	0.824	0.820	0.768	0.817	0.828	0.829	0.828	0.797	0.801	0.782	0.823	0.830	0.806	0.818	0.838	0.866	0.859	0.867	0.848					

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	0.757	0.763	0.754	0.773	0.745	0.747	0.728	0.772	0.777	0.745	0.751	0.765	0.802	0.817	0.815	0.794	0.821	0.772	0.777	0.777	0.735	0.792	0.798	0.785	0.717	0.688	0.692	0.673	0.712	0.720	
502	Broward County / Palm Beach	0.772	0.780	0.773	0.782	0.762	0.764	0.749	0.784	0.789	0.764	0.769	0.780	0.811	0.818	0.818	0.802	0.824	0.784	0.789	0.788	0.751	0.797	0.804	0.795	0.726	0.704	0.711	0.692	0.724	0.734	
503	Tampa	0.780	0.788	0.781	0.790	0.769	0.771	0.755	0.791	0.797	0.772	0.777	0.789	0.821	0.826	0.827	0.810	0.832	0.792	0.797	0.795	0.758	0.805	0.812	0.803	0.732	0.710	0.717	0.698	0.730	0.741	
504	Orlando	0.779	0.787	0.781	0.788	0.769	0.772	0.756	0.790	0.795	0.772	0.777	0.788	0.818	0.822	0.823	0.808	0.828	0.791	0.796	0.794	0.759	0.802	0.809	0.801	0.732	0.711	0.718	0.700	0.730	0.741	
505	Jacksonville	0.784	0.792	0.785	0.794	0.771	0.775	0.757	0.795	0.801	0.775	0.781	0.793	0.826	0.830	0.832	0.815	0.837	0.796	0.801	0.799	0.761	0.808	0.816	0.807	0.735	0.712	0.718	0.699	0.733	0.743	
506	Daytona / Gainesville	0.809	0.817	0.807	0.821	0.791	0.794	0.773	0.820	0.827	0.795	0.802	0.818	0.859	0.863	0.865	0.844	0.871	0.821	0.827	0.823	0.780	0.838	0.846	0.834	0.757	0.726	0.733	0.711	0.752	0.763	
521	Diversified Dental - Las Vegas	0.883	0.895	0.907	0.893	0.885	0.895	0.876	0.900	0.914	0.904	0.911	0.919	0.934	0.915	0.930	0.920	0.937	0.911	0.918	0.911	0.876	0.898	0.910	0.920	0.798	0.794	0.808	0.787	0.809	0.825	
522	Marcare Dental - Reno	0.949	0.966	0.968	0.980	0.928	0.936	0.903	0.971	0.989	0.959	0.977	1.010	1.057	1.020	1.049	1.018	1.058	0.989	0.998	0.971	0.927	0.919	1.008	1.005	0.855	0.813	0.824	0.792	0.850	0.867	
524	Premier - Minnesota	0.883	0.892	0.895	0.897	0.872	0.879	0.857	0.897	0.910	0.888	0.896	0.912	0.943	0.929	0.943	0.924	0.949	0.907	0.913	0.903	0.865	0.908	0.919	0.918	0.809	0.788	0.799	0.775	0.811	0.825	
526	Dental Options Pricing - Oregon	0.882	0.896	0.896	0.908	0.875	0.882	0.854	0.909	0.924	0.892	0.904	0.927	0.963	0.955	0.972	0.947	0.980	0.922	0.929	0.915	0.867	0.925	0.939	0.936	0.803	0.772	0.782	0.754	0.801	0.816	
527	Rental Network - Hawaii	0.848	0.861	0.854	0.878	0.839	0.842	0.816	0.876	0.888	0.850	0.863	0.888	0.928	0.930	0.942	0.914	0.950	0.886	0.893	0.879	0.832	0.898	0.911	0.900	0.779	0.741	0.749	0.722	0.773	0.787	
528	Diversified Dental - Reno	0.854	0.868	0.877	0.873	0.854	0.862	0.840	0.879	0.892	0.874	0.887	0.899	0.924	0.911	0.925	0.907	0.936	0.890	0.901	0.892	0.844	0.885	0.899	0.905	0.772	0.754	0.764	0.741	0.775	0.789	
549	Maine	0.941	0.957	0.958	0.973	0.925	0.933	0.900	0.968	0.985	0.951	0.966	0.999	1.044	1.022	1.045	1.014	1.056	0.984	0.994	0.972	0.921	0.990	1.005	1.002	0.853	0.811	0.821	0.789	0.847	0.864	
550	North Dakota	0.889	0.900	0.888	0.918	0.867	0.870	0.837	0.914	0.927	0.875	0.889	0.918	0.978	0.985	0.995	0.959	1.004	0.922	0.930	0.917	0.855	0.946	0.959	0.941	0.822	0.768	0.774	0.743	0.809	0.822	
551	Nevada	0.849	0.861	0.866	0.860	0.853	0.859	0.844	0.868	0.876	0.865	0.871	0.879	0.893	0.885	0.895	0.885	0.900	0.875	0.880	0.874	0.843	0.867	0.879	0.882	0.773	0.769	0.781	0.761	0.783	0.797	
553	Idaho	0.832	0.840	0.837	0.841	0.818	0.823	0.804	0.841	0.849	0.826	0.833	0.846	0.878	0.872	0.878	0.862	0.884	0.845	0.849	0.845	0.809	0.853	0.861	0.855	0.777	0.755	0.763	0.743	0.776	0.787	
554	Vermont	0.894	0.906	0.894	0.923	0.872	0.875	0.843	0.918	0.930	0.881	0.894	0.924	0.982	0.986	0.997	0.962	1.005	0.926	0.933	0.919	0.861	0.949	0.962	0.944	0.827	0.775	0.781	0.750	0.815	0.829	
555	New Hampshire	0.867	0.878	0.867	0.892	0.847	0.850	0.822	0.887	0.898	0.856	0.868	0.894	0.945	0.947	0.957	0.926	0.964	0.895	0.901	0.888	0.838	0.913	0.926	0.910	0.801	0.756	0.764	0.735	0.792	0.806	
556	Delaware	0.842	0.852	0.844	0.862	0.826	0.829	0.804	0.867	0.870	0.835	0.845	0.864	0.910	0.910	0.919	0.893	0.926	0.867	0.873	0.862	0.817	0.880	0.892	0.880	0.777	0.741	0.749	0.723	0.771	0.784	
557	Washington															0.938																
558	Oregon	0.864	0.878	0.874	0.893	0.857	0.862	0.834	0.893	0.906	0.870	0.883	0.908	0.946	0.945	0.959	0.932	0.967	0.905	0.912	0.898	0.848	0.912	0.926	0.919	0.790	0.754	0.763	0.736	0.786	0.800	
559	North Carolina	0.845	0.856	0.845	0.871	0.824	0.827	0.798	0.866	0.878	0.833	0.845	0.872	0.925	0.929	0.938	0.907	0.946	0.874	0.881	0.868	0.815	0.894	0.907	0.890	0.781	0.734	0.741	0.712	0.771	0.784	
560	West Virginia	0.842	0.851	0.841	0.855	0.821	0.825	0.802	0.852	0.860	0.827	0.835	0.853	0.898	0.897	0.901	0.878	0.907	0.854	0.859	0.854	0.811	0.872	0.880	0.868	0.787	0.754	0.761	0.737	0.781	0.793	
561	Mississippi	0.825	0.834	0.822	0.840	0.799	0.804	0.777	0.835	0.845	0.806	0.815	0.837	0.888	0.887	0.892	0.866	0.899	0.838	0.844	0.838	0.811	0.859	0.868	0.853	0.769	0.729	0.735	0.710	0.760	0.771	
562	Arkansas	0.845	0.853	0.846	0.856	0.824	0.829	0.806	0.853	0.863	0.832	0.840	0.858	0.900	0.894	0.901	0.879	0.907	0.857	0.862	0.856	0.815	0.871	0.880	0.870	0.787	0.756	0.763	0.741	0.782	0.794	
563	South Carolina	0.862	0.873	0.862	0.889	0.842	0.846	0.816	0.886	0.897	0.850	0.863	0.890	0.944	0.950	0.959	0.927	0.967	0.893	0.900	0.888	0.832	0.914	0.927	0.910	0.798	0.749	0.756	0.727	0.787	0.800	
564	Rhode Island	0.823	0.832	0.828	0.837	0.813	0.816	0.797	0.838	0.845	0.821	0.829	0.844	0.875	0.872	0.880	0.861	0.885	0.843	0.848	0.839	0.805	0.849	0.860	0.853	0.759	0.737	0.746	0.724	0.759	0.772	
565	Hawaii	0.833	0.842	0.839	0.856	0.830	0.833	0.814	0.857	0.866	0.838	0.848	0.863	0.891	0.898	0.905	0.885	0.913	0.864	0.871	0.864	0.823	0.873	0.882	0.876	0.775	0.751	0.759	0.737	0.774	0.786	
566	Pittsburgh	0.786	0.793	0.788	0.793	0.775	0.778	0.764	0.794	0.799	0.780	0.784	0.795	0.821	0.821	0.823	0.809	0.828	0.795	0.799	0.797	0.767	0.804	0.811	0.804	0.737	0.721	0.728	0.711	0.738	0.748	
567	Philadelphia	0.810	0.818	0.813	0.825	0.801	0.803	0.786	0.825	0.832	0.807	0.815	0.829	0.859	0.861	0.866	0.848	0.872	0.830	0.835	0.828	0.793	0.839	0.848	0.840	0.750	0.728	0.737	0.715	0.750	0.762	
568	Alabama	0.833	0.841	0.832	0.844	0.813	0.817	0.795	0.842	0.850	0.810	0.827	0.844	0.886	0.884	0.889	0.868	0.895	0.845	0.850	0.845	0.803	0.861	0.869	0.858	0.778	0.747	0.754	0.731	0.773	0.784	
569	Utah	0.824	0.832	0.822	0.836	0.807	0.810	0.791	0.834	0.841	0.810	0.817	0.832	0.871	0.876	0.877	0.857	0.883	0.835	0.841	0.838	0.797	0.853	0.860	0.848	0.773	0.745	0.752	0.730	0.769	0.780	
570	Iowa	0.857	0.868	0.858	0.883	0.837	0.841	0.811	0.879	0.890	0.846	0.858	0.885	0.938	0.940	0.950	0.919	0.958	0.887	0.893	0.881	0.828	0.906	0.918	0.903	0.792	0.746	0.753	0.724	0.782	0.796	
571	Massachusetts	0.841	0.851	0.843	0.861	0.827	0.829	0.806	0.859	0.868	0.834	0.844	0.864	0.906	0.908	0.915	0.891	0.922	0.865	0.871	0.862	0.817	0.879	0.890	0.879	0.777	0.743	0.751	0.726	0.772	0.786	
572	Oklahoma	0.813	0.823	0.820	0.827	0.807	0.810	0.793	0.830	0.837	0.814	0.821	0.834	0.862	0.862	0.868	0.852	0.874	0.834	0.839	0.833	0.798	0.840	0.850	0.844	0.751	0.732	0.741	0.720	0.752	0.765	
573	Louisiana	0.814	0.823	0.810	0.829	0.790	0.795	0.768	0.826	0.836	0.794	0.803	0.823	0.875	0.882	0.884	0.857	0.891	0.828	0.835	0.831	0.778	0.852	0.860	0.844	0.761	0.719	0.725	0.700	0.751	0.762	
574	New Mexico	0.865	0.879	0.875	0.891	0.861	0.865	0.840	0.894	0.905	0.872	0.884	0.906	0.941	0.941	0.953	0.929	0.961	0.904	0.911	0.899	0.851	0.910	0.924	0.917	0.792	0.761	0.770	0.744	0.789	0.804	
575	Texas	0.836	0.845	0.839	0.854	0.826	0.829	0.808	0.855	0.864	0.832	0.841	0.858	0.895	0.899	0.905	0.883	0.912	0.861	0.867	0.859	0.815	0.871	0.883	0.873							

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	0.697	0.708	0.725	0.757	0.748	0.754	0.736	0.762	0.718	0.726	0.715	0.677	0.724	0.733	0.730	0.658	0.638	0.644	0.626	0.658	0.667	0.647	0.657	0.683	0.689	0.674	0.697	0.652	0.660	0.665
502	Broward County / Palm Beach	0.718	0.728	0.740	0.767	0.752	0.761	0.746	0.770	0.733	0.741	0.732	0.694	0.732	0.741	0.745	0.674	0.659	0.666	0.650	0.676	0.685	0.672	0.681	0.695	0.702	0.690	0.711	0.673	0.682	0.685
503	Tampa	0.725	0.735	0.749	0.776	0.758	0.768	0.753	0.777	0.739	0.748	0.738	0.701	0.738	0.747	0.752	0.677	0.663	0.669	0.653	0.680	0.688	0.676	0.686	0.698	0.706	0.694	0.715	0.677	0.685	0.688
504	Orlando	0.727	0.737	0.749	0.774	0.756	0.766	0.752	0.775	0.739	0.748	0.739	0.702	0.737	0.746	0.751	0.678	0.666	0.672	0.657	0.682	0.690	0.679	0.689	0.699	0.707	0.695	0.715	0.680	0.688	0.691
505	Jacksonville	0.728	0.738	0.752	0.780	0.761	0.771	0.756	0.781	0.742	0.751	0.741	0.703	0.741	0.750	0.754	0.678	0.665	0.671	0.654	0.682	0.690	0.677	0.687	0.701	0.709	0.696	0.717	0.679	0.687	0.690
506	Daytona / Gainesville	0.743	0.755	0.773	0.808	0.787	0.798	0.779	0.808	0.762	0.771	0.758	0.718	0.765	0.774	0.776	0.690	0.672	0.678	0.659	0.693	0.701	0.685	0.696	0.716	0.724	0.710	0.733	0.688	0.696	0.699
521	Diversified Dental - Las Vegas	0.827	0.841	0.846	0.859	0.819	0.838	0.829	0.852	0.823	0.838	0.831	0.783	0.801	0.815	0.839	0.743	0.745	0.758	0.739	0.757	0.771	0.774	0.786	0.762	0.800	0.773	0.793	0.765	0.778	0.778
522	Marcare Dental - Reno	0.850	0.873	0.913	0.955	0.889	0.918	0.892	0.930	0.870	0.881	0.858	0.812	0.866	0.879	0.886	0.775	0.749	0.760	0.731	0.780	0.795	0.781	0.799	0.802	0.829	0.808	0.840	0.780	0.790	0.790
524	Premier - Minnesota	0.815	0.830	0.846	0.873	0.836	0.854	0.838	0.865	0.825	0.836	0.824	0.779	0.815	0.827	0.840	0.748	0.735	0.746	0.725	0.754	0.767	0.759	0.771	0.770	0.786	0.773	0.796	0.756	0.766	0.768
526	Dental Options Pricing - Oregon	0.799	0.819	0.845	0.878	0.837	0.857	0.836	0.870	0.817	0.830	0.812	0.763	0.811	0.825	0.834	0.728	0.709	0.719	0.694	0.734	0.747	0.732	0.747	0.757	0.773	0.756	0.785	0.732	0.743	0.745
527	Rental Network - Hawaii	0.764	0.783	0.814	0.850	0.816	0.833	0.810	0.844	0.788	0.799	0.779	0.732	0.788	0.800	0.803	0.698	0.673	0.682	0.657	0.700	0.713	0.693	0.708	0.727	0.742	0.723	0.753	0.696	0.707	0.709
528	Diversified Dental - Reno	0.781	0.797	0.812	0.834	0.800	0.816	0.801	0.830	0.788	0.802	0.790	0.743	0.777	0.791	0.805	0.707	0.696	0.707	0.686	0.715	0.728	0.721	0.734	0.731	0.745	0.733	0.759	0.717	0.730	0.732
549	Maine	0.843	0.866	0.903	0.944	0.890	0.915	0.889	0.927	0.866	0.878	0.855	0.806	0.863	0.877	0.883	0.766	0.740	0.750	0.722	0.770	0.785	0.767	0.784	0.796	0.818	0.797	0.829	0.769	0.779	0.780
550	North Dakota	0.788	0.806	0.845	0.898	0.867	0.883	0.852	0.894	0.823	0.834	0.811	0.759	0.834	0.846	0.841	0.732	0.695	0.702	0.675	0.730	0.741	0.710	0.727	0.769	0.811	0.756	0.791	0.720	0.729	0.734
551	Nevada	0.798	0.809	0.816	0.829	0.795	0.811	0.802	0.825	0.796	0.810	0.803	0.756	0.776	0.790	0.811	0.718	0.719	0.730	0.713	0.731	0.744	0.745	0.757	0.739	0.752	0.745	0.766	0.736	0.750	0.751
553	Idaho	0.775	0.787	0.800	0.828	0.801	0.814	0.799	0.824	0.786	0.796	0.785	0.748	0.783	0.792	0.799	0.723	0.711	0.719	0.701	0.729	0.739	0.728	0.738	0.745	0.756	0.745	0.765	0.728	0.736	0.738
554	Vermont	0.796	0.814	0.853	0.905	0.870	0.887	0.858	0.898	0.830	0.840	0.817	0.767	0.839	0.851	0.846	0.739	0.704	0.711	0.683	0.737	0.749	0.721	0.737	0.774	0.788	0.764	0.798	0.729	0.738	0.742
555	New Hampshire	0.778	0.795	0.829	0.874	0.840	0.857	0.831	0.867	0.806	0.816	0.796	0.749	0.812	0.823	0.822	0.722	0.692	0.700	0.674	0.722	0.734	0.711	0.726	0.754	0.768	0.747	0.778	0.716	0.725	0.729
556	Delaware	0.763	0.778	0.805	0.844	0.811	0.827	0.805	0.838	0.785	0.795	0.778	0.733	0.786	0.797	0.800	0.682	0.681	0.689	0.666	0.707	0.718	0.700	0.714	0.733	0.746	0.748	0.726	0.730	0.715	0.719
557	Washington					0.825																		0.746							
558	Oregon	0.780	0.799	0.829	0.864	0.827	0.845	0.822	0.857	0.801	0.813	0.795	0.745	0.799	0.812	0.818	0.712	0.690	0.698	0.675	0.716	0.729	0.710	0.726	0.743	0.757	0.739	0.769	0.713	0.724	0.726
559	North Carolina	0.754	0.771	0.806	0.854	0.821	0.838	0.811	0.848	0.785	0.794	0.774	0.727	0.792	0.804	0.800	0.698	0.666	0.673	0.648	0.697	0.708	0.683	0.698	0.730	0.743	0.721	0.753	0.689	0.698	0.702
560	West Virginia	0.773	0.785	0.807	0.845	0.813	0.831	0.811	0.841	0.792	0.802	0.787	0.746	0.795	0.805	0.806	0.718	0.698	0.704	0.684	0.720	0.729	0.713	0.724	0.743	0.754	0.738	0.763	0.715	0.723	0.726
561	Mississippi	0.747	0.762	0.786	0.830	0.808	0.836	0.816	0.846	0.771	0.780	0.764	0.722	0.779	0.788	0.786	0.693	0.667	0.674	0.652	0.694	0.703	0.682	0.694	0.721	0.733	0.715	0.741	0.688	0.694	0.698
562	Arkansas	0.776	0.790	0.809	0.845	0.816	0.830	0.811	0.840	0.794	0.803	0.789	0.750	0.795	0.804	0.807	0.720	0.702	0.710	0.689	0.724	0.734	0.719	0.730	0.744	0.757	0.742	0.765	0.721	0.728	0.731
563	South Carolina	0.769	0.787	0.822	0.870	0.839	0.855	0.827	0.866	0.801	0.811	0.790	0.741	0.809	0.820	0.817	0.709	0.677	0.684	0.658	0.708	0.719	0.693	0.709	0.742	0.755	0.733	0.765	0.700	0.710	0.713
564	Rhode Island	0.760	0.772	0.790	0.818	0.786	0.802	0.786	0.812	0.772	0.782	0.770	0.728	0.765	0.777	0.785	0.696	0.682	0.691	0.672	0.701	0.713	0.704	0.716	0.718	0.732	0.719	0.742	0.701	0.712	0.714
565	Hawaii	0.769	0.784	0.804	0.830	0.806	0.819	0.802	0.829	0.786	0.796	0.783	0.740	0.782	0.793	0.799	0.703	0.690	0.700	0.679	0.710	0.723	0.711	0.723	0.731	0.743	0.729	0.756	0.710	0.722	0.724
566	Pittsburgh	0.737	0.747	0.757	0.780	0.759	0.770	0.758	0.778	0.747	0.755	0.747	0.712	0.742	0.751	0.758	0.687	0.677	0.684	0.669	0.691	0.700	0.693	0.702	0.705	0.714	0.704	0.723	0.691	0.699	0.701
567	Philadelphia	0.748	0.760	0.777	0.804	0.778	0.792	0.776	0.802	0.762	0.771	0.760	0.718	0.756	0.767	0.775	0.689	0.675	0.684	0.665	0.694	0.706	0.695	0.707	0.712	0.724	0.711	0.735	0.694	0.705	0.707
568	Alabama	0.766	0.778	0.798	0.834	0.807	0.820	0.801	0.830	0.784	0.793	0.780	0.739	0.786	0.795	0.798	0.711	0.693	0.699	0.680	0.714	0.723	0.708	0.719	0.736	0.747	0.731	0.755	0.710	0.718	0.721
569	Utah	0.760	0.772	0.789	0.822	0.803	0.814	0.796	0.823	0.779	0.787	0.775	0.736	0.781	0.790	0.791	0.713	0.693	0.700	0.681	0.714	0.723	0.707	0.718	0.736	0.745	0.731	0.754	0.710	0.718	0.722
570	Iowa	0.767	0.784	0.818	0.865	0.832	0.848	0.821	0.859	0.796	0.806	0.786	0.738	0.803	0.814	0.812	0.706	0.676	0.683	0.658	0.706	0.717	0.693	0.708	0.738	0.751	0.730	0.761	0.699	0.708	0.712
571	Massachusetts	0.765	0.779	0.805	0.842	0.811	0.826	0.805	0.837	0.786	0.796	0.780	0.735	0.786	0.797	0.800	0.707	0.685	0.693	0.671	0.710	0.721	0.704	0.717	0.735	0.748	0.730	0.758	0.706	0.716	0.719
572	Oklahoma	0.754	0.765	0.781	0.806	0.778	0.792	0.777	0.803	0.764	0.775	0.764	0.722	0.757	0.768	0.778	0.688	0.677	0.686	0.667	0.694	0.705	0.697	0.708	0.710	0.728	0.710	0.733	0.694	0.705	0.707
573	Louisiana	0.735	0.749	0.772	0.817	0.797	0.807	0.784	0.817	0.761	0.771	0.754	0.710	0.770	0.779	0.776	0.682	0.656	0.662	0.640	0.683	0.691	0.668	0.680	0.712	0.721	0.703	0.729	0.675	0.682	0.687
574	New Mexico	0.786	0.804	0.830	0.862	0.827	0.844	0.823	0.856	0.804	0.817	0.800	0.751	0.799	0.813	0.821	0.714	0.695	0.704	0.682	0.719	0.732	0.717	0.731	0.743	0.751	0.740	0.769	0.717	0.729	0.731
575	Texas	0.765	0.778	0.799	0.832	0.805	0.819	0.800	0.830	0.782	0.793	0.779	0.734	0.780	0.792	0.797	0.702	0.683	0.692	0.671	0.705	0.716	0.702	0.714	0.728	0.739					

DENTAL SPLIT MAXIMUM FACTORS

Factors Relative to an Indemnity Plan with Same In-Network Coverage, 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	0.624	0.656	0.670	0.672	0.720	0.695	0.698	0.681	0.718	0.725	0.700	0.708	0.713	0.750	0.748	0.752	0.735	0.759	0.708	0.715	0.720	0.681	0.727	0.732	0.729	0.727	0.702	0.704	0.688	0.723
502	Broward County / Palm Beach	0.647	0.693	0.685	0.691	0.734	0.715	0.720	0.704	0.734	0.742	0.722	0.730	0.734	0.764	0.757	0.762	0.749	0.769	0.728	0.734	0.739	0.703	0.740	0.745	0.745	0.747	0.730	0.732	0.719	0.747
503	Tampa	0.651	0.698	0.689	0.695	0.737	0.719	0.724	0.708	0.738	0.747	0.727	0.735	0.739	0.770	0.760	0.767	0.753	0.774	0.732	0.738	0.743	0.707	0.740	0.749	0.752	0.735	0.738	0.724	0.743	
504	Orlando	0.654	0.697	0.690	0.697	0.738	0.721	0.726	0.711	0.739	0.747	0.730	0.737	0.741	0.770	0.760	0.766	0.753	0.773	0.734	0.740	0.744	0.709	0.744	0.749	0.750	0.753	0.738	0.740	0.727	0.754
505	Jacksonville	0.652	0.700	0.691	0.696	0.739	0.721	0.726	0.709	0.741	0.749	0.729	0.737	0.742	0.774	0.763	0.770	0.756	0.777	0.734	0.741	0.745	0.708	0.746	0.752	0.752	0.755	0.737	0.741	0.726	0.756
506	Daytona / Gainesville	0.659	0.718	0.705	0.707	0.756	0.732	0.737	0.717	0.756	0.765	0.740	0.749	0.756	0.795	0.783	0.791	0.773	0.798	0.747	0.753	0.759	0.718	0.764	0.770	0.767	0.770	0.747	0.751	0.734	0.770
521	Diversified Dental - Las Vegas	0.731	0.756	0.759	0.782	0.827	0.827	0.839	0.820	0.841	0.856	0.855	0.865	0.868	0.882	0.848	0.866	0.858	0.878	0.848	0.860	0.859	0.813	0.830	0.844	0.865	0.871	0.868	0.878	0.861	0.880
522	Marcare Dental - Reno	0.741	0.816	0.795	0.805	0.872	0.841	0.852	0.821	0.878	0.897	0.876	0.897	0.920	0.965	0.905	0.938	0.913	0.949	0.879	0.889	0.886	0.833	0.883	0.896	0.912	0.883	0.893	0.864	0.910	
524	Premier - Minnesota	0.724	0.771	0.763	0.776	0.826	0.811	0.820	0.798	0.833	0.846	0.833	0.845	0.853	0.882	0.852	0.869	0.854	0.879	0.833	0.843	0.844	0.798	0.833	0.843	0.854	0.857	0.841	0.849	0.829	0.861
526	Dental Options Pricing - Oregon	0.695	0.758	0.746	0.756	0.819	0.796	0.805	0.779	0.825	0.841	0.819	0.835	0.848	0.883	0.853	0.873	0.853	0.884	0.824	0.834	0.834	0.782	0.828	0.840	0.848	0.849	0.826	0.835	0.810	0.853
527	Rental Network - Hawaii	0.660	0.731	0.714	0.721	0.786	0.757	0.763	0.738	0.788	0.802	0.774	0.791	0.806	0.844	0.820	0.839	0.816	0.848	0.784	0.792	0.792	0.744	0.795	0.806	0.808	0.808	0.779	0.782	0.761	0.807
528	Diversified Dental - Reno	0.683	0.727	0.722	0.739	0.792	0.780	0.791	0.768	0.801	0.818	0.807	0.821	0.827	0.851	0.820	0.839	0.824	0.853	0.804	0.818	0.818	0.765	0.797	0.811	0.828	0.831	0.819	0.828	0.808	0.839
549	Maine	0.728	0.804	0.786	0.794	0.864	0.833	0.843	0.812	0.868	0.888	0.862	0.882	0.901	0.945	0.899	0.928	0.903	0.938	0.868	0.878	0.876	0.821	0.874	0.887	0.895	0.898	0.868	0.877	0.848	0.901
550	North Dakota	0.680	0.776	0.750	0.748	0.822	0.788	0.784	0.754	0.818	0.831	0.791	0.809	0.827	0.882	0.864	0.879	0.850	0.889	0.807	0.815	0.818	0.762	0.835	0.843	0.837	0.836	0.795	0.799	0.772	0.832
551	Nevada	0.705	0.730	0.734	0.755	0.799	0.797	0.808	0.790	0.811	0.824	0.820	0.830	0.832	0.845	0.820	0.835	0.826	0.845	0.816	0.826	0.826	0.784	0.803	0.815	0.832	0.836	0.833	0.839	0.826	0.845
553	Idaho	0.699	0.745	0.737	0.745	0.787	0.771	0.781	0.760	0.792	0.801	0.784	0.792	0.798	0.829	0.811	0.821	0.807	0.828	0.786	0.793	0.797	0.758	0.793	0.802	0.804	0.808	0.791	0.797	0.800	0.810
554	Vermont	0.689	0.782	0.757	0.756	0.828	0.786	0.792	0.762	0.825	0.838	0.800	0.818	0.836	0.891	0.868	0.885	0.857	0.894	0.815	0.822	0.825	0.771	0.841	0.849	0.843	0.843	0.804	0.808	0.781	0.840
555	New Hampshire	0.679	0.761	0.739	0.742	0.807	0.770	0.777	0.750	0.805	0.818	0.785	0.801	0.817	0.865	0.843	0.859	0.834	0.867	0.797	0.804	0.807	0.757	0.819	0.826	0.823	0.824	0.790	0.793	0.770	0.822
556	Delaware	0.669	0.738	0.721	0.726	0.785	0.776	0.763	0.738	0.785	0.797	0.771	0.785	0.798	0.838	0.816	0.831	0.810	0.840	0.800	0.807	0.807	0.743	0.794	0.802	0.803	0.804	0.777	0.781	0.760	0.805
557	Washington															0.839															
558	Oregon	0.675	0.744	0.730	0.737	0.803	0.776	0.784	0.758	0.806	0.822	0.795	0.812	0.827	0.864	0.838	0.858	0.835	0.868	0.804	0.813	0.813	0.762	0.812	0.824	0.828	0.828	0.802	0.808	0.784	0.831
559	North Carolina	0.653	0.738	0.715	0.715	0.781	0.743	0.749	0.721	0.778	0.791	0.756	0.773	0.789	0.839	0.817	0.833	0.807	0.841	0.769	0.776	0.779	0.729	0.793	0.800	0.796	0.796	0.760	0.764	0.740	0.794
560	West Virginia	0.685	0.748	0.733	0.735	0.785	0.760	0.765	0.744	0.786	0.796	0.770	0.780	0.789	0.831	0.813	0.823	0.805	0.830	0.777	0.783	0.788	0.746	0.794	0.801	0.798	0.802	0.777	0.782	0.762	0.802
561	Mississippi	0.655	0.728	0.708	0.709	0.784	0.762	0.772	0.737	0.714	0.762	0.742	0.753	0.764	0.813	0.794	0.805	0.783	0.812	0.751	0.757	0.763	0.717	0.773	0.780	0.774	0.795	0.748	0.754	0.731	0.777
562	Arkansas	0.690	0.748	0.735	0.740	0.787	0.764	0.771	0.750	0.790	0.800	0.777	0.787	0.796	0.836	0.814	0.826	0.808	0.833	0.782	0.789	0.793	0.751	0.796	0.803	0.802	0.807	0.784	0.790	0.770	0.807
563	South Carolina	0.663	0.750	0.726	0.727	0.794	0.755	0.761	0.734	0.791	0.804	0.769	0.785	0.801	0.851	0.832	0.847	0.821	0.856	0.782	0.790	0.792	0.741	0.806	0.813	0.809	0.809	0.773	0.777	0.752	0.807
564	Rhode Island	0.671	0.720	0.710	0.721	0.770	0.752	0.760	0.740	0.773	0.784	0.769	0.780	0.788	0.817	0.794	0.808	0.793	0.816	0.772	0.779	0.800	0.741	0.777	0.785	0.790	0.793	0.776	0.780	0.765	0.796
565	Hawaii	0.674	0.724	0.720	0.732	0.786	0.766	0.773	0.752	0.789	0.802	0.780	0.791	0.801	0.828	0.813	0.827	0.811	0.836	0.787	0.795	0.795	0.753	0.792	0.801	0.806	0.804	0.782	0.785	0.769	0.803
566	Pittsburgh	0.667	0.705	0.698	0.707	0.744	0.731	0.736	0.721	0.747	0.754	0.741	0.748	0.752	0.777	0.763	0.770	0.759	0.777	0.743	0.749	0.752	0.721	0.750	0.755	0.758	0.761	0.749	0.751	0.740	0.763
567	Philadelphia	0.663	0.712	0.703	0.714	0.762	0.744	0.751	0.732	0.766	0.776	0.758	0.770	0.776	0.805	0.788	0.799	0.784	0.807	0.763	0.770	0.772	0.732	0.769	0.777	0.781	0.783	0.765	0.768	0.753	0.784
568	Alabama	0.680	0.739	0.726	0.729	0.799	0.754	0.759	0.739	0.778	0.788	0.764	0.774	0.782	0.822	0.805	0.814	0.797	0.821	0.770	0.776	0.782	0.740	0.786	0.793	0.790	0.811	0.771	0.776	0.757	0.795
569	Utah	0.682	0.738	0.725	0.730	0.778	0.754	0.759	0.740	0.777	0.786	0.762	0.771	0.777	0.815	0.804	0.811	0.794	0.818	0.768	0.775	0.780	0.740	0.785	0.791	0.789	0.791	0.769	0.771	0.755	0.790
570	Iowa	0.663	0.746	0.723	0.724	0.790	0.753	0.759	0.732	0.788	0.801	0.768	0.784	0.799	0.848	0.826	0.842	0.817	0.850	0.780	0.787	0.789	0.739	0.802	0.809	0.806	0.807	0.772	0.776	0.752	0.805
571	Massachusetts	0.672	0.738	0.723	0.729	0.787	0.759	0.766	0.742	0.787	0.799	0.773	0.787	0.799	0.837	0.818	0.832	0.812	0.840	0.782	0.789	0.792	0.746	0.796	0.804	0.805	0.806	0.780	0.783	0.764	0.805
572	Oklahoma	0.664	0.708	0.702	0.714	0.761	0.746	0.753	0.734	0.765	0.767	0.761	0.772	0.778	0.804	0.785	0.797	0.783	0.805	0.764	0.772	0.773	0.734	0.767	0.775	0.782	0.784	0.769	0.773	0.758	0.787
573	Louisiana	0.642	0.716	0.698	0.697	0.773	0.721	0.726	0.703	0.751	0.761	0.728	0.739	0.748	0.797	0.786	0.794	0.772	0.802	0.738	0.745	0.752	0.704	0.763	0.769	0.763	0.782	0.734	0.739	0.717	0.763
574	New Mexico	0.681	0.742	0.732	0.741	0.804	0.780	0.788	0.764	0.808	0.823	0.799	0.815	0.827	0.861	0.836	0.855	0.835	0.865	0.806	0.816	0.815	0.766	0.812	0.823	0.829	0.830	0.807	0.813	0.791	0.833
575	Texas	0.670	0.727	0.717	0.725	0.779	0.756	0.763	0.741	0.781	0.793	0.770	0.783	0.792	0.825	0.809	0.821	0.803	0.830	0.777	0.785	0.787	0.743	0.787	0.795	0.798	0.799	0.777	0.78		



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	0.728	0.701	0.707	0.713	0.748	0.752	0.753	0.738	0.758	0.712	0.716	0.721	0.690	0.734	0.737	0.730	0.768	0.726	0.728	0.711	0.751	0.756	0.723	0.728	0.730	0.774	0.790	0.784	0.766	0.789	
502	Broward County / Palm Beach	0.753	0.731	0.737	0.741	0.771	0.769	0.771	0.758	0.776	0.738	0.743	0.748	0.716	0.753	0.758	0.753	0.776	0.746	0.748	0.734	0.766	0.771	0.746	0.751	0.752	0.788	0.796	0.793	0.778	0.798	
503	Tampa	0.758	0.737	0.743	0.748	0.778	0.774	0.777	0.764	0.782	0.744	0.748	0.754	0.722	0.758	0.764	0.758	0.778	0.750	0.753	0.737	0.771	0.776	0.751	0.756	0.758	0.794	0.799	0.798	0.783	0.803	
504	Orlando	0.760	0.740	0.746	0.750	0.779	0.774	0.777	0.765	0.781	0.746	0.750	0.755	0.725	0.759	0.764	0.760	0.777	0.752	0.754	0.740	0.771	0.776	0.753	0.758	0.760	0.793	0.797	0.796	0.782	0.801	
505	Jacksonville	0.762	0.741	0.747	0.751	0.783	0.777	0.781	0.768	0.786	0.747	0.751	0.757	0.724	0.761	0.767	0.761	0.781	0.752	0.756	0.739	0.774	0.779	0.754	0.759	0.762	0.799	0.803	0.802	0.787	0.807	
506	Daytona / Gainesville	0.778	0.751	0.759	0.765	0.804	0.796	0.801	0.785	0.806	0.759	0.764	0.771	0.733	0.779	0.784	0.776	0.801	0.765	0.769	0.749	0.791	0.798	0.767	0.773	0.777	0.823	0.826	0.826	0.807	0.831	
521	Diversified Dental - Las Vegas	0.894	0.887	0.894	0.899	0.913	0.887	0.903	0.895	0.910	0.886	0.892	0.892	0.858	0.874	0.884	0.897	0.883	0.877	0.887	0.869	0.891	0.905	0.895	0.901	0.904	0.922	0.902	0.916	0.907	0.923	
522	Mastercare Dental - Reno	0.935	0.914	0.934	0.954	1.001	0.942	0.972	0.949	0.981	0.917	0.925	0.924	0.875	0.923	0.935	0.940	0.943	0.907	0.915	0.884	0.947	0.964	0.934	0.950	0.965	1.022	0.980	1.009	0.981	1.018	
524	Premier - Minnesota	0.873	0.857	0.866	0.875	0.904	0.879	0.894	0.880	0.900	0.861	0.866	0.867	0.832	0.865	0.872	0.876	0.881	0.857	0.865	0.843	0.881	0.893	0.871	0.877	0.883	0.919	0.905	0.917	0.900	0.923	
526	Dental Options Pricing - Oregon	0.868	0.843	0.856	0.869	0.905	0.879	0.898	0.878	0.904	0.851	0.857	0.858	0.813	0.857	0.868	0.869	0.892	0.854	0.862	0.835	0.886	0.900	0.868	0.878	0.887	0.931	0.923	0.937	0.914	0.944	
527	Rental Network - Hawaii	0.818	0.789	0.803	0.816	0.856	0.839	0.852	0.831	0.859	0.800	0.806	0.807	0.766	0.816	0.828	0.820	0.858	0.811	0.815	0.790	0.845	0.856	0.819	0.829	0.838	0.887	0.890	0.897	0.872	0.904	
528	Diversified Dental - Reno	0.852	0.839	0.853	0.857	0.882	0.857	0.872	0.858	0.882	0.839	0.850	0.850	0.805	0.836	0.848	0.858	0.862	0.840	0.848	0.826	0.863	0.876	0.858	0.869	0.870	0.901	0.888	0.900	0.883	0.910	
549	Maine	0.919	0.894	0.911	0.930	0.975	0.930	0.955	0.932	0.966	0.899	0.908	0.908	0.858	0.908	0.919	0.923	0.940	0.898	0.905	0.874	0.937	0.953	0.920	0.932	0.947	1.002	0.977	0.998	0.970	1.008	
550	North Dakota	0.843	0.803	0.819	0.834	0.890	0.875	0.888	0.861	0.896	0.820	0.826	0.830	0.779	0.908	0.855	0.846	0.897	0.834	0.838	0.807	0.878	0.890	0.838	0.849	0.848	0.858	0.928	0.937	0.941	0.949	
551	Nevada	0.853	0.844	0.851	0.855	0.869	0.854	0.864	0.856	0.869	0.846	0.850	0.850	0.821	0.839	0.849	0.855	0.853	0.844	0.850	0.836	0.859	0.866	0.855	0.860	0.862	0.880	0.872	0.880	0.871	0.885	
553	Idaho	0.819	0.800	0.806	0.812	0.844	0.829	0.837	0.824	0.841	0.805	0.808	0.814	0.780	0.815	0.820	0.818	0.828	0.804	0.809	0.791	0.825	0.833	0.810	0.815	0.820	0.856	0.850	0.855	0.840	0.859	
554	Vermont	0.851	0.813	0.829	0.844	0.899	0.882	0.895	0.868	0.902	0.828	0.834	0.838	0.789	0.857	0.863	0.854	0.900	0.841	0.844	0.814	0.883	0.895	0.846	0.856	0.866	0.935	0.939	0.945	0.914	0.952	
555	New Hampshire	0.831	0.798	0.812	0.826	0.874	0.858	0.870	0.846	0.876	0.811	0.816	0.820	0.777	0.836	0.842	0.834	0.872	0.821	0.824	0.798	0.859	0.869	0.826	0.836	0.845	0.906	0.907	0.913	0.886	0.920	
556	Delaware	0.813	0.786	0.798	0.809	0.850	0.834	0.845	0.825	0.851	0.796	0.801	0.804	0.765	0.814	0.821	0.816	0.844	0.803	0.807	0.783	0.833	0.844	0.826	0.835	0.845	0.875	0.875	0.881	0.858	0.887	
557	Washington					0.865																								0.907		
558	Oregon	0.843	0.815	0.829	0.842	0.881	0.860	0.876	0.856	0.883	0.826	0.831	0.832	0.788	0.837	0.847	0.845	0.877	0.834	0.839	0.813	0.868	0.880	0.844	0.854	0.863	0.911	0.910	0.920	0.896	0.927	
559	North Carolina	0.803	0.769	0.783	0.797	0.847	0.831	0.843	0.819	0.849	0.783	0.788	0.791	0.747	0.809	0.814	0.806	0.847	0.793	0.796	0.769	0.832	0.842	0.798	0.808	0.816	0.879	0.882	0.888	0.859	0.895	
560	West Virginia	0.810	0.783	0.791	0.799	0.842	0.828	0.835	0.818	0.840	0.791	0.795	0.802	0.764	0.811	0.816	0.808	0.830	0.794	0.798	0.777	0.822	0.830	0.798	0.804	0.810	0.860	0.857	0.860	0.840	0.865	
561	Mississippi	0.787	0.755	0.765	0.774	0.824	0.807	0.816	0.795	0.821	0.765	0.769	0.777	0.734	0.789	0.793	0.785	0.811	0.768	0.772	0.748	0.800	0.810	0.772	0.779	0.787	0.844	0.841	0.844	0.821	0.850	
562	Arkansas	0.817	0.793	0.801	0.809	0.849	0.831	0.840	0.824	0.845	0.799	0.803	0.810	0.772	0.815	0.821	0.816	0.832	0.799	0.804	0.783	0.826	0.835	0.806	0.812	0.818	0.865	0.857	0.862	0.843	0.868	
563	South Carolina	0.817	0.781	0.796	0.809	0.860	0.845	0.857	0.832	0.863	0.795	0.801	0.805	0.759	0.822	0.828	0.819	0.862	0.807	0.810	0.783	0.847	0.857	0.812	0.822	0.830	0.893	0.899	0.903	0.875	0.910	
564	Rhode Island	0.802	0.785	0.793	0.802	0.830	0.816	0.825	0.811	0.829	0.791	0.795	0.796	0.766	0.800	0.807	0.805	0.819	0.794	0.797	0.780	0.816	0.823	0.800	0.806	0.811	0.847	0.843	0.849	0.833	0.854	
565	Hawaii	0.811	0.789	0.800	0.807	0.835	0.827	0.835	0.820	0.842	0.798	0.803	0.805	0.772	0.810	0.815	0.813	0.846	0.809	0.812	0.794	0.834	0.842	0.814	0.822	0.826	0.860	0.869	0.871	0.853	0.878	
566	Pittsburgh	0.768	0.753	0.758	0.762	0.787	0.779	0.783	0.773	0.787	0.757	0.760	0.764	0.738	0.767	0.772	0.768	0.779	0.759	0.762	0.749	0.776	0.781	0.762	0.766	0.798	0.798	0.797	0.786	0.802		
567	Philadelphia	0.790	0.771	0.780	0.786	0.815	0.806	0.813	0.799	0.817	0.778	0.782	0.784	0.755	0.790	0.796	0.793	0.814	0.785	0.787	0.771	0.807	0.814	0.789	0.795	0.798	0.834	0.836	0.839	0.823	0.844	
568	Alabama	0.803	0.777	0.785	0.793	0.833	0.819	0.826	0.810	0.831	0.785	0.789	0.795	0.758	0.803	0.808	0.802	0.821	0.787	0.792	0.771	0.814	0.822	0.792	0.798	0.803	0.850	0.847	0.850	0.831	0.855	
569	Utah	0.797	0.771	0.778	0.784	0.822	0.816	0.819	0.804	0.825	0.779	0.784	0.790	0.755	0.799	0.804	0.796	0.822	0.821	0.789	0.789	0.771	0.811	0.817	0.787	0.793	0.796	0.841	0.846	0.844	0.826	0.850
570	Iowa	0.815	0.781	0.795	0.809	0.858	0.841	0.853	0.830	0.860	0.795	0.800	0.803	0.759	0.819	0.824	0.817	0.855	0.804	0.807	0.780	0.842	0.853	0.809	0.819	0.828	0.889	0.891	0.897	0.869	0.904	
571	Massachusetts	0.813	0.787	0.798	0.809	0.847	0.835	0.844	0.825	0.850	0.797	0.802	0.805	0.767	0.815	0.822	0.816	0.846	0.806	0.808	0.787	0.836	0.845	0.810	0.818	0.824	0.873	0.876	0.880	0.858	0.886	
572	Oklahoma	0.793	0.776	0.785	0.791	0.817	0.806	0.814	0.801	0.818	0.782	0.786	0.788	0.758	0.790	0.797	0.796	0.811	0.787	0.790	0.774	0.808	0.814	0.792	0.798	0.804	0.834	0.833	0.837	0.823	0.842	
573	Louisiana	0.772	0.738	0.748	0.756	0.805	0.796	0.802	0.781	0.808	0.750	0.755	0.763	0.718	0.776	0.780	0.770	0.805	0.758	0.762	0.737	0.790	0.799	0.759	0.766	0.771	0.829	0.835	0.834	0.810	0.840	
574	New Mexico	0.844	0.818	0.831	0.843	0.877	0.860	0.874	0.855	0.880	0.828	0.834	0.835	0.793	0.837	0.848	0.846	0.874	0.836	0.841	0.818	0.867	0.878	0.845	0.855	0.862	0.905	0.905	0.914	0.892	0.920	
575	Texas	0.808	0.784	0.794	0.802	0.836	0.827	0.835	0.818	0.840	0.793	0.798	0.800	0.764	0.808	0.814	0.810	0.837	0.802	0.805	0.785	0.829	0.836	0.806	0.813	0.817						

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	0.736	0.740	0.759	0.711	0.765	0.767	0.756	0.694	0.672	0.676	0.658	0.694	0.702	0.679	0.688	0.694	0.732	0.722	0.727	0.711	0.735	0.687	0.694	0.697	0.657	0.701	0.707	0.706	
502	Broward County / Palm Beach	0.755	0.759	0.773	0.732	0.775	0.779	0.772	0.706	0.691	0.698	0.680	0.709	0.719	0.704	0.712	0.716	0.746	0.730	0.739	0.726	0.747	0.707	0.715	0.717	0.678	0.713	0.719	0.725	
503	Tampa	0.759	0.763	0.776	0.736	0.779	0.783	0.776	0.710	0.694	0.701	0.683	0.713	0.723	0.708	0.717	0.721	0.752	0.733	0.743	0.730	0.752	0.711	0.719	0.721	0.682	0.716	0.723	0.729	
504	Orlando	0.760	0.764	0.776	0.738	0.778	0.783	0.777	0.711	0.697	0.704	0.686	0.714	0.724	0.711	0.719	0.723	0.752	0.733	0.743	0.730	0.751	0.713	0.721	0.723	0.685	0.717	0.723	0.730	
505	Jacksonville	0.762	0.767	0.779	0.738	0.782	0.787	0.780	0.712	0.695	0.702	0.684	0.715	0.725	0.710	0.719	0.724	0.756	0.735	0.746	0.732	0.755	0.713	0.721	0.723	0.683	0.719	0.725	0.731	
506	Daytona / Gainesville	0.777	0.782	0.796	0.750	0.803	0.807	0.798	0.726	0.704	0.711	0.691	0.728	0.738	0.719	0.729	0.736	0.776	0.753	0.764	0.748	0.774	0.724	0.732	0.735	0.692	0.735	0.741	0.745	
521	Diversified Dental - Las Vegas	0.895	0.901	0.901	0.866	0.886	0.896	0.908	0.788	0.788	0.802	0.782	0.802	0.817	0.820	0.833	0.833	0.849	0.808	0.827	0.819	0.841	0.810	0.824	0.824	0.775	0.792	0.805	0.829	
522	Mastercare Dental - Reno	0.941	0.949	0.944	0.898	0.958	0.969	0.970	0.827	0.797	0.807	0.777	0.831	0.847	0.831	0.852	0.874	0.925	0.857	0.887	0.863	0.897	0.832	0.842	0.840	0.790	0.839	0.848	0.858	
524	Premier - Minnesota	0.877	0.882	0.887	0.846	0.886	0.893	0.895	0.790	0.776	0.787	0.764	0.797	0.811	0.801	0.814	0.821	0.853	0.814	0.832	0.818	0.844	0.799	0.810	0.811	0.764	0.797	0.806	0.820	
526	Dental Options Pricing - Oregon	0.880	0.886	0.893	0.840	0.895	0.904	0.903	0.778	0.755	0.765	0.739	0.783	0.798	0.780	0.798	0.810	0.850	0.809	0.828	0.809	0.841	0.783	0.794	0.794	0.742	0.787	0.797	0.808	
527	Rental Network - Hawaii	0.834	0.840	0.851	0.798	0.860	0.867	0.859	0.746	0.719	0.728	0.701	0.748	0.762	0.739	0.756	0.771	0.815	0.779	0.797	0.776	0.807	0.746	0.755	0.756	0.705	0.756	0.765	0.770	
528	Diversified Dental - Reno	0.860	0.871	0.877	0.825	0.864	0.875	0.883	0.754	0.742	0.752	0.731	0.761	0.776	0.767	0.782	0.787	0.815	0.780	0.796	0.782	0.809	0.764	0.778	0.778	0.728	0.760	0.771	0.787	
549	Maine	0.929	0.938	0.941	0.886	0.950	0.959	0.960	0.819	0.789	0.799	0.769	0.822	0.838	0.818	0.838	0.858	0.907	0.852	0.877	0.853	0.889	0.821	0.832	0.831	0.778	0.831	0.840	0.849	
550	North Dakota	0.859	0.865	0.884	0.815	0.899	0.906	0.891	0.812	0.741	0.748	0.718	0.779	0.792	0.758	0.774	0.793	0.855	0.822	0.838	0.811	0.849	0.770	0.780	0.782	0.726	0.795	0.802	0.800	
551	Nevada	0.857	0.862	0.865	0.832	0.854	0.864	0.869	0.762	0.762	0.774	0.755	0.775	0.789	0.790	0.800	0.802	0.817	0.783	0.799	0.791	0.813	0.781	0.795	0.795	0.748	0.766	0.778	0.801	
553	Idaho	0.817	0.821	0.830	0.792	0.832	0.837	0.834	0.759	0.743	0.751	0.732	0.762	0.773	0.762	0.772	0.777	0.808	0.780	0.793	0.780	0.803	0.762	0.771	0.772	0.733	0.765	0.772	0.781	
554	Vermont	0.865	0.871	0.887	0.823	0.904	0.911	0.896	0.788	0.749	0.756	0.727	0.786	0.800	0.767	0.783	0.803	0.864	0.827	0.844	0.818	0.855	0.779	0.788	0.789	0.735	0.802	0.808	0.807	
555	New Hampshire	0.843	0.848	0.862	0.805	0.876	0.883	0.870	0.769	0.736	0.743	0.716	0.769	0.782	0.754	0.769	0.786	0.840	0.804	0.821	0.797	0.831	0.763	0.772	0.773	0.722	0.781	0.788	0.789	
556	Delaware	0.822	0.827	0.838	0.788	0.848	0.855	0.846	0.748	0.722	0.731	0.706	0.751	0.763	0.742	0.755	0.769	0.814	0.779	0.796	0.806	0.747	0.757	0.758	0.710	0.758	0.766	0.771	0.789	
557	Washington																													
558	Oregon	0.858	0.864	0.874	0.819	0.879	0.888	0.883	0.762	0.736	0.745	0.719	0.765	0.780	0.759	0.776	0.791	0.834	0.795	0.813	0.792	0.825	0.763	0.775	0.775	0.722	0.772	0.781	0.789	
559	North Carolina	0.815	0.821	0.835	0.777	0.850	0.857	0.844	0.744	0.709	0.716	0.688	0.742	0.755	0.726	0.741	0.758	0.814	0.779	0.796	0.771	0.805	0.736	0.744	0.746	0.695	0.756	0.762	0.762	
560	West Virginia	0.808	0.812	0.825	0.780	0.835	0.839	0.830	0.755	0.731	0.738	0.716	0.756	0.767	0.748	0.759	0.768	0.811	0.782	0.795	0.778	0.805	0.752	0.761	0.763	0.720	0.764	0.770	0.774	
561	Mississippi	0.784	0.789	0.804	0.752	0.816	0.820	0.809	0.732	0.702	0.708	0.685	0.731	0.742	0.718	0.731	0.741	0.791	0.761	0.775	0.755	0.784	0.725	0.733	0.735	0.691	0.742	0.747	0.748	
562	Arkansas	0.814	0.818	0.829	0.786	0.837	0.841	0.835	0.757	0.735	0.743	0.721	0.759	0.770	0.754	0.766	0.773	0.813	0.782	0.797	0.780	0.806	0.756	0.765	0.767	0.725	0.766	0.772	0.777	
563	South Carolina	0.830	0.835	0.851	0.790	0.865	0.872	0.859	0.756	0.721	0.727	0.700	0.755	0.768	0.738	0.752	0.770	0.826	0.792	0.809	0.784	0.819	0.748	0.757	0.759	0.706	0.768	0.775	0.775	
564	Rhode Island	0.808	0.812	0.818	0.782	0.823	0.830	0.825	0.736	0.721	0.730	0.709	0.742	0.755	0.743	0.753	0.762	0.794	0.760	0.776	0.762	0.786	0.743	0.752	0.753	0.709	0.743	0.752	0.762	
565	Hawaii	0.825	0.832	0.843	0.798	0.844	0.849	0.846	0.751	0.734	0.742	0.721	0.755	0.767	0.750	0.764	0.772	0.803	0.779	0.792	0.776	0.801	0.755	0.764	0.765	0.720	0.758	0.767	0.775	
566	Pittsburgh	0.767	0.771	0.779	0.748	0.781	0.786	0.781	0.718	0.707	0.715	0.698	0.723	0.733	0.723	0.731	0.734	0.760	0.737	0.749	0.738	0.757	0.723	0.731	0.732	0.697	0.723	0.730	0.735	
567	Philadelphia	0.798	0.802	0.811	0.773	0.815	0.821	0.815	0.730	0.714	0.724	0.703	0.735	0.747	0.733	0.744	0.751	0.782	0.755	0.769	0.755	0.779	0.735	0.744	0.745	0.702	0.737	0.745	0.754	
568	Alabama	0.801	0.805	0.817	0.774	0.826	0.830	0.822	0.748	0.726	0.733	0.712	0.749	0.760	0.743	0.753	0.762	0.802	0.773	0.787	0.770	0.796	0.746	0.755	0.757	0.714	0.756	0.762	0.767	
569	Utah	0.797	0.802	0.817	0.772	0.824	0.828	0.818	0.748	0.727	0.735	0.714	0.750	0.761	0.741	0.751	0.757	0.796	0.775	0.786	0.770	0.794	0.747	0.754	0.756	0.715	0.756	0.763	0.766	
570	Iowa	0.826	0.831	0.845	0.788	0.859	0.866	0.854	0.752	0.719	0.726	0.699	0.752	0.765	0.737	0.751	0.768	0.822	0.787	0.804	0.780	0.814	0.746	0.755	0.756	0.705	0.764	0.771	0.772	
571	Massachusetts	0.823	0.828	0.840	0.791	0.849	0.856	0.846	0.751	0.726	0.735	0.710	0.753	0.766	0.745	0.758	0.770	0.813	0.782	0.797	0.778	0.807	0.751	0.760	0.761	0.713	0.761	0.768	0.774	
572	Oklahoma	0.800	0.804	0.812	0.774	0.812	0.820	0.816	0.728	0.715	0.724	0.704	0.734	0.746	0.736	0.746	0.752	0.781	0.752	0.766	0.753	0.776	0.735	0.745	0.746	0.702	0.734	0.743	0.755	
573	Louisiana	0.773	0.778	0.797	0.740	0.807	0.811	0.799	0.722	0.691	0.697	0.674	0.720	0.730	0.705	0.717	0.726	0.776	0.753	0.764	0.744	0.774	0.713	0.721	0.724	0.678	0.732	0.737	0.737	
574	New Mexico	0.858	0.864	0.873	0.821	0.876	0.885	0.881	0.763	0.741	0.751	0.726	0.768	0.782	0.764	0.780	0.792	0.831	0.794	0.812	0.793	0.824	0.767	0.779	0.779	0.722	0.772	0.782	0.792	
575	Texas	0.817	0.822	0.834	0.787	0.838	0.845	0.838	0.744	0.724	0.733	0.710	0.748	0.761	0.743	0.755	0.764	0.801	0.773	0.787	0.770	0.798	0.746	0.756	0.758	0.710	0.753	0.761	0.769	
576	Kentucky	0.757	0.761	0.772	0.735	0.776	0.781	0.774	0.709	0.693	0.701	0.683	0.712	0.723	0.708	0.717	0.722	0.753	0.731	0.742	0.729	0.750	0.711	0.718	0.720	0.682	0.715	0.722	0.728	
577	Kansas	0.813	0.817	0.825	0.785	0.827	0.834	0.830	0.738	0.724	0.733	0.712	0.744	0.757	0.745	0.756	0.764	0.795	0.764	0.779	0.764	0.790	0.745	0.755	0.756	0.711	0.745	0.754	0.765	
578	Wisconsin	0.804	0.809	0.826	0.773	0.838	0.842	0.829	0.753	0.723	0.730																			

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	0.559	0.551	0.555	0.545	0.561	0.565	0.560	0.563	0.557	0.557	0.565	0.583	0.554	0.569	0.559	0.568	0.552	0.587	0.574	0.557	0.556	0.567	0.578	0.557	0.560	0.565	0.545	0.564	0.566	0.567	
502	Broward County / Palm Beach	0.568	0.562	0.566	0.557	0.571	0.575	0.571	0.574	0.571	0.569	0.575	0.590	0.564	0.577	0.570	0.581	0.565	0.598	0.582	0.572	0.572	0.576	0.586	0.568	0.572	0.576	0.556	0.572	0.575	0.577	
503	Tampa	0.604	0.598	0.603	0.592	0.607	0.612	0.608	0.612	0.609	0.606	0.613	0.629	0.601	0.614	0.608	0.621	0.602	0.637	0.620	0.610	0.612	0.614	0.624	0.605	0.602	0.613	0.592	0.608	0.612	0.615	
504	Orlando	0.600	0.594	0.599	0.589	0.603	0.608	0.604	0.608	0.605	0.602	0.609	0.624	0.597	0.609	0.604	0.617	0.598	0.632	0.615	0.607	0.607	0.609	0.619	0.601	0.605	0.609	0.588	0.603	0.607	0.610	
505	Jacksonville	0.613	0.606	0.612	0.601	0.617	0.622	0.617	0.620	0.619	0.616	0.622	0.640	0.611	0.624	0.616	0.630	0.611	0.649	0.630	0.618	0.619	0.624	0.635	0.614	0.618	0.622	0.600	0.617	0.622	0.624	
506	Daytona / Gainesville	0.584	0.575	0.580	0.568	0.587	0.591	0.586	0.589	0.587	0.585	0.592	0.613	0.582	0.595	0.585	0.599	0.579	0.619	0.602	0.586	0.585	0.594	0.605	0.583	0.586	0.591	0.569	0.588	0.593	0.593	
521	Diversified Dental - Las Vegas	0.726	0.730	0.742	0.726	0.740	0.752	0.756	0.762	0.766	0.748	0.761	0.770	0.729	0.741	0.757	0.784	0.746	0.793	0.756	0.768	0.778	0.751	0.766	0.745	0.756	0.757	0.719	0.728	0.740	0.760	
522	Marcare Dental - Reno	0.765	0.748	0.760	0.735	0.773	0.787	0.781	0.791	0.792	0.801	0.786	0.799	0.830	0.771	0.787	0.777	0.814	0.776	0.847	0.811	0.781	0.789	0.795	0.821	0.774	0.783	0.785	0.742	0.773	0.784	0.796
524	Premier - Minnesota	0.656	0.654	0.663	0.648	0.666	0.674	0.677	0.682	0.679	0.670	0.685	0.701	0.656	0.667	0.681	0.701	0.667	0.709	0.681	0.684	0.689	0.675	0.688	0.668	0.674	0.677	0.648	0.660	0.668	0.680	
526	Dental Options Pricing - Oregon	0.658	0.650	0.659	0.641	0.667	0.675	0.670	0.676	0.677	0.667	0.680	0.703	0.657	0.676	0.667	0.693	0.661	0.718	0.688	0.671	0.676	0.678	0.696	0.664	0.671	0.676	0.639	0.663	0.673	0.680	
527	Rental Network - Hawaii	0.613	0.600	0.607	0.590	0.617	0.624	0.615	0.621	0.616	0.612	0.625	0.650	0.606	0.629	0.611	0.629	0.604	0.658	0.639	0.610	0.610	0.628	0.645	0.612	0.617	0.623	0.592	0.619	0.625	0.627	
528	Diversified Dental - Reno	0.690	0.685	0.695	0.677	0.700	0.712	0.708	0.716	0.735	0.716	0.714	0.732	0.697	0.711	0.702	0.734	0.708	0.762	0.724	0.714	0.724	0.714	0.736	0.702	0.714	0.716	0.671	0.694	0.705	0.721	
549	Maine	0.728	0.712	0.723	0.699	0.735	0.748	0.739	0.747	0.754	0.744	0.753	0.784	0.730	0.750	0.733	0.766	0.733	0.801	0.770	0.736	0.744	0.755	0.778	0.734	0.742	0.745	0.704	0.736	0.745	0.755	
550	North Dakota	0.613	0.593	0.600	0.581	0.615	0.620	0.606	0.611	0.609	0.609	0.618	0.653	0.608	0.631	0.601	0.621	0.598	0.660	0.640	0.599	0.596	0.626	0.644	0.605	0.602	0.617	0.584	0.621	0.626	0.622	
551	Nevada	0.600	0.603	0.611	0.599	0.610	0.619	0.620	0.625	0.624	0.612	0.623	0.631	0.599	0.612	0.621	0.639	0.610	0.648	0.622	0.630	0.634	0.618	0.629	0.613	0.621	0.622	0.593	0.602	0.611	0.624	
553	Idaho	0.665	0.661	0.667	0.655	0.672	0.678	0.676	0.679	0.673	0.682	0.700	0.666	0.677	0.677	0.693	0.669	0.708	0.686	0.679	0.682	0.680	0.691	0.671	0.675	0.679	0.654	0.669	0.676	0.681		
554	Vermont	0.591	0.574	0.582	0.564	0.593	0.599	0.592	0.597	0.589	0.588	0.607	0.637	0.585	0.603	0.594	0.611	0.582	0.634	0.616	0.590	0.588	0.604	0.619	0.588	0.590	0.596	0.572	0.599	0.602	0.601	
555	New Hampshire	0.606	0.590	0.597	0.581	0.608	0.614	0.607	0.612	0.605	0.603	0.619	0.647	0.599	0.619	0.607	0.623	0.597	0.648	0.630	0.604	0.602	0.619	0.633	0.603	0.606	0.612	0.586	0.613	0.616	0.616	
556	Delaware	0.610	0.599	0.606	0.591	0.614	0.621	0.616	0.620	0.615	0.612	0.626	0.650	0.606	0.623	0.616	0.632	0.606	0.653	0.634	0.616	0.615	0.624	0.638	0.611	0.615	0.620	0.594	0.616	0.621	0.624	
557	Washington																															
558	Oregon	0.635	0.624	0.632	0.615	0.641	0.649	0.642	0.648	0.647	0.639	0.652	0.677	0.631	0.653	0.639	0.662	0.632	0.688	0.664	0.642	0.643	0.653	0.670	0.638	0.643	0.649	0.615	0.641	0.649	0.653	
559	North Carolina	0.565	0.549	0.555	0.539	0.567	0.572	0.564	0.568	0.562	0.562	0.576	0.604	0.559	0.578	0.563	0.579	0.555	0.605	0.588	0.560	0.558	0.577	0.591	0.561	0.563	0.570	0.544	0.572	0.575	0.574	
560	West Virginia	0.627	0.618	0.624	0.611	0.631	0.636	0.632	0.636	0.632	0.630	0.642	0.664	0.625	0.637	0.635	0.649	0.625	0.666	0.647	0.634	0.634	0.639	0.650	0.628	0.631	0.635	0.614	0.632	0.637	0.639	
561	Mississippi	0.674	0.610	0.617	0.659	0.627	0.632	0.693	0.629	0.628	0.626	0.733	0.665	0.622	0.680	0.626	0.644	0.619	0.668	0.647	0.623	0.624	0.637	0.651	0.622	0.624	0.631	0.605	0.630	0.635	0.635	
562	Arkansas	0.666	0.658	0.665	0.651	0.672	0.678	0.675	0.679	0.677	0.672	0.684	0.707	0.666	0.678	0.677	0.694	0.667	0.712	0.689	0.676	0.678	0.681	0.693	0.670	0.673	0.678	0.653	0.671	0.678	0.681	
563	South Carolina	0.597	0.580	0.587	0.570	0.599	0.605	0.594	0.599	0.595	0.594	0.606	0.637	0.592	0.612	0.592	0.610	0.586	0.641	0.622	0.589	0.587	0.610	0.626	0.592	0.595	0.603	0.574	0.604	0.609	0.607	
564	Rhode Island	0.643	0.637	0.644	0.630	0.649	0.655	0.653	0.658	0.652	0.648	0.660	0.679	0.639	0.655	0.653	0.669	0.643	0.686	0.666	0.656	0.656	0.671	0.648	0.653	0.657	0.630	0.647	0.653	0.660		
565	Hawaii	0.583	0.580	0.587	0.575	0.589	0.597	0.596	0.599	0.588	0.580	0.605	0.616	0.573	0.591	0.598	0.608	0.578	0.615	0.603	0.596	0.599	0.597	0.607	0.591	0.594	0.597	0.576	0.587	0.592	0.599	
566	Pittsburgh	0.618	0.613	0.618	0.609	0.622	0.626	0.625	0.629	0.624	0.621	0.630	0.643	0.614	0.625	0.626	0.638	0.617	0.649	0.633	0.628	0.628	0.636	0.621	0.625	0.627	0.609	0.621	0.625	0.629		
567	Philadelphia	0.610	0.604	0.611	0.599	0.616	0.621	0.619	0.623	0.616	0.613	0.625	0.641	0.605	0.621	0.619	0.632	0.608	0.647	0.629	0.620	0.621	0.623	0.634	0.614	0.619	0.622	0.598	0.614	0.619	0.625	
568	Alabama	0.674	0.614	0.619	0.666	0.627	0.633	0.695	0.631	0.629	0.626	0.732	0.657	0.622	0.679	0.627	0.642	0.620	0.663	0.644	0.627	0.628	0.635	0.647	0.624	0.627	0.631	0.608	0.628	0.633	0.635	
569	Utah	0.619	0.610	0.615	0.604	0.621	0.626	0.622	0.626	0.620	0.619	0.629	0.648	0.614	0.628	0.623	0.635	0.614	0.652	0.635	0.622	0.628	0.639	0.618	0.621	0.626	0.606	0.623	0.626	0.628		
570	Iowa	0.592	0.576	0.583	0.567	0.594	0.600	0.592	0.597	0.592	0.590	0.605	0.633	0.586	0.605	0.592	0.610	0.583	0.635	0.616	0.590	0.588	0.605	0.620	0.589	0.592	0.598	0.571	0.598	0.603	0.602	
571	Massachusetts	0.623	0.611	0.618	0.603	0.626	0.632	0.626	0.631	0.625	0.623	0.635	0.659	0.617	0.636	0.625	0.641	0.616	0.664	0.645	0.625	0.624	0.636	0.649	0.622	0.626	0.632	0.605	0.628	0.633	0.635	
572	Oklahoma	0.627	0.622	0.630	0.617	0.633	0.640	0.638	0.643	0.638	0.632	0.644	0.660	0.623	0.638	0.639	0.654	0.628	0.668	0.648	0.643	0.644	0.641	0.653	0.633	0.638	0.641	0.615	0.630	0.636	0.644	
573	Louisiana	0.615	0.556	0.562	0.601	0.572	0.576	0.629	0.571	0.571	0.570	0.664	0.603	0.567	0.622	0.566	0.583	0.563	0.609	0.590	0.565	0.565	0.580	0.593	0.566	0.568	0.575	0.550	0.575	0.579	0.578	
574	New Mexico	0.634	0.625	0.634	0.617	0.641	0.649	0.643	0.649	0.647	0.639	0.652	0.673	0.630	0.650	0.640	0.662	0.632	0.685	0.661	0.645	0.646	0.651	0.667	0.638	0.644	0.649	0.616	0.639	0.647	0.653	
575	Texas	0.619	0.610	0.618	0.603	0.624	0.630	0.625	0.630	0.625	0.621	0.632	0.652	0.614	0.632	0.624	0.640	0.616	0.660	0.641	0.626	0.626	0.632	0.645	0.621	0.626	0.630	0.603	0.623	0.629		

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	0.550	0.543	0.547	0.538	0.553	0.556	0.553	0.556	0.547	0.548	0.558	0.575	0.544	0.557	0.555	0.562	0.543	0.576	0.563	0.552	0.552	0.557	0.567	0.548	0.552	0.557	0.539	0.554	0.556	0.558
502	Broward County / Palm Beach	0.559	0.555	0.559	0.550	0.563	0.567	0.565	0.568	0.563	0.561	0.568	0.582	0.556	0.567	0.566	0.575	0.557	0.588	0.573	0.567	0.568	0.568	0.576	0.560	0.564	0.568	0.550	0.562	0.565	0.569
503	Tampa	0.592	0.588	0.593	0.583	0.596	0.601	0.600	0.603	0.598	0.595	0.605	0.619	0.589	0.600	0.562	0.612	0.591	0.624	0.607	0.604	0.605	0.602	0.611	0.595	0.598	0.602	0.584	0.595	0.599	0.603
504	Orlando	0.588	0.585	0.590	0.581	0.593	0.598	0.597	0.600	0.595	0.592	0.601	0.614	0.586	0.596	0.599	0.609	0.589	0.620	0.603	0.601	0.602	0.599	0.607	0.592	0.595	0.599	0.581	0.591	0.595	0.600
505	Jacksonville	0.600	0.596	0.602	0.591	0.606	0.611	0.608	0.611	0.607	0.605	0.613	0.629	0.599	0.610	0.609	0.621	0.600	0.635	0.617	0.612	0.612	0.611	0.621	0.603	0.606	0.611	0.591	0.604	0.609	0.613
506	Daytona / Gainesville	0.567	0.561	0.566	0.556	0.572	0.577	0.574	0.577	0.572	0.570	0.580	0.598	0.565	0.575	0.576	0.588	0.566	0.601	0.584	0.577	0.577	0.578	0.587	0.569	0.571	0.576	0.557	0.571	0.575	0.578
521	Diversified Dental - Las Vegas	0.721	0.727	0.739	0.723	0.736	0.748	0.753	0.759	0.762	0.744	0.757	0.766	0.724	0.735	0.756	0.781	0.742	0.788	0.750	0.767	0.777	0.746	0.761	0.741	0.752	0.754	0.716	0.723	0.735	0.756
522	Marcare Dental - Reno	0.752	0.740	0.752	0.728	0.763	0.777	0.774	0.783	0.789	0.775	0.789	0.821	0.758	0.771	0.774	0.806	0.766	0.832	0.796	0.778	0.787	0.787	0.806	0.762	0.771	0.776	0.734	0.760	0.770	0.784
524	Premier - Minnesota	0.649	0.649	0.659	0.644	0.660	0.668	0.673	0.678	0.673	0.664	0.681	0.696	0.650	0.658	0.679	0.698	0.662	0.701	0.674	0.682	0.688	0.668	0.680	0.662	0.668	0.671	0.644	0.653	0.661	0.674
526	Dental Options Pricing - Oregon	0.646	0.641	0.650	0.633	0.656	0.665	0.663	0.668	0.666	0.657	0.671	0.693	0.645	0.661	0.663	0.686	0.651	0.705	0.675	0.667	0.672	0.666	0.683	0.653	0.660	0.667	0.632	0.651	0.660	0.670
527	Rental Network - Hawaii	0.595	0.586	0.593	0.578	0.601	0.608	0.603	0.609	0.599	0.596	0.612	0.635	0.589	0.608	0.603	0.617	0.589	0.639	0.620	0.602	0.603	0.610	0.625	0.596	0.601	0.608	0.579	0.600	0.606	0.611
528	Diversified Dental - Reno	0.679	0.677	0.688	0.670	0.691	0.703	0.701	0.709	0.724	0.706	0.705	0.722	0.687	0.699	0.697	0.726	0.699	0.751	0.712	0.709	0.720	0.704	0.725	0.692	0.704	0.708	0.664	0.683	0.694	0.712
549	Maine	0.709	0.697	0.709	0.686	0.718	0.731	0.726	0.734	0.735	0.726	0.738	0.767	0.711	0.727	0.725	0.754	0.717	0.780	0.749	0.728	0.736	0.736	0.757	0.717	0.723	0.729	0.691	0.716	0.725	0.737
550	North Dakota	0.593	0.578	0.585	0.568	0.597	0.603	0.593	0.598	0.590	0.591	0.603	0.636	0.588	0.607	0.593	0.608	0.582	0.638	0.619	0.590	0.588	0.606	0.606	0.588	0.590	0.601	0.571	0.600	0.605	0.604
551	Nevada	0.595	0.599	0.608	0.596	0.606	0.615	0.617	0.622	0.620	0.608	0.620	0.627	0.594	0.606	0.619	0.636	0.606	0.643	0.617	0.629	0.632	0.613	0.624	0.609	0.616	0.619	0.590	0.597	0.606	0.620
553	Idaho	0.657	0.655	0.662	0.650	0.666	0.671	0.671	0.674	0.672	0.666	0.677	0.693	0.658	0.667	0.674	0.686	0.662	0.699	0.678	0.676	0.676	0.672	0.682	0.664	0.668	0.672	0.649	0.661	0.668	0.674
554	Vermont	0.574	0.562	0.570	0.553	0.579	0.585	0.582	0.587	0.574	0.574	0.596	0.623	0.569	0.583	0.588	0.601	0.569	0.615	0.599	0.584	0.582	0.589	0.601	0.574	0.575	0.583	0.561	0.582	0.585	0.586
555	New Hampshire	0.592	0.581	0.588	0.573	0.597	0.603	0.599	0.604	0.592	0.592	0.610	0.636	0.587	0.603	0.602	0.615	0.586	0.633	0.616	0.599	0.598	0.606	0.619	0.592	0.594	0.601	0.578	0.599	0.602	0.605
556	Delaware	0.597	0.590	0.597	0.582	0.603	0.610	0.608	0.612	0.603	0.602	0.617	0.639	0.593	0.607	0.611	0.625	0.595	0.639	0.620	0.611	0.612	0.624	0.600	0.604	0.609	0.585	0.593	0.607	0.612	
557	Washington						0.656					0.664			0.657																
558	Oregon	0.622	0.615	0.623	0.606	0.630	0.638	0.633	0.639	0.634	0.627	0.643	0.665	0.618	0.637	0.634	0.653	0.621	0.674	0.649	0.637	0.638	0.640	0.655	0.626	0.631	0.638	0.606	0.627	0.635	0.641
559	North Carolina	0.547	0.535	0.542	0.527	0.551	0.556	0.552	0.556	0.545	0.546	0.563	0.589	0.541	0.556	0.555	0.567	0.540	0.585	0.569	0.552	0.550	0.559	0.571	0.545	0.547	0.554	0.532	0.553	0.556	0.557
560	West Virginia	0.609	0.604	0.610	0.598	0.615	0.620	0.620	0.624	0.616	0.613	0.629	0.649	0.607	0.616	0.626	0.638	0.610	0.646	0.629	0.625	0.626	0.622	0.631	0.613	0.615	0.619	0.602	0.614	0.618	0.622
561	Mississippi	0.666	0.593	0.600	0.585	0.608	0.613	0.611	0.614	0.608	0.606	0.731	0.646	0.601	0.611	0.615	0.630	0.601	0.644	0.624	0.612	0.614	0.616	0.627	0.603	0.605	0.612	0.590	0.607	0.612	0.615
562	Arkansas	0.649	0.645	0.652	0.639	0.657	0.663	0.663	0.667	0.662	0.657	0.672	0.693	0.649	0.658	0.669	0.683	0.654	0.693	0.672	0.668	0.671	0.665	0.675	0.655	0.658	0.663	0.641	0.654	0.660	0.666
563	South Carolina	0.573	0.562	0.569	0.553	0.578	0.584	0.578	0.583	0.573	0.573	0.589	0.617	0.569	0.585	0.581	0.594	0.566	0.615	0.598	0.578	0.577	0.587	0.600	0.572	0.574	0.582	0.557	0.580	0.584	0.585
564	Rhode Island	0.630	0.627	0.635	0.621	0.638	0.645	0.644	0.649	0.641	0.636	0.651	0.668	0.627	0.640	0.647	0.661	0.632	0.672	0.652	0.650	0.651	0.646	0.657	0.637	0.641	0.646	0.622	0.634	0.640	0.648
565	Hawaii	0.572	0.571	0.579	0.567	0.579	0.587	0.589	0.592	0.578	0.570	0.597	0.607	0.562	0.578	0.593	0.601	0.569	0.603	0.591	0.591	0.594	0.587	0.595	0.582	0.585	0.587	0.569	0.575	0.580	0.589
566	Pittsburgh	0.607	0.605	0.610	0.601	0.612	0.617	0.618	0.622	0.615	0.611	0.623	0.635	0.604	0.613	0.621	0.631	0.609	0.638	0.622	0.623	0.625	0.618	0.625	0.612	0.615	0.619	0.602	0.610	0.614	0.620
567	Philadelphia	0.601	0.597	0.604	0.592	0.607	0.613	0.613	0.617	0.607	0.604	0.619	0.633	0.596	0.610	0.615	0.626	0.601	0.637	0.620	0.616	0.617	0.614	0.624	0.606	0.610	0.615	0.592	0.602	0.605	0.610
568	Alabama	0.671	0.601	0.606	0.595	0.612	0.617	0.615	0.619	0.613	0.611	0.734	0.642	0.605	0.615	0.619	0.631	0.606	0.644	0.626	0.619	0.620	0.619	0.629	0.609	0.612	0.617	0.597	0.611	0.616	0.619
569	Utah	0.607	0.601	0.606	0.595	0.611	0.616	0.614	0.618	0.609	0.608	0.621	0.638	0.602	0.614	0.618	0.627	0.604	0.638	0.623	0.617	0.617	0.617	0.629	0.608	0.611	0.616	0.598	0.611	0.614	0.617
570	Iowa	0.571	0.560	0.567	0.552	0.576	0.582	0.579	0.583	0.573	0.572	0.590	0.616	0.566	0.580	0.583	0.596	0.566	0.612	0.594	0.580	0.579	0.585	0.597	0.571	0.573	0.580	0.557	0.577	0.581	0.583
571	Massachusetts	0.611	0.603	0.610	0.596	0.617	0.623	0.619	0.624	0.615	0.613	0.628	0.649	0.606	0.622	0.621	0.634	0.607	0.652	0.633	0.621	0.621	0.625	0.637	0.613	0.616	0.623	0.598	0.617	0.621	0.625
572	Oklahoma	0.613	0.612	0.620	0.607	0.621	0.628	0.629	0.633	0.626	0.620	0.635	0.648	0.610	0.622	0.632	0.645	0.617	0.653	0.634	0.636	0.637	0.628	0.638	0.622	0.626	0.630	0.606	0.616	0.623	0.631
573	Louisiana	0.605	0.538	0.544	0.531	0.552	0.556	0.552	0.556	0.551	0.550	0.660	0.583	0.546	0.556	0.555	0.568	0.544	0.584	0.566	0.553	0.554	0.558	0.569	0.546	0.548	0.555	0.534	0.552	0.556	0.557
574	New Mexico	0.618	0.613	0.622	0.606	0.627	0.635	0.632	0.638	0.632	0.625	0.640	0.659	0.614	0.631	0.633	0.651	0.619	0.668	0.644	0.637	0.639	0.636	0.650	0.624	0.630	0.636	0.605	0.623	0.630	0.638
575	Texas	0.603	0.598	0.605	0.592	0.610	0.616	0.614	0.619	0.611	0.607	0.621	0.639	0.599	0.613	0.616	0.630	0.603	0.643	0.624	0.618	0.619	0.617	0.628	0.608	0.611	0.617	0.592	0.607	0.613	

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	0.539	0.534	0.539	0.530	0.543	0.547	0.545	0.548	0.537	0.539	0.550	0.566	0.534	0.545	0.548	0.554	0.534	0.565	0.553	0.546	0.545	0.547	0.556	0.539	0.542	0.547	0.531	0.543	0.545	0.548	
502	Broward County / Palm Beach	0.550	0.547	0.552	0.543	0.555	0.559	0.558	0.561	0.554	0.553	0.561	0.574	0.547	0.557	0.560	0.568	0.549	0.578	0.563	0.562	0.563	0.559	0.567	0.552	0.555	0.560	0.543	0.553	0.556	0.561	
503	Tampa	0.579	0.577	0.582	0.573	0.585	0.590	0.590	0.586	0.583	0.585	0.595	0.608	0.576	0.585	0.594	0.603	0.580	0.610	0.594	0.595	0.597	0.590	0.597	0.590	0.583	0.586	0.590	0.574	0.582	0.586	0.591
504	Orlando	0.577	0.575	0.580	0.571	0.582	0.587	0.588	0.591	0.584	0.581	0.592	0.604	0.574	0.583	0.591	0.601	0.578	0.607	0.592	0.593	0.595	0.587	0.595	0.581	0.584	0.588	0.572	0.580	0.583	0.589	
505	Jacksonville	0.587	0.585	0.591	0.581	0.594	0.599	0.598	0.601	0.595	0.592	0.603	0.617	0.586	0.595	0.601	0.611	0.589	0.621	0.604	0.603	0.604	0.599	0.607	0.591	0.594	0.599	0.581	0.591	0.595	0.600	
506	Daytona / Gainesville	0.549	0.546	0.551	0.541	0.555	0.560	0.560	0.564	0.555	0.554	0.567	0.583	0.548	0.555	0.566	0.575	0.550	0.582	0.566	0.565	0.566	0.561	0.569	0.553	0.555	0.560	0.544	0.553	0.557	0.561	
521	Diversified Dental - Las Vegas	0.716	0.722	0.734	0.719	0.731	0.743	0.749	0.755	0.756	0.739	0.753	0.762	0.719	0.729	0.753	0.777	0.737	0.782	0.745	0.763	0.774	0.740	0.755	0.736	0.746	0.749	0.712	0.718	0.730	0.750	
522	Mastercare Dental - Reno	0.737	0.728	0.740	0.717	0.750	0.764	0.763	0.772	0.773	0.767	0.777	0.808	0.743	0.755	0.766	0.794	0.752	0.816	0.781	0.769	0.778	0.767	0.790	0.748	0.756	0.763	0.722	0.745	0.755	0.770	
524	Premier - Minnesota	0.640	0.641	0.651	0.637	0.651	0.660	0.666	0.671	0.664	0.655	0.674	0.688	0.641	0.648	0.674	0.691	0.654	0.691	0.664	0.676	0.683	0.659	0.670	0.654	0.659	0.663	0.637	0.643	0.651	0.665	
526	Dental Options Pricing - Oregon	0.633	0.630	0.640	0.623	0.645	0.654	0.653	0.659	0.654	0.645	0.661	0.682	0.633	0.647	0.656	0.676	0.639	0.691	0.662	0.659	0.664	0.654	0.669	0.642	0.648	0.655	0.622	0.638	0.647	0.658	
527	Rental Network - Hawaii	0.576	0.570	0.577	0.563	0.584	0.591	0.589	0.594	0.581	0.578	0.597	0.619	0.570	0.587	0.592	0.603	0.573	0.619	0.600	0.590	0.591	0.592	0.605	0.579	0.583	0.591	0.565	0.581	0.587	0.593	
528	Diversified Dental - Reno	0.671	0.670	0.681	0.663	0.683	0.695	0.694	0.702	0.715	0.698	0.698	0.714	0.678	0.689	0.692	0.719	0.690	0.741	0.703	0.703	0.714	0.695	0.715	0.683	0.695	0.700	0.657	0.675	0.685	0.703	
549	Maine	0.689	0.680	0.692	0.670	0.700	0.713	0.710	0.718	0.715	0.707	0.722	0.750	0.691	0.704	0.713	0.738	0.698	0.758	0.727	0.715	0.724	0.716	0.734	0.697	0.703	0.711	0.675	0.696	0.704	0.717	
550	North Dakota	0.572	0.560	0.567	0.551	0.578	0.584	0.577	0.582	0.570	0.572	0.587	0.618	0.568	0.584	0.580	0.593	0.638	0.656	0.616	0.597	0.577	0.575	0.586	0.600	0.570	0.582	0.555	0.579	0.583	0.584	
551	Nevada	0.590	0.595	0.604	0.592	0.601	0.610	0.613	0.618	0.615	0.604	0.616	0.623	0.590	0.601	0.616	0.632	0.602	0.637	0.612	0.626	0.629	0.608	0.619	0.605	0.612	0.614	0.586	0.592	0.601	0.615	
553	Idaho	0.648	0.647	0.654	0.643	0.657	0.663	0.664	0.667	0.665	0.657	0.670	0.685	0.648	0.656	0.668	0.681	0.654	0.689	0.668	0.670	0.674	0.663	0.672	0.655	0.659	0.664	0.642	0.651	0.658	0.665	
554	Vermont	0.554	0.545	0.553	0.538	0.561	0.567	0.567	0.572	0.556	0.556	0.581	0.607	0.549	0.560	0.576	0.586	0.551	0.594	0.579	0.571	0.570	0.570	0.580	0.556	0.557	0.565	0.546	0.562	0.564	0.568	
555	New Hampshire	0.577	0.568	0.575	0.560	0.583	0.589	0.587	0.592	0.577	0.577	0.598	0.623	0.571	0.585	0.594	0.604	0.572	0.616	0.600	0.590	0.589	0.591	0.602	0.578	0.579	0.587	0.566	0.583	0.586	0.590	
556	Delaware	0.582	0.577	0.585	0.571	0.590	0.597	0.596	0.601	0.588	0.586	0.606	0.626	0.579	0.590	0.602	0.614	0.582	0.623	0.605	0.602	0.602	0.589	0.608	0.587	0.598	0.596	0.574	0.588	0.592	0.598	
557	Washington							0.647					0.654																			
558	Oregon	0.608	0.603	0.611	0.595	0.617	0.625	0.623	0.628	0.620	0.614	0.631	0.653	0.605	0.620	0.625	0.642	0.608	0.658	0.635	0.628	0.630	0.626	0.640	0.613	0.617	0.626	0.595	0.613	0.620	0.628	
559	North Carolina	0.526	0.518	0.524	0.510	0.532	0.538	0.536	0.541	0.526	0.527	0.547	0.572	0.521	0.533	0.543	0.552	0.522	0.563	0.548	0.539	0.538	0.540	0.550	0.527	0.528	0.536	0.517	0.532	0.535	0.538	
560	West Virginia	0.589	0.586	0.592	0.581	0.596	0.602	0.605	0.609	0.597	0.594	0.614	0.632	0.588	0.593	0.614	0.623	0.593	0.624	0.608	0.612	0.613	0.602	0.610	0.595	0.596	0.601	0.586	0.593	0.598	0.603	
561	Mississippi	0.652	0.572	0.579	0.566	0.586	0.591	0.592	0.596	0.586	0.584	0.725	0.626	0.578	0.652	0.601	0.612	0.583	0.618	0.600	0.597	0.599	0.593	0.610	0.582	0.583	0.589	0.572	0.583	0.588	0.592	
562	Arkansas	0.630	0.628	0.635	0.623	0.639	0.645	0.649	0.653	0.644	0.639	0.658	0.677	0.631	0.636	0.657	0.670	0.637	0.672	0.652	0.656	0.659	0.646	0.655	0.638	0.640	0.645	0.627	0.635	0.640	0.648	
563	South Carolina	0.549	0.540	0.548	0.533	0.555	0.561	0.559	0.564	0.550	0.550	0.570	0.596	0.545	0.556	0.566	0.576	0.545	0.588	0.572	0.562	0.561	0.563	0.574	0.550	0.551	0.559	0.538	0.555	0.559	0.562	
564	Rhode Island	0.616	0.615	0.623	0.610	0.625	0.632	0.634	0.638	0.627	0.623	0.641	0.656	0.613	0.624	0.639	0.650	0.620	0.657	0.638	0.641	0.642	0.633	0.642	0.625	0.628	0.633	0.611	0.620	0.626	0.635	
565	Hawaii	0.559	0.560	0.567	0.557	0.567	0.575	0.579	0.582	0.566	0.558	0.587	0.597	0.550	0.563	0.585	0.592	0.558	0.589	0.578	0.583	0.586	0.574	0.581	0.570	0.573	0.575	0.559	0.562	0.567	0.577	
566	Pittsburgh	0.596	0.595	0.601	0.592	0.602	0.607	0.609	0.613	0.604	0.601	0.615	0.625	0.593	0.601	0.615	0.623	0.599	0.626	0.611	0.616	0.616	0.607	0.614	0.602	0.605	0.608	0.594	0.599	0.603	0.609	
567	Philadelphia	0.590	0.589	0.595	0.584	0.598	0.604	0.605	0.609	0.598	0.595	0.611	0.625	0.586	0.598	0.609	0.618	0.591	0.626	0.609	0.610	0.611	0.604	0.613	0.597	0.600	0.605	0.584	0.594	0.599	0.607	
568	Alabama	0.663	0.585	0.591	0.580	0.595	0.601	0.601	0.605	0.596	0.594	0.732	0.627	0.587	0.664	0.607	0.618	0.591	0.624	0.607	0.607	0.608	0.601	0.610	0.593	0.595	0.600	0.583	0.592	0.597	0.602	
569	Utah	0.593	0.589	0.595	0.585	0.599	0.603	0.604	0.608	0.597	0.596	0.611	0.627	0.589	0.598	0.610	0.617	0.593	0.624	0.609	0.608	0.609	0.604	0.612	0.596	0.598	0.603	0.588	0.597	0.600	0.605	
570	Iowa	0.548	0.540	0.548	0.533	0.554	0.561	0.561	0.566	0.551	0.550	0.573	0.596	0.543	0.554	0.569	0.580	0.546	0.587	0.571	0.566	0.565	0.562	0.572	0.551	0.552	0.559	0.540	0.553	0.557	0.562	
571	Massachusetts	0.599	0.593	0.600	0.586	0.606	0.612	0.610	0.615	0.602	0.601	0.618	0.639	0.594	0.608	0.614	0.625	0.596	0.638	0.620	0.614	0.614	0.613	0.624	0.601	0.604	0.612	0.589	0.604	0.608	0.613	
572	Oklahoma	0.599	0.599	0.607	0.595	0.608	0.615	0.618	0.622	0.612	0.607	0.624	0.636	0.596	0.606	0.624	0.635	0.605	0.638	0.619	0.627	0.628	0.614	0.623	0.609	0.613	0.616	0.595	0.602	0.608	0.618	
573	Louisiana	0.590	0.518	0.524	0.512	0.530	0.534	0.534	0.538	0.529	0.528	0.653	0.564	0.522	0.591	0.541	0.551	0.524	0.559	0.542	0.538	0.539	0.536	0.544	0.526	0.527	0.533	0.516	0.528	0.532	0.535	
574	New Mexico	0.602	0.599	0.608	0.593	0.611	0.620	0.619	0.625	0.616	0.609	0.627	0.646	0.598	0.613	0.623	0.639	0.605	0.627	0.627	0.629	0.629	0.620	0.632	0.609	0.614	0.620	0.593	0.606	0.613	0.623	
575	Texas	0.587	0.584	0.591	0.579	0.594	0.601	0.602	0.606	0.595	0.592	0.609	0.625	0.583	0.595	0.606	0.618	0.588	0.626	0.607	0.608	0.608	0.601	0.611	0.593	0.596	0.602	0.580	0			

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	0.572	0.558	0.563	0.552	0.570	0.574	0.568	0.571	0.572	0.569	0.577	0.594	0.566	0.584	0.564	0.579	0.565	0.601	0.587	0.562	0.561	0.579	0.591	0.571	0.575	0.574	0.554	0.576	0.580	0.579	
502	Broward County / Palm Beach	0.579	0.569	0.573	0.563	0.579	0.583	0.578	0.581	0.585	0.579	0.585	0.599	0.575	0.590	0.574	0.591	0.576	0.610	0.593	0.576	0.576	0.587	0.597	0.580	0.584	0.583	0.564	0.582	0.586	0.587	
503	Tampa	0.618	0.607	0.612	0.601	0.618	0.622	0.617	0.621	0.625	0.619	0.626	0.641	0.614	0.629	0.614	0.633	0.616	0.652	0.634	0.616	0.616	0.627	0.638	0.620	0.624	0.623	0.602	0.621	0.626	0.627	
504	Orlando	0.612	0.602	0.607	0.597	0.613	0.617	0.613	0.616	0.620	0.614	0.620	0.635	0.609	0.623	0.609	0.628	0.611	0.646	0.628	0.612	0.613	0.621	0.632	0.615	0.619	0.618	0.597	0.615	0.620	0.622	
505	Jacksonville	0.627	0.616	0.621	0.609	0.628	0.633	0.626	0.630	0.636	0.629	0.635	0.652	0.625	0.641	0.622	0.642	0.626	0.665	0.645	0.625	0.625	0.637	0.650	0.630	0.634	0.633	0.610	0.631	0.637	0.638	
506	Daytona / Gainesville	0.601	0.587	0.592	0.579	0.601	0.606	0.598	0.602	0.608	0.602	0.609	0.629	0.599	0.616	0.593	0.615	0.599	0.640	0.621	0.594	0.593	0.611	0.625	0.602	0.606	0.605	0.582	0.606	0.612	0.610	
521	Diversified Dental - Las Vegas	0.732	0.734	0.746	0.729	0.744	0.756	0.760	0.766	0.774	0.754	0.767	0.776	0.735	0.748	0.759	0.790	0.753	0.800	0.763	0.770	0.780	0.757	0.773	0.753	0.764	0.762	0.724	0.734	0.747	0.766	
522	Marcare Dental - Reno	0.785	0.759	0.770	0.744	0.786	0.800	0.792	0.803	0.829	0.805	0.821	0.870	0.790	0.810	0.782	0.833	0.802	0.869	0.833	0.787	0.794	0.815	0.844	0.800	0.810	0.797	0.756	0.792	0.806	0.815	
524	Premier - Minnesota	0.665	0.659	0.668	0.653	0.671	0.680	0.681	0.686	0.691	0.678	0.694	0.709	0.665	0.678	0.683	0.709	0.677	0.719	0.691	0.686	0.691	0.683	0.697	0.678	0.684	0.682	0.653	0.669	0.678	0.687	
526	Dental Options Pricing - Oregon	0.674	0.659	0.668	0.649	0.678	0.686	0.679	0.686	0.698	0.681	0.696	0.717	0.672	0.694	0.673	0.708	0.679	0.735	0.705	0.677	0.681	0.693	0.713	0.682	0.690	0.687	0.651	0.679	0.690	0.695	
527	Rental Network - Hawaii	0.634	0.614	0.620	0.603	0.633	0.640	0.629	0.636	0.642	0.631	0.646	0.669	0.627	0.653	0.620	0.649	0.628	0.682	0.661	0.619	0.619	0.648	0.668	0.636	0.642	0.639	0.607	0.639	0.648	0.647	
528	Diversified Dental - Reno	0.704	0.694	0.704	0.685	0.710	0.722	0.718	0.727	0.754	0.730	0.730	0.745	0.712	0.728	0.708	0.748	0.725	0.778	0.739	0.721	0.731	0.729	0.752	0.720	0.732	0.726	0.682	0.708	0.720	0.735	
549	Maine	0.752	0.727	0.738	0.713	0.752	0.766	0.755	0.763	0.785	0.766	0.778	0.805	0.754	0.778	0.742	0.789	0.761	0.828	0.796	0.746	0.753	0.779	0.805	0.763	0.771	0.762	0.722	0.759	0.771	0.778	
550	North Dakota	0.637	0.609	0.615	0.595	0.633	0.638	0.622	0.628	0.640	0.632	0.642	0.675	0.632	0.660	0.610	0.644	0.626	0.688	0.666	0.609	0.605	0.650	0.671	0.633	0.638	0.635	0.602	0.645	0.652	0.645	
551	Nevada	0.606	0.606	0.615	0.603	0.614	0.623	0.624	0.629	0.632	0.618	0.629	0.637	0.605	0.619	0.623	0.644	0.617	0.654	0.628	0.633	0.636	0.623	0.636	0.620	0.628	0.627	0.598	0.608	0.617	0.630	
552	Idaho	0.676	0.667	0.673	0.661	0.680	0.685	0.682	0.686	0.692	0.683	0.692	0.709	0.676	0.689	0.680	0.703	0.680	0.720	0.697	0.682	0.685	0.689	0.702	0.683	0.687	0.686	0.661	0.679	0.687	0.691	
554	Vermont	0.611	0.587	0.593	0.575	0.608	0.614	0.604	0.610	0.614	0.607	0.626	0.654	0.604	0.627	0.600	0.628	0.604	0.656	0.637	0.596	0.594	0.624	0.641	0.611	0.613	0.610	0.585	0.619	0.624	0.620	
555	New Hampshire	0.623	0.601	0.607	0.590	0.621	0.626	0.617	0.622	0.627	0.619	0.636	0.663	0.616	0.639	0.612	0.639	0.616	0.667	0.648	0.609	0.607	0.635	0.652	0.623	0.627	0.624	0.598	0.630	0.635	0.632	
556	Delaware	0.626	0.609	0.616	0.599	0.626	0.632	0.625	0.630	0.634	0.626	0.641	0.664	0.621	0.642	0.612	0.647	0.623	0.671	0.651	0.621	0.620	0.639	0.655	0.629	0.633	0.631	0.604	0.632	0.638	0.638	
557	Washington											0.688																				
558	Oregon	0.653	0.635	0.643	0.625	0.654	0.662	0.653	0.659	0.669	0.655	0.670	0.692	0.648	0.673	0.645	0.678	0.652	0.707	0.682	0.648	0.649	0.670	0.689	0.658	0.664	0.661	0.627	0.658	0.668	0.670	
559	North Carolina	0.587	0.563	0.569	0.551	0.583	0.588	0.577	0.582	0.588	0.581	0.596	0.623	0.580	0.603	0.571	0.598	0.578	0.629	0.611	0.568	0.565	0.598	0.614	0.585	0.588	0.585	0.559	0.593	0.598	0.594	
560	West Virginia	0.646	0.631	0.636	0.623	0.646	0.651	0.645	0.649	0.654	0.647	0.659	0.681	0.644	0.660	0.642	0.666	0.644	0.687	0.667	0.642	0.642	0.657	0.671	0.648	0.652	0.650	0.627	0.651	0.657	0.656	
561	Mississippi	0.677	0.626	0.632	0.616	0.646	0.651	0.641	0.645	0.656	0.648	0.728	0.686	0.645	0.663	0.636	0.664	0.644	0.694	0.672	0.634	0.634	0.659	0.676	0.647	0.692	0.648	0.622	0.653	0.660	0.657	
562	Arkansas	0.684	0.670	0.677	0.662	0.686	0.692	0.686	0.691	0.698	0.689	0.701	0.723	0.684	0.699	0.684	0.710	0.687	0.732	0.709	0.684	0.686	0.698	0.713	0.689	0.693	0.691	0.666	0.689	0.697	0.698	
563	South Carolina	0.623	0.598	0.604	0.586	0.619	0.625	0.611	0.617	0.626	0.618	0.630	0.660	0.617	0.642	0.603	0.633	0.613	0.670	0.649	0.601	0.598	0.635	0.654	0.621	0.625	0.622	0.592	0.630	0.637	0.631	
564	Rhode Island	0.657	0.646	0.654	0.639	0.660	0.667	0.662	0.667	0.670	0.661	0.674	0.691	0.653	0.672	0.659	0.682	0.658	0.702	0.681	0.662	0.662	0.672	0.686	0.664	0.669	0.667	0.640	0.661	0.669	0.673	
565	Hawaii	0.595	0.588	0.595	0.582	0.598	0.605	0.604	0.607	0.602	0.591	0.615	0.626	0.584	0.605	0.602	0.618	0.591	0.628	0.615	0.601	0.603	0.608	0.619	0.604	0.607	0.605	0.584	0.598	0.604	0.610	
566	Pittsburgh	0.629	0.621	0.626	0.616	0.630	0.635	0.632	0.636	0.637	0.631	0.640	0.653	0.625	0.638	0.631	0.647	0.629	0.662	0.644	0.633	0.634	0.638	0.648	0.633	0.637	0.636	0.617	0.632	0.636	0.640	
567	Philadelphia	0.621	0.612	0.618	0.605	0.624	0.629	0.626	0.631	0.630	0.623	0.636	0.651	0.616	0.634	0.623	0.642	0.621	0.660	0.641	0.624	0.625	0.634	0.647	0.627	0.632	0.630	0.606	0.625	0.632	0.635	
568	Alabama	0.671	0.627	0.632	0.618	0.641	0.647	0.639	0.643	0.651	0.643	0.721	0.673	0.630	0.640	0.656	0.635	0.659	0.640	0.683	0.663	0.636	0.635	0.653	0.667	0.644	0.688	0.645	0.622	0.646	0.653	0.652
569	Utah	0.632	0.619	0.624	0.612	0.632	0.636	0.631	0.635	0.637	0.632	0.642	0.660	0.627	0.644	0.628	0.647	0.629	0.667	0.650	0.628	0.627	0.641	0.654	0.633	0.637	0.636	0.615	0.637	0.641	0.641	
570	Iowa	0.615	0.592	0.598	0.580	0.612	0.618	0.607	0.613	0.619	0.611	0.626	0.654	0.609	0.632	0.601	0.630	0.608	0.660	0.641	0.600	0.597	0.627	0.645	0.615	0.618	0.615	0.588	0.621	0.628	0.624	
571	Massachusetts	0.637	0.620	0.627	0.611	0.637	0.643	0.635	0.640	0.644	0.636	0.650	0.672	0.631	0.653	0.630	0.655	0.633	0.680	0.661	0.630	0.629	0.650	0.665	0.640	0.644	0.642	0.615	0.642	0.649	0.649	
572	Oklahoma	0.641	0.632	0.640	0.626	0.644	0.651	0.648	0.652	0.654	0.645	0.657	0.672	0.637	0.654	0.645	0.666	0.643	0.684	0.662	0.649	0.650	0.655	0.668	0.649	0.654	0.652	0.626	0.644	0.652	0.657	
573	Louisiana	0.620	0.573	0.578	0.563	0.591	0.595	0.584	0.588	0.599	0.592	0.662	0.624	0.591	0.610	0.577	0.604	0.587	0.635	0.614	0.576	0.576	0.603	0.619	0.591	0.632	0.593	0.567	0.598	0.604	0.600	
574	New Mexico	0.652	0.637	0.646	0.628	0.654	0.662	0.655	0.661	0.669	0.655	0.670	0.689	0.647	0.671	0.647	0.678	0.652	0.705	0.680	0.652	0.653	0.669	0.659	0.659	0.662	0.629	0.657	0.666	0.670	0.670	
575	Texas	0.636	0.622	0.629	0.614	0.637	0.643	0.636	0.641	0.646	0.637	0.648	0.668	0.631	0.652	0.631	0.655	0.634	0.679	0.659	0.634	0.633	0.649	0.664	0.640	0.645	0.643	0.616	0.641			

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	0.566	0.554	0.558	0.548	0.565	0.569	0.564	0.568	0.568	0.564	0.574	0.589	0.561	0.577	0.562	0.577	0.562	0.595	0.581	0.560	0.559	0.574	0.585	0.567	0.571	0.569	0.551	0.570	0.574	0.574
502	Broward County / Palm Beach	0.574	0.565	0.569	0.559	0.574	0.578	0.574	0.578	0.581	0.575	0.582	0.595	0.570	0.584	0.572	0.588	0.573	0.604	0.588	0.574	0.575	0.582	0.592	0.577	0.581	0.579	0.561	0.577	0.581	0.583
503	Tampa	0.610	0.601	0.606	0.596	0.611	0.616	0.612	0.616	0.619	0.612	0.621	0.635	0.607	0.621	0.610	0.629	0.611	0.644	0.626	0.613	0.613	0.620	0.630	0.612	0.618	0.616	0.597	0.613	0.619	0.621
504	Orlando	0.605	0.597	0.602	0.592	0.607	0.611	0.608	0.612	0.615	0.608	0.616	0.629	0.602	0.616	0.606	0.624	0.606	0.638	0.621	0.609	0.610	0.615	0.625	0.610	0.614	0.612	0.593	0.608	0.613	0.616
505	Jacksonville	0.620	0.610	0.615	0.604	0.621	0.626	0.621	0.625	0.631	0.623	0.631	0.646	0.618	0.632	0.618	0.638	0.621	0.656	0.637	0.621	0.622	0.630	0.642	0.624	0.628	0.626	0.605	0.623	0.629	0.631
506	Daytona / Gainesville	0.592	0.579	0.584	0.573	0.592	0.597	0.591	0.595	0.601	0.594	0.603	0.620	0.590	0.604	0.588	0.609	0.592	0.629	0.610	0.590	0.589	0.602	0.614	0.595	0.599	0.596	0.576	0.596	0.602	0.602
521	Diversified Dental - Las Vegas	0.730	0.733	0.744	0.728	0.742	0.754	0.759	0.765	0.773	0.753	0.767	0.774	0.733	0.746	0.759	0.790	0.752	0.798	0.760	0.770	0.780	0.755	0.770	0.752	0.763	0.760	0.723	0.732	0.745	0.764
522	Marcare Dental - Reno	0.780	0.757	0.768	0.743	0.782	0.796	0.791	0.802	0.828	0.802	0.820	0.845	0.786	0.804	0.783	0.834	0.801	0.863	0.827	0.788	0.796	0.810	0.837	0.798	0.808	0.793	0.754	0.787	0.801	0.811
524	Premier - Minnesota	0.662	0.657	0.667	0.651	0.669	0.677	0.681	0.686	0.690	0.676	0.693	0.706	0.662	0.674	0.683	0.709	0.676	0.716	0.687	0.686	0.692	0.681	0.694	0.677	0.683	0.680	0.653	0.666	0.675	0.685
526	Dental Options Pricing - Oregon	0.668	0.655	0.664	0.646	0.672	0.681	0.676	0.683	0.694	0.677	0.693	0.711	0.666	0.687	0.671	0.706	0.676	0.728	0.698	0.676	0.680	0.687	0.706	0.679	0.687	0.682	0.648	0.672	0.684	0.690
527	Rental Network - Hawaii	0.624	0.606	0.613	0.596	0.624	0.630	0.622	0.629	0.635	0.623	0.640	0.660	0.617	0.641	0.616	0.644	0.621	0.670	0.650	0.615	0.616	0.638	0.656	0.629	0.634	0.629	0.601	0.628	0.637	0.638
528	Diversified Dental - Reno	0.698	0.689	0.700	0.681	0.705	0.717	0.714	0.723	0.750	0.725	0.726	0.739	0.706	0.721	0.705	0.745	0.722	0.772	0.733	0.718	0.729	0.723	0.746	0.716	0.728	0.721	0.678	0.702	0.715	0.730
549	Maine	0.742	0.719	0.730	0.707	0.743	0.756	0.749	0.758	0.779	0.758	0.772	0.796	0.744	0.766	0.739	0.785	0.755	0.817	0.785	0.743	0.750	0.769	0.794	0.756	0.764	0.753	0.716	0.748	0.761	0.769
550	North Dakota	0.626	0.601	0.607	0.588	0.622	0.628	0.615	0.621	0.632	0.623	0.636	0.665	0.622	0.646	0.607	0.639	0.619	0.675	0.654	0.605	0.602	0.639	0.659	0.626	0.630	0.625	0.596	0.633	0.641	0.635
551	Nevada	0.603	0.604	0.613	0.601	0.612	0.621	0.622	0.628	0.630	0.616	0.628	0.634	0.602	0.616	0.622	0.643	0.615	0.651	0.625	0.632	0.635	0.621	0.633	0.619	0.626	0.624	0.596	0.605	0.615	0.627
552	Idaho	0.672	0.664	0.671	0.658	0.676	0.681	0.680	0.684	0.690	0.679	0.691	0.705	0.672	0.684	0.679	0.702	0.678	0.715	0.693	0.682	0.685	0.686	0.698	0.680	0.685	0.682	0.659	0.675	0.683	0.687
554	Vermont	0.603	0.581	0.588	0.570	0.600	0.606	0.600	0.606	0.609	0.600	0.622	0.647	0.596	0.616	0.599	0.626	0.600	0.646	0.628	0.595	0.593	0.616	0.631	0.606	0.608	0.603	0.581	0.610	0.615	0.613
555	New Hampshire	0.617	0.596	0.603	0.586	0.615	0.621	0.614	0.620	0.624	0.615	0.634	0.657	0.610	0.631	0.611	0.638	0.613	0.660	0.641	0.609	0.607	0.630	0.645	0.620	0.623	0.618	0.595	0.623	0.629	0.627
556	Delaware	0.620	0.604	0.611	0.596	0.620	0.626	0.622	0.627	0.630	0.621	0.638	0.658	0.615	0.633	0.620	0.645	0.620	0.663	0.643	0.620	0.619	0.633	0.648	0.626	0.629	0.625	0.601	0.625	0.631	0.633
557	Washington						0.669					0.685			0.681																
558	Oregon	0.646	0.630	0.638	0.620	0.648	0.656	0.649	0.656	0.665	0.649	0.667	0.686	0.642	0.664	0.675	0.648	0.700	0.674	0.647	0.648	0.663	0.681	0.654	0.660	0.655	0.624	0.651	0.661	0.664	
559	North Carolina	0.577	0.555	0.561	0.545	0.573	0.579	0.571	0.577	0.582	0.573	0.591	0.614	0.570	0.591	0.567	0.594	0.572	0.618	0.600	0.565	0.563	0.588	0.603	0.578	0.581	0.576	0.554	0.582	0.588	0.585
560	West Virginia	0.636	0.623	0.629	0.616	0.637	0.642	0.638	0.643	0.647	0.638	0.653	0.672	0.634	0.647	0.638	0.661	0.638	0.676	0.656	0.638	0.638	0.648	0.660	0.641	0.644	0.641	0.621	0.640	0.647	0.647
561	Mississippi	0.673	0.617	0.623	0.607	0.634	0.639	0.633	0.638	0.647	0.637	0.651	0.675	0.634	0.649	0.631	0.658	0.636	0.681	0.659	0.629	0.629	0.648	0.663	0.639	0.642	0.637	0.614	0.640	0.647	0.646
562	Arkansas	0.675	0.663	0.670	0.656	0.678	0.684	0.681	0.685	0.692	0.681	0.696	0.715	0.675	0.688	0.681	0.706	0.681	0.721	0.699	0.680	0.683	0.690	0.703	0.683	0.687	0.683	0.660	0.680	0.688	0.690
563	South Carolina	0.609	0.587	0.594	0.576	0.607	0.612	0.603	0.608	0.616	0.607	0.622	0.648	0.604	0.626	0.597	0.626	0.604	0.655	0.635	0.595	0.593	0.622	0.639	0.611	0.615	0.610	0.584	0.615	0.623	0.619
564	Rhode Island	0.650	0.641	0.648	0.634	0.653	0.661	0.658	0.663	0.665	0.655	0.670	0.685	0.647	0.663	0.656	0.678	0.654	0.694	0.673	0.659	0.659	0.665	0.678	0.659	0.664	0.661	0.636	0.654	0.662	0.667
565	Hawaii	0.589	0.583	0.590	0.578	0.592	0.600	0.600	0.603	0.597	0.585	0.612	0.621	0.578	0.597	0.600	0.615	0.586	0.621	0.608	0.599	0.601	0.602	0.612	0.599	0.603	0.600	0.581	0.592	0.598	0.604
566	Pittsburgh	0.623	0.616	0.621	0.612	0.625	0.630	0.629	0.632	0.633	0.626	0.637	0.648	0.619	0.631	0.629	0.644	0.625	0.655	0.638	0.631	0.632	0.633	0.642	0.629	0.633	0.631	0.613	0.625	0.630	0.635
567	Philadelphia	0.616	0.608	0.614	0.602	0.619	0.625	0.623	0.628	0.627	0.619	0.634	0.647	0.611	0.628	0.622	0.640	0.618	0.654	0.636	0.623	0.624	0.629	0.641	0.624	0.629	0.626	0.603	0.620	0.626	0.631
568	Alabama	0.670	0.619	0.624	0.612	0.633	0.638	0.633	0.637	0.643	0.635	0.646	0.665	0.631	0.645	0.631	0.654	0.634	0.673	0.653	0.632	0.632	0.644	0.657	0.637	0.640	0.637	0.616	0.636	0.643	0.644
569	Utah	0.626	0.614	0.619	0.607	0.626	0.630	0.627	0.631	0.632	0.626	0.638	0.654	0.621	0.636	0.626	0.644	0.625	0.659	0.643	0.625	0.625	0.635	0.646	0.629	0.633	0.630	0.612	0.630	0.634	0.635
570	Iowa	0.603	0.583	0.590	0.573	0.601	0.607	0.600	0.606	0.611	0.602	0.620	0.644	0.598	0.618	0.597	0.625	0.600	0.647	0.628	0.595	0.594	0.616	0.632	0.606	0.610	0.605	0.581	0.609	0.616	0.614
571	Massachusetts	0.632	0.616	0.623	0.608	0.632	0.638	0.632	0.638	0.641	0.632	0.648	0.667	0.626	0.646	0.629	0.653	0.630	0.674	0.654	0.629	0.629	0.645	0.659	0.637	0.641	0.637	0.612	0.636	0.643	0.644
572	Oklahoma	0.633	0.626	0.634	0.621	0.637	0.644	0.643	0.647	0.649	0.639	0.653	0.665	0.630	0.645	0.642	0.662	0.638	0.675	0.654	0.646	0.647	0.648	0.659	0.643	0.648	0.645	0.621	0.636	0.644	0.650
573	Louisiana	0.615	0.562	0.568	0.554	0.578	0.583	0.575	0.579	0.589	0.581	0.590	0.612	0.578	0.594	0.571	0.596	0.578	0.620	0.601	0.570	0.570	0.590	0.604	0.581	0.585	0.581	0.559	0.584	0.591	0.589
574	New Mexico	0.643	0.630	0.639	0.622	0.646	0.654	0.649	0.655	0.663	0.648	0.664	0.681	0.639	0.660	0.644	0.674	0.646	0.695	0.670	0.649	0.650	0.660	0.677	0.652	0.659	0.655	0.624	0.647	0.657	0.662
575	Texas	0.627	0.615	0.622	0.608	0.628	0.635	0.630	0.635	0.639	0.629	0.643	0.659	0.622	0.641	0.627	0.650	0.628	0.669	0.649	0.630	0.630	0.640	0.654	0.634	0.638	0.635</				

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	0.560	0.549	0.553	0.543	0.559	0.563	0.560	0.563	0.564	0.559	0.571	0.584	0.555	0.570	0.558	0.573	0.558	0.588	0.575	0.556	0.555	0.568	0.579	0.563	0.567	0.564	0.547	0.564	0.568	0.568	
502	Broward County / Palm Beach	0.568	0.560	0.565	0.555	0.569	0.573	0.570	0.574	0.577	0.570	0.579	0.590	0.565	0.578	0.569	0.585	0.569	0.598	0.582	0.571	0.571	0.577	0.586	0.573	0.576	0.574	0.557	0.571	0.576	0.578	
503	Tampa	0.603	0.594	0.599	0.589	0.604	0.609	0.607	0.610	0.613	0.606	0.616	0.620	0.600	0.612	0.606	0.624	0.605	0.636	0.619	0.608	0.592	0.603	0.609	0.612	0.609	0.592	0.606	0.611	0.614	0.618	
504	Orlando	0.599	0.591	0.596	0.586	0.600	0.605	0.603	0.607	0.609	0.602	0.612	0.623	0.596	0.608	0.602	0.620	0.601	0.631	0.614	0.605	0.606	0.608	0.618	0.605	0.608	0.605	0.588	0.601	0.607	0.610	
505	Jacksonville	0.612	0.603	0.609	0.598	0.614	0.619	0.616	0.619	0.624	0.616	0.626	0.639	0.611	0.624	0.614	0.634	0.615	0.648	0.630	0.616	0.617	0.623	0.634	0.618	0.622	0.619	0.600	0.615	0.622	0.624	
506	Daytona / Gainesville	0.582	0.570	0.575	0.564	0.582	0.587	0.583	0.587	0.592	0.584	0.596	0.611	0.580	0.592	0.582	0.603	0.584	0.617	0.600	0.583	0.583	0.592	0.603	0.587	0.590	0.586	0.568	0.585	0.591	0.594	
521	Diversified Dental - Las Vegas	0.727	0.730	0.742	0.726	0.739	0.751	0.757	0.763	0.771	0.750	0.765	0.772	0.730	0.742	0.757	0.788	0.750	0.795	0.757	0.768	0.778	0.752	0.767	0.750	0.761	0.757	0.720	0.729	0.742	0.762	
522	Mastercare Dental - Reno	0.773	0.750	0.762	0.737	0.775	0.789	0.786	0.797	0.824	0.796	0.816	0.840	0.780	0.797	0.779	0.831	0.797	0.856	0.820	0.784	0.792	0.804	0.830	0.794	0.804	0.787	0.749	0.780	0.794	0.805	
524	Premier - Minnesota	0.657	0.652	0.662	0.647	0.664	0.672	0.677	0.682	0.686	0.671	0.690	0.702	0.657	0.668	0.680	0.706	0.673	0.710	0.682	0.683	0.689	0.676	0.688	0.673	0.679	0.675	0.649	0.660	0.669	0.681	
526	Dental Options Pricing - Oregon	0.661	0.649	0.658	0.640	0.666	0.674	0.671	0.678	0.690	0.671	0.689	0.706	0.660	0.679	0.667	0.702	0.671	0.721	0.692	0.671	0.676	0.681	0.699	0.674	0.682	0.675	0.643	0.665	0.677	0.684	
527	Rental Network - Hawaii	0.613	0.596	0.603	0.587	0.613	0.620	0.614	0.621	0.626	0.613	0.633	0.651	0.607	0.629	0.609	0.637	0.613	0.659	0.639	0.608	0.609	0.628	0.645	0.620	0.626	0.619	0.593	0.618	0.627	0.628	
528	Diversified Dental - Reno	0.694	0.686	0.696	0.678	0.700	0.713	0.711	0.719	0.747	0.721	0.724	0.736	0.702	0.716	0.703	0.743	0.719	0.767	0.728	0.715	0.726	0.719	0.741	0.713	0.725	0.717	0.675	0.697	0.710	0.726	
549	Maine	0.732	0.710	0.721	0.697	0.732	0.746	0.740	0.749	0.770	0.748	0.765	0.787	0.734	0.754	0.732	0.779	0.747	0.805	0.774	0.736	0.744	0.759	0.782	0.748	0.756	0.743	0.708	0.737	0.750	0.759	
550	North Dakota	0.615	0.590	0.596	0.578	0.611	0.617	0.606	0.612	0.624	0.612	0.629	0.655	0.610	0.633	0.599	0.632	0.611	0.663	0.642	0.597	0.595	0.628	0.646	0.617	0.621	0.614	0.587	0.621	0.630	0.625	
551	Nevada	0.601	0.602	0.611	0.599	0.609	0.618	0.620	0.626	0.628	0.614	0.626	0.632	0.600	0.613	0.620	0.642	0.613	0.649	0.623	0.630	0.634	0.618	0.630	0.617	0.624	0.622	0.594	0.602	0.612	0.623	
553	Idaho	0.666	0.660	0.666	0.654	0.671	0.666	0.676	0.680	0.686	0.675	0.687	0.701	0.667	0.678	0.676	0.699	0.675	0.709	0.687	0.678	0.682	0.681	0.692	0.677	0.681	0.677	0.656	0.670	0.678	0.685	
554	Vermont	0.591	0.571	0.578	0.561	0.589	0.595	0.592	0.597	0.600	0.590	0.615	0.638	0.585	0.603	0.592	0.619	0.591	0.634	0.617	0.588	0.586	0.605	0.619	0.597	0.599	0.592	0.573	0.598	0.604	0.602	
555	New Hampshire	0.609	0.589	0.596	0.579	0.607	0.612	0.608	0.614	0.617	0.607	0.629	0.650	0.602	0.622	0.606	0.633	0.608	0.651	0.633	0.604	0.602	0.622	0.636	0.614	0.617	0.610	0.589	0.614	0.621	0.620	
556	Delaware	0.611	0.597	0.604	0.589	0.612	0.618	0.615	0.621	0.624	0.613	0.633	0.651	0.607	0.624	0.614	0.640	0.614	0.654	0.635	0.615	0.614	0.625	0.639	0.619	0.623	0.617	0.595	0.616	0.623	0.625	
557	Washington																															
558	Oregon	0.639	0.623	0.631	0.614	0.640	0.648	0.643	0.650	0.659	0.643	0.662	0.679	0.635	0.656	0.638	0.671	0.643	0.692	0.667	0.642	0.643	0.656	0.673	0.648	0.654	0.648	0.618	0.643	0.653	0.657	
559	North Carolina	0.565	0.545	0.551	0.535	0.562	0.568	0.562	0.568	0.572	0.563	0.583	0.604	0.559	0.578	0.560	0.586	0.563	0.605	0.588	0.557	0.556	0.577	0.591	0.569	0.572	0.565	0.545	0.570	0.576	0.574	
560	West Virginia	0.624	0.612	0.618	0.606	0.625	0.630	0.629	0.634	0.637	0.627	0.645	0.662	0.622	0.634	0.631	0.653	0.628	0.663	0.644	0.630	0.631	0.636	0.647	0.631	0.634	0.629	0.612	0.628	0.635	0.636	
561	Mississippi	0.667	0.604	0.611	0.596	0.621	0.626	0.622	0.627	0.635	0.625	0.641	0.663	0.620	0.633	0.622	0.649	0.625	0.666	0.645	0.620	0.621	0.634	0.648	0.627	0.630	0.624	0.604	0.626	0.633	0.633	
562	Arkansas	0.664	0.653	0.660	0.646	0.667	0.673	0.672	0.677	0.683	0.671	0.688	0.706	0.664	0.675	0.674	0.698	0.672	0.709	0.687	0.673	0.676	0.679	0.691	0.674	0.677	0.672	0.652	0.668	0.676	0.680	
563	South Carolina	0.595	0.574	0.581	0.564	0.593	0.599	0.592	0.597	0.604	0.594	0.613	0.635	0.590	0.610	0.588	0.617	0.593	0.639	0.620	0.586	0.584	0.608	0.624	0.600	0.603	0.596	0.573	0.601	0.608	0.606	
564	Rhode Island	0.642	0.634	0.641	0.628	0.646	0.653	0.652	0.657	0.658	0.648	0.665	0.678	0.639	0.654	0.651	0.673	0.648	0.686	0.665	0.654	0.658	0.670	0.653	0.658	0.653	0.630	0.646	0.654	0.660	0.666	
565	Hawaii	0.581	0.575	0.583	0.571	0.585	0.592	0.594	0.597	0.590	0.578	0.606	0.614	0.570	0.588	0.595	0.610	0.580	0.612	0.600	0.593	0.596	0.595	0.604	0.592	0.596	0.592	0.574	0.583	0.590	0.597	
566	Pittsburgh	0.616	0.610	0.616	0.606	0.619	0.623	0.624	0.627	0.627	0.620	0.632	0.642	0.613	0.624	0.624	0.640	0.620	0.648	0.631	0.626	0.628	0.626	0.635	0.623	0.624	0.624	0.609	0.619	0.624	0.628	
567	Philadelphia	0.611	0.602	0.609	0.597	0.613	0.619	0.618	0.623	0.622	0.614	0.630	0.642	0.605	0.622	0.618	0.637	0.614	0.648	0.630	0.619	0.620	0.623	0.635	0.619	0.624	0.620	0.599	0.614	0.620	0.626	
568	Alabama	0.667	0.610	0.615	0.603	0.622	0.628	0.625	0.629	0.635	0.625	0.639	0.656	0.621	0.633	0.624	0.647	0.625	0.661	0.642	0.625	0.625	0.634	0.646	0.628	0.632	0.627	0.608	0.625	0.632	0.634	
569	Utah	0.618	0.607	0.612	0.601	0.618	0.623	0.621	0.625	0.626	0.619	0.633	0.648	0.614	0.637	0.621	0.639	0.619	0.651	0.635	0.620	0.621	0.628	0.638	0.623	0.626	0.622	0.606	0.622	0.626	0.628	
570	Iowa	0.590	0.571	0.578	0.561	0.588	0.594	0.590	0.595	0.600	0.589	0.611	0.632	0.585	0.603	0.589	0.616	0.590	0.633	0.614	0.587	0.585	0.603	0.618	0.596	0.599	0.592	0.571	0.595	0.602	0.601	
571	Massachusetts	0.625	0.610	0.617	0.602	0.625	0.631	0.627	0.633	0.636	0.626	0.644	0.661	0.620	0.639	0.625	0.650	0.626	0.667	0.648	0.625	0.625	0.638	0.652	0.632	0.636	0.631	0.608	0.630	0.637	0.638	
572	Oklahoma	0.625	0.619	0.626	0.613	0.629	0.636	0.636	0.641	0.641	0.631	0.647	0.658	0.621	0.636	0.636	0.657	0.631	0.666	0.646	0.640	0.641	0.639	0.651	0.636	0.641	0.637	0.614	0.627	0.635	0.642	
573	Louisiana	0.607	0.550	0.555	0.542	0.565	0.569	0.564	0.568	0.577	0.568	0.580	0.600	0.564	0.578	0.562	0.587	0.567	0.605	0.586	0.561	0.561	0.577	0.590	0.570	0.573	0.568	0.548	0.570	0.577	0.576	
574	New Mexico	0.634	0.622	0.630	0.614	0.637	0.645	0.642	0.648	0.655	0.639	0.658	0.673	0.630	0.650	0.638	0.668	0.639	0.685	0.661	0.643	0.644	0.651	0.667	0.645	0.651	0.645	0.617	0.638	0.648	0.653	
575	Texas	0.617	0.606	0.614	0.600	0.619	0.626	0.623	0.628	0.631	0.621	0.636	0.651	0.613	0.630	0.621	0.644	0.620	0.659	0.639	0.624	0.624	0.631	0.644	0.626	0.630	0.626	0.603	0.621	0.628		



**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	0.601	0.811	0.571	0.770	0.770	0.811	0.811	0.797	0.762
502	202	Broward County / Palm Beach	0.634	0.831	0.603	0.790	0.790	0.831	0.831	0.817	0.782
503	203	Tampa	0.648	0.865	0.616	0.821	0.821	0.865	0.865	0.850	0.813
504	204	Orlando	0.656	0.833	0.623	0.791	0.791	0.833	0.833	0.819	0.783
505	205	Jacksonville	0.660	0.843	0.627	0.801	0.801	0.843	0.843	0.829	0.792
506	206	Daytona / Gainesville	0.665	0.881	0.631	0.838	0.838	0.881	0.881	0.866	0.828
521	221	Diversified Dental - Las Vegas	0.777	0.835	0.738	0.793	0.793	0.835	0.835	0.821	0.785
522	222	Mastercare Dental - Reno	0.852	0.964	0.810	0.916	0.916	0.964	0.964	0.948	0.907
524	224	Premier - Minnesota	0.693	0.848	0.658	0.805	0.805	0.848	0.848	0.833	0.797
526	226	Dental Options Pricing - Oregon	0.724	0.924	0.688	0.878	0.878	0.924	0.924	0.908	0.869
527	227	Rental Network - Hawaii	0.681	0.918	0.647	0.872	0.872	0.918	0.918	0.903	0.864
528	228	Diversified Dental - Reno	0.762	0.862	0.724	0.819	0.819	0.862	0.862	0.847	0.811
549	249	Maine	0.817	0.986	0.776	0.936	0.936	0.986	0.986	0.969	0.927
550	250	North Dakota	0.690	1.012	0.655	0.961	0.961	1.012	1.012	0.994	0.951
551	251	Nevada	0.630	0.846	0.598	0.804	0.804	0.846	0.846	0.832	0.795
552	252	Alaska		0.905							
553	253	Idaho	0.710	0.904	0.674	0.859	0.859	0.904	0.904	0.889	0.850
554	254	Vermont	0.654	0.992	0.621	0.942	0.942	0.992	0.992	0.975	0.932
555	255	New Hampshire	0.666	0.963	0.632	0.915	0.915	0.963	0.963	0.947	0.905
556	256	Delaware	0.667	0.903	0.633	0.857	0.857	0.903	0.903	0.887	0.849
557	257	Washington	0.717	0.920		0.873	0.873	0.920			
558	258	Oregon	0.702	0.918	0.667	0.872	0.872	0.918	0.918	0.902	0.863
559	259	North Carolina	0.635	0.971	0.603	0.922	0.922	0.971	0.971	0.954	0.912
560	260	West Virginia	0.681	0.914	0.647	0.869	0.869	0.914	0.914	0.899	0.859
561	261	Mississippi	0.686	0.973	0.652	0.925	0.925	0.973	0.973	0.957	0.915
562	262	Arkansas	0.700	0.927	0.665	0.880	0.880	0.927	0.927	0.911	0.871
563	263	South Carolina	0.670	0.967	0.637	0.918	0.918	0.967	0.967	0.950	0.910
564	264	Rhode Island	0.695	0.843	0.660	0.801	0.801	0.843	0.843	0.828	0.792
565	265	Hawaii	0.624	0.878	0.593	0.834	0.834	0.878	0.878	0.863	0.825
566	266	Pittsburgh	0.671	0.843	0.638	0.801	0.801	0.843	0.843	0.829	0.793
567	267	Philadelphia	0.659	0.846	0.626	0.808	0.808	0.851	0.851	0.836	0.800
568	268	Alabama	0.699	0.942	0.664	0.895	0.895	0.942	0.942	0.926	0.885
569	269	Utah	0.663	0.880	0.630	0.835	0.835	0.880	0.880	0.865	0.826
570	270	Iowa	0.659	0.950	0.626	0.903	0.903	0.950	0.950	0.935	0.893
571	271	Massachusetts	0.678	0.939	0.644	0.893	0.893	0.939	0.939	0.924	0.883
572	272	Oklahoma	0.676	0.873	0.643	0.830	0.830	0.873	0.873	0.858	0.821
573	273	Louisiana	0.658	0.965	0.625	0.917	0.917	0.965	0.965	0.948	0.907
574	274	New Mexico	0.699	0.916	0.664	0.870	0.870	0.916	0.916	0.901	0.861
575	275	Texas	0.676	0.888	0.642	0.844	0.844	0.888	0.888	0.873	0.835
576	276	Kentucky	0.649	0.855	0.616	0.812	0.812	0.855	0.855	0.840	0.803
577	277	Kansas	0.684	0.874	0.650	0.830	0.830	0.874	0.874	0.859	0.821
578	278	Wisconsin	0.662	0.919	0.629	0.873	0.873	0.919	0.919	0.904	0.864
579	279	Tennessee	0.641	0.929	0.609	0.883	0.883	0.929	0.929	0.914	0.873
580	280	Minnesota	0.667	0.934	0.634	0.887	0.887	0.934	0.934	0.919	0.879
581	281	Colorado	0.708	0.890	0.672	0.845	0.845	0.890	0.890	0.875	0.836
582	282	Indiana	0.639	0.897	0.607	0.853	0.853	0.897	0.897	0.882	0.843
583	283	Nebraska	0.659	0.855	0.626	0.812	0.812	0.855	0.855	0.841	0.804
584	284	Connecticut	0.678	0.933	0.644	0.886	0.886	0.933	0.933	0.918	0.878
585	285	Ohio	0.644	0.887	0.612	0.843	0.843	0.887	0.887	0.872	0.834
586	286	Michigan	0.688	0.918	0.653	0.872	0.872	0.918	0.918	0.902	0.862
587	287	Arizona	0.697	0.894	0.662	0.806	0.849	0.894	0.894	0.878	0.840
588	288	New Jersey	0.652	0.882	0.619	0.838	0.838	0.882	0.882	0.866	0.829
589	289	Syracuse	0.639	0.899	0.607	0.854	0.854	0.899	0.899	0.884	0.845
590	290	New York	0.592	0.910	0.562	0.864	0.864	0.910	0.910	0.894	0.855
591	291	Richmond	0.662	0.922	0.629	0.832	0.832	0.922	0.922	0.907	0.867
592	292	Atlanta	0.663	0.910	0.630	0.864	0.864	0.910	0.910	0.895	0.855
593	293	Washington, DC	0.625	0.849	0.593	0.806	0.806	0.849	0.849	0.835	0.798
594	294	Chicago	0.620	0.904	0.589	0.860	0.860	0.904	0.904	0.889	0.850
595	295	St. Louis	0.625	0.923	0.594	0.876	0.876	0.923	0.923	0.907	0.868
596	296	Sacramento	0.693	0.930	0.658	0.884	0.884	0.930	0.930	0.914	0.874
597	297	Northern California	0.685	0.952	0.651	0.904	0.904	0.952	0.952	0.936	0.895
598	298	San Diego	0.681	0.870	0.647	0.827	0.827	0.870	0.870	0.856	0.818
599	299	Southern California	0.669	0.892	0.635	0.848	0.848	0.892	0.892	0.877	0.839

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	0.717	0.782	0.779	0.817	0.755	0.723	0.788	0.785	0.825	0.762	0.734	0.824	0.798	0.840	0.774	0.668	0.723	0.723	0.752	0.701	0.681	0.739	0.738	0.769	0.715	0.699	0.761	0.759	0.829	0.736
502	Broward County / Palm Beach	0.728	0.790	0.796	0.823	0.765	0.734	0.797	0.803	0.831	0.772	0.744	0.825	0.814	0.843	0.783	0.688	0.742	0.751	0.770	0.721	0.701	0.756	0.764	0.786	0.734	0.716	0.775	0.782	0.832	0.752
503	Tampa	0.730	0.791	0.799	0.825	0.767	0.738	0.801	0.809	0.836	0.776	0.751	0.831	0.823	0.852	0.790	0.684	0.736	0.747	0.763	0.716	0.701	0.756	0.766	0.785	0.734	0.721	0.780	0.788	0.835	0.756
504	Orlando	0.729	0.789	0.798	0.821	0.766	0.737	0.799	0.807	0.832	0.774	0.748	0.826	0.820	0.846	0.787	0.687	0.738	0.750	0.764	0.718	0.702	0.757	0.767	0.785	0.735	0.721	0.779	0.788	0.830	0.756
505	Jacksonville	0.732	0.795	0.804	0.829	0.770	0.741	0.805	0.814	0.841	0.780	0.753	0.835	0.828	0.857	0.794	0.686	0.739	0.751	0.767	0.718	0.703	0.760	0.770	0.789	0.737	0.723	0.784	0.793	0.839	0.760
506	Daytona / Gainesville	0.750	0.818	0.826	0.857	0.791	0.763	0.833	0.841	0.873	0.805	0.779	0.871	0.860	0.895	0.823	0.688	0.744	0.756	0.773	0.721	0.713	0.773	0.783	0.806	0.749	0.740	0.806	0.815	0.868	0.780
521	Diversified Dental - Las Vegas	0.801	0.886	0.917	0.933	0.850	0.804	0.890	0.921	0.937	0.853	0.808	0.898	0.925	0.943	0.857	0.783	0.864	0.897	0.907	0.829	0.790	0.872	0.904	0.916	0.837	0.797	0.881	0.912	0.931	0.845
522	Mastercare Dental - Reno	0.864	0.973	1.006	1.050	0.922	0.871	0.982	1.013	1.060	0.930	0.879	0.995	1.022	1.072	0.939	0.815	0.912	0.950	0.978	0.866	0.833	0.934	0.970	1.002	0.886	0.850	0.956	0.990	1.031	0.965
524	Premier - Minnesota	0.802	0.885	0.905	0.932	0.849	0.808	0.892	0.911	0.940	0.856	0.815	0.909	0.920	0.951	0.864	0.767	0.842	0.865	0.883	0.809	0.779	0.856	0.879	0.899	0.823	0.793	0.873	0.894	0.932	0.839
526	Dental Options Pricing - Oregon	0.808	0.908	0.927	0.974	0.864	0.814	0.915	0.935	0.982	0.872	0.824	0.943	0.946	0.997	0.883	0.759	0.848	0.871	0.903	0.809	0.774	0.866	0.888	0.924	0.826	0.792	0.888	0.909	0.975	0.846
527	Rental Network - Hawaii	0.775	0.870	0.881	0.933	0.829	0.787	0.883	0.893	0.949	0.842	0.802	0.923	0.912	0.917	0.859	0.712	0.792	0.807	0.842	0.757	0.734	0.819	0.832	0.873	0.783	0.761	0.852	0.863	0.944	0.813
528	Diversified Dental - Reno	0.776	0.870	0.899	0.932	0.827	0.780	0.875	0.904	0.938	0.832	0.788	0.896	0.913	0.949	0.840	0.740	0.827	0.859	0.882	0.787	0.751	0.839	0.871	0.897	0.799	0.764	0.855	0.886	0.934	0.814
549	Maine	0.851	0.959	0.987	1.037	0.910	0.863	0.974	1.000	1.053	0.924	0.877	1.004	1.017	1.074	0.940	0.787	0.882	0.915	0.945	0.838	0.812	0.911	0.943	0.980	0.866	0.839	0.944	0.972	1.035	0.896
550	North Dakota	0.824	0.925	0.931	0.994	0.883	0.837	0.940	0.944	1.010	0.896	0.855	0.990	0.966	1.036	0.917	0.745	0.829	0.840	0.884	0.794	0.770	0.860	0.868	0.918	0.822	0.802	0.897	0.904	1.006	0.857
551	Nevada	0.789	0.869	0.892	0.911	0.837	0.792	0.873	0.896	0.916	0.840	0.796	0.885	0.902	0.923	0.846	0.768	0.844	0.868	0.881	0.813	0.775	0.852	0.876	0.891	0.821	0.783	0.862	0.886	0.913	0.830
553	Idaho	0.781	0.847	0.860	0.883	0.820	0.786	0.854	0.867	0.890	0.826	0.794	0.874	0.876	0.901	0.835	0.745	0.804	0.820	0.834	0.780	0.755	0.818	0.833	0.850	0.793	0.771	0.835	0.849	0.884	0.809
554	Vermont	0.830	0.929	0.935	0.995	0.887	0.842	0.943	0.948	1.011	0.900	0.859	0.988	0.969	1.035	0.919	0.754	0.837	0.849	0.890	0.802	0.779	0.867	0.876	0.924	0.830	0.809	0.903	0.910	1.004	0.863
555	New Hampshire	0.805	0.897	0.904	0.957	0.858	0.813	0.906	0.913	0.967	0.867	0.825	0.942	0.928	0.986	0.881	0.742	0.821	0.832	0.869	0.788	0.761	0.843	0.853	0.894	0.809	0.784	0.871	0.880	0.960	0.835
556	Delaware	0.780	0.865	0.875	0.918	0.830	0.788	0.875	0.885	0.930	0.839	0.801	0.907	0.899	0.947	0.853	0.725	0.799	0.812	0.842	0.768	0.743	0.820	0.833	0.866	0.788	0.765	0.846	0.857	0.924	0.813
557	Washington	0.796	0.892	0.910	0.955	0.851	0.802	0.899	0.917	0.963	0.858	0.811	0.926	0.928	0.977	0.869															
558	Oregon	0.805	0.905	0.920	0.973	0.862	0.812	0.913	0.928	0.982	0.870	0.823	0.946	0.942	0.999	0.883	0.749	0.837	0.856	0.893	0.800	0.766	0.857	0.875	0.916	0.818	0.786	0.882	0.898	0.977	0.841
559	North Carolina	0.793	0.885	0.893	0.947	0.847	0.806	0.901	0.908	0.965	0.861	0.825	0.946	0.929	0.991	0.882	0.717	0.794	0.806	0.842	0.762	0.745	0.826	0.836	0.878	0.792	0.776	0.864	0.872	0.957	0.827
560	West Virginia	0.780	0.851	0.861	0.891	0.822	0.794	0.867	0.876	0.909	0.837	0.810	0.903	0.896	0.931	0.856	0.716	0.774	0.788	0.805	0.750	0.742	0.805	0.818	0.839	0.780	0.771	0.840	0.850	0.900	0.812
561	Mississippi	0.790	0.869	0.879	0.915	0.825	0.786	0.888	0.897	0.936	0.853	0.827	0.956	0.920	0.963	0.876	0.769	0.775	0.791	0.810	0.748	0.744	0.813	0.826	0.852	0.784	0.779	0.855	0.865	0.925	0.823
562	Arkansas	0.807	0.880	0.893	0.921	0.849	0.820	0.896	0.908	0.938	0.864	0.836	0.928	0.926	0.960	0.881	0.745	0.806	0.824	0.839	0.780	0.771	0.837	0.852	0.872	0.809	0.799	0.870	0.883	0.927	0.840
563	South Carolina	0.790	0.883	0.890	0.945	0.844	0.806	0.902	0.908	0.966	0.862	0.828	0.953	0.933	0.996	0.886	0.707	0.783	0.795	0.830	0.751	0.739	0.820	0.830	0.872	0.786	0.775	0.864	0.871	0.960	0.826
564	Rhode Island	0.756	0.831	0.844	0.872	0.800	0.765	0.841	0.854	0.884	0.810	0.776	0.866	0.867	0.900	0.823	0.712	0.777	0.793	0.810	0.750	0.729	0.797	0.812	0.834	0.770	0.749	0.821	0.834	0.877	0.791
565	Hawaii	0.773	0.853	0.859	0.900	0.819	0.781	0.862	0.868	0.912	0.828	0.793	0.896	0.883	0.930	0.842	0.724	0.793	0.802	0.831	0.764	0.740	0.813	0.820	0.854	0.782	0.761	0.837	0.844	0.914	0.805
566	Pittsburgh	0.734	0.790	0.800	0.818	0.767	0.742	0.799	0.809	0.829	0.776	0.752	0.822	0.821	0.843	0.788	0.695	0.743	0.756	0.766	0.724	0.711	0.762	0.773	0.787	0.741	0.728	0.783	0.793	0.825	0.761
567	Philadelphia	0.752	0.825	0.834	0.866	0.795	0.758	0.832	0.841	0.874	0.802	0.767	0.857	0.852	0.887	0.812	0.712	0.777	0.788	0.811	0.750	0.725	0.792	0.803	0.828	0.765	0.740	0.811	0.821	0.872	0.782
568	Alabama	0.783	0.853	0.864	0.893	0.825	0.796	0.869	0.878	0.909	0.839	0.812	0.927	0.897	0.931	0.857	0.778	0.779	0.794	0.810	0.756	0.746	0.809	0.822	0.843	0.784	0.774	0.842	0.853	0.901	0.815
569	Utah	0.769	0.836	0.842	0.872	0.808	0.777	0.846	0.852	0.884	0.818	0.790	0.879	0.866	0.901	0.832	0.718	0.775	0.784	0.804	0.752	0.736	0.796	0.804	0.827	0.771	0.757	0.821	0.828	0.882	0.795
570	Iowa	0.785	0.876	0.885	0.936	0.838	0.801	0.894	0.902	0.957	0.855	0.821	0.941	0.925	0.985	0.878	0.706	0.781	0.795	0.827	0.750	0.737	0.817	0.829	0.868	0.783	0.771	0.858	0.867	0.949	0.822
571	Massachusetts	0.794	0.879	0.888	0.932	0.844	0.801	0.887	0.895	0.941	0.851	0.811	0.918	0.908	0.956	0.863	0.742	0.816	0.828	0.859	0.785	0.757	0.834	0.845	0.880	0.803	0.777	0.858	0.868	0.936	0.824
572	Oklahoma	0.746	0.818	0.831	0.859	0.789	0.755	0.830	0.842	0.872	0.800	0.768	0.857	0.856	0.889	0.814	0.699	0.762	0.778	0.794	0.736	0.718	0.784	0.799	0.820	0.757	0.739	0.809	0.822	0.867	0.781
573	Louisiana	0.787	0.867	0.874	0.914	0.833	0.804	0.887	0.892	0.936	0.852	0.826	0.963	0.918	0.966	0.877	0.759	0.767	0.780	0.803	0.740	0.736	0.806	0.816	0.846	0.777	0.773	0.850	0.858	0.931	0.818
574	New Mexico	0.789	0.884	0.899	0.946	0.844	0.804	0.899	0.910	0.959	0.855	0.813	0.930	0.927	0.979	0.870	0.732	0.815	0.834	0.865	0.780	0.752	0.839	0.857	0.893	0.803	0.776	0.867	0.884	0.955	0.829
575	Texas	0.768	0.849	0.858	0.897	0.816	0.779	0.862	0.871	0.911	0.828	0.794	0.898	0.888	0.932	0.845	0.711	0.780													

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	OY	1Y
501	Miami	0.784	0.793	0.724	0.744	0.771	0.808	0.755	0.775
502	Broward County / Palm Beach	0.777	0.786	0.727	0.745	0.768	0.799	0.755	0.777
503	Tampa	0.776	0.788	0.715	0.740	0.770	0.805	0.754	0.788
504	Orlando	0.771	0.782	0.714	0.738	0.765	0.798	0.750	0.784
505	Jacksonville	0.780	0.792	0.717	0.743	0.773	0.809	0.757	0.791
506	Daytona / Gainesville	0.808	0.826	0.722	0.759	0.801	0.849	0.779	0.823
521	Diversified Dental - Las Vegas	0.820	0.825	0.793	0.803	0.815	0.831	0.809	0.826
522	Mastercare Dental - Reno	0.932	0.942	0.852	0.880	0.910	0.956	0.895	0.917
524	Premier - Minnesota	0.847	0.856	0.796	0.815	0.837	0.867	0.826	0.847
526	Dental Options Pricing - Oregon	0.881	0.890	0.812	0.835	0.864	0.905	0.848	0.869
527	Rental Network - Hawaii	0.855	0.872	0.766	0.801	0.843	0.895	0.820	0.855
528	Diversified Dental - Reno	0.831	0.837	0.782	0.798	0.819	0.848	0.807	0.821
549	Maine	0.930	0.947	0.834	0.872	0.915	0.969	0.893	0.928
550	North Dakota	0.936	0.953	0.829	0.868	0.916	0.980	0.890	0.922
551	Nevada	0.810	0.815	0.781	0.792	0.805	0.822	0.797	0.816
553	Idaho	0.822	0.830	0.772	0.791	0.812	0.841	0.801	0.822
554	Vermont	0.934	0.950	0.830	0.868	0.914	0.975	0.889	0.921
555	New Hampshire	0.893	0.905	0.808	0.836	0.872	0.924	0.852	0.877
556	Delaware	0.852	0.864	0.776	0.804	0.838	0.882	0.819	0.846
557	Washington	0.865	0.874			0.849			
558	Oregon	0.888	0.898	0.811	0.837	0.869	0.915	0.851	0.873
559	North Carolina	0.886	0.905	0.781	0.823	0.871	0.932	0.845	0.882
560	West Virginia	0.837	0.856	0.746	0.786	0.830	0.880	0.807	0.854
561	Mississippi	0.872	0.895	0.775	0.809	0.863	0.914	0.835	0.884
562	Arkansas	0.860	0.879	0.772	0.811	0.853	0.902	0.831	0.877
563	South Carolina	0.885	0.908	0.769	0.818	0.873	0.939	0.843	0.889
564	Rhode Island	0.800	0.813	0.736	0.763	0.793	0.829	0.777	0.813
565	Hawaii	0.827	0.839	0.761	0.787	0.818	0.857	0.801	0.835
566	Pittsburgh	0.763	0.775	0.709	0.733	0.759	0.789	0.745	0.784
567	Philadelphia	0.801	0.809	0.747	0.766	0.791	0.823	0.777	0.801
568	Alabama	0.847	0.865	0.773	0.797	0.840	0.879	0.817	0.863
569	Utah	0.825	0.837	0.757	0.783	0.815	0.855	0.798	0.829
570	Iowa	0.874	0.895	0.763	0.809	0.862	0.925	0.834	0.878
571	Massachusetts	0.866	0.876	0.796	0.819	0.849	0.892	0.833	0.854
572	Oklahoma	0.789	0.802	0.722	0.751	0.784	0.820	0.766	0.808
573	Louisiana	0.878	0.902	0.778	0.813	0.870	0.924	0.839	0.890
574	New Mexico	0.860	0.874	0.782	0.813	0.849	0.895	0.829	0.862
575	Texas	0.832	0.847	0.753	0.786	0.824	0.869	0.803	0.842
576	Kentucky	0.769	0.783	0.701	0.731	0.763	0.801	0.746	0.788
577	Kansas	0.807	0.819	0.742	0.769	0.800	0.836	0.783	0.818
578	Wisconsin	0.858	0.874	0.771	0.805	0.846	0.897	0.824	0.858
579	Tennessee	0.806	0.824	0.719	0.757	0.799	0.847	0.777	0.821
580	Minnesota	0.868	0.878	0.794	0.819	0.850	0.895	0.833	0.855
581	Colorado	0.871	0.881	0.809	0.832	0.859	0.896	0.844	0.868
582	Indiana	0.824	0.842	0.735	0.772	0.815	0.865	0.792	0.832
583	Nebraska	0.797	0.811	0.728	0.758	0.792	0.830	0.774	0.817
584	Connecticut	0.874	0.884	0.800	0.825	0.857	0.901	0.839	0.861
585	Ohio	0.818	0.833	0.740	0.772	0.809	0.853	0.789	0.828
586	Michigan	0.873	0.884	0.805	0.830	0.860	0.900	0.844	0.869
587	Arizona	0.808	0.817	0.755	0.776	0.800	0.831	0.787	0.815
588	New Jersey	0.837	0.845	0.773	0.794	0.822	0.860	0.806	0.827
589	Syracuse	0.838	0.853	0.757	0.789	0.827	0.874	0.806	0.839
590	New York	0.854	0.863	0.783	0.805	0.835	0.880	0.817	0.836
591	Richmond	0.841	0.859	0.750	0.788	0.832	0.883	0.809	0.849
592	Atlanta	0.850	0.865	0.770	0.802	0.839	0.885	0.819	0.851
593	Washington, DC	0.799	0.808	0.740	0.761	0.788	0.823	0.773	0.798
594	Chicago	0.844	0.857	0.765	0.794	0.830	0.878	0.810	0.837
595	St. Louis	0.830	0.850	0.730	0.774	0.822	0.877	0.797	0.844
596	Sacramento	0.860	0.868	0.797	0.818	0.845	0.883	0.830	0.850
597	Northern California	0.902	0.911	0.828	0.851	0.881	0.927	0.864	0.882
598	San Diego	0.834	0.841	0.780	0.798	0.821	0.853	0.808	0.827
599	Southern California	0.852	0.859	0.794	0.812	0.836	0.871	0.822	0.838

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	0.784	0.745	0.687	0.643	0.654	0.447	0.838	0.791	0.628	0.661	0.528
502	Broward County / Palm Beach	0.750	0.713	0.658	0.616	0.627	0.427	0.803	0.758	0.601	0.633	0.505
503	Tampa	0.787	0.752	0.694	0.649	0.661	0.451	0.842	0.794	0.634	0.668	0.523
504	Orlando	0.775	0.740	0.684	0.640	0.651	0.444	0.829	0.783	0.624	0.658	0.516
505	Jacksonville	0.786	0.749	0.692	0.648	0.659	0.450	0.839	0.792	0.633	0.666	0.522
506	Daytona / Gainesville	0.791	0.755	0.698	0.653	0.664	0.453	0.846	0.798	0.637	0.672	0.526
521	Diversified Dental - Las Vegas	0.769	0.738	0.685	0.638	0.647	0.443	0.820	0.775	0.623	0.656	0.515
522	Mastercare Dental - Reno	0.894	0.863	0.802	0.747	0.756	0.519	0.952	0.899	0.729	0.768	0.590
524	Premier - Minnesota	0.860	0.833	0.777	0.721	0.728	0.501	0.913	0.863	0.705	0.743	0.565
526	Dental Options Pricing - Oregon	0.887	0.845	0.790	0.737	0.755	0.504	0.947	0.894	0.716	0.757	0.599
527	Rental Network - Hawaii	0.928	0.885	0.827	0.772	0.790	0.528	0.990	0.935	0.750	0.792	0.629
528	Diversified Dental - Reno	0.821	0.797	0.751	0.694	0.705	0.475	0.868	0.821	0.675	0.715	0.556
549	Maine	0.913	0.870	0.800	0.753	0.768	0.524	0.979	0.924	0.735	0.774	0.596
550	North Dakota	0.877	0.821	0.762	0.716	0.736	0.489	0.942	0.890	0.694	0.733	0.611
551	Nevada	0.805	0.773	0.717	0.668	0.677	0.464	0.859	0.811	0.652	0.687	0.539
553	Idaho											
554	Vermont	0.855	0.803	0.747	0.699	0.719	0.478	0.916	0.866	0.679	0.718	0.598
555	New Hampshire	0.844	0.790	0.733	0.689	0.709	0.470	0.906	0.856	0.668	0.706	0.588
556	Delaware	0.795	0.745	0.693	0.649	0.668	0.444	0.853	0.806	0.630	0.666	0.556
557	Washington											
558	Oregon	0.878	0.834	0.767	0.722	0.737	0.502	0.943	0.888	0.705	0.742	0.578
559	North Carolina	0.851	0.809	0.743	0.701	0.715	0.487	0.913	0.862	0.683	0.720	0.560
560	West Virginia	0.829	0.784	0.721	0.678	0.693	0.472	0.889	0.838	0.662	0.698	0.550
561	Mississippi	0.845	0.799	0.733	0.690	0.705	0.480	0.907	0.855	0.673	0.709	0.565
562	Arkansas	0.859	0.818	0.752	0.708	0.722	0.492	0.921	0.869	0.691	0.728	0.560
563	South Carolina	0.855	0.810	0.744	0.701	0.716	0.487	0.917	0.866	0.683	0.720	0.568
564	Rhode Island	0.729	0.690	0.633	0.596	0.609	0.414	0.782	0.738	0.581	0.613	0.486
565	Hawaii	0.834	0.794	0.729	0.688	0.701	0.478	0.895	0.844	0.671	0.707	0.547
566	Pittsburgh	0.779	0.742	0.686	0.641	0.652	0.445	0.832	0.785	0.626	0.659	0.518
567	Philadelphia	0.796	0.758	0.700	0.655	0.667	0.455	0.851	0.804	0.640	0.674	0.531
568	Alabama	0.858	0.816	0.751	0.706	0.720	0.491	0.918	0.866	0.690	0.727	0.565
569	Utah	0.841	0.801	0.739	0.692	0.705	0.481	0.900	0.850	0.676	0.712	0.559
570	Iowa	0.833	0.791	0.730	0.684	0.697	0.475	0.892	0.842	0.667	0.703	0.556
571	Massachusetts	0.808	0.772	0.714	0.667	0.678	0.463	0.863	0.814	0.651	0.685	0.539
572	Oklahoma	0.787	0.747	0.688	0.646	0.659	0.449	0.844	0.796	0.630	0.664	0.523
573	Louisiana	0.825	0.775	0.721	0.675	0.694	0.462	0.884	0.834	0.656	0.693	0.573
574	New Mexico	0.837	0.797	0.734	0.690	0.703	0.479	0.897	0.846	0.674	0.709	0.551
575	Texas	0.848	0.807	0.744	0.698	0.711	0.485	0.907	0.856	0.681	0.718	0.563
576	Kentucky	0.813	0.774	0.714	0.670	0.681	0.465	0.870	0.820	0.653	0.688	0.540
577	Kansas	0.790	0.749	0.688	0.647	0.660	0.450	0.847	0.800	0.631	0.664	0.528
578	Wisconsin	0.854	0.815	0.750	0.707	0.720	0.490	0.915	0.863	0.689	0.727	0.554
579	Tennessee	0.837	0.795	0.732	0.687	0.700	0.477	0.897	0.846	0.671	0.706	0.558
580	Minnesota	0.823	0.780	0.718	0.674	0.688	0.468	0.882	0.832	0.658	0.693	0.553
581	Colorado	0.861	0.821	0.758	0.711	0.723	0.493	0.921	0.869	0.693	0.730	0.570
582	Indiana	0.829	0.785	0.722	0.679	0.694	0.472	0.890	0.839	0.663	0.699	0.550
583	Nebraska	0.829	0.790	0.727	0.683	0.696	0.474	0.888	0.837	0.666	0.702	0.547
584	Connecticut	0.818	0.775	0.712	0.669	0.683	0.465	0.877	0.828	0.652	0.688	0.547
585	Ohio	0.824	0.783	0.721	0.678	0.691	0.470	0.883	0.834	0.661	0.696	0.546
586	Michigan	0.801	0.762	0.702	0.658	0.671	0.457	0.858	0.809	0.642	0.676	0.535
587	Arizona	0.818	0.780	0.719	0.674	0.686	0.468	0.876	0.827	0.658	0.693	0.540
588	New Jersey	0.824	0.789	0.729	0.682	0.694	0.474	0.882	0.832	0.666	0.701	0.544
589	Syracuse	0.819	0.778	0.716	0.673	0.685	0.467	0.877	0.827	0.656	0.691	0.545
590	New York	0.809	0.774	0.717	0.669	0.679	0.465	0.864	0.816	0.653	0.688	0.540
591	Richmond	0.834	0.790	0.726	0.684	0.698	0.476	0.894	0.843	0.667	0.703	0.552
592	Atlanta	0.813	0.772	0.711	0.668	0.680	0.463	0.870	0.821	0.651	0.687	0.541
593	Washington, DC	0.804	0.772	0.716	0.668	0.678	0.464	0.858	0.810	0.652	0.687	0.533
594	Chicago	0.823	0.785	0.725	0.679	0.690	0.472	0.880	0.830	0.662	0.698	0.547
595	St. Louis	0.820	0.778	0.715	0.672	0.686	0.467	0.879	0.830	0.656	0.690	0.547
596	Sacramento	0.830	0.787	0.723	0.680	0.694	0.472	0.890	0.840	0.663	0.699	0.555
597	Northern California	0.889	0.848	0.783	0.734	0.747	0.509	0.950	0.897	0.716	0.754	0.586
598	San Diego	0.780	0.745	0.691	0.644	0.653	0.447	0.833	0.786	0.630	0.662	0.525
599	Southern California	0.797	0.764	0.708	0.659	0.669	0.458	0.850	0.803	0.644	0.678	0.534

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	0.700	0.671	0.671	0.652	0.682	0.710	0.667	0.684	0.687	0.699	0.687	0.744	0.699	0.718	0.660	0.692	0.685	0.758	0.737	0.656	0.651	0.710	0.736	0.679	0.690	0.689	0.661	0.709	0.711	0.710	
502	Broward County / Palm Beach	0.704	0.682	0.685	0.668	0.693	0.715	0.683	0.697	0.700	0.707	0.698	0.743	0.704	0.720	0.677	0.705	0.695	0.758	0.736	0.677	0.675	0.715	0.736	0.691	0.700	0.700	0.673	0.712	0.714	0.716	
503	Tampa	0.702	0.681	0.684	0.667	0.694	0.713	0.684	0.696	0.701	0.706	0.699	0.743	0.703	0.720	0.676	0.704	0.694	0.758	0.735	0.677	0.675	0.715	0.736	0.691	0.699	0.700	0.671	0.710	0.714	0.714	
504	Orlando	0.702	0.682	0.686	0.670	0.695	0.713	0.686	0.697	0.701	0.706	0.699	0.740	0.702	0.718	0.678	0.706	0.694	0.755	0.733	0.680	0.678	0.714	0.733	0.692	0.699	0.701	0.673	0.709	0.712	0.714	
505	Jacksonville	0.704	0.683	0.686	0.669	0.697	0.716	0.686	0.698	0.703	0.708	0.701	0.746	0.706	0.723	0.677	0.706	0.696	0.761	0.738	0.679	0.676	0.718	0.738	0.693	0.700	0.703	0.672	0.712	0.716	0.716	
506	Daytona / Gainesville	0.719	0.692	0.694	0.675	0.710	0.730	0.695	0.707	0.715	0.722	0.712	0.766	0.721	0.741	0.681	0.715	0.706	0.822	0.757	0.682	0.678	0.734	0.757	0.703	0.711	0.714	0.680	0.729	0.732	0.730	
521	Diversified Dental - Las Vegas	0.756	0.753	0.764	0.746	0.767	0.781	0.778	0.786	0.795	0.779	0.786	0.805	0.761	0.776	0.769	0.804	0.773	0.831	0.794	0.782	0.791	0.784	0.803	0.771	0.782	0.783	0.740	0.760	0.772	0.790	
522	Mercare Dental - Reno	0.812	0.774	0.784	0.755	0.817	0.830	0.806	0.813	0.840	0.829	0.829	0.887	0.822	0.847	0.819	0.809	0.907	0.877	0.776	0.779	0.849	0.884	0.808	0.812	0.821	0.761	0.824	0.834	0.836		
524	Premier - Minnesota	0.774	0.755	0.763	0.742	0.776	0.793	0.773	0.783	0.793	0.789	0.787	0.828	0.779	0.797	0.756	0.795	0.776	0.849	0.818	0.764	0.766	0.799	0.823	0.774	0.783	0.786	0.742	0.781	0.790	0.798	
526	Dental Options Pricing - Oregon	0.772	0.744	0.750	0.724	0.767	0.793	0.759	0.776	0.789	0.787	0.785	0.836	0.778	0.800	0.738	0.788	0.773	0.858	0.829	0.745	0.746	0.801	0.832	0.767	0.778	0.776	0.732	0.782	0.792	0.798	
527	Rental Network - Hawaii	0.744	0.710	0.713	0.688	0.733	0.761	0.719	0.739	0.747	0.751	0.749	0.805	0.747	0.771	0.697	0.745	0.736	0.823	0.801	0.699	0.697	0.770	0.801	0.731	0.742	0.738	0.700	0.755	0.762	0.764	
528	Diversified Dental - Reno	0.740	0.724	0.732	0.709	0.739	0.764	0.743	0.759	0.779	0.766	0.762	0.798	0.750	0.762	0.731	0.776	0.756	0.825	0.788	0.742	0.750	0.767	0.795	0.743	0.758	0.756	0.712	0.746	0.757	0.772	
549	Maine	0.809	0.771	0.779	0.750	0.806	0.828	0.794	0.809	0.829	0.824	0.822	0.881	0.817	0.841	0.760	0.817	0.806	0.903	0.874	0.769	0.772	0.843	0.877	0.802	0.809	0.812	0.759	0.821	0.830	0.833	
550	North Dakota	0.797	0.748	0.749	0.718	0.776	0.812	0.750	0.773	0.786	0.801	0.784	0.868	0.802	0.829	0.724	0.800	0.777	0.888	0.863	0.723	0.715	0.821	0.860	0.769	0.811	0.779	0.735	0.812	0.817	0.812	
551	Nevada	0.735	0.730	0.739	0.722	0.741	0.758	0.748	0.758	0.762	0.751	0.758	0.779	0.736	0.752	0.742	0.772	0.746	0.800	0.770	0.754	0.757	0.759	0.777	0.746	0.756	0.755	0.719	0.739	0.749	0.764	
553	Idaho	0.747	0.728	0.733	0.715	0.746	0.760	0.737	0.745	0.754	0.755	0.748	0.792	0.750	0.767	0.724	0.754	0.742	0.808	0.782	0.727	0.727	0.764	0.785	0.740	0.747	0.751	0.715	0.755	0.760	0.762	
554	Vermont	0.799	0.751	0.753	0.723	0.781	0.813	0.756	0.777	0.789	0.802	0.788	0.869	0.803	0.831	0.728	0.783	0.779	0.888	0.863	0.728	0.721	0.824	0.861	0.773	0.783	0.784	0.739	0.814	0.819	0.813	
555	New Hampshire	0.775	0.734	0.737	0.709	0.761	0.789	0.740	0.758	0.769	0.779	0.768	0.840	0.779	0.804	0.715	0.764	0.758	0.857	0.833	0.717	0.710	0.799	0.833	0.754	0.763	0.764	0.722	0.788	0.793	0.790	
556	Delaware	0.747	0.714	0.718	0.694	0.738	0.762	0.723	0.738	0.747	0.753	0.746	0.805	0.751	0.774	0.702	0.745	0.736	0.823	0.799	0.705	0.710	0.770	0.799	0.739	0.733	0.742	0.743	0.703	0.758	0.764	0.764
557	Washington																															
558	Oregon	0.763	0.730	0.734	0.708	0.752	0.782	0.740	0.760	0.772	0.773	0.770	0.826	0.767	0.790	0.719	0.770	0.758	0.847	0.821	0.725	0.723	0.790	0.822	0.752	0.763	0.760	0.719	0.773	0.781	0.786	
559	North Carolina	0.749	0.706	0.708	0.681	0.733	0.762	0.711	0.730	0.740	0.752	0.740	0.813	0.752	0.739	0.685	0.735	0.731	0.830	0.807	0.686	0.679	0.772	0.805	0.726	0.735	0.736	0.694	0.762	0.767	0.762	
560	West Virginia	0.744	0.715	0.719	0.698	0.737	0.755	0.721	0.731	0.741	0.747	0.737	0.794	0.747	0.768	0.703	0.738	0.730	0.810	0.784	0.705	0.701	0.761	0.785	0.729	0.735	0.741	0.702	0.755	0.759	0.755	
561	Mississippi	0.735	0.699	0.701	0.679	0.725	0.744	0.705	0.719	0.728	0.736	0.755	0.781	0.738	0.761	0.674	0.714	0.727	0.797	0.799	0.675	0.670	0.761	0.787	0.723	0.729	0.726	0.698	0.747	0.750	0.744	
562	Arkansas	0.744	0.717	0.722	0.702	0.741	0.755	0.727	0.735	0.746	0.749	0.741	0.794	0.748	0.768	0.708	0.743	0.733	0.811	0.784	0.711	0.709	0.762	0.785	0.732	0.737	0.744	0.704	0.754	0.758	0.756	
563	South Carolina	0.760	0.717	0.719	0.691	0.744	0.774	0.722	0.741	0.752	0.764	0.751	0.825	0.764	0.790	0.696	0.747	0.743	0.843	0.819	0.697	0.690	0.784	0.817	0.737	0.747	0.747	0.705	0.773	0.778	0.774	
564	Rhode Island	0.721	0.700	0.706	0.687	0.719	0.736	0.713	0.723	0.728	0.729	0.728	0.768	0.722	0.742	0.697	0.730	0.716	0.784	0.671	0.703	0.701	0.742	0.764	0.717	0.724	0.726	0.690	0.728	0.735	0.739	
565	Hawaii	0.739	0.716	0.719	0.699	0.729	0.757	0.722	0.739	0.739	0.741	0.746	0.788	0.736	0.759	0.710	0.747	0.731	0.802	0.785	0.710	0.710	0.760	0.785	0.732	0.743	0.738	0.707	0.747	0.753	0.760	
566	Pittsburgh	0.702	0.686	0.690	0.675	0.699	0.712	0.693	0.701	0.704	0.706	0.703	0.737	0.702	0.717	0.684	0.708	0.696	0.751	0.730	0.687	0.686	0.715	0.732	0.696	0.702	0.705	0.677	0.708	0.712	0.714	
567	Philadelphia	0.721	0.700	0.704	0.685	0.715	0.736	0.708	0.722	0.724	0.727	0.725	0.768	0.721	0.741	0.696	0.728	0.716	0.783	0.761	0.699	0.696	0.740	0.763	0.714	0.723	0.723	0.690	0.729	0.735	0.739	
568	Alabama	0.746	0.718	0.721	0.702	0.740	0.757	0.725	0.738	0.743	0.748	0.772	0.785	0.749	0.769	0.699	0.733	0.744	0.801	0.805	0.701	0.698	0.771	0.794	0.741	0.746	0.743	0.720	0.756	0.760	0.757	
569	Utah	0.744	0.717	0.719	0.700	0.733	0.754	0.719	0.732	0.737	0.746	0.736	0.790	0.744	0.764	0.707	0.739	0.731	0.805	0.811	0.707	0.703	0.757	0.781	0.727	0.736	0.738	0.706	0.754	0.756	0.755	
570	Iowa	0.753	0.712	0.715	0.688	0.739	0.767	0.719	0.736	0.747	0.757	0.746	0.817	0.757	0.783	0.693	0.742	0.737	0.834	0.811	0.695	0.689	0.777	0.809	0.733	0.741	0.743	0.700	0.766	0.771	0.768	
571	Massachusetts	0.751	0.719	0.723	0.699	0.741	0.766	0.727	0.743	0.750	0.757	0.750	0.808	0.754	0.776	0.708	0.750	0.741	0.825	0.801	0.710	0.706	0.773	0.802	0.737	0.746	0.747	0.709	0.762	0.767	0.768	
572	Oklahoma	0.712	0.694	0.700	0.681	0.710	0.728	0.705	0.717	0.720	0.721	0.720	0.757	0.714	0.732	0.693	0.725	0.710	0.774	0.751	0.699	0.697	0.733	0.753	0.710	0.717	0.718	0.684	0.719	0.726	0.731	
573	Louisiana	0.731	0.694	0.695	0.672	0.716	0.741	0.695	0.713	0.720	0.731	0.747	0.776	0.734	0.756	0.669	0.709	0.723	0.793	0.796	0.667	0.662	0.755	0.782	0.716	0.724	0.718	0.694	0.743	0.745	0.740	
574	New Mexico	0.757	0.728	0.733	0.709	0.749	0.777	0.740	0.758	0.767	0.768	0.766	0.816	0.760	0.782	0.721	0.769	0.755	0.837	0.811	0.728	0.726	0.783	0.812	0.749	0.760	0.757	0.718	0.766	0.774	0.780	
575	Texas	0.738	0.712	0.716	0.694	0.729	0.754	0.719	0.735	0.740	0.745	0.740	0.790	0.740	0.761	0.704	0.743	0.731	0.808	0.784	0.708	0.704	0.759	0.784	0.728	0.738	0					

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	0.716	0.686	0.686	0.666	0.696	0.725	0.682	0.700	0.710	0.718	0.708	0.764	0.717	0.736	0.674	0.714	0.707	0.779	0.755	0.670	0.665	0.727	0.754	0.699	0.711	0.704	0.677	0.726	0.730	0.729	
502	Broward County / Palm Beach	0.723	0.700	0.702	0.684	0.710	0.733	0.701	0.715	0.725	0.727	0.721	0.765	0.724	0.741	0.694	0.729	0.718	0.781	0.757	0.694	0.692	0.735	0.757	0.713	0.723	0.718	0.691	0.731	0.735	0.736	
503	Tampa	0.733	0.710	0.712	0.694	0.722	0.743	0.713	0.726	0.736	0.737	0.732	0.775	0.734	0.752	0.703	0.739	0.728	0.792	0.768	0.705	0.702	0.746	0.768	0.724	0.733	0.730	0.701	0.741	0.746	0.747	
504	Orlando	0.732	0.710	0.713	0.696	0.722	0.742	0.715	0.726	0.736	0.737	0.732	0.773	0.733	0.750	0.705	0.739	0.728	0.789	0.765	0.707	0.705	0.745	0.766	0.724	0.733	0.730	0.701	0.739	0.744	0.746	
505	Jacksonville	0.734	0.710	0.713	0.695	0.724	0.745	0.714	0.727	0.739	0.740	0.734	0.779	0.736	0.754	0.703	0.740	0.730	0.795	0.770	0.705	0.703	0.748	0.771	0.725	0.734	0.731	0.701	0.742	0.747	0.748	
506	Daytona / Gainesville	0.758	0.727	0.730	0.709	0.745	0.767	0.731	0.744	0.760	0.763	0.754	0.809	0.761	0.781	0.716	0.759	0.750	0.826	0.799	0.717	0.712	0.773	0.799	0.745	0.754	0.751	0.716	0.768	0.773	0.771	
521	Diversified Dental - Las Vegas	0.771	0.767	0.778	0.760	0.782	0.796	0.793	0.801	0.814	0.796	0.804	0.822	0.777	0.791	0.783	0.822	0.791	0.849	0.811	0.796	0.805	0.800	0.820	0.789	0.800	0.798	0.755	0.775	0.788	0.806	
522	Mercare Dental - Reno	0.829	0.788	0.798	0.767	0.830	0.845	0.821	0.829	0.867	0.849	0.853	0.908	0.840	0.865	0.777	0.844	0.834	0.929	0.897	0.789	0.792	0.867	0.903	0.830	0.836	0.836	0.777	0.841	0.853	0.856	
524	Premier - Minnesota	0.792	0.771	0.779	0.757	0.792	0.810	0.791	0.801	0.818	0.809	0.810	0.849	0.798	0.817	0.772	0.818	0.799	0.871	0.839	0.780	0.782	0.818	0.844	0.796	0.805	0.803	0.760	0.800	0.810	0.818	
526	Dental Options Pricing - Oregon	0.789	0.758	0.763	0.737	0.781	0.808	0.774	0.792	0.814	0.805	0.806	0.856	0.795	0.818	0.751	0.811	0.795	0.879	0.848	0.758	0.759	0.818	0.851	0.787	0.800	0.791	0.748	0.798	0.810	0.817	
527	Rental Network - Hawaii	0.774	0.736	0.739	0.712	0.759	0.789	0.746	0.768	0.786	0.783	0.784	0.840	0.777	0.803	0.722	0.782	0.773	0.858	0.835	0.725	0.722	0.801	0.835	0.766	0.777	0.766	0.728	0.785	0.794	0.797	
528	Diversified Dental - Reno	0.750	0.733	0.741	0.717	0.748	0.774	0.753	0.769	0.796	0.778	0.776	0.811	0.761	0.774	0.740	0.791	0.772	0.839	0.801	0.750	0.759	0.778	0.808	0.757	0.772	0.765	0.722	0.757	0.769	0.785	
549	Maine	0.838	0.796	0.804	0.773	0.831	0.856	0.821	0.836	0.868	0.856	0.857	0.915	0.847	0.858	0.745	0.853	0.842	0.938	0.907	0.793	0.796	0.873	0.910	0.836	0.844	0.839	0.786	0.850	0.861	0.865	
550	North Dakota	0.823	0.770	0.771	0.739	0.797	0.835	0.774	0.798	0.824	0.830	0.818	0.900	0.829	0.858	0.745	0.815	0.842	0.921	0.893	0.744	0.736	0.848	0.890	0.801	0.814	0.803	0.760	0.838	0.846	0.841	
551	Nevada	0.751	0.746	0.754	0.737	0.756	0.774	0.764	0.775	0.783	0.769	0.778	0.797	0.753	0.770	0.757	0.792	0.765	0.819	0.788	0.770	0.773	0.776	0.795	0.764	0.775	0.771	0.735	0.755	0.766	0.782	
553	Idaho	0.765	0.744	0.749	0.730	0.762	0.777	0.754	0.762	0.778	0.774	0.770	0.812	0.769	0.787	0.739	0.777	0.764	0.830	0.802	0.743	0.743	0.783	0.805	0.761	0.768	0.768	0.732	0.773	0.780	0.782	
554	Vermont	0.826	0.773	0.776	0.744	0.803	0.837	0.780	0.801	0.827	0.832	0.821	0.901	0.831	0.859	0.749	0.817	0.814	0.920	0.893	0.750	0.742	0.851	0.891	0.806	0.817	0.807	0.763	0.840	0.848	0.843	
555	New Hampshire	0.795	0.750	0.753	0.724	0.777	0.806	0.758	0.777	0.798	0.801	0.794	0.863	0.799	0.826	0.731	0.791	0.785	0.881	0.856	0.732	0.726	0.819	0.855	0.779	0.790	0.782	0.740	0.808	0.815	0.812	
556	Delaware	0.770	0.734	0.738	0.712	0.757	0.783	0.744	0.760	0.778	0.778	0.774	0.832	0.774	0.798	0.721	0.774	0.765	0.850	0.824	0.724	0.720	0.793	0.825	0.760	0.770	0.764	0.724	0.781	0.789	0.789	
557	Washington																															
558	Oregon	0.781	0.745	0.749	0.721	0.767	0.798	0.757	0.777	0.798	0.773	0.793	0.847	0.786	0.809	0.733	0.795	0.783	0.869	0.842	0.739	0.737	0.808	0.843	0.774	0.787	0.776	0.736	0.791	0.801	0.806	
559	North Carolina	0.779	0.732	0.734	0.705	0.760	0.790	0.739	0.759	0.781	0.785	0.777	0.849	0.784	0.811	0.711	0.773	0.769	0.867	0.842	0.712	0.705	0.803	0.840	0.762	0.772	0.764	0.723	0.793	0.800	0.796	
560	West Virginia	0.785	0.753	0.756	0.734	0.775	0.794	0.760	0.771	0.789	0.790	0.782	0.841	0.789	0.811	0.740	0.785	0.776	0.857	0.829	0.742	0.737	0.803	0.830	0.773	0.780	0.780	0.741	0.796	0.802	0.798	
561	Mississippi	0.776	0.735	0.738	0.713	0.761	0.784	0.742	0.758	0.777	0.779	0.822	0.827	0.780	0.804	0.709	0.760	0.775	0.844	0.846	0.709	0.704	0.803	0.833	0.768	0.775	0.765	0.737	0.788	0.793	0.788	
562	Arkansas	0.782	0.752	0.757	0.735	0.776	0.792	0.763	0.772	0.791	0.790	0.783	0.837	0.787	0.808	0.742	0.786	0.776	0.855	0.826	0.745	0.743	0.802	0.827	0.773	0.780	0.781	0.740	0.792	0.799	0.797	
563	South Carolina	0.798	0.750	0.753	0.723	0.777	0.810	0.757	0.777	0.800	0.805	0.796	0.869	0.803	0.830	0.729	0.793	0.788	0.889	0.862	0.730	0.722	0.823	0.860	0.781	0.792	0.782	0.741	0.812	0.819	0.816	
564	Rhode Island	0.753	0.729	0.735	0.714	0.748	0.767	0.743	0.754	0.766	0.762	0.763	0.804	0.754	0.775	0.726	0.766	0.752	0.820	0.796	0.732	0.729	0.775	0.798	0.752	0.759	0.756	0.720	0.760	0.768	0.773	
565	Hawaii	0.769	0.744	0.747	0.725	0.757	0.787	0.751	0.769	0.777	0.773	0.781	0.822	0.766	0.791	0.737	0.783	0.766	0.837	0.818	0.738	0.738	0.791	0.818	0.766	0.778	0.767	0.737	0.777	0.785	0.792	
566	Pittsburgh	0.737	0.719	0.723	0.708	0.732	0.747	0.727	0.736	0.744	0.743	0.741	0.776	0.737	0.754	0.717	0.747	0.734	0.790	0.767	0.720	0.719	0.751	0.769	0.733	0.740	0.739	0.711	0.744	0.748	0.751	
567	Philadelphia	0.742	0.718	0.723	0.703	0.734	0.756	0.728	0.742	0.750	0.750	0.750	0.791	0.743	0.763	0.714	0.754	0.741	0.807	0.784	0.717	0.715	0.761	0.786	0.738	0.748	0.742	0.710	0.749	0.757	0.761	
568	Alabama	0.786	0.755	0.758	0.737	0.776	0.796	0.763	0.777	0.790	0.790	0.818	0.829	0.789	0.810	0.734	0.777	0.789	0.846	0.849	0.736	0.732	0.812	0.837	0.784	0.791	0.780	0.758	0.796	0.802	0.800	
569	Utah	0.771	0.741	0.743	0.723	0.757	0.780	0.744	0.758	0.771	0.774	0.767	0.820	0.772	0.793	0.731	0.771	0.762	0.836	0.811	0.730	0.727	0.785	0.811	0.757	0.767	0.764	0.731	0.781	0.785	0.884	
570	Iowa	0.790	0.745	0.748	0.719	0.772	0.802	0.753	0.772	0.794	0.797	0.790	0.860	0.795	0.822	0.725	0.787	0.781	0.879	0.853	0.727	0.720	0.815	0.851	0.775	0.785	0.777	0.735	0.803	0.811	0.808	
571	Massachusetts	0.769	0.734	0.738	0.713	0.755	0.782	0.743	0.759	0.775	0.776	0.772	0.828	0.772	0.795	0.722	0.773	0.764	0.846	0.821	0.725	0.720	0.791	0.821	0.759	0.769	0.762	0.725	0.779	0.787	0.788	
572	Oklahoma	0.749	0.729	0.734	0.714	0.744	0.765	0.740	0.753	0.763	0.760	0.760	0.798	0.751	0.770	0.727	0.766	0.751	0.816	0.791	0.733	0.731	0.770	0.793	0.749	0.758	0.754	0.719	0.756	0.764	0.770	
573	Louisiana	0.772	0.731	0.732	0.707	0.752	0.781	0.733	0.752	0.770	0.775	0.795	0.823	0.776	0.799	0.704	0.756	0.771	0.841	0.843	0.702	0.697	0.797	0.828	0.761	0.771	0.757	0.733	0.784	0.789	0.784	
574	New Mexico	0.785	0.753	0.758	0.732	0.773	0.803	0.766	0.785	0.804	0.798	0.799	0.848	0.789	0.812	0.745	0.803	0.788	0.870	0.842	0.752	0.751	0.812	0.843	0.781	0.793	0.783	0.744	0.794	0.804	0.811	
575	Texas	0.772	0.742	0.746	0.723	0.759	0.786	0.750	0.767	0.781	0.781	0.777	0.828	0.774	0.796	0.734	0.782	0.770	0.846	0.821	0.737	0.734	0.793									

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	0.724	0.694	0.697	0.680	0.716	0.723	0.702	0.711	0.730	0.754	0.752	0.756	0.739	0.764	0.725	0.733	0.719	0.687	0.730	0.739	0.735	0.683	0.666	0.670	0.654	0.685	0.692	0.671	0.678	0.677	
502	Broward County / Palm Beach	0.737	0.714	0.719	0.703	0.732	0.740	0.724	0.732	0.746	0.766	0.759	0.765	0.751	0.772	0.741	0.747	0.737	0.707	0.741	0.749	0.749	0.702	0.690	0.695	0.681	0.706	0.714	0.698	0.704	0.703	
503	Tampa	0.739	0.716	0.721	0.705	0.735	0.743	0.727	0.736	0.750	0.771	0.761	0.768	0.754	0.775	0.744	0.750	0.739	0.709	0.743	0.752	0.752	0.697	0.686	0.692	0.677	0.702	0.710	0.695	0.702	0.702	
504	Orlando	0.739	0.719	0.724	0.709	0.736	0.744	0.730	0.738	0.751	0.771	0.760	0.767	0.755	0.774	0.745	0.751	0.741	0.712	0.743	0.752	0.753	0.701	0.691	0.696	0.683	0.706	0.713	0.700	0.707	0.706	
505	Jacksonville	0.741	0.719	0.724	0.707	0.737	0.746	0.730	0.739	0.754	0.775	0.765	0.771	0.757	0.778	0.747	0.753	0.742	0.711	0.746	0.755	0.755	0.699	0.688	0.693	0.679	0.704	0.712	0.697	0.704	0.704	
506	Daytona / Gainesville	0.757	0.728	0.733	0.714	0.751	0.760	0.740	0.750	0.770	0.796	0.784	0.792	0.775	0.799	0.762	0.768	0.754	0.721	0.763	0.773	0.770	0.699	0.685	0.691	0.674	0.704	0.712	0.695	0.703	0.704	
521	Diversified Dental - Las Vegas	0.830	0.828	0.841	0.821	0.842	0.856	0.858	0.869	0.877	0.885	0.852	0.870	0.861	0.882	0.857	0.870	0.860	0.818	0.833	0.849	0.870	0.813	0.817	0.829	0.811	0.829	0.843	0.845	0.854	0.853	
522	Mastercare Dental - Reno	0.889	0.851	0.862	0.830	0.885	0.905	0.891	0.912	0.954	0.981	0.923	0.955	0.930	0.967	0.915	0.926	0.895	0.851	0.897	0.916	0.925	0.838	0.818	0.830	0.801	0.850	0.868	0.853	0.871	0.883	
524	Premier - Minnesota	0.832	0.812	0.822	0.800	0.834	0.847	0.838	0.850	0.870	0.887	0.858	0.875	0.860	0.885	0.850	0.860	0.845	0.805	0.837	0.851	0.861	0.798	0.790	0.800	0.779	0.809	0.821	0.812	0.823	0.825	
526	Dental Options Pricing - Oregon	0.828	0.799	0.808	0.783	0.827	0.842	0.826	0.843	0.872	0.892	0.862	0.882	0.862	0.894	0.848	0.859	0.836	0.792	0.834	0.852	0.859	0.783	0.769	0.778	0.755	0.794	0.808	0.791	0.805	0.810	
527	Rental Network - Hawaii	0.792	0.755	0.762	0.737	0.785	0.799	0.777	0.795	0.827	0.849	0.825	0.843	0.822	0.853	0.806	0.815	0.790	0.751	0.798	0.813	0.815	0.732	0.713	0.721	0.699	0.739	0.752	0.731	0.745	0.751	
528	Diversified Dental - Reno	0.798	0.781	0.793	0.770	0.802	0.818	0.811	0.826	0.843	0.856	0.826	0.844	0.830	0.859	0.821	0.835	0.819	0.771	0.801	0.818	0.835	0.765	0.760	0.771	0.750	0.778	0.794	0.787	0.799	0.799	
549	Maine	0.873	0.835	0.846	0.815	0.869	0.888	0.869	0.890	0.928	0.953	0.909	0.937	0.912	0.948	0.896	0.907	0.877	0.832	0.881	0.899	0.906	0.810	0.792	0.803	0.775	0.821	0.839	0.821	0.838	0.847	
550	North Dakota	0.830	0.778	0.784	0.754	0.816	0.829	0.796	0.816	0.856	0.890	0.872	0.887	0.859	0.897	0.837	0.846	0.816	0.772	0.840	0.854	0.847	0.759	0.729	0.736	0.710	0.762	0.775	0.742	0.757	0.764	
551	Nevada	0.802	0.798	0.808	0.791	0.810	0.824	0.822	0.832	0.840	0.848	0.823	0.838	0.829	0.848	0.825	0.835	0.826	0.788	0.804	0.819	0.835	0.783	0.785	0.795	0.779	0.796	0.809	0.807	0.816	0.815	
553	Idaho	0.792	0.772	0.778	0.761	0.792	0.800	0.787	0.796	0.812	0.834	0.816	0.825	0.812	0.833	0.802	0.809	0.797	0.764	0.797	0.808	0.810	0.835	0.750	0.757	0.741	0.767	0.776	0.763	0.770	0.771	
554	Vermont	0.838	0.786	0.793	0.764	0.823	0.837	0.806	0.825	0.865	0.899	0.878	0.894	0.866	0.903	0.845	0.854	0.824	0.782	0.847	0.861	0.855	0.769	0.740	0.747	0.721	0.772	0.785	0.754	0.769	0.776	
555	New Hampshire	0.818	0.773	0.780	0.753	0.807	0.819	0.793	0.811	0.845	0.875	0.854	0.870	0.845	0.878	0.827	0.835	0.809	0.770	0.827	0.840	0.836	0.761	0.736	0.743	0.719	0.765	0.777	0.751	0.764	0.770	
556	Delaware	0.792	0.756	0.763	0.740	0.784	0.797	0.776	0.792	0.820	0.845	0.823	0.838	0.818	0.847	0.803	0.810	0.809	0.752	0.829	0.811	0.816	0.741	0.732	0.743	0.708	0.747	0.759	0.738	0.750	0.755	
557	Washington																															
558	Oregon	0.813	0.778	0.786	0.760	0.807	0.823	0.802	0.820	0.851	0.873	0.848	0.867	0.845	0.877	0.830	0.840	0.814	0.772	0.819	0.835	0.839	0.763	0.745	0.753	0.730	0.771	0.786	0.764	0.779	0.784	
559	North Carolina	0.788	0.741	0.747	0.721	0.775	0.787	0.761	0.778	0.814	0.844	0.824	0.839	0.814	0.848	0.795	0.803	0.777	0.738	0.796	0.809	0.804	0.719	0.694	0.700	0.676	0.723	0.734	0.708	0.721	0.728	
560	West Virginia	0.788	0.757	0.763	0.742	0.782	0.791	0.771	0.782	0.805	0.833	0.816	0.825	0.808	0.833	0.794	0.800	0.785	0.751	0.794	0.806	0.802	0.727	0.712	0.718	0.700	0.733	0.742	0.724	0.732	0.735	
561	Mississippi	0.766	0.729	0.734	0.711	0.757	0.767	0.744	0.755	0.782	0.815	0.797	0.807	0.787	0.815	0.770	0.777	0.759	0.722	0.773	0.785	0.779	0.695	0.676	0.682	0.663	0.700	0.709	0.689	0.697	0.702	
562	Arkansas	0.790	0.763	0.769	0.749	0.787	0.796	0.779	0.789	0.811	0.838	0.817	0.828	0.812	0.836	0.799	0.805	0.791	0.756	0.796	0.808	0.807	0.733	0.721	0.727	0.710	0.741	0.750	0.735	0.743	0.746	
563	South Carolina	0.798	0.752	0.758	0.731	0.786	0.798	0.771	0.788	0.824	0.855	0.836	0.851	0.825	0.859	0.806	0.814	0.788	0.748	0.807	0.820	0.815	0.721	0.696	0.703	0.679	0.725	0.737	0.711	0.724	0.731	
564	Rhode Island	0.773	0.751	0.759	0.739	0.771	0.782	0.771	0.783	0.802	0.819	0.797	0.811	0.797	0.819	0.786	0.794	0.779	0.746	0.778	0.789	0.795	0.731	0.721	0.729	0.711	0.738	0.749	0.738	0.748	0.750	
565	Hawaii	0.788	0.763	0.770	0.750	0.785	0.798	0.781	0.793	0.815	0.830	0.815	0.829	0.813	0.838	0.802	0.810	0.792	0.757	0.792	0.805	0.810	0.744	0.732	0.740	0.721	0.751	0.763	0.746	0.755	0.759	
566	Pittsburgh	0.746	0.729	0.734	0.720	0.744	0.752	0.741	0.749	0.761	0.778	0.764	0.771	0.761	0.778	0.753	0.759	0.750	0.723	0.750	0.757	0.760	0.709	0.702	0.707	0.695	0.714	0.722	0.713	0.719	0.719	
567	Philadelphia	0.767	0.744	0.751	0.732	0.765	0.774	0.761	0.773	0.791	0.808	0.792	0.803	0.789	0.812	0.778	0.786	0.771	0.738	0.772	0.783	0.787	0.731	0.720	0.727	0.710	0.738	0.747	0.734	0.744	0.745	
568	Alabama	0.780	0.751	0.757	0.738	0.775	0.784	0.765	0.776	0.797	0.824	0.807	0.816	0.799	0.823	0.786	0.793	0.778	0.745	0.786	0.797	0.794	0.722	0.709	0.715	0.698	0.728	0.737	0.721	0.728	0.731	
569	Utah	0.781	0.752	0.757	0.738	0.774	0.783	0.764	0.774	0.792	0.818	0.807	0.814	0.797	0.821	0.784	0.791	0.778	0.745	0.786	0.796	0.793	0.735	0.720	0.725	0.708	0.739	0.747	0.729	0.736	0.737	
570	Iowa	0.794	0.750	0.757	0.731	0.783	0.796	0.770	0.787	0.822	0.852	0.830	0.846	0.822	0.855	0.803	0.811	0.786	0.746	0.803	0.816	0.812	0.721	0.697	0.704	0.681	0.725	0.737	0.713	0.726	0.733	
571	Massachusetts	0.796	0.761	0.768	0.745	0.788	0.800	0.780	0.795	0.821	0.845	0.827	0.840	0.820	0.849	0.806	0.814	0.793	0.756	0.802	0.814	0.814	0.749	0.731	0.738	0.717	0.755	0.765	0.745	0.757	0.760	
572	Oklahoma	0.762	0.743	0.751	0.732	0.762	0.773	0.762	0.773	0.789	0.805	0.786	0.798	0.785	0.806	0.776	0.784	0.770	0.736	0.767	0.778	0.784	0.718	0.710	0.718	0.702	0.726	0.736	0.727	0.736	0.737	
573	Louisiana	0.754	0.716	0.721	0.699	0.745	0.754	0.728	0.740	0.765	0.798	0.787	0.795	0.774	0.802	0.757	0.764	0.746	0.708	0.761	0.773	0.766	0.681	0.662	0.667	0.648	0.685	0.694	0.671	0.679	0.682	
574	New Mexico	0.808	0.779	0.787	0.763	0.805	0.820	0.802	0.819	0.846	0.865	0.840	0.859	0.839	0.869	0.826	0.835	0.813	0.772	0.814	0.829	0.835	0.756	0.742	0.751	0.729	0.765	0.779	0.761	0.775	0.779	
575	Texas	0.782	0.753	0.761	0.739	0.777	0.788	0.771	0.785	0.807	0.827	0.810	0.823	0.806	0.831	0.793	0.801	0.783	0.747	0.787	0.799	0.802	0.729	0.715	0.723	0.704	0.7					

DENTAL SPLIT DEDUCTIBLE SPLIT MAXIMUM FACTORS

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

PPO #	PPO Name	3B	3D	3I	3L	3M	3N	3O	3P	3Q	3R	3S	3T
501	Miami	0.712	0.706	0.711	0.697	0.718	0.671	0.677	0.688	0.652	0.690	0.693	0.693
502	Broward County / Palm Beach	0.731	0.721	0.727	0.716	0.733	0.696	0.702	0.711	0.678	0.708	0.712	0.714
503	Tampa	0.729	0.715	0.723	0.712	0.728	0.693	0.698	0.707	0.675	0.703	0.708	0.710
504	Orlando	0.732	0.718	0.725	0.715	0.731	0.698	0.703	0.711	0.680	0.706	0.711	0.714
505	Jacksonville	0.732	0.717	0.725	0.714	0.731	0.695	0.700	0.709	0.676	0.705	0.710	0.712
506	Daytona / Gainesville	0.738	0.719	0.729	0.716	0.734	0.693	0.698	0.708	0.673	0.706	0.711	0.712
521	Diversified Dental - Las Vegas	0.867	0.832	0.850	0.843	0.862	0.833	0.845	0.848	0.803	0.816	0.829	0.851
522	Mastercare Dental - Reno	0.928	0.865	0.897	0.876	0.908	0.843	0.853	0.861	0.808	0.848	0.859	0.873
524	Premier - Minnesota	0.852	0.819	0.837	0.825	0.846	0.805	0.814	0.821	0.777	0.804	0.813	0.826
526	Dental Options Pricing - Oregon	0.845	0.811	0.831	0.814	0.842	0.786	0.796	0.804	0.754	0.791	0.802	0.812
527	Rental Network - Hawaii	0.788	0.759	0.777	0.759	0.785	0.729	0.736	0.745	0.700	0.740	0.748	0.754
528	Diversified Dental - Reno	0.823	0.790	0.808	0.796	0.822	0.777	0.791	0.796	0.744	0.771	0.783	0.802
549	Maine	0.889	0.838	0.866	0.846	0.876	0.814	0.823	0.831	0.780	0.820	0.830	0.842
550	North Dakota	0.817	0.793	0.808	0.785	0.816	0.743	0.750	0.764	0.713	0.771	0.776	0.775
551	Nevada	0.828	0.801	0.816	0.809	0.826	0.799	0.809	0.812	0.771	0.786	0.798	0.815
553	Idaho	0.800	0.779	0.789	0.778	0.796	0.759	0.765	0.774	0.737	0.765	0.772	0.777
554	Vermont	0.828	0.801	0.818	0.795	0.825	0.755	0.761	0.774	0.725	0.781	0.786	0.785
555	New Hampshire	0.817	0.790	0.806	0.786	0.814	0.750	0.756	0.768	0.722	0.772	0.777	0.778
556	Delaware	0.793	0.767	0.783	0.765	0.790	0.736	0.742	0.752	0.710	0.751	0.756	0.760
557	Washington												
558	Oregon	0.821	0.792	0.811	0.792	0.820	0.762	0.770	0.779	0.730	0.771	0.781	0.788
559	North Carolina	0.774	0.747	0.763	0.743	0.770	0.707	0.713	0.725	0.681	0.730	0.734	0.734
560	West Virginia	0.772	0.747	0.759	0.745	0.765	0.721	0.726	0.736	0.701	0.735	0.740	0.741
561	Mississippi	0.744	0.717	0.730	0.714	0.736	0.686	0.690	0.703	0.664	0.704	0.709	0.708
562	Arkansas	0.781	0.753	0.766	0.753	0.772	0.731	0.736	0.746	0.709	0.741	0.747	0.750
563	South Carolina	0.777	0.749	0.766	0.745	0.772	0.710	0.716	0.728	0.683	0.732	0.737	0.737
564	Rhode Island	0.776	0.749	0.764	0.753	0.771	0.733	0.740	0.746	0.710	0.737	0.743	0.752
565	Hawaii	0.785	0.766	0.780	0.767	0.788	0.745	0.752	0.758	0.719	0.750	0.757	0.765
566	Pittsburgh	0.741	0.723	0.732	0.723	0.737	0.709	0.714	0.721	0.693	0.714	0.718	0.723
567	Philadelphia	0.772	0.752	0.763	0.751	0.771	0.731	0.738	0.745	0.708	0.737	0.744	0.750
568	Alabama	0.766	0.742	0.753	0.740	0.759	0.717	0.722	0.732	0.697	0.730	0.735	0.737
569	Utah	0.771	0.756	0.764	0.750	0.770	0.727	0.732	0.743	0.707	0.742	0.746	0.747
570	Iowa	0.777	0.747	0.765	0.745	0.771	0.712	0.717	0.729	0.685	0.731	0.736	0.738
571	Massachusetts	0.798	0.775	0.789	0.772	0.796	0.743	0.750	0.760	0.717	0.758	0.764	0.767
572	Oklahoma	0.760	0.736	0.750	0.739	0.756	0.723	0.729	0.735	0.700	0.723	0.730	0.739
573	Louisiana	0.725	0.705	0.715	0.699	0.721	0.669	0.674	0.688	0.647	0.690	0.694	0.692
574	New Mexico	0.811	0.782	0.800	0.784	0.809	0.758	0.766	0.774	0.728	0.763	0.773	0.782
575	Texas	0.774	0.752	0.765	0.751	0.772	0.728	0.734	0.742	0.703	0.736	0.743	0.749
576	Kentucky	0.726	0.708	0.717	0.707	0.722	0.689	0.694	0.702	0.672	0.698	0.702	0.705
577	Kansas	0.777	0.752	0.766	0.754	0.773	0.735	0.742	0.749	0.711	0.738	0.746	0.754
578	Wisconsin	0.777	0.756	0.767	0.750	0.773	0.719	0.724	0.738	0.697	0.741	0.745	0.743
579	Tennessee	0.730	0.710	0.720	0.707	0.725	0.684	0.689	0.699	0.665	0.698	0.702	0.703
580	Minnesota	0.800	0.779	0.793	0.775	0.800	0.745	0.751	0.762	0.717	0.761	0.766	0.770
581	Colorado	0.818	0.798	0.808	0.794	0.815	0.770	0.776	0.787	0.747	0.783	0.789	0.791
582	Indiana	0.738	0.719	0.729	0.714	0.734	0.686	0.691	0.703	0.666	0.706	0.709	0.708
583	Nebraska	0.765	0.742	0.754	0.744	0.762	0.726	0.733	0.739	0.705	0.730	0.736	0.744
584	Connecticut	0.809	0.787	0.801	0.783	0.808	0.752	0.759	0.770	0.725	0.769	0.774	0.778
585	Ohio	0.751	0.733	0.742	0.729	0.748	0.705	0.710	0.721	0.686	0.720	0.724	0.724
586	Michigan	0.825	0.792	0.812	0.796	0.821	0.771	0.779	0.786	0.740	0.774	0.784	0.794
587	Arizona	0.800	0.773	0.789	0.779	0.798	0.761	0.770	0.775	0.734	0.758	0.767	0.780
588	New Jersey	0.790	0.769	0.783	0.768	0.792	0.742	0.751	0.758	0.714	0.750	0.758	0.766
589	Syracuse	0.758	0.742	0.750	0.734	0.756	0.706	0.711	0.724	0.685	0.727	0.731	0.729
590	New York	0.771	0.758	0.771	0.753	0.780	0.722	0.729	0.739	0.693	0.737	0.744	0.747
591	Richmond	0.775	0.747	0.763	0.747	0.770	0.719	0.725	0.734	0.694	0.732	0.738	0.742
592	Atlanta	0.789	0.764	0.778	0.762	0.786	0.735	0.742	0.752	0.708	0.747	0.754	0.759
593	Washington, DC	0.750	0.735	0.744	0.731	0.752	0.709	0.716	0.724	0.686	0.719	0.725	0.730
594	Chicago	0.750	0.739	0.746	0.729	0.752	0.697	0.703	0.718	0.676	0.722	0.726	0.722
595	St. Louis	0.750	0.724	0.739	0.724	0.745	0.698	0.704	0.712	0.674	0.709	0.715	0.719
596	Sacramento	0.821	0.793	0.811	0.795	0.820	0.770	0.778	0.785	0.740	0.774	0.784	0.793
597	Northern California	0.835	0.811	0.828	0.809	0.838	0.776	0.785	0.794	0.744	0.789	0.797	0.804
598	San Diego	0.812	0.788	0.803	0.790	0.813	0.769	0.778	0.784	0.741	0.771	0.780	0.790
599	Southern California	0.807	0.786	0.800	0.785	0.810	0.760	0.770	0.777	0.732	0.767	0.776	0.784



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	0.679	0.655	0.683	0.737	0.749	0.720	0.730	0.750	0.760
502	Broward County / Palm Beach	0.694	0.671	0.694	0.755	0.766	0.741	0.750	0.766	0.775
503	Tampa	0.694	0.671	0.698	0.756	0.767	0.742	0.751	0.771	0.780
504	Orlando	0.695	0.673	0.698	0.757	0.769	0.745	0.753	0.772	0.780
505	Jacksonville	0.695	0.672	0.699	0.757	0.769	0.744	0.752	0.773	0.782
506	Daytona / Gainesville	0.703	0.678	0.714	0.766	0.777	0.750	0.757	0.789	0.797
521	Diversified Dental - Las Vegas	0.784	0.754	0.767	0.907	0.939	0.891	0.918	0.907	0.934
522	Mastercare Dental - Reno	0.788	0.744	0.785	0.904	0.930	0.873	0.895	0.920	0.943
524	Premier - Minnesota	0.774	0.743	0.768	0.866	0.881	0.849	0.862	0.877	0.890
526	Dental Options Pricing - Oregon	0.767	0.729	0.762	0.878	0.905	0.852	0.875	0.889	0.913
527	Rental Network - Hawaii	0.733	0.696	0.737	0.833	0.860	0.805	0.827	0.852	0.875
528	Diversified Dental - Reno	0.756	0.719	0.742	0.878	0.905	0.857	0.880	0.884	0.907
549	Maine	0.794	0.751	0.796	0.908	0.935	0.878	0.900	0.930	0.953
550	North Dakota	0.760	0.720	0.770	0.841	0.854	0.812	0.823	0.867	0.879
551	Nevada	0.759	0.731	0.745	0.873	0.905	0.857	0.884	0.873	0.900
553	Idaho	0.736	0.712	0.735	0.805	0.817	0.792	0.800	0.817	0.825
554	Vermont	0.761	0.723	0.771	0.843	0.856	0.814	0.825	0.868	0.880
555	New Hampshire	0.743	0.707	0.748	0.823	0.836	0.797	0.809	0.843	0.855
556	Delaware	0.727	0.695	0.731	0.807	0.821	0.785	0.797	0.825	0.837
557	Washington									
558	Oregon	0.752	0.714	0.750	0.857	0.884	0.829	0.852	0.870	0.894
559	North Carolina	0.718	0.682	0.729	0.795	0.808	0.769	0.780	0.821	0.833
560	West Virginia	0.725	0.698	0.736	0.789	0.800	0.772	0.779	0.814	0.822
561	Mississippi	0.731	0.687	0.727	0.760	0.770	0.741	0.747	0.790	0.797
562	Arkansas	0.727	0.701	0.737	0.794	0.805	0.778	0.785	0.818	0.826
563	South Carolina	0.733	0.697	0.748	0.812	0.825	0.785	0.796	0.842	0.854
564	Rhode Island	0.718	0.691	0.720	0.799	0.814	0.782	0.794	0.814	0.827
565	Hawaii	0.739	0.711	0.741	0.843	0.875	0.819	0.846	0.853	0.881
566	Pittsburgh	0.699	0.678	0.701	0.761	0.774	0.750	0.759	0.775	0.784
567	Philadelphia	0.717	0.689	0.714	0.795	0.810	0.778	0.791	0.806	0.819
568	Alabama	0.753	0.712	0.743	0.784	0.795	0.768	0.775	0.808	0.816
569	Utah	0.726	0.700	0.731	0.789	0.801	0.773	0.781	0.806	0.815
570	Iowa	0.727	0.692	0.741	0.806	0.819	0.780	0.792	0.835	0.847
571	Massachusetts	0.733	0.701	0.734	0.813	0.827	0.791	0.803	0.828	0.840
572	Oklahoma	0.716	0.690	0.718	0.797	0.812	0.781	0.794	0.813	0.826
573	Louisiana	0.728	0.685	0.725	0.758	0.767	0.738	0.744	0.788	0.795
574	New Mexico	0.755	0.719	0.755	0.862	0.890	0.836	0.859	0.877	0.901
575	Texas	0.732	0.702	0.737	0.814	0.828	0.794	0.806	0.833	0.846
576	Kentucky	0.688	0.666	0.694	0.749	0.760	0.735	0.744	0.766	0.775
577	Kansas	0.724	0.696	0.725	0.807	0.821	0.790	0.802	0.822	0.835
578	Wisconsin	0.721	0.692	0.731	0.784	0.795	0.764	0.772	0.807	0.815
579	Tennessee	0.693	0.668	0.704	0.754	0.765	0.738	0.746	0.778	0.786
580	Minnesota	0.739	0.706	0.741	0.820	0.834	0.797	0.809	0.836	0.849
581	Colorado	0.757	0.730	0.759	0.826	0.838	0.810	0.818	0.841	0.850
582	Indiana	0.696	0.669	0.707	0.756	0.767	0.738	0.745	0.780	0.788
583	Nebraska	0.721	0.694	0.724	0.800	0.815	0.783	0.796	0.816	0.830
584	Connecticut	0.746	0.713	0.748	0.828	0.842	0.805	0.818	0.845	0.857
585	Ohio	0.707	0.681	0.715	0.769	0.780	0.752	0.760	0.789	0.797
586	Michigan	0.752	0.716	0.748	0.859	0.887	0.834	0.858	0.871	0.895
587	Arizona	0.740	0.709	0.733	0.846	0.877	0.826	0.851	0.854	0.880
588	New Jersey	0.734	0.700	0.730	0.835	0.864	0.811	0.835	0.845	0.870
589	Syracuse	0.641	0.616	0.648	0.696	0.706	0.679	0.686	0.714	0.722
590	New York	0.656	0.627	0.657	0.746	0.772	0.722	0.743	0.756	0.778
591	Richmond	0.650	0.621	0.658	0.722	0.734	0.702	0.712	0.743	0.754
592	Atlanta	0.735	0.703	0.739	0.817	0.831	0.796	0.808	0.836	0.849
593	Washington, DC	0.634	0.610	0.634	0.703	0.717	0.687	0.698	0.714	0.726
594	Chicago	0.638	0.612	0.644	0.692	0.702	0.674	0.681	0.709	0.717
595	St. Louis	0.713	0.681	0.724	0.791	0.804	0.770	0.781	0.817	0.829
596	Sacramento	0.677	0.645	0.672	0.772	0.798	0.750	0.771	0.781	0.803
597	Northern California	0.694	0.659	0.691	0.790	0.815	0.764	0.785	0.801	0.822
598	San Diego	0.675	0.645	0.668	0.769	0.797	0.749	0.772	0.775	0.798
599	Southern California	0.671	0.641	0.666	0.765	0.792	0.743	0.765	0.771	0.794

THE GUARDIAN Life Insurance Company of America

DENTALGUARD ALLIANCE PLAN FACTORS

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

PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
353	Idaho	0.839	0.724	0.881	0.791	0.849	0.750	0.838	0.752	0.687	0.596	0.722	0.668	0.769	0.689	0.842	0.770	0.869	0.817	0.769	0.686	0.796	0.751	0.861	0.806						
PPO #	PPO Name	A1A1	A1A3	A1B1	A2A1	A2A3	A2B1	A3A1	A3A3	A3B1	B1C1	B1C3	B1D1	B2C1	B2C3	B2D1	B3C1	B3C3	B3D1	C1E1	C1E3	C1F1	C2E1	C2E3	C2F1	C3E1	C3E3	C3F1	D1B3	D2B3	D3B3
356	Delaware	0.881	0.692	0.838	0.890	0.721	0.850	0.959	0.766	0.914	0.758	0.659	0.721	0.785	0.701	0.750	0.840	0.743	0.802	0.885	0.690	0.841	0.894	0.719	0.852	0.959	0.758	0.912	0.549	0.589	0.607
PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O2A1	O2A3																						
356	Delaware (cont)	0.673	0.703	0.732	0.787	0.764	0.649	0.873	0.692																						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2E1	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	I1A1	I2D1	K1A1	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1A1	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	M1C1
360	West Virginia	0.893	0.748	0.930	0.815	0.879	0.753	0.914	0.870	0.764	0.710	0.603	0.730	0.669	0.886	0.834	0.831	0.784	0.693	0.859	0.775	0.867	0.807	0.828	0.789	0.693	0.794	0.750	0.864	0.800	0.895
PPO #	PPO Name	M2E1	P1A1	P2A1	Q1A1	Q1E1																									
360	West Virginia (cont)	0.944	0.887	0.898	0.868	0.887																									
PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1																					
361	Mississippi	0.886	0.895	0.893	0.835	0.693	0.649	0.698	0.760	0.777																					
PPO #	PPO Name	A1A1	A1A3	A1C1	A1D1	A1E1	A1E3	A2A3	A4A1	A4A3	B1A3	B1D3	B4A3	C1E1	C2E3	C4A3	D1D3	D2C3	D2D3	F1A3	F1D3	F2A3	I1D3								
366	Pittsburgh	0.754	0.625	0.744	0.699	0.767	0.650	0.648	0.785	0.672	0.597	0.619	0.649	0.763	0.654	0.652	0.494	0.530	0.525	0.607	0.630	0.616	0.647								
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	0.813	0.633	0.769	0.805	0.631	0.769	0.853	0.664	0.835	0.707	0.618	0.678	0.726	0.622	0.699	0.775	0.690	0.745	0.805	0.647	0.772	0.813	0.671	0.781	0.869	0.669	0.827	0.494	0.507	0.542
PPO #	PPO Name	E1B1	E2B1	E3B1	M2I1	N2A1	N2A3	O1E3	O2A1	O2A3																					
367	Philadelphia (cont.)	0.597	0.627	0.647	0.729	0.738	0.625	0.637	0.814	0.658																					
PPO #	PPO Name	A1A1	A1E1	C1A1	C1F1	D1A1	D1B1	D1F1	L1B1	L1F1																					
373	Louisiana	0.888	0.894	0.901	0.835	0.692	0.645	0.692	0.755	0.770																					
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	J1A1	J1A3	J2A1	J2A3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3	Q2E1	Q2E3						
378	Wisconsin	0.882	0.672	0.899	0.731	0.862	0.681	0.849	0.690	0.700	0.537	0.700	0.601	0.884	0.677	0.890	0.706	0.772	0.622	0.759	0.676	0.827	0.723	0.878	0.713						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
379	Tennessee	0.866	0.659	0.887	0.721	0.839	0.662	0.830	0.675	0.679	0.525	0.680	0.586	0.741	0.606	0.805	0.679	0.805	0.709	0.749	0.607	0.732	0.658	0.805	0.703						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
380	Minnesota	0.882	0.678	0.895	0.730	0.867	0.688	0.849	0.692	0.701	0.543	0.700	0.601	0.771	0.628	0.829	0.698	0.829	0.729	0.778	0.630	0.769	0.680	0.828	0.723						
PPO #	PPO Name	A1A1	A1A3	A2E1	A2E3	C2C1	C2C3	C2F1	C2F3	D1A1	D1A3	D2F1	D2F3	K1B1	K1B3	K2C1	K2C3	K4F1	K4F3	L1B1	L1B3	L2D1	L2D3	L4F1	L4F3						
383	Nebraska	0.858	0.725	0.909	0.804	0.863	0.750	0.856	0.759	0.694	0.591	0.732	0.673	0.778	0.689	0.858	0.778	0.881	0.822	0.777	0.685	0.802	0.757	0.871	0.809						
PPO #	PPO Name	A1A1	A1B1	A1E1	A1F1	A1J1	C1A1	C1E1	C1F1	D1C1	D1J1	G1C1	G1F1	G1F3	G1K1	O1A1	O2A3	R7L3													
384	Connecticut	0.843	0.804	0.821	0.803	0.745	0.857	0.851	0.807	0.649	0.617	0.625	0.622	0.598	0.613	0.622	0.669	0.467													
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	0.839	0.784	0.848	0.798	0.844	0.793	0.858	0.811	0.851	0.795	0.850	0.793	0.857	0.805	0.775	0.728	0.786	0.744	0.784	0.739	0.799	0.760								
PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1
396	Sacramento	0.868	0.830	0.689	0.867	0.714	0.831	0.866	0.829	0.697	0.879	0.881	0.879	0.960	0.961	0.917	0.871	0.832	0.686	0.746	0.741	0.804	0.913	0.978	0.873	0.836	0.872	0.716	0.835	0.921	0.987
PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1																			
396	Sacramento (cont)	0.952	0.817	0.782	0.659	0.702	0.901	0.747	0.904	0.766	0.869	0.910																			
PPO #	PPO Name	A1A1	A1B1	A1B3	A1E1	A1E3	A1F1	A1G1	A1H1	A1H3	A2A1	A2E1	A2G1	A3A1	A3E1	A4E1	C1E1	C1F1	C1F3	G4E1	H4F3	I2D1	I4E1	I5E1	J1A1	J1B1	J1G1	J1G3	J1H1	J4G1	J5E1
397	Northern California	0.919	0.872	0.710	0.910	0.733	0.867	0.913	0.868	0.714	0.924	0.918	0.920	1.012	1.004	0.950	0.922	0.874	0.705	0.741	0.733	0.828	0.944	1.016	0.922	0.876	0.916	0.736	0.872	0.956	1.028
PPO #	PPO Name	J5F1	K1A1	L1B1	L1B3	L2A3	L3A1	L3A3	L3E1	L3E3	L4E1	P4E1																			
397	Northern California (cont)	0.986	0.856	0.816	0.674	0.719	0.944	0.767	0.940	0.780	0.896	0.947																			
PPO #	PPO Name	A1E1	A1F1	A1F3	A1G1	A1H1	A1H3	A2G1	A2H1	A2H3	A4E1	A4F1	A4F3	C1A1	F4E1	F4F1	F4F3	G1E1	G1F1	G1F3	G4E1	G4F1	G4F3	H4E1	H4F1	H4F3	I4E1	I5E1	I5E3	I5F1	I5F3
399	Southern California	0.846	0.805	0.673	0.846	0.804	0.667	0.853	0.810	0.696	0.887	0.856	0.736	0.871	0.779	0.764	0.709	0.652	0.647	0.607	0.718	0.716	0.684	0.722	0.721	0.701	0.882	0.936	0.777	0.892	0.879
PPO #	PPO Name	J5E1	J5E3	J5F1	J5F3	P001	P002																								
399	Southern California (cont.)	0.950	0.785	0.911	0.778	0.885	0.689																								

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	0.595	0.587	0.592	0.581	0.598	0.603	0.600	0.604	0.547	0.611	0.625	0.606	0.615	0.608	0.619	0.603	0.607	0.597	0.585	0.601	0.606	0.609
502	Broward County / Palm Beach	0.605	0.599	0.604	0.594	0.608	0.613	0.611	0.615	0.567	0.620	0.631	0.615	0.623	0.617	0.627	0.613	0.617	0.610	0.596	0.609	0.614	0.618
503	Tampa	0.640	0.636	0.641	0.631	0.645	0.651	0.649	0.654	0.603	0.660	0.672	0.650	0.662	0.656	0.666	0.652	0.656	0.646	0.633	0.646	0.653	0.657
504	Orlando	0.636	0.633	0.638	0.628	0.642	0.647	0.645	0.650	0.603	0.655	0.667	0.646	0.657	0.651	0.661	0.647	0.652	0.643	0.629	0.641	0.648	0.653
505	Jacksonville	0.649	0.645	0.650	0.639	0.655	0.661	0.658	0.664	0.608	0.670	0.683	0.662	0.673	0.666	0.677	0.662	0.666	0.656	0.641	0.655	0.663	0.667
506	Daytona / Gainesville	0.614	0.609	0.615	0.603	0.621	0.627	0.624	0.629	0.565	0.638	0.653	0.626	0.641	0.633	0.644	0.628	0.632	0.619	0.607	0.623	0.630	0.633
521	Diversified Dental - Las Vegas	0.796	0.805	0.817	0.800	0.814	0.828	0.835	0.842	0.802	0.845	0.851	0.813	0.834	0.829	0.846	0.827	0.839	0.829	0.794	0.801	0.816	0.840
522	Mastercare Dental - Reno	0.823	0.814	0.827	0.801	0.839	0.857	0.856	0.871	0.741	0.897	0.915	0.847	0.888	0.872	0.900	0.864	0.875	0.837	0.815	0.841	0.857	0.875
524	Premier - Minnesota	0.704	0.711	0.721	0.705	0.722	0.732	0.737	0.743	0.687	0.750	0.763	0.717	0.743	0.736	0.750	0.734	0.741	0.724	0.706	0.717	0.728	0.742
526	Dental Options Pricing - Oregon	0.715	0.711	0.721	0.702	0.728	0.739	0.739	0.748	0.661	0.759	0.775	0.734	0.759	0.748	0.768	0.741	0.750	0.731	0.706	0.724	0.739	0.752
527	Rental Network - Hawaii	0.661	0.652	0.660	0.643	0.669	0.678	0.674	0.684	0.592	0.697	0.714	0.678	0.701	0.689	0.707	0.681	0.688	0.668	0.650	0.671	0.682	0.689
528	Diversified Dental - Reno	0.755	0.747	0.759	0.739	0.762	0.777	0.778	0.789	0.717	0.797	0.806	0.778	0.793	0.783	0.807	0.778	0.792	0.780	0.738	0.757	0.771	0.792
549	Maine	0.782	0.771	0.784	0.759	0.794	0.810	0.808	0.821	0.701	0.843	0.860	0.805	0.840	0.825	0.850	0.816	0.825	0.795	0.771	0.795	0.811	0.826
550	North Dakota	0.651	0.635	0.642	0.623	0.656	0.665	0.656	0.665	0.548	0.682	0.708	0.671	0.692	0.678	0.697	0.668	0.673	0.650	0.635	0.663	0.674	0.676
551	Nevada	0.659	0.663	0.673	0.660	0.671	0.681	0.685	0.691	0.658	0.692	0.697	0.672	0.686	0.682	0.695	0.681	0.689	0.682	0.656	0.662	0.673	0.689
553	Idaho	0.706	0.706	0.713	0.700	0.717	0.724	0.723	0.729	0.672	0.736	0.750	0.719	0.735	0.728	0.740	0.724	0.730	0.717	0.702	0.714	0.724	0.731
554	Vermont	0.625	0.620	0.628	0.610	0.639	0.647	0.644	0.650	0.547	0.667	0.692	0.640	0.671	0.659	0.674	0.651	0.654	0.626	0.623	0.646	0.654	0.656
555	New Hampshire	0.646	0.638	0.646	0.629	0.656	0.665	0.660	0.667	0.571	0.682	0.704	0.661	0.686	0.675	0.691	0.668	0.672	0.648	0.639	0.661	0.670	0.673
556	Delaware	0.651	0.647	0.655	0.639	0.662	0.671	0.669	0.676	0.594	0.687	0.706	0.666	0.689	0.679	0.694	0.673	0.678	0.657	0.646	0.664	0.673	0.679
557	Washington																						
558	Oregon	0.689	0.682	0.692	0.673	0.700	0.710	0.707	0.717	0.625	0.729	0.747	0.708	0.731	0.720	0.738	0.713	0.720	0.700	0.679	0.699	0.712	0.722
559	North Carolina	0.598	0.589	0.596	0.580	0.607	0.615	0.610	0.618	0.521	0.633	0.654	0.613	0.637	0.626	0.641	0.618	0.622	0.598	0.591	0.612	0.622	0.623
560	West Virginia	0.657	0.657	0.663	0.650	0.669	0.675	0.674	0.680	0.610	0.690	0.707	0.668	0.690	0.681	0.693	0.677	0.680	0.662	0.655	0.670	0.679	0.681
561	Mississippi	0.651	0.646	0.653	0.637	0.662	0.669	0.665	0.672	0.584	0.686	0.707	0.665	0.688	0.678	0.692	0.671	0.675	0.654	0.645	0.665	0.674	0.677
562	Arkansas	0.699	0.699	0.707	0.692	0.713	0.720	0.719	0.725	0.654	0.736	0.754	0.712	0.735	0.727	0.740	0.722	0.726	0.708	0.697	0.712	0.722	0.728
563	South Carolina	0.630	0.620	0.628	0.610	0.639	0.647	0.641	0.650	0.547	0.665	0.688	0.647	0.671	0.658	0.675	0.650	0.654	0.632	0.621	0.644	0.654	0.657
564	Rhode Island	0.688	0.687	0.695	0.681	0.699	0.708	0.708	0.715	0.652	0.723	0.736	0.701	0.722	0.714	0.727	0.710	0.715	0.700	0.684	0.697	0.707	0.716
565	Hawaii	0.634	0.638	0.646	0.634	0.648	0.655	0.657	0.660	0.615	0.668	0.679	0.643	0.664	0.658	0.668	0.655	0.660	0.647	0.635	0.645	0.653	0.661
566	Pittsburgh	0.654	0.654	0.660	0.650	0.662	0.667	0.668	0.673	0.630	0.677	0.688	0.663	0.676	0.671	0.680	0.668	0.672	0.663	0.652	0.661	0.667	0.673
567	Philadelphia	0.656	0.654	0.661	0.649	0.665	0.673	0.673	0.679	0.622	0.685	0.697	0.669	0.685	0.678	0.690	0.674	0.679	0.667	0.651	0.664	0.672	0.680
568	Alabama	0.655	0.652	0.657	0.645	0.664	0.670	0.668	0.674	0.605	0.684	0.700	0.668	0.686	0.677	0.690	0.672	0.676	0.661	0.649	0.666	0.674	0.677
569	Utah	0.654	0.650	0.655	0.644	0.661	0.667	0.665	0.670	0.610	0.678	0.693	0.664	0.679	0.672	0.684	0.668	0.672	0.658	0.649	0.664	0.669	0.673
570	Iowa	0.625	0.618	0.626	0.609	0.636	0.645	0.641	0.649	0.552	0.663	0.684	0.640	0.666	0.655	0.670	0.648	0.651	0.627	0.619	0.640	0.649	0.653
571	Massachusetts	0.668	0.661	0.669	0.653	0.676	0.685	0.681	0.689	0.608	0.699	0.717	0.683	0.702	0.693	0.708	0.687	0.691	0.673	0.659	0.678	0.688	0.693
572	Oklahoma	0.671	0.672	0.681	0.667	0.683	0.691	0.692	0.698	0.645	0.704	0.715	0.684	0.702	0.695	0.707	0.692	0.697	0.685	0.668	0.679	0.689	0.698
573	Louisiana	0.595	0.588	0.593	0.580	0.603	0.608	0.603	0.609	0.529	0.621	0.641	0.609	0.626	0.616	0.630	0.610	0.613	0.597	0.586	0.606	0.614	0.615
574	New Mexico	0.686	0.682	0.692	0.674	0.697	0.708	0.706	0.715	0.636	0.725	0.740	0.704	0.725	0.715	0.732	0.710	0.717	0.700	0.678	0.695	0.708	0.718
575	Texas	0.662	0.657	0.665	0.650	0.670	0.679	0.677	0.684	0.615	0.692	0.706	0.676	0.694	0.685	0.699	0.680	0.686	0.671	0.654	0.670	0.680	0.687
576	Kentucky	0.621	0.619	0.624	0.614	0.628	0.634	0.633	0.639	0.589	0.644	0.656	0.630	0.644	0.638	0.648	0.635	0.639	0.627	0.618	0.629	0.635	0.640
577	Kansas	0.678	0.679	0.688	0.673	0.691	0.699	0.699	0.706	0.647	0.713	0.725	0.692	0.711	0.704	0.717	0.700	0.706	0.692	0.675	0.687	0.698	0.707
578	Wisconsin	0.638	0.632	0.638	0.624	0.647	0.653	0.649	0.655	0.573	0.667	0.687	0.651	0.671	0.661	0.674	0.655	0.658	0.639	0.632	0.652	0.658	0.660
579	Tennessee	0.588	0.584	0.590	0.579	0.595	0.601	0.599	0.604	0.544	0.613	0.627	0.598	0.614	0.607	0.617	0.602	0.605	0.591	0.584	0.598	0.604	0.607
580	Minnesota	0.655	0.648	0.656	0.640	0.663	0.672	0.668	0.675	0.593	0.686	0.704	0.670	0.690	0.680	0.695	0.674	0.679	0.660	0.646	0.666	0.674	0.680
581	Colorado	0.679	0.676	0.682	0.670	0.688	0.694	0.692	0.698	0.634	0.706	0.722	0.692	0.708	0.700	0.712	0.695	0.700	0.687	0.672	0.688	0.697	0.701
582	Indiana	0.597	0.591	0.596	0.584	0.604	0.609	0.605	0.611	0.538	0.621	0.639	0.609	0.625	0.616	0.629	0.611	0.614	0.599	0.590	0.608	0.615	0.615
583	Nebraska	0.658	0.662	0.669	0.657	0.672	0.679	0.681	0.686	0.637	0.692	0.704	0.668	0.688	0.683	0.694	0.679	0.685	0.671	0.659	0.668	0.677	0.686
584	Connecticut	0.667	0.659	0.667	0.651	0.675	0.684	0.680	0.688	0.603	0.698	0.716	0.683	0.702	0.692	0.707	0.686	0.690	0.672	0.657	0.677	0.686	0.692
585	Ohio	0.622	0.617	0.623	0.611	0.629	0.635	0.633	0.638	0.575	0.647	0.662	0.632	0.648	0.641	0.652	0.636	0.640	0.625	0.617	0.632	0.638	0.641
586	Michigan	0.684	0.682	0.692	0.675	0.697	0.708	0.707	0.716	0.639	0.727	0.741	0.702	0.725	0.715	0.733	0.710	0.717	0.699	0.678	0.694	0.707	0.719
587	Arizona	0.697	0.698	0.708	0.692	0.709	0.719	0.720	0.729	0.673	0.733	0.743	0.711	0.730	0.723	0.737	0.720	0.727	0.715	0.692	0.704	0.715	0.728
588	New Jersey	0.653	0.650	0.657	0.643	0.663	0.671	0.671	0.678														

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	0.614	0.602	0.604	0.596	0.611	0.614	0.609	0.611	0.559	0.619	0.633	0.621	0.626	0.620	0.627	0.615	0.616	0.611	0.602	0.617	0.620	0.617
502	Broward County / Palm Beach	0.624	0.616	0.619	0.612	0.624	0.627	0.623	0.626	0.582	0.632	0.643	0.633	0.637	0.631	0.639	0.628	0.629	0.626	0.614	0.626	0.631	0.630
503	Tampa	0.663	0.655	0.658	0.651	0.664	0.667	0.664	0.667	0.620	0.674	0.686	0.673	0.678	0.672	0.679	0.668	0.670	0.666	0.653	0.666	0.672	0.671
504	Orlando	0.659	0.653	0.656	0.648	0.661	0.663	0.660	0.663	0.619	0.669	0.681	0.667	0.672	0.667	0.674	0.664	0.665	0.663	0.649	0.661	0.667	0.666
505	Jacksonville	0.673	0.665	0.669	0.660	0.675	0.677	0.674	0.677	0.626	0.684	0.698	0.683	0.689	0.683	0.691	0.679	0.680	0.677	0.662	0.676	0.682	0.682
506	Daytona / Gainesville	0.640	0.630	0.634	0.624	0.641	0.643	0.639	0.643	0.583	0.652	0.668	0.649	0.657	0.650	0.658	0.645	0.646	0.642	0.628	0.643	0.649	0.648
521	Diversified Dental - Las Vegas	0.847	0.848	0.859	0.844	0.856	0.868	0.869	0.873	0.837	0.878	0.885	0.859	0.874	0.869	0.879	0.868	0.873	0.869	0.842	0.848	0.859	0.873
522	Mastercare Dental - Reno	0.883	0.864	0.874	0.851	0.886	0.901	0.900	0.914	0.787	0.937	0.957	0.903	0.931	0.916	0.939	0.908	0.916	0.897	0.866	0.891	0.904	0.916
524	Premier - Minnesota	0.751	0.745	0.754	0.741	0.756	0.764	0.765	0.767	0.716	0.777	0.790	0.759	0.774	0.768	0.777	0.765	0.768	0.763	0.745	0.754	0.761	0.769
526	Dental Options Pricing - Oregon	0.758	0.747	0.756	0.739	0.762	0.772	0.768	0.774	0.693	0.786	0.804	0.773	0.791	0.781	0.795	0.775	0.777	0.769	0.745	0.762	0.773	0.779
527	Rental Network - Hawaii	0.696	0.680	0.685	0.672	0.695	0.700	0.694	0.701	0.614	0.714	0.733	0.709	0.722	0.712	0.725	0.703	0.706	0.697	0.681	0.700	0.709	0.708
528	Diversified Dental - Reno	0.796	0.790	0.799	0.782	0.803	0.815	0.813	0.823	0.754	0.831	0.841	0.815	0.830	0.821	0.840	0.816	0.826	0.816	0.782	0.800	0.812	0.826
549	Maine	0.833	0.814	0.824	0.803	0.835	0.848	0.848	0.856	0.743	0.879	0.897	0.851	0.876	0.862	0.885	0.853	0.861	0.846	0.816	0.838	0.851	0.863
550	North Dakota	0.683	0.661	0.667	0.650	0.681	0.686	0.675	0.682	0.572	0.699	0.726	0.699	0.711	0.698	0.713	0.689	0.690	0.681	0.662	0.688	0.698	0.694
551	Nevada	0.695	0.696	0.702	0.693	0.703	0.708	0.708	0.711	0.682	0.714	0.720	0.706	0.714	0.711	0.717	0.708	0.711	0.708	0.690	0.696	0.705	0.712
553	Idaho	0.738	0.730	0.737	0.725	0.740	0.746	0.743	0.747	0.695	0.755	0.769	0.747	0.757	0.750	0.759	0.747	0.749	0.745	0.729	0.740	0.747	0.750
554	Vermont	0.667	0.649	0.653	0.639	0.666	0.669	0.665	0.668	0.573	0.687	0.712	0.678	0.692	0.681	0.693	0.674	0.674	0.665	0.652	0.674	0.680	0.676
555	New Hampshire	0.684	0.666	0.669	0.657	0.681	0.686	0.680	0.684	0.594	0.700	0.722	0.696	0.707	0.696	0.708	0.689	0.690	0.681	0.667	0.688	0.695	0.691
556	Delaware	0.689	0.675	0.679	0.667	0.689	0.694	0.689	0.694	0.617	0.706	0.725	0.700	0.711	0.702	0.712	0.696	0.697	0.689	0.675	0.692	0.700	0.698
557	Washington																						
558	Oregon	0.729	0.716	0.723	0.707	0.732	0.738	0.732	0.739	0.653	0.752	0.771	0.744	0.758	0.748	0.761	0.741	0.743	0.735	0.714	0.733	0.744	0.746
559	North Carolina	0.633	0.615	0.618	0.606	0.630	0.635	0.629	0.635	0.543	0.649	0.671	0.645	0.656	0.645	0.657	0.638	0.639	0.630	0.617	0.637	0.646	0.640
560	West Virginia	0.691	0.680	0.685	0.674	0.692	0.695	0.693	0.697	0.632	0.708	0.724	0.699	0.709	0.702	0.710	0.697	0.698	0.694	0.680	0.694	0.701	0.699
561	Mississippi	0.686	0.670	0.677	0.662	0.685	0.691	0.686	0.691	0.608	0.705	0.727	0.696	0.708	0.699	0.710	0.693	0.694	0.688	0.671	0.690	0.697	0.696
562	Arkansas	0.736	0.726	0.732	0.719	0.738	0.744	0.741	0.746	0.679	0.757	0.775	0.745	0.758	0.750	0.760	0.745	0.747	0.742	0.726	0.740	0.747	0.749
563	South Carolina	0.665	0.647	0.652	0.638	0.665	0.668	0.660	0.667	0.570	0.682	0.706	0.678	0.690	0.679	0.691	0.671	0.672	0.664	0.648	0.669	0.679	0.675
564	Rhode Island	0.723	0.716	0.720	0.710	0.727	0.730	0.728	0.731	0.673	0.741	0.754	0.734	0.744	0.737	0.746	0.732	0.733	0.728	0.714	0.727	0.735	0.735
565	Hawaii	0.668	0.660	0.664	0.656	0.668	0.671	0.671	0.674	0.632	0.682	0.693	0.672	0.680	0.675	0.681	0.672	0.673	0.671	0.661	0.670	0.674	0.675
566	Pittsburgh	0.680	0.675	0.678	0.671	0.682	0.684	0.683	0.685	0.646	0.691	0.702	0.687	0.692	0.688	0.694	0.685	0.687	0.684	0.672	0.682	0.687	0.687
567	Philadelphia	0.688	0.679	0.682	0.674	0.688	0.692	0.689	0.691	0.640	0.700	0.712	0.697	0.703	0.697	0.705	0.693	0.695	0.690	0.678	0.691	0.696	0.696
568	Alabama	0.685	0.674	0.679	0.667	0.686	0.689	0.686	0.690	0.625	0.700	0.717	0.694	0.704	0.697	0.706	0.691	0.692	0.688	0.673	0.688	0.695	0.694
569	Utah	0.680	0.670	0.673	0.665	0.680	0.683	0.680	0.682	0.627	0.692	0.706	0.688	0.695	0.689	0.697	0.685	0.686	0.681	0.670	0.684	0.688	0.687
570	Iowa	0.663	0.645	0.650	0.637	0.662	0.667	0.661	0.667	0.576	0.682	0.704	0.675	0.687	0.677	0.688	0.670	0.671	0.661	0.647	0.668	0.675	0.672
571	Massachusetts	0.702	0.688	0.691	0.680	0.701	0.705	0.700	0.705	0.629	0.716	0.734	0.714	0.722	0.713	0.724	0.707	0.709	0.701	0.687	0.705	0.714	0.710
572	Oklahoma	0.706	0.701	0.705	0.696	0.711	0.713	0.711	0.715	0.666	0.722	0.733	0.716	0.724	0.718	0.725	0.714	0.716	0.712	0.697	0.708	0.716	0.717
573	Louisiana	0.623	0.608	0.614	0.601	0.622	0.626	0.620	0.625	0.549	0.637	0.657	0.633	0.643	0.634	0.645	0.628	0.629	0.624	0.608	0.627	0.633	0.631
574	New Mexico	0.726	0.716	0.722	0.708	0.730	0.735	0.730	0.737	0.663	0.747	0.764	0.740	0.752	0.743	0.755	0.737	0.740	0.733	0.712	0.729	0.740	0.741
575	Texas	0.694	0.684	0.688	0.678	0.696	0.700	0.695	0.700	0.636	0.709	0.724	0.706	0.714	0.706	0.716	0.701	0.703	0.697	0.682	0.697	0.706	0.704
576	Kentucky	0.647	0.639	0.642	0.635	0.647	0.650	0.648	0.651	0.605	0.658	0.670	0.654	0.660	0.655	0.661	0.651	0.652	0.648	0.638	0.649	0.654	0.653
577	Kansas	0.715	0.709	0.713	0.703	0.719	0.723	0.720	0.724	0.669	0.732	0.745	0.725	0.734	0.728	0.736	0.724	0.726	0.721	0.705	0.717	0.726	0.726
578	Wisconsin	0.669	0.653	0.658	0.646	0.667	0.672	0.667	0.672	0.594	0.684	0.703	0.680	0.689	0.680	0.690	0.674	0.675	0.668	0.655	0.673	0.678	0.676
579	Tennessee	0.615	0.604	0.607	0.599	0.614	0.618	0.615	0.618	0.562	0.627	0.641	0.623	0.630	0.623	0.631	0.619	0.620	0.615	0.604	0.617	0.622	0.621
580	Minnesota	0.689	0.675	0.679	0.667	0.689	0.693	0.687	0.691	0.615	0.704	0.722	0.701	0.710	0.701	0.712	0.695	0.696	0.689	0.674	0.692	0.700	0.698
581	Colorado	0.709	0.699	0.705	0.693	0.710	0.715	0.711	0.715	0.655	0.724	0.740	0.718	0.728	0.721	0.729	0.716	0.717	0.713	0.697	0.712	0.718	0.719
582	Indiana	0.623	0.611	0.614	0.604	0.623	0.625	0.620	0.624	0.556	0.635	0.653	0.633	0.640	0.632	0.642	0.627	0.628	0.624	0.610	0.627	0.633	0.629
583	Nebraska	0.694	0.688	0.691	0.683	0.696	0.698	0.698	0.700	0.655	0.708	0.719	0.700	0.708	0.703	0.710	0.699	0.700	0.697	0.688	0.697	0.702	0.702
584	Connecticut	0.701	0.686	0.690	0.678	0.700	0.705	0.699	0.704	0.625	0.715	0.734	0.714	0.722	0.713	0.724	0.707	0.708	0.700	0.685	0.704	0.712	0.710
585	Ohio	0.649	0.638	0.641	0.632	0.648	0.652	0.648	0.652	0.593	0.661	0.676	0.658	0.665	0.658	0.666	0.653	0.654	0.649	0.638	0.652	0.657	0.656
586	Michigan	0.726	0.717	0.724	0.709	0.731	0.737	0.734	0.740	0.667	0.751	0.767	0.740	0.754	0.746	0.757	0.740	0.742	0.735	0.715	0.729	0.740	0.744
587	Arizona	0.736	0.732	0.736	0.727	0.741	0.745	0.743	0.748	0.698	0.754	0.765	0.748	0.756	0.750	0.759	0.746	0.749	0.745	0.727	0.738	0.748	0.750
588	New Jersey	0.688	0.677	0.680	0.670	0.688	0.692	0.689	0.692</														

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	0.617	0.600	0.603	0.594	0.611	0.613	0.606	0.608	0.551	0.617	0.633	0.623	0.626	0.618	0.627	0.613	0.614	0.608	0.600	0.619	0.621	0.616
502	Broward County / Palm Beach	0.626	0.616	0.618	0.611	0.624	0.626	0.621	0.623	0.576	0.630	0.643	0.635	0.637	0.631	0.639	0.626	0.628	0.624	0.612	0.628	0.632	0.630
503	Tampa	0.666	0.654	0.657	0.648	0.664	0.666	0.661	0.663	0.612	0.671	0.685	0.673	0.677	0.671	0.679	0.666	0.667	0.662	0.651	0.667	0.672	0.669
504	Orlando	0.661	0.650	0.653	0.645	0.659	0.662	0.657	0.659	0.612	0.666	0.680	0.669	0.672	0.666	0.674	0.662	0.663	0.658	0.647	0.662	0.667	0.665
505	Jacksonville	0.677	0.664	0.668	0.658	0.675	0.677	0.671	0.674	0.618	0.682	0.697	0.685	0.690	0.683	0.692	0.677	0.679	0.674	0.660	0.678	0.684	0.681
506	Daytona / Gainesville	0.644	0.626	0.630	0.620	0.639	0.642	0.635	0.638	0.573	0.648	0.666	0.651	0.656	0.648	0.658	0.642	0.643	0.636	0.624	0.644	0.650	0.646
521	Diversified Dental - Las Vegas	0.851	0.848	0.858	0.843	0.857	0.869	0.867	0.871	0.831	0.876	0.885	0.862	0.875	0.869	0.881	0.867	0.872	0.867	0.841	0.851	0.861	0.873
522	Mastercare Dental - Reno	0.903	0.869	0.879	0.854	0.895	0.907	0.900	0.910	0.766	0.932	0.963	0.919	0.942	0.924	0.950	0.913	0.921	0.896	0.869	0.903	0.918	0.922
524	Premier - Minnesota	0.754	0.739	0.747	0.733	0.750	0.758	0.757	0.759	0.704	0.770	0.784	0.756	0.768	0.762	0.772	0.758	0.760	0.751	0.737	0.751	0.757	0.762
526	Dental Options Pricing - Oregon	0.768	0.748	0.757	0.738	0.766	0.773	0.764	0.769	0.681	0.784	0.804	0.781	0.793	0.781	0.796	0.774	0.776	0.767	0.743	0.769	0.779	0.779
527	Rental Network - Hawaii	0.707	0.682	0.686	0.672	0.699	0.702	0.691	0.696	0.602	0.712	0.734	0.718	0.724	0.712	0.727	0.703	0.705	0.696	0.679	0.708	0.716	0.708
528	Diversified Dental - Reno	0.809	0.799	0.808	0.790	0.815	0.825	0.820	0.828	0.748	0.834	0.850	0.832	0.843	0.833	0.853	0.826	0.836	0.827	0.790	0.814	0.827	0.837
549	Maine	0.851	0.819	0.828	0.805	0.843	0.855	0.846	0.852	0.725	0.874	0.902	0.867	0.885	0.868	0.893	0.856	0.864	0.846	0.819	0.852	0.863	0.870
550	North Dakota	0.694	0.660	0.664	0.647	0.682	0.685	0.671	0.675	0.555	0.695	0.726	0.708	0.714	0.699	0.716	0.687	0.688	0.676	0.657	0.696	0.704	0.692
551	Nevada	0.699	0.697	0.702	0.693	0.705	0.708	0.707	0.710	0.678	0.714	0.721	0.709	0.715	0.711	0.718	0.708	0.711	0.708	0.690	0.699	0.708	0.712
553	Idaho	0.741	0.727	0.733	0.721	0.738	0.743	0.739	0.742	0.685	0.751	0.766	0.747	0.755	0.748	0.757	0.743	0.745	0.738	0.724	0.741	0.746	0.747
554	Vermont	0.672	0.639	0.643	0.629	0.659	0.661	0.653	0.657	0.553	0.677	0.704	0.675	0.686	0.673	0.686	0.664	0.663	0.648	0.641	0.670	0.675	0.667
555	New Hampshire	0.689	0.660	0.663	0.650	0.678	0.681	0.672	0.675	0.577	0.693	0.719	0.696	0.703	0.691	0.704	0.682	0.683	0.670	0.660	0.690	0.694	0.686
556	Delaware	0.694	0.670	0.674	0.662	0.686	0.689	0.682	0.685	0.602	0.700	0.721	0.700	0.708	0.698	0.709	0.690	0.691	0.680	0.669	0.693	0.699	0.694
557	Washington																						
558	Oregon	0.739	0.715	0.721	0.705	0.734	0.738	0.729	0.734	0.641	0.750	0.771	0.752	0.761	0.749	0.763	0.740	0.742	0.731	0.711	0.740	0.748	0.745
559	North Carolina	0.640	0.610	0.613	0.600	0.628	0.630	0.621	0.625	0.526	0.642	0.668	0.646	0.653	0.641	0.654	0.632	0.633	0.620	0.610	0.639	0.645	0.636
560	West Virginia	0.694	0.673	0.678	0.666	0.686	0.690	0.685	0.688	0.618	0.701	0.720	0.697	0.705	0.697	0.706	0.691	0.691	0.681	0.673	0.692	0.697	0.694
561	Mississippi	0.691	0.665	0.671	0.656	0.682	0.686	0.678	0.682	0.592	0.697	0.722	0.696	0.706	0.695	0.708	0.687	0.688	0.677	0.665	0.690	0.696	0.691
562	Arkansas	0.741	0.719	0.725	0.712	0.733	0.739	0.734	0.737	0.664	0.750	0.770	0.744	0.754	0.745	0.756	0.739	0.741	0.730	0.719	0.738	0.744	0.743
563	South Carolina	0.674	0.643	0.647	0.632	0.663	0.665	0.654	0.658	0.553	0.676	0.703	0.683	0.690	0.677	0.691	0.667	0.667	0.655	0.642	0.674	0.680	0.671
564	Rhode Island	0.729	0.714	0.718	0.708	0.726	0.729	0.723	0.726	0.663	0.737	0.754	0.737	0.743	0.735	0.745	0.729	0.731	0.723	0.710	0.728	0.736	0.733
565	Hawaii	0.669	0.654	0.657	0.649	0.662	0.666	0.665	0.668	0.622	0.678	0.687	0.668	0.676	0.670	0.678	0.667	0.669	0.660	0.655	0.666	0.669	0.670
566	Pittsburgh	0.682	0.672	0.674	0.667	0.680	0.682	0.679	0.681	0.639	0.688	0.700	0.687	0.691	0.686	0.693	0.682	0.684	0.678	0.669	0.681	0.686	0.685
567	Philadelphia	0.691	0.677	0.679	0.671	0.687	0.689	0.685	0.687	0.631	0.696	0.711	0.697	0.702	0.695	0.704	0.690	0.691	0.685	0.674	0.692	0.696	0.693
568	Alabama	0.689	0.670	0.675	0.663	0.684	0.687	0.681	0.684	0.613	0.695	0.715	0.696	0.703	0.695	0.705	0.688	0.689	0.681	0.669	0.689	0.695	0.692
569	Utah	0.683	0.666	0.669	0.660	0.677	0.679	0.674	0.676	0.616	0.687	0.704	0.688	0.693	0.686	0.694	0.680	0.681	0.674	0.665	0.683	0.687	0.683
570	Iowa	0.669	0.640	0.644	0.630	0.659	0.661	0.653	0.656	0.558	0.674	0.700	0.675	0.684	0.672	0.685	0.663	0.664	0.650	0.640	0.669	0.674	0.667
571	Massachusetts	0.707	0.685	0.688	0.677	0.700	0.702	0.694	0.698	0.616	0.711	0.733	0.716	0.721	0.711	0.723	0.704	0.705	0.695	0.682	0.708	0.714	0.707
572	Oklahoma	0.710	0.698	0.701	0.692	0.708	0.710	0.707	0.709	0.657	0.718	0.731	0.717	0.722	0.716	0.724	0.711	0.713	0.706	0.694	0.709	0.715	0.714
573	Louisiana	0.628	0.604	0.609	0.595	0.619	0.623	0.615	0.618	0.536	0.631	0.655	0.635	0.642	0.632	0.643	0.624	0.625	0.616	0.603	0.628	0.632	0.628
574	New Mexico	0.734	0.715	0.720	0.706	0.731	0.735	0.727	0.732	0.651	0.745	0.763	0.746	0.754	0.744	0.756	0.736	0.738	0.729	0.710	0.735	0.743	0.741
575	Texas	0.699	0.682	0.686	0.675	0.695	0.698	0.691	0.694	0.626	0.705	0.723	0.708	0.713	0.705	0.715	0.699	0.700	0.692	0.679	0.700	0.706	0.702
576	Kentucky	0.649	0.636	0.638	0.631	0.645	0.647	0.643	0.645	0.597	0.654	0.667	0.653	0.658	0.652	0.659	0.647	0.649	0.642	0.634	0.648	0.652	0.650
577	Kansas	0.719	0.704	0.709	0.698	0.716	0.719	0.715	0.718	0.659	0.728	0.743	0.726	0.733	0.726	0.734	0.720	0.722	0.714	0.701	0.718	0.725	0.723
578	Wisconsin	0.673	0.648	0.652	0.640	0.664	0.667	0.659	0.662	0.579	0.677	0.700	0.678	0.685	0.675	0.686	0.668	0.668	0.658	0.648	0.672	0.677	0.671
579	Tennessee	0.617	0.600	0.603	0.594	0.611	0.614	0.609	0.611	0.551	0.622	0.638	0.621	0.627	0.620	0.628	0.614	0.615	0.607	0.599	0.616	0.621	0.617
580	Minnesota	0.694	0.671	0.675	0.663	0.687	0.690	0.681	0.685	0.602	0.699	0.720	0.703	0.709	0.699	0.710	0.691	0.692	0.682	0.669	0.695	0.700	0.695
581	Colorado	0.712	0.695	0.701	0.688	0.707	0.712	0.706	0.709	0.644	0.719	0.737	0.719	0.727	0.719	0.728	0.713	0.714	0.706	0.693	0.712	0.717	0.716
582	Indiana	0.628	0.606	0.609	0.599	0.620	0.622	0.615	0.618	0.544	0.630	0.651	0.634	0.639	0.630	0.640	0.623	0.624	0.615	0.605	0.627	0.632	0.627
583	Nebraska	0.696	0.682	0.684	0.677	0.690	0.693	0.691	0.694	0.645	0.703	0.715	0.697	0.703	0.698	0.705	0.694	0.695	0.687	0.682	0.694	0.698	0.696
584	Connecticut	0.706	0.683	0.687	0.674	0.699	0.702	0.693	0.697	0.612	0.711	0.733	0.716	0.722	0.711	0.723	0.703	0.704	0.694	0.681	0.708	0.713	0.707
585	Ohio	0.652	0.634	0.637	0.627	0.646	0.648	0.643	0.645	0.582	0.656	0.674	0.657	0.662	0.654	0.663	0.649	0.650	0.642	0.633	0.651	0.656	0.652
586	Michigan	0.735	0.717	0.724	0.708	0.733	0.737	0.730	0.735	0.656	0.748	0.766	0.746	0.756	0.746	0.758	0.738	0.740	0.732	0.712	0.735	0.744	0.743
587	Arizona	0.741	0.731	0.734	0.725	0.741	0.744	0.740	0.744	0.690	0.752	0.765	0.751	0.756	0.749	0.759	0.745	0.747	0.740	0.725	0.741	0.749	0.749
588	New Jersey	0.693	0.674	0.678	0.667	0.687	0.690	0.684	0.688														

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	0.581	0.573	0.579	0.568	0.584	0.590	0.588	0.593	0.538	0.601	0.613	0.593	0.603	0.596	0.607	0.591	0.596	0.590	0.570	0.584	0.592	0.597
502	Broward County / Palm Beach	0.587	0.582	0.589	0.577	0.591	0.599	0.599	0.603	0.558	0.609	0.619	0.598	0.609	0.603	0.614	0.600	0.605	0.600	0.578	0.589	0.597	0.606
503	Tampa	0.623	0.617	0.625	0.612	0.627	0.636	0.637	0.642	0.593	0.649	0.659	0.634	0.646	0.640	0.652	0.637	0.643	0.637	0.614	0.626	0.633	0.644
504	Orlando	0.618	0.614	0.622	0.609	0.623	0.632	0.633	0.638	0.592	0.644	0.653	0.629	0.641	0.635	0.647	0.632	0.639	0.633	0.610	0.621	0.629	0.639
505	Jacksonville	0.633	0.625	0.632	0.619	0.635	0.644	0.645	0.651	0.598	0.658	0.669	0.645	0.656	0.649	0.663	0.645	0.652	0.646	0.622	0.635	0.642	0.653
506	Daytona / Gainesville	0.601	0.590	0.598	0.584	0.602	0.611	0.611	0.617	0.556	0.626	0.639	0.612	0.624	0.616	0.630	0.612	0.618	0.611	0.589	0.603	0.610	0.619
521	Diversified Dental - Las Vegas	0.763	0.768	0.783	0.764	0.777	0.793	0.802	0.814	0.773	0.814	0.819	0.779	0.798	0.793	0.812	0.793	0.807	0.801	0.758	0.765	0.779	0.807
522	Mastercare Dental - Reno	0.792	0.773	0.786	0.761	0.796	0.814	0.817	0.832	0.715	0.859	0.875	0.813	0.845	0.830	0.856	0.819	0.831	0.812	0.776	0.798	0.813	0.833
524	Premier - Minnesota	0.685	0.683	0.694	0.678	0.694	0.706	0.714	0.723	0.666	0.729	0.738	0.697	0.717	0.710	0.726	0.708	0.717	0.710	0.680	0.687	0.699	0.718
526	Dental Options Pricing - Oregon	0.686	0.676	0.688	0.668	0.692	0.707	0.710	0.723	0.640	0.734	0.745	0.704	0.726	0.716	0.737	0.710	0.721	0.708	0.673	0.689	0.702	0.721
527	Rental Network - Hawaii	0.636	0.622	0.632	0.613	0.639	0.652	0.651	0.663	0.576	0.678	0.690	0.653	0.674	0.663	0.681	0.657	0.664	0.650	0.622	0.639	0.650	0.664
528	Diversified Dental - Reno	0.717	0.711	0.723	0.704	0.725	0.740	0.742	0.754	0.689	0.763	0.771	0.738	0.755	0.746	0.769	0.741	0.754	0.744	0.704	0.720	0.734	0.755
549	Maine	0.750	0.733	0.745	0.722	0.754	0.771	0.771	0.787	0.677	0.808	0.824	0.770	0.797	0.783	0.809	0.776	0.787	0.769	0.732	0.755	0.770	0.786
550	North Dakota	0.628	0.608	0.616	0.596	0.628	0.639	0.635	0.647	0.536	0.666	0.685	0.647	0.667	0.653	0.674	0.645	0.652	0.636	0.609	0.633	0.644	0.653
551	Nevada	0.631	0.635	0.646	0.632	0.642	0.655	0.662	0.670	0.638	0.671	0.674	0.645	0.659	0.655	0.671	0.654	0.666	0.661	0.626	0.632	0.644	0.666
553	Idaho	0.689	0.683	0.692	0.678	0.694	0.704	0.707	0.714	0.659	0.721	0.732	0.700	0.715	0.708	0.723	0.705	0.713	0.706	0.681	0.693	0.701	0.714
554	Vermont	0.612	0.597	0.606	0.587	0.615	0.626	0.627	0.635	0.535	0.653	0.672	0.626	0.650	0.638	0.655	0.630	0.636	0.623	0.600	0.617	0.628	0.638
555	New Hampshire	0.628	0.614	0.623	0.605	0.631	0.643	0.642	0.651	0.558	0.668	0.684	0.642	0.664	0.653	0.670	0.647	0.653	0.640	0.615	0.632	0.643	0.654
556	Delaware	0.632	0.622	0.631	0.614	0.637	0.649	0.650	0.658	0.580	0.672	0.686	0.646	0.666	0.656	0.673	0.652	0.659	0.648	0.621	0.635	0.647	0.659
557	Washington																						
558	Oregon	0.661	0.650	0.661	0.641	0.667	0.680	0.682	0.693	0.607	0.708	0.720	0.678	0.700	0.690	0.711	0.684	0.694	0.681	0.648	0.665	0.678	0.695
559	North Carolina	0.581	0.566	0.575	0.557	0.583	0.594	0.593	0.602	0.510	0.619	0.635	0.595	0.616	0.604	0.622	0.599	0.604	0.591	0.568	0.586	0.596	0.605
560	West Virginia	0.645	0.636	0.644	0.629	0.648	0.658	0.660	0.666	0.600	0.678	0.692	0.655	0.672	0.664	0.679	0.660	0.667	0.658	0.636	0.650	0.657	0.667
561	Mississippi	0.641	0.624	0.632	0.616	0.640	0.649	0.649	0.659	0.573	0.671	0.689	0.653	0.668	0.658	0.674	0.652	0.658	0.647	0.626	0.644	0.651	0.659
562	Arkansas	0.688	0.677	0.685	0.670	0.690	0.700	0.702	0.711	0.641	0.721	0.735	0.699	0.714	0.706	0.721	0.702	0.709	0.700	0.677	0.691	0.698	0.710
563	South Carolina	0.611	0.595	0.603	0.585	0.612	0.624	0.622	0.632	0.535	0.650	0.667	0.626	0.647	0.635	0.654	0.629	0.635	0.621	0.596	0.616	0.626	0.636
564	Rhode Island	0.666	0.661	0.671	0.655	0.673	0.685	0.688	0.697	0.636	0.705	0.715	0.679	0.697	0.690	0.706	0.686	0.695	0.686	0.657	0.668	0.679	0.695
565	Hawaii	0.620	0.618	0.627	0.613	0.627	0.637	0.640	0.648	0.600	0.652	0.661	0.630	0.645	0.640	0.651	0.638	0.644	0.638	0.614	0.622	0.631	0.644
566	Pittsburgh	0.638	0.636	0.644	0.631	0.644	0.653	0.655	0.660	0.619	0.665	0.674	0.648	0.661	0.656	0.667	0.654	0.659	0.654	0.632	0.641	0.648	0.660
567	Philadelphia	0.635	0.631	0.641	0.626	0.642	0.653	0.655	0.663	0.608	0.670	0.679	0.648	0.664	0.658	0.672	0.655	0.662	0.654	0.627	0.637	0.648	0.662
568	Alabama	0.641	0.631	0.638	0.624	0.643	0.653	0.654	0.661	0.595	0.671	0.685	0.653	0.667	0.659	0.674	0.655	0.661	0.653	0.630	0.644	0.652	0.662
569	Utah	0.640	0.632	0.640	0.626	0.644	0.653	0.652	0.658	0.599	0.667	0.679	0.651	0.665	0.658	0.670	0.654	0.658	0.652	0.630	0.643	0.651	0.660
570	Iowa	0.608	0.594	0.603	0.585	0.611	0.622	0.622	0.631	0.539	0.648	0.665	0.622	0.643	0.632	0.650	0.627	0.633	0.620	0.595	0.612	0.623	0.633
571	Massachusetts	0.646	0.636	0.645	0.628	0.650	0.662	0.662	0.671	0.594	0.684	0.697	0.661	0.680	0.670	0.687	0.665	0.673	0.662	0.634	0.649	0.660	0.673
572	Oklahoma	0.649	0.647	0.657	0.642	0.657	0.669	0.673	0.680	0.629	0.687	0.695	0.662	0.678	0.672	0.687	0.670	0.679	0.672	0.642	0.651	0.662	0.679
573	Louisiana	0.581	0.568	0.575	0.560	0.582	0.590	0.589	0.596	0.519	0.609	0.625	0.594	0.608	0.599	0.614	0.593	0.599	0.589	0.568	0.587	0.593	0.600
574	New Mexico	0.658	0.651	0.662	0.643	0.665	0.679	0.682	0.692	0.617	0.704	0.714	0.675	0.696	0.686	0.706	0.682	0.692	0.680	0.647	0.662	0.675	0.692
575	Texas	0.639	0.632	0.642	0.626	0.645	0.657	0.658	0.666	0.601	0.676	0.687	0.653	0.670	0.662	0.679	0.659	0.667	0.658	0.629	0.642	0.653	0.667
576	Kentucky	0.607	0.602	0.610	0.597	0.612	0.620	0.621	0.626	0.579	0.633	0.643	0.617	0.630	0.624	0.635	0.621	0.626	0.621	0.600	0.609	0.617	0.627
577	Kansas	0.656	0.653	0.663	0.647	0.664	0.676	0.680	0.688	0.631	0.696	0.705	0.670	0.687	0.680	0.696	0.677	0.686	0.678	0.649	0.659	0.670	0.687
578	Wisconsin	0.626	0.613	0.620	0.605	0.627	0.636	0.636	0.642	0.564	0.656	0.673	0.638	0.654	0.645	0.660	0.639	0.645	0.635	0.613	0.629	0.638	0.646
579	Tennessee	0.575	0.567	0.575	0.562	0.578	0.587	0.587	0.592	0.535	0.602	0.614	0.585	0.599	0.592	0.604	0.589	0.594	0.587	0.566	0.578	0.586	0.594
580	Minnesota	0.633	0.623	0.632	0.615	0.638	0.650	0.650	0.658	0.580	0.671	0.685	0.648	0.667	0.657	0.675	0.653	0.660	0.649	0.621	0.637	0.648	0.660
581	Colorado	0.662	0.654	0.662	0.648	0.666	0.675	0.677	0.684	0.622	0.693	0.705	0.674	0.689	0.681	0.696	0.677	0.685	0.677	0.652	0.667	0.674	0.685
582	Indiana	0.584	0.573	0.580	0.566	0.586	0.594	0.593	0.599	0.529	0.611	0.625	0.595	0.610	0.601	0.615	0.597	0.601	0.593	0.572	0.589	0.595	0.602
583	Nebraska	0.641	0.640	0.650	0.635	0.650	0.660	0.664	0.671	0.622	0.677	0.686	0.652	0.669	0.663	0.676	0.661	0.668	0.662	0.636	0.643	0.654	0.669
584	Connecticut	0.644	0.634	0.643	0.626	0.649	0.661	0.661	0.669	0.589	0.682	0.696	0.660	0.679	0.669	0.687	0.664	0.671	0.660	0.632	0.648	0.659	0.672
585	Ohio	0.608	0.600	0.607	0.594	0.611	0.620	0.620	0.626	0.565	0.636	0.649	0.619	0.633	0.626	0.638	0.622	0.627	0.620	0.598	0.611	0.619	0.628
586	Michigan	0.658	0.650	0.661	0.643	0.664	0.678	0.682	0.693	0.620	0.705	0.715	0.675	0.695	0.685	0.705	0.681	0.692	0.680	0.647	0.661	0.673	0.692
587	Arizona	0.668	0.668	0.680	0.663	0.679	0.693	0.697	0.706	0.654	0.712	0.719	0.683	0.702	0.696	0.712	0.693	0.704	0.696	0.662	0.671	0.684	0.704
588	New Jersey	0.629	0.623	0.634	0.617	0.636	0.648	0.650	0.659														

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	0.608	0.597	0.601	0.590	0.609	0.614	0.608	0.612	0.548	0.618	0.636	0.620	0.627	0.619	0.632	0.612	0.616	0.610	0.593	0.613	0.618	0.619
502	Broward County / Palm Beach	0.616	0.607	0.612	0.602	0.617	0.623	0.618	0.623	0.569	0.627	0.641	0.628	0.634	0.627	0.638	0.621	0.625	0.621	0.603	0.619	0.624	0.628
503	Tampa	0.656	0.648	0.653	0.642	0.659	0.665	0.660	0.666	0.606	0.670	0.686	0.669	0.677	0.670	0.682	0.663	0.668	0.662	0.644	0.661	0.667	0.670
504	Orlando	0.650	0.644	0.649	0.638	0.654	0.659	0.655	0.661	0.606	0.665	0.679	0.663	0.671	0.664	0.675	0.658	0.662	0.658	0.639	0.655	0.661	0.665
505	Jacksonville	0.666	0.657	0.663	0.651	0.669	0.675	0.669	0.675	0.611	0.681	0.697	0.680	0.688	0.680	0.693	0.673	0.678	0.672	0.652	0.670	0.678	0.681
506	Daytona / Gainesville	0.636	0.626	0.631	0.619	0.640	0.646	0.639	0.644	0.570	0.652	0.672	0.652	0.661	0.652	0.666	0.644	0.648	0.640	0.622	0.643	0.650	0.652
521	Diversified Dental - Las Vegas	0.802	0.808	0.821	0.804	0.819	0.832	0.838	0.846	0.801	0.848	0.855	0.819	0.839	0.834	0.851	0.831	0.843	0.835	0.797	0.806	0.821	0.844
522	Mastercare Dental - Reno	0.835	0.822	0.835	0.808	0.849	0.867	0.863	0.878	0.736	0.902	0.925	0.861	0.900	0.882	0.912	0.869	0.880	0.848	0.821	0.852	0.867	0.884
524	Premier - Minnesota	0.714	0.718	0.728	0.711	0.730	0.740	0.743	0.749	0.686	0.755	0.771	0.729	0.752	0.745	0.760	0.740	0.747	0.733	0.712	0.726	0.736	0.750
526	Dental Options Pricing - Oregon	0.728	0.721	0.730	0.711	0.739	0.751	0.747	0.756	0.661	0.767	0.787	0.750	0.772	0.760	0.781	0.750	0.758	0.744	0.714	0.737	0.751	0.763
527	Rental Network - Hawaii	0.683	0.669	0.676	0.658	0.688	0.698	0.690	0.700	0.596	0.711	0.733	0.704	0.723	0.709	0.730	0.697	0.704	0.690	0.665	0.691	0.702	0.708
528	Diversified Dental - Reno	0.764	0.754	0.766	0.746	0.770	0.786	0.785	0.796	0.717	0.803	0.815	0.789	0.803	0.792	0.817	0.784	0.798	0.790	0.744	0.766	0.780	0.800
549	Maine	0.804	0.788	0.800	0.774	0.813	0.829	0.822	0.836	0.702	0.857	0.878	0.830	0.862	0.845	0.872	0.830	0.840	0.815	0.785	0.815	0.830	0.844
550	North Dakota	0.675	0.654	0.660	0.640	0.677	0.686	0.672	0.682	0.550	0.697	0.729	0.699	0.716	0.700	0.722	0.685	0.689	0.674	0.650	0.685	0.696	0.696
551	Nevada	0.664	0.668	0.677	0.664	0.675	0.686	0.688	0.695	0.658	0.695	0.702	0.678	0.692	0.687	0.700	0.684	0.693	0.687	0.659	0.667	0.678	0.694
553	Idaho	0.716	0.714	0.720	0.707	0.726	0.732	0.730	0.735	0.672	0.742	0.758	0.731	0.745	0.737	0.750	0.731	0.736	0.727	0.708	0.724	0.733	0.739
554	Vermont	0.649	0.637	0.645	0.625	0.658	0.666	0.658	0.664	0.548	0.680	0.710	0.667	0.692	0.678	0.697	0.666	0.670	0.648	0.636	0.666	0.674	0.674
555	New Hampshire	0.663	0.650	0.658	0.639	0.670	0.679	0.670	0.678	0.570	0.691	0.718	0.681	0.702	0.689	0.707	0.678	0.682	0.664	0.649	0.676	0.684	0.686
556	Delaware	0.668	0.659	0.667	0.650	0.676	0.686	0.679	0.687	0.594	0.697	0.720	0.685	0.705	0.694	0.710	0.684	0.689	0.674	0.656	0.679	0.688	0.693
557	Washington																						
558	Oregon	0.705	0.694	0.703	0.684	0.713	0.724	0.717	0.727	0.625	0.738	0.760	0.726	0.746	0.734	0.754	0.723	0.730	0.715	0.689	0.713	0.726	0.735
559	North Carolina	0.622	0.607	0.614	0.596	0.627	0.636	0.626	0.635	0.524	0.647	0.674	0.641	0.660	0.647	0.665	0.635	0.639	0.621	0.606	0.634	0.644	0.643
560	West Virginia	0.682	0.675	0.681	0.667	0.690	0.696	0.690	0.696	0.615	0.706	0.727	0.697	0.713	0.703	0.717	0.694	0.698	0.686	0.671	0.693	0.701	0.702
561	Mississippi	0.680	0.668	0.674	0.657	0.687	0.693	0.685	0.691	0.590	0.704	0.731	0.698	0.716	0.703	0.720	0.692	0.696	0.682	0.664	0.691	0.700	0.701
562	Arkansas	0.722	0.717	0.724	0.708	0.732	0.739	0.734	0.741	0.658	0.751	0.773	0.738	0.757	0.746	0.762	0.738	0.743	0.730	0.712	0.733	0.743	0.747
563	South Carolina	0.661	0.644	0.651	0.632	0.665	0.673	0.662	0.671	0.553	0.685	0.713	0.682	0.700	0.686	0.705	0.672	0.677	0.661	0.641	0.672	0.681	0.683
564	Rhode Island	0.704	0.699	0.707	0.692	0.713	0.722	0.719	0.726	0.654	0.733	0.749	0.720	0.738	0.729	0.744	0.721	0.727	0.716	0.695	0.712	0.721	0.730
565	Hawaii	0.652	0.651	0.659	0.645	0.662	0.670	0.668	0.671	0.618	0.679	0.693	0.663	0.680	0.673	0.685	0.668	0.672	0.663	0.646	0.660	0.668	0.675
566	Pittsburgh	0.668	0.664	0.670	0.659	0.674	0.679	0.677	0.682	0.633	0.686	0.699	0.679	0.689	0.683	0.693	0.678	0.682	0.676	0.660	0.674	0.679	0.684
567	Philadelphia	0.669	0.663	0.670	0.657	0.676	0.684	0.681	0.687	0.623	0.692	0.707	0.683	0.696	0.688	0.702	0.682	0.688	0.678	0.659	0.675	0.683	0.690
568	Alabama	0.677	0.668	0.674	0.660	0.683	0.689	0.683	0.689	0.609	0.698	0.719	0.693	0.707	0.697	0.711	0.688	0.692	0.682	0.664	0.686	0.694	0.696
569	Utah	0.670	0.662	0.667	0.655	0.675	0.680	0.676	0.681	0.612	0.688	0.706	0.683	0.695	0.686	0.699	0.679	0.683	0.674	0.659	0.679	0.684	0.686
570	Iowa	0.653	0.639	0.647	0.628	0.659	0.669	0.659	0.668	0.556	0.681	0.708	0.672	0.693	0.679	0.698	0.667	0.672	0.654	0.637	0.666	0.675	0.676
571	Massachusetts	0.681	0.671	0.678	0.661	0.687	0.696	0.690	0.698	0.607	0.706	0.728	0.698	0.715	0.704	0.721	0.695	0.700	0.686	0.667	0.690	0.700	0.704
572	Oklahoma	0.689	0.686	0.694	0.680	0.698	0.707	0.704	0.711	0.649	0.715	0.730	0.704	0.719	0.711	0.725	0.705	0.711	0.703	0.680	0.695	0.705	0.713
573	Louisiana	0.625	0.610	0.616	0.601	0.628	0.633	0.623	0.630	0.535	0.641	0.666	0.643	0.654	0.642	0.658	0.631	0.635	0.626	0.605	0.633	0.641	0.640
574	New Mexico	0.707	0.698	0.707	0.688	0.715	0.725	0.720	0.729	0.639	0.738	0.757	0.727	0.745	0.733	0.752	0.724	0.731	0.719	0.691	0.714	0.726	0.735
575	Texas	0.682	0.673	0.681	0.665	0.688	0.697	0.691	0.698	0.619	0.705	0.724	0.699	0.713	0.704	0.719	0.695	0.701	0.691	0.668	0.689	0.699	0.704
576	Kentucky	0.639	0.632	0.637	0.626	0.643	0.649	0.645	0.650	0.592	0.655	0.670	0.650	0.660	0.653	0.665	0.647	0.651	0.643	0.629	0.645	0.650	0.654
577	Kansas	0.695	0.691	0.700	0.684	0.704	0.713	0.710	0.717	0.649	0.723	0.739	0.710	0.727	0.718	0.733	0.712	0.718	0.708	0.685	0.702	0.712	0.720
578	Wisconsin	0.659	0.647	0.652	0.637	0.664	0.670	0.662	0.669	0.575	0.679	0.704	0.675	0.690	0.678	0.694	0.668	0.672	0.658	0.644	0.670	0.676	0.676
579	Tennessee	0.609	0.600	0.605	0.593	0.613	0.619	0.613	0.619	0.548	0.626	0.645	0.622	0.633	0.625	0.637	0.617	0.621	0.611	0.597	0.617	0.622	0.624
580	Minnesota	0.670	0.659	0.666	0.649	0.676	0.685	0.678	0.684	0.593	0.694	0.717	0.688	0.704	0.693	0.710	0.683	0.688	0.675	0.655	0.679	0.688	0.692
581	Colorado	0.691	0.686	0.692	0.678	0.699	0.705	0.700	0.706	0.634	0.713	0.733	0.707	0.720	0.711	0.725	0.703	0.708	0.699	0.680	0.699	0.709	0.711
582	Indiana	0.619	0.607	0.612	0.599	0.622	0.627	0.620	0.626	0.542	0.635	0.658	0.634	0.646	0.635	0.650	0.626	0.629	0.620	0.604	0.628	0.634	0.633
583	Nebraska	0.676	0.675	0.682	0.670	0.687	0.693	0.693	0.698	0.640	0.704	0.718	0.689	0.705	0.698	0.711	0.692	0.698	0.688	0.671	0.684	0.693	0.701
584	Connecticut	0.682	0.670	0.678	0.660	0.687	0.696	0.689	0.697	0.603	0.706	0.729	0.700	0.716	0.705	0.722	0.695	0.700	0.686	0.666	0.691	0.699	0.704
585	Ohio	0.641	0.632	0.637	0.624	0.645	0.651	0.645	0.651	0.578	0.658	0.678	0.654	0.666	0.657	0.670	0.649	0.653	0.643	0.629	0.649	0.655	0.656
586	Michigan	0.699	0.693	0.702	0.684	0.709	0.720	0.717	0.726	0.639	0.735	0.753	0.718	0.739	0.728	0.747	0.719	0.727	0.713	0.687	0.707	0.720	0.731
587	Arizona	0.710	0.708	0.717	0.701	0.720	0.730	0.729	0.737	0.675	0.741	0.753	0.726	0.742	0.734	0.750	0.728	0.736	0.728	0.701	0.715	0.726	0.738
588	New Jersey	0.666	0.660	0.667	0.652	0.674	0.682	0.679	0.686														

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	0.624	0.610	0.613	0.604	0.621	0.624	0.616	0.618	0.559	0.626	0.642	0.633	0.637	0.630	0.639	0.622	0.623	0.621	0.609	0.628	0.630	0.626
502	Broward County / Palm Beach	0.633	0.624	0.626	0.619	0.633	0.636	0.630	0.633	0.583	0.638	0.652	0.644	0.647	0.640	0.649	0.635	0.637	0.634	0.620	0.636	0.640	0.639
503	Tampa	0.677	0.667	0.670	0.661	0.677	0.680	0.674	0.677	0.622	0.683	0.698	0.688	0.692	0.685	0.694	0.679	0.681	0.678	0.663	0.679	0.686	0.683
504	Orlando	0.670	0.663	0.666	0.658	0.672	0.674	0.669	0.672	0.621	0.677	0.692	0.681	0.685	0.679	0.687	0.673	0.675	0.674	0.658	0.673	0.679	0.678
505	Jacksonville	0.686	0.676	0.680	0.670	0.688	0.690	0.684	0.687	0.628	0.694	0.711	0.698	0.703	0.696	0.706	0.689	0.691	0.689	0.672	0.689	0.696	0.694
506	Daytona / Gainesville	0.658	0.645	0.649	0.638	0.658	0.661	0.653	0.657	0.587	0.665	0.685	0.670	0.676	0.668	0.678	0.659	0.661	0.659	0.641	0.661	0.667	0.665
521	Diversified Dental - Las Vegas	0.851	0.851	0.862	0.847	0.860	0.872	0.872	0.876	0.836	0.880	0.889	0.863	0.879	0.873	0.884	0.870	0.876	0.873	0.844	0.852	0.863	0.877
522	Mastercare Dental - Reno	0.891	0.870	0.880	0.856	0.894	0.910	0.905	0.918	0.781	0.941	0.965	0.913	0.941	0.924	0.950	0.912	0.920	0.904	0.870	0.900	0.912	0.923
524	Premier - Minnesota	0.758	0.751	0.759	0.746	0.763	0.771	0.769	0.772	0.715	0.781	0.797	0.768	0.782	0.775	0.786	0.770	0.773	0.770	0.749	0.762	0.769	0.775
526	Dental Options Pricing - Oregon	0.769	0.756	0.765	0.746	0.773	0.782	0.776	0.781	0.692	0.793	0.814	0.785	0.803	0.792	0.807	0.782	0.785	0.779	0.752	0.773	0.784	0.789
527	Rental Network - Hawaii	0.714	0.696	0.700	0.686	0.713	0.718	0.708	0.715	0.617	0.727	0.750	0.730	0.742	0.730	0.746	0.718	0.720	0.714	0.694	0.719	0.727	0.725
528	Diversified Dental - Reno	0.804	0.796	0.805	0.788	0.811	0.823	0.819	0.829	0.753	0.836	0.849	0.824	0.839	0.829	0.849	0.822	0.832	0.824	0.788	0.809	0.820	0.834
549	Maine	0.850	0.828	0.838	0.816	0.852	0.865	0.860	0.869	0.742	0.891	0.914	0.871	0.896	0.880	0.905	0.865	0.874	0.862	0.828	0.856	0.868	0.879
550	North Dakota	0.702	0.678	0.683	0.665	0.700	0.705	0.690	0.697	0.573	0.712	0.745	0.722	0.733	0.718	0.736	0.703	0.705	0.700	0.675	0.708	0.718	0.712
551	Nevada	0.699	0.700	0.705	0.696	0.707	0.712	0.711	0.714	0.682	0.717	0.724	0.711	0.719	0.715	0.722	0.712	0.715	0.712	0.693	0.701	0.710	0.716
553	Idaho	0.746	0.737	0.743	0.731	0.748	0.754	0.749	0.753	0.694	0.760	0.777	0.756	0.766	0.758	0.768	0.753	0.754	0.753	0.734	0.749	0.755	0.758
554	Vermont	0.684	0.663	0.668	0.652	0.683	0.687	0.678	0.681	0.572	0.698	0.728	0.699	0.712	0.699	0.713	0.688	0.688	0.682	0.663	0.692	0.698	0.692
555	New Hampshire	0.697	0.676	0.680	0.666	0.694	0.699	0.689	0.693	0.592	0.708	0.735	0.711	0.721	0.709	0.723	0.698	0.699	0.693	0.675	0.701	0.708	0.703
556	Delaware	0.702	0.686	0.690	0.677	0.702	0.707	0.698	0.704	0.616	0.714	0.737	0.716	0.725	0.715	0.727	0.706	0.707	0.702	0.684	0.706	0.713	0.711
557	Washington																						
558	Oregon	0.741	0.726	0.733	0.716	0.744	0.750	0.741	0.748	0.652	0.760	0.783	0.758	0.772	0.760	0.775	0.750	0.752	0.747	0.722	0.745	0.756	0.758
559	North Carolina	0.652	0.631	0.634	0.620	0.649	0.654	0.643	0.649	0.545	0.662	0.689	0.667	0.677	0.664	0.679	0.653	0.654	0.648	0.630	0.657	0.666	0.658
560	West Virginia	0.711	0.697	0.702	0.690	0.712	0.714	0.708	0.712	0.635	0.722	0.743	0.722	0.731	0.722	0.733	0.714	0.715	0.713	0.694	0.715	0.721	0.718
561	Mississippi	0.709	0.690	0.696	0.680	0.708	0.713	0.703	0.708	0.612	0.721	0.749	0.723	0.733	0.722	0.736	0.711	0.713	0.710	0.688	0.714	0.721	0.718
562	Arkansas	0.754	0.741	0.747	0.733	0.755	0.761	0.755	0.759	0.681	0.770	0.792	0.766	0.777	0.768	0.780	0.760	0.762	0.759	0.739	0.759	0.765	0.766
563	South Carolina	0.689	0.668	0.673	0.657	0.688	0.692	0.679	0.686	0.574	0.699	0.730	0.707	0.717	0.703	0.719	0.691	0.692	0.688	0.666	0.695	0.704	0.699
564	Rhode Island	0.736	0.727	0.731	0.720	0.739	0.743	0.738	0.741	0.675	0.750	0.767	0.749	0.758	0.750	0.761	0.742	0.744	0.741	0.723	0.740	0.748	0.748
565	Hawaii	0.681	0.672	0.676	0.667	0.681	0.684	0.681	0.684	0.634	0.692	0.705	0.688	0.694	0.688	0.697	0.683	0.685	0.684	0.671	0.684	0.688	0.687
566	Pittsburgh	0.691	0.684	0.687	0.680	0.693	0.695	0.691	0.694	0.648	0.699	0.712	0.700	0.704	0.699	0.706	0.694	0.696	0.695	0.680	0.693	0.699	0.698
567	Philadelphia	0.698	0.687	0.690	0.681	0.698	0.702	0.696	0.699	0.640	0.706	0.722	0.708	0.714	0.707	0.716	0.701	0.702	0.699	0.685	0.701	0.706	0.705
568	Alabama	0.702	0.689	0.694	0.681	0.703	0.707	0.699	0.703	0.628	0.713	0.734	0.715	0.724	0.715	0.726	0.706	0.707	0.704	0.686	0.707	0.713	0.711
569	Utah	0.693	0.681	0.684	0.674	0.692	0.695	0.690	0.692	0.628	0.700	0.719	0.703	0.710	0.702	0.712	0.695	0.696	0.693	0.679	0.698	0.702	0.699
570	Iowa	0.686	0.664	0.669	0.654	0.683	0.689	0.678	0.685	0.579	0.697	0.725	0.701	0.712	0.699	0.714	0.688	0.689	0.683	0.663	0.691	0.697	0.693
571	Massachusetts	0.712	0.696	0.699	0.688	0.711	0.716	0.707	0.713	0.628	0.722	0.744	0.726	0.734	0.724	0.736	0.715	0.716	0.711	0.694	0.716	0.725	0.720
572	Oklahoma	0.720	0.714	0.717	0.708	0.725	0.727	0.722	0.726	0.669	0.732	0.747	0.732	0.739	0.732	0.741	0.726	0.728	0.726	0.708	0.723	0.731	0.731
573	Louisiana	0.647	0.629	0.634	0.620	0.645	0.649	0.639	0.644	0.555	0.654	0.680	0.661	0.669	0.658	0.671	0.648	0.649	0.647	0.626	0.652	0.658	0.654
574	New Mexico	0.742	0.730	0.735	0.721	0.746	0.751	0.743	0.749	0.665	0.759	0.780	0.758	0.770	0.759	0.773	0.750	0.753	0.748	0.724	0.745	0.756	0.756
575	Texas	0.711	0.698	0.702	0.691	0.712	0.716	0.708	0.713	0.639	0.721	0.740	0.725	0.732	0.723	0.734	0.715	0.717	0.713	0.694	0.715	0.723	0.720
576	Kentucky	0.661	0.651	0.653	0.645	0.660	0.663	0.659	0.662	0.608	0.668	0.683	0.670	0.675	0.668	0.677	0.662	0.664	0.662	0.648	0.663	0.668	0.667
577	Kansas	0.728	0.720	0.724	0.713	0.732	0.735	0.730	0.734	0.671	0.741	0.757	0.740	0.749	0.741	0.751	0.734	0.736	0.734	0.715	0.731	0.739	0.739
578	Wisconsin	0.685	0.667	0.671	0.658	0.683	0.687	0.678	0.683	0.595	0.694	0.718	0.698	0.706	0.696	0.708	0.686	0.687	0.683	0.665	0.690	0.695	0.691
579	Tennessee	0.632	0.619	0.622	0.612	0.631	0.634	0.627	0.631	0.565	0.639	0.657	0.642	0.648	0.640	0.650	0.633	0.634	0.631	0.616	0.635	0.639	0.637
580	Minnesota	0.701	0.684	0.688	0.676	0.700	0.705	0.696	0.699	0.614	0.711	0.733	0.715	0.723	0.713	0.725	0.704	0.705	0.700	0.682	0.705	0.712	0.709
581	Colorado	0.719	0.707	0.713	0.700	0.720	0.724	0.718	0.722	0.654	0.730	0.750	0.730	0.739	0.731	0.741	0.723	0.725	0.723	0.703	0.722	0.729	0.728
582	Indiana	0.641	0.626	0.629	0.618	0.640	0.642	0.633	0.638	0.559	0.647	0.670	0.653	0.659	0.650	0.661	0.641	0.642	0.640	0.622	0.645	0.651	0.646
583	Nebraska	0.708	0.700	0.703	0.694	0.709	0.712	0.709	0.711	0.658	0.718	0.732	0.716	0.724	0.717	0.725	0.711	0.712	0.711	0.699	0.711	0.716	0.716
584	Connecticut	0.712	0.695	0.699	0.687	0.711	0.716	0.707	0.712	0.624	0.722	0.745	0.727	0.735	0.725	0.737	0.715	0.717	0.711	0.693	0.716	0.723	0.720
585	Ohio	0.664	0.651	0.654	0.644	0.663	0.666	0.660	0.664	0.595	0.672	0.691	0.675	0.681	0.673	0.683	0.665	0.667	0.663	0.648	0.668	0.672	0.670
586	Michigan	0.737	0.726	0.733	0.718	0.741	0.748	0.742	0.748	0.667	0.758	0.778	0.752	0.767	0.757	0.770	0.748	0.751	0.746	0.722	0.741	0.751	0.755
587	Arizona	0.746	0.741	0.745	0.735	0.751	0.755	0.751	0.756	0.699	0.762	0.774	0.760	0.767	0.760	0.770	0.754	0.757	0.754	0.734	0.748	0.759	0.759
588	New Jersey	0.699	0.686	0.689	0.678	0.698	0.702	0.697	0.700														



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	0.628	0.610	0.613	0.603	0.622	0.624	0.614	0.616	0.552	0.625	0.644	0.637	0.638	0.630	0.640	0.622	0.623	0.621	0.608	0.631	0.633	0.627
502	Broward County / Palm Beach	0.636	0.625	0.627	0.619	0.635	0.637	0.629	0.631	0.577	0.637	0.654	0.647	0.648	0.641	0.651	0.634	0.636	0.635	0.620	0.640	0.643	0.640
503	Tampa	0.680	0.667	0.670	0.661	0.678	0.681	0.673	0.675	0.615	0.682	0.700	0.691	0.693	0.686	0.696	0.678	0.680	0.678	0.662	0.683	0.687	0.684
504	Orlando	0.674	0.663	0.665	0.656	0.673	0.675	0.668	0.670	0.615	0.676	0.693	0.685	0.687	0.680	0.689	0.673	0.675	0.673	0.657	0.677	0.681	0.678
505	Jacksonville	0.691	0.677	0.681	0.670	0.690	0.692	0.683	0.686	0.621	0.692	0.712	0.703	0.706	0.698	0.709	0.689	0.691	0.690	0.671	0.694	0.699	0.696
506	Daytona / Gainesville	0.663	0.645	0.648	0.636	0.659	0.662	0.651	0.654	0.578	0.663	0.686	0.675	0.679	0.669	0.681	0.659	0.661	0.658	0.640	0.666	0.671	0.665
521	Diversified Dental - Las Vegas	0.856	0.852	0.863	0.847	0.862	0.874	0.871	0.875	0.830	0.879	0.890	0.868	0.881	0.875	0.887	0.871	0.876	0.872	0.844	0.857	0.867	0.878
522	Mastercare Dental - Reno	0.914	0.879	0.888	0.862	0.908	0.919	0.908	0.918	0.760	0.937	0.974	0.934	0.956	0.936	0.964	0.920	0.927	0.908	0.876	0.916	0.930	0.933
524	Premier - Minnesota	0.762	0.746	0.754	0.740	0.759	0.766	0.763	0.765	0.703	0.775	0.793	0.767	0.778	0.770	0.781	0.764	0.767	0.760	0.743	0.760	0.766	0.770
526	Dental Options Pricing - Oregon	0.780	0.759	0.768	0.749	0.779	0.786	0.774	0.778	0.680	0.792	0.817	0.797	0.807	0.794	0.811	0.783	0.785	0.781	0.752	0.783	0.793	0.791
527	Rental Network - Hawaii	0.727	0.701	0.705	0.690	0.721	0.724	0.708	0.713	0.606	0.727	0.755	0.744	0.748	0.734	0.751	0.720	0.723	0.719	0.695	0.731	0.738	0.729
528	Diversified Dental - Reno	0.818	0.808	0.816	0.798	0.825	0.835	0.828	0.836	0.748	0.841	0.860	0.843	0.854	0.843	0.864	0.833	0.843	0.837	0.797	0.825	0.837	0.846
549	Maine	0.870	0.838	0.846	0.822	0.865	0.876	0.862	0.869	0.726	0.888	0.923	0.892	0.909	0.890	0.918	0.873	0.881	0.868	0.835	0.875	0.886	0.890
550	North Dakota	0.715	0.680	0.685	0.665	0.706	0.709	0.688	0.693	0.557	0.710	0.749	0.735	0.739	0.722	0.742	0.704	0.706	0.700	0.674	0.721	0.728	0.714
551	Nevada	0.704	0.702	0.707	0.698	0.710	0.714	0.711	0.714	0.678	0.717	0.726	0.715	0.721	0.717	0.724	0.712	0.715	0.714	0.694	0.705	0.714	0.717
553	Idaho	0.750	0.735	0.741	0.728	0.747	0.753	0.746	0.748	0.684	0.756	0.776	0.758	0.766	0.758	0.768	0.750	0.752	0.748	0.731	0.751	0.756	0.756
554	Vermont	0.691	0.657	0.661	0.645	0.679	0.682	0.668	0.672	0.554	0.690	0.724	0.700	0.708	0.694	0.710	0.679	0.679	0.670	0.655	0.693	0.697	0.687
555	New Hampshire	0.703	0.673	0.677	0.662	0.693	0.696	0.683	0.686	0.576	0.702	0.733	0.715	0.720	0.707	0.722	0.693	0.694	0.686	0.670	0.707	0.711	0.700
556	Delaware	0.708	0.684	0.688	0.674	0.702	0.704	0.693	0.697	0.603	0.710	0.736	0.719	0.725	0.713	0.727	0.702	0.703	0.696	0.680	0.711	0.715	0.708
557	Washington																						
558	Oregon	0.753	0.728	0.734	0.717	0.749	0.754	0.740	0.745	0.641	0.759	0.786	0.770	0.777	0.764	0.780	0.751	0.753	0.747	0.722	0.756	0.764	0.759
559	North Carolina	0.660	0.630	0.633	0.618	0.650	0.653	0.638	0.642	0.529	0.658	0.690	0.673	0.678	0.664	0.680	0.650	0.651	0.644	0.626	0.664	0.668	0.657
560	West Virginia	0.716	0.693	0.698	0.684	0.709	0.712	0.703	0.706	0.623	0.717	0.742	0.724	0.730	0.720	0.732	0.710	0.711	0.705	0.690	0.716	0.721	0.716
561	Mississippi	0.716	0.689	0.694	0.677	0.708	0.713	0.699	0.703	0.598	0.716	0.748	0.728	0.735	0.722	0.737	0.709	0.710	0.705	0.685	0.719	0.724	0.717
562	Arkansas	0.760	0.738	0.744	0.729	0.754	0.760	0.750	0.753	0.668	0.764	0.790	0.769	0.777	0.766	0.780	0.756	0.758	0.752	0.735	0.761	0.766	0.763
563	South Carolina	0.701	0.669	0.672	0.656	0.691	0.694	0.677	0.681	0.559	0.697	0.731	0.717	0.721	0.706	0.723	0.690	0.691	0.685	0.663	0.705	0.710	0.699
564	Rhode Island	0.743	0.728	0.731	0.720	0.742	0.744	0.735	0.738	0.665	0.747	0.769	0.755	0.760	0.751	0.762	0.742	0.743	0.740	0.722	0.745	0.753	0.748
565	Hawaii	0.683	0.667	0.671	0.662	0.678	0.681	0.677	0.680	0.626	0.689	0.702	0.687	0.693	0.686	0.695	0.680	0.682	0.676	0.667	0.683	0.686	0.685
566	Pittsburgh	0.694	0.683	0.685	0.678	0.692	0.694	0.689	0.691	0.642	0.697	0.712	0.702	0.705	0.698	0.707	0.692	0.694	0.692	0.679	0.695	0.699	0.697
567	Philadelphia	0.702	0.687	0.689	0.680	0.698	0.701	0.693	0.696	0.632	0.704	0.722	0.711	0.715	0.707	0.717	0.699	0.700	0.697	0.682	0.704	0.708	0.704
568	Alabama	0.708	0.689	0.693	0.680	0.704	0.708	0.697	0.700	0.618	0.710	0.735	0.720	0.726	0.715	0.728	0.705	0.706	0.703	0.684	0.711	0.716	0.711
569	Utah	0.697	0.679	0.682	0.672	0.692	0.694	0.686	0.688	0.619	0.697	0.718	0.706	0.709	0.700	0.711	0.692	0.693	0.689	0.676	0.699	0.703	0.697
570	Iowa	0.694	0.663	0.667	0.651	0.685	0.687	0.673	0.677	0.563	0.693	0.725	0.706	0.713	0.698	0.714	0.684	0.685	0.678	0.659	0.697	0.702	0.692
571	Massachusetts	0.719	0.696	0.699	0.686	0.713	0.715	0.703	0.707	0.615	0.719	0.745	0.731	0.735	0.724	0.737	0.712	0.714	0.708	0.691	0.722	0.727	0.719
572	Oklahoma	0.726	0.713	0.716	0.706	0.725	0.727	0.720	0.723	0.661	0.730	0.748	0.737	0.740	0.733	0.743	0.725	0.727	0.723	0.706	0.727	0.733	0.730
573	Louisiana	0.653	0.628	0.633	0.618	0.647	0.651	0.637	0.640	0.543	0.651	0.681	0.667	0.672	0.659	0.674	0.647	0.649	0.645	0.624	0.657	0.661	0.655
574	New Mexico	0.752	0.732	0.737	0.722	0.750	0.754	0.742	0.747	0.655	0.759	0.782	0.769	0.775	0.763	0.778	0.751	0.754	0.749	0.724	0.756	0.763	0.759
575	Texas	0.717	0.699	0.703	0.691	0.715	0.717	0.706	0.709	0.630	0.719	0.742	0.731	0.734	0.724	0.737	0.714	0.716	0.712	0.693	0.721	0.727	0.721
576	Kentucky	0.664	0.650	0.652	0.644	0.660	0.663	0.656	0.658	0.600	0.665	0.683	0.672	0.675	0.668	0.677	0.660	0.662	0.659	0.646	0.665	0.669	0.666
577	Kansas	0.733	0.718	0.722	0.710	0.732	0.734	0.727	0.730	0.661	0.736	0.758	0.744	0.749	0.741	0.751	0.732	0.734	0.730	0.712	0.735	0.741	0.738
578	Wisconsin	0.690	0.664	0.668	0.654	0.682	0.685	0.673	0.676	0.581	0.689	0.718	0.700	0.705	0.694	0.707	0.682	0.683	0.677	0.661	0.693	0.696	0.689
579	Tennessee	0.635	0.617	0.620	0.609	0.630	0.633	0.624	0.626	0.555	0.635	0.657	0.644	0.648	0.639	0.650	0.630	0.631	0.627	0.613	0.637	0.641	0.636
580	Minnesota	0.707	0.683	0.687	0.673	0.701	0.703	0.692	0.695	0.602	0.707	0.734	0.719	0.724	0.712	0.726	0.701	0.702	0.697	0.678	0.710	0.715	0.707
581	Colorado	0.723	0.705	0.711	0.697	0.719	0.724	0.715	0.718	0.644	0.727	0.749	0.733	0.739	0.730	0.741	0.721	0.723	0.719	0.701	0.725	0.730	0.727
582	Indiana	0.646	0.624	0.627	0.615	0.640	0.642	0.630	0.633	0.548	0.644	0.670	0.658	0.661	0.650	0.663	0.639	0.640	0.636	0.620	0.649	0.653	0.646
583	Nebraska	0.711	0.696	0.699	0.690	0.706	0.709	0.703	0.706	0.649	0.714	0.730	0.716	0.721	0.714	0.723	0.707	0.709	0.704	0.694	0.711	0.715	0.712
584	Connecticut	0.719	0.695	0.699	0.685	0.713	0.716	0.703	0.706	0.611	0.719	0.746	0.732	0.737	0.725	0.739	0.713	0.714	0.709	0.690	0.723	0.727	0.720
585	Ohio	0.668	0.649	0.652	0.641	0.663	0.665	0.656	0.658	0.585	0.668	0.691	0.677	0.681	0.672	0.683	0.663	0.664	0.660	0.645	0.670	0.674	0.668
586	Michigan	0.747	0.729	0.736	0.719	0.746	0.751	0.740	0.745	0.656	0.757	0.779	0.762	0.771	0.759	0.773	0.748	0.751	0.746	0.721	0.749	0.759	0.756
587	Arizona	0.752	0.741	0.745	0.735	0.756	0.756	0.750	0.753	0.692	0.761	0.776	0.766	0.769	0.762	0.773	0.754	0.757	0.753	0.734	0.754	0.762	0.760
588	New Jersey	0.705	0.685	0.689	0.677	0.700	0.703	0.694	0.698														

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	0.592	0.582	0.588	0.576	0.595	0.601	0.596	0.601	0.539	0.608	0.623	0.605	0.615	0.607	0.619	0.600	0.604	0.600	0.578	0.595	0.603	0.607
502	Broward County / Palm Beach	0.596	0.590	0.597	0.584	0.600	0.609	0.606	0.611	0.559	0.616	0.628	0.609	0.619	0.612	0.625	0.607	0.613	0.609	0.585	0.599	0.606	0.615
503	Tampa	0.636	0.629	0.637	0.623	0.640	0.649	0.647	0.653	0.596	0.659	0.672	0.649	0.661	0.653	0.668	0.648	0.655	0.650	0.624	0.640	0.647	0.656
504	Orlando	0.630	0.625	0.632	0.619	0.635	0.644	0.642	0.648	0.595	0.653	0.665	0.643	0.654	0.648	0.661	0.643	0.649	0.645	0.619	0.634	0.641	0.651
505	Jacksonville	0.646	0.637	0.644	0.630	0.648	0.658	0.655	0.662	0.601	0.668	0.682	0.660	0.670	0.662	0.678	0.656	0.664	0.658	0.632	0.649	0.656	0.666
506	Daytona / Gainesville	0.619	0.606	0.613	0.599	0.620	0.628	0.625	0.632	0.560	0.640	0.657	0.633	0.644	0.635	0.651	0.628	0.634	0.628	0.603	0.622	0.629	0.637
521	Diversified Dental - Las Vegas	0.767	0.772	0.786	0.767	0.782	0.797	0.805	0.817	0.773	0.817	0.823	0.784	0.803	0.798	0.817	0.796	0.810	0.805	0.761	0.769	0.784	0.811
522	Mastercare Dental - Reno	0.801	0.780	0.793	0.767	0.805	0.823	0.822	0.838	0.711	0.864	0.885	0.824	0.856	0.839	0.867	0.824	0.835	0.820	0.781	0.807	0.822	0.841
524	Premier - Minnesota	0.692	0.689	0.701	0.683	0.701	0.714	0.719	0.728	0.665	0.734	0.746	0.706	0.726	0.718	0.735	0.713	0.723	0.717	0.685	0.695	0.707	0.725
526	Dental Options Pricing - Oregon	0.697	0.685	0.696	0.676	0.702	0.717	0.718	0.731	0.640	0.742	0.756	0.717	0.738	0.727	0.749	0.718	0.729	0.718	0.681	0.701	0.713	0.731
527	Rental Network - Hawaii	0.654	0.638	0.648	0.627	0.656	0.670	0.665	0.678	0.580	0.692	0.708	0.673	0.694	0.682	0.702	0.671	0.679	0.667	0.635	0.658	0.669	0.682
528	Diversified Dental - Reno	0.725	0.718	0.729	0.710	0.733	0.748	0.748	0.761	0.689	0.769	0.780	0.747	0.765	0.755	0.778	0.746	0.760	0.752	0.710	0.728	0.742	0.763
549	Maine	0.768	0.748	0.760	0.735	0.771	0.789	0.783	0.801	0.679	0.821	0.842	0.790	0.817	0.801	0.829	0.789	0.800	0.786	0.745	0.773	0.787	0.803
550	North Dakota	0.648	0.625	0.633	0.612	0.647	0.659	0.650	0.663	0.539	0.681	0.705	0.670	0.689	0.673	0.697	0.660	0.668	0.654	0.624	0.654	0.664	0.672
551	Nevada	0.635	0.639	0.650	0.635	0.647	0.659	0.665	0.673	0.638	0.674	0.679	0.650	0.664	0.660	0.676	0.658	0.669	0.665	0.629	0.637	0.648	0.670
553	Idaho	0.698	0.690	0.699	0.684	0.702	0.712	0.713	0.720	0.659	0.726	0.740	0.710	0.724	0.717	0.732	0.711	0.719	0.714	0.687	0.702	0.709	0.721
554	Vermont	0.631	0.612	0.621	0.601	0.633	0.644	0.640	0.649	0.536	0.666	0.690	0.647	0.670	0.657	0.677	0.644	0.650	0.640	0.613	0.636	0.647	0.655
555	New Hampshire	0.641	0.625	0.634	0.614	0.644	0.656	0.651	0.661	0.558	0.677	0.697	0.658	0.679	0.666	0.686	0.657	0.663	0.652	0.624	0.646	0.657	0.666
556	Delaware	0.645	0.633	0.643	0.625	0.650	0.662	0.660	0.669	0.581	0.682	0.699	0.662	0.681	0.670	0.689	0.662	0.670	0.661	0.631	0.650	0.661	0.672
557	Washington																						
558	Oregon	0.673	0.661	0.671	0.651	0.679	0.693	0.691	0.702	0.607	0.717	0.732	0.693	0.715	0.703	0.725	0.694	0.704	0.692	0.657	0.679	0.691	0.707
559	North Carolina	0.601	0.583	0.591	0.572	0.602	0.614	0.608	0.617	0.513	0.634	0.654	0.618	0.638	0.625	0.644	0.614	0.620	0.609	0.582	0.606	0.616	0.623
560	West Virginia	0.665	0.653	0.661	0.645	0.668	0.678	0.676	0.682	0.604	0.694	0.712	0.679	0.694	0.685	0.702	0.677	0.684	0.677	0.651	0.671	0.678	0.687
561	Mississippi	0.665	0.645	0.652	0.635	0.663	0.672	0.667	0.678	0.578	0.690	0.712	0.681	0.694	0.682	0.701	0.672	0.679	0.670	0.644	0.669	0.676	0.682
562	Arkansas	0.706	0.693	0.701	0.685	0.708	0.718	0.716	0.725	0.645	0.735	0.753	0.721	0.735	0.725	0.742	0.717	0.725	0.718	0.691	0.710	0.718	0.728
563	South Carolina	0.636	0.616	0.624	0.605	0.637	0.649	0.642	0.652	0.541	0.669	0.691	0.655	0.675	0.661	0.682	0.649	0.656	0.644	0.615	0.642	0.652	0.660
564	Rhode Island	0.679	0.672	0.682	0.665	0.685	0.698	0.698	0.707	0.639	0.715	0.728	0.695	0.712	0.703	0.721	0.697	0.706	0.699	0.667	0.682	0.693	0.708
565	Hawaii	0.634	0.630	0.639	0.624	0.641	0.651	0.651	0.659	0.603	0.663	0.675	0.646	0.661	0.654	0.667	0.650	0.656	0.652	0.625	0.636	0.646	0.658
566	Pittsburgh	0.649	0.645	0.653	0.640	0.655	0.664	0.664	0.669	0.622	0.674	0.685	0.661	0.673	0.667	0.679	0.663	0.669	0.665	0.640	0.653	0.660	0.670
567	Philadelphia	0.645	0.639	0.649	0.633	0.651	0.663	0.663	0.670	0.609	0.677	0.689	0.659	0.675	0.668	0.683	0.663	0.670	0.664	0.634	0.648	0.658	0.672
568	Alabama	0.660	0.646	0.654	0.639	0.661	0.670	0.668	0.675	0.599	0.685	0.702	0.674	0.687	0.677	0.695	0.670	0.677	0.670	0.643	0.663	0.671	0.680
569	Utah	0.653	0.644	0.652	0.637	0.657	0.666	0.663	0.668	0.602	0.677	0.692	0.666	0.680	0.672	0.685	0.665	0.669	0.665	0.640	0.657	0.665	0.673
570	Iowa	0.630	0.613	0.622	0.603	0.633	0.645	0.640	0.649	0.544	0.666	0.687	0.648	0.669	0.656	0.676	0.645	0.652	0.641	0.612	0.636	0.646	0.655
571	Massachusetts	0.656	0.645	0.654	0.636	0.661	0.673	0.670	0.679	0.594	0.691	0.708	0.673	0.692	0.681	0.699	0.673	0.680	0.672	0.641	0.661	0.671	0.683
572	Oklahoma	0.663	0.659	0.669	0.653	0.671	0.683	0.684	0.692	0.633	0.698	0.709	0.679	0.695	0.687	0.704	0.682	0.691	0.685	0.653	0.667	0.677	0.693
573	Louisiana	0.606	0.589	0.596	0.580	0.606	0.615	0.608	0.616	0.526	0.628	0.649	0.622	0.635	0.624	0.642	0.614	0.620	0.613	0.587	0.613	0.619	0.624
574	New Mexico	0.674	0.665	0.675	0.656	0.681	0.695	0.694	0.705	0.621	0.717	0.730	0.693	0.714	0.703	0.725	0.695	0.706	0.696	0.660	0.679	0.691	0.708
575	Texas	0.656	0.647	0.656	0.639	0.661	0.673	0.671	0.680	0.605	0.689	0.703	0.672	0.689	0.680	0.698	0.673	0.681	0.673	0.642	0.660	0.670	0.683
576	Kentucky	0.621	0.614	0.622	0.609	0.625	0.634	0.632	0.638	0.582	0.644	0.657	0.633	0.645	0.638	0.651	0.633	0.639	0.634	0.610	0.624	0.632	0.640
577	Kansas	0.669	0.664	0.674	0.657	0.677	0.689	0.690	0.698	0.633	0.706	0.718	0.685	0.702	0.693	0.711	0.688	0.697	0.691	0.658	0.673	0.684	0.699
578	Wisconsin	0.642	0.627	0.634	0.618	0.643	0.653	0.648	0.655	0.566	0.668	0.689	0.657	0.672	0.661	0.679	0.652	0.658	0.651	0.625	0.647	0.655	0.661
579	Tennessee	0.593	0.582	0.589	0.576	0.595	0.604	0.601	0.606	0.539	0.615	0.631	0.605	0.618	0.610	0.624	0.603	0.609	0.603	0.580	0.596	0.604	0.611
580	Minnesota	0.645	0.633	0.642	0.624	0.650	0.662	0.659	0.667	0.580	0.679	0.696	0.662	0.681	0.670	0.689	0.662	0.669	0.660	0.630	0.649	0.660	0.672
581	Colorado	0.673	0.663	0.671	0.656	0.676	0.686	0.685	0.692	0.622	0.700	0.716	0.686	0.700	0.692	0.708	0.685	0.693	0.687	0.659	0.678	0.685	0.695
582	Indiana	0.602	0.588	0.595	0.580	0.603	0.612	0.606	0.613	0.533	0.624	0.643	0.616	0.629	0.619	0.635	0.611	0.616	0.610	0.585	0.607	0.614	0.619
583	Nebraska	0.656	0.652	0.662	0.646	0.663	0.674	0.675	0.683	0.626	0.688	0.700	0.669	0.685	0.678	0.692	0.673	0.681	0.676	0.647	0.658	0.669	0.683
584	Connecticut	0.656	0.643	0.653	0.634	0.660	0.673	0.669	0.678	0.589	0.691	0.708	0.673	0.692	0.681	0.700	0.673	0.680	0.671	0.640	0.660	0.671	0.683
585	Ohio	0.623	0.613	0.620	0.606	0.626	0.635	0.632	0.638	0.568	0.647	0.664	0.637	0.650	0.641	0.656	0.635	0.640	0.634	0.610	0.627	0.635	0.643
586	Michigan	0.669	0.659	0.670	0.651	0.675	0.690	0.691	0.702	0.620	0.713	0.726	0.688	0.707	0.697	0.718	0.690	0.701	0.690	0.655	0.673	0.685	0.703
587	Arizona	0.679	0.677	0.688	0.671	0.689	0.703	0.705	0.714	0.656	0.720	0.729	0.695	0.714	0.706	0.724	0.702	0.712	0.705	0.669	0.682	0.694	0.713
588	New Jersey	0.640	0.632	0.643	0.625	0.647	0.659	0.658	0.667														

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	0.576	0.572	0.576	0.567	0.581	0.585	0.583	0.587	0.538	0.588	0.604	0.583	0.592	0.586	0.595	0.577	0.581	0.585	0.568	0.580	0.583	0.587
502	Broward County / Palm Beach	0.588	0.585	0.590	0.581	0.593	0.598	0.597	0.601	0.560	0.600	0.614	0.595	0.603	0.598	0.607	0.591	0.595	0.599	0.581	0.591	0.594	0.600
503	Tampa	0.619	0.617	0.623	0.613	0.625	0.631	0.631	0.635	0.593	0.636	0.649	0.626	0.636	0.631	0.639	0.625	0.628	0.631	0.614	0.622	0.627	0.633
504	Orlando	0.617	0.616	0.621	0.612	0.623	0.628	0.629	0.633	0.594	0.633	0.646	0.624	0.633	0.629	0.637	0.623	0.626	0.630	0.611	0.619	0.624	0.631
505	Jacksonville	0.627	0.626	0.632	0.621	0.634	0.640	0.639	0.644	0.598	0.644	0.660	0.636	0.646	0.641	0.650	0.633	0.636	0.641	0.621	0.631	0.636	0.642
506	Daytona / Gainesville	0.587	0.584	0.590	0.579	0.593	0.599	0.598	0.603	0.552	0.605	0.622	0.594	0.605	0.600	0.608	0.591	0.594	0.599	0.581	0.590	0.595	0.601
521	Diversified Dental - Las Vegas	0.788	0.797	0.810	0.793	0.806	0.819	0.826	0.833	0.797	0.831	0.840	0.803	0.821	0.817	0.832	0.812	0.824	0.826	0.785	0.790	0.804	0.828
522	Mastercare Dental - Reno	0.798	0.791	0.805	0.780	0.813	0.830	0.831	0.843	0.727	0.851	0.880	0.817	0.849	0.835	0.859	0.815	0.825	0.829	0.785	0.807	0.818	0.839
524	Premier - Minnesota	0.695	0.698	0.708	0.693	0.708	0.718	0.724	0.729	0.681	0.731	0.746	0.705	0.723	0.718	0.730	0.712	0.719	0.721	0.692	0.699	0.708	0.724
526	Dental Options Pricing - Oregon	0.693	0.691	0.702	0.684	0.706	0.717	0.718	0.725	0.650	0.727	0.749	0.708	0.728	0.719	0.736	0.706	0.714	0.719	0.683	0.697	0.708	0.723
527	Rental Network - Hawaii	0.629	0.625	0.633	0.617	0.639	0.648	0.646	0.654	0.576	0.656	0.679	0.641	0.660	0.651	0.665	0.637	0.642	0.647	0.620	0.634	0.642	0.652
528	Diversified Dental - Reno	0.731	0.732	0.744	0.725	0.745	0.760	0.761	0.771	0.707	0.769	0.785	0.750	0.768	0.760	0.781	0.749	0.762	0.765	0.719	0.735	0.747	0.770
549	Maine	0.747	0.741	0.754	0.731	0.761	0.777	0.776	0.787	0.683	0.793	0.819	0.764	0.793	0.781	0.801	0.763	0.770	0.775	0.736	0.754	0.765	0.783
550	North Dakota	0.614	0.604	0.612	0.595	0.622	0.631	0.624	0.631	0.531	0.634	0.667	0.627	0.645	0.634	0.649	0.616	0.619	0.627	0.600	0.621	0.627	0.632
551	Nevada	0.650	0.656	0.666	0.653	0.663	0.673	0.677	0.683	0.654	0.680	0.688	0.662	0.675	0.671	0.683	0.668	0.676	0.677	0.647	0.652	0.662	0.679
553	Idaho	0.692	0.693	0.700	0.688	0.703	0.709	0.709	0.714	0.665	0.715	0.731	0.702	0.714	0.709	0.719	0.701	0.706	0.710	0.686	0.696	0.703	0.712
554	Vermont	0.600	0.592	0.601	0.584	0.608	0.616	0.615	0.620	0.533	0.626	0.655	0.608	0.629	0.619	0.631	0.605	0.607	0.613	0.592	0.607	0.612	0.618
555	New Hampshire	0.624	0.615	0.623	0.607	0.631	0.639	0.636	0.642	0.559	0.646	0.673	0.633	0.651	0.642	0.654	0.627	0.630	0.636	0.613	0.629	0.634	0.641
556	Delaware	0.631	0.626	0.634	0.619	0.639	0.648	0.647	0.653	0.583	0.655	0.678	0.640	0.657	0.649	0.661	0.638	0.641	0.646	0.622	0.635	0.641	0.650
557	Washington																						
558	Oregon	0.664	0.661	0.670	0.653	0.676	0.686	0.684	0.692	0.613	0.694	0.717	0.678	0.697	0.688	0.703	0.674	0.680	0.686	0.654	0.669	0.679	0.691
559	North Carolina	0.568	0.560	0.568	0.553	0.575	0.583	0.580	0.587	0.506	0.591	0.617	0.577	0.594	0.585	0.597	0.572	0.574	0.580	0.559	0.574	0.579	0.584
560	West Virginia	0.630	0.628	0.635	0.623	0.638	0.644	0.646	0.651	0.595	0.655	0.673	0.636	0.651	0.645	0.653	0.637	0.639	0.644	0.626	0.634	0.640	0.646
561	Mississippi	0.617	0.612	0.619	0.606	0.625	0.632	0.631	0.637	0.566	0.642	0.666	0.624	0.641	0.633	0.644	0.622	0.624	0.630	0.610	0.621	0.627	0.634
562	Arkansas	0.674	0.673	0.680	0.667	0.684	0.690	0.693	0.698	0.640	0.702	0.721	0.681	0.698	0.692	0.701	0.683	0.686	0.691	0.669	0.678	0.685	0.693
563	South Carolina	0.592	0.585	0.593	0.577	0.600	0.608	0.605	0.612	0.528	0.616	0.643	0.601	0.620	0.610	0.623	0.596	0.599	0.605	0.583	0.597	0.603	0.610
564	Rhode Island	0.668	0.667	0.676	0.660	0.677	0.686	0.688	0.693	0.641	0.695	0.711	0.677	0.693	0.687	0.698	0.679	0.683	0.687	0.663	0.671	0.678	0.690
565	Hawaii	0.619	0.620	0.628	0.617	0.628	0.636	0.639	0.642	0.606	0.646	0.658	0.624	0.639	0.635	0.643	0.630	0.634	0.637	0.617	0.622	0.628	0.638
566	Pittsburgh	0.638	0.638	0.644	0.635	0.645	0.650	0.652	0.656	0.622	0.657	0.668	0.644	0.654	0.650	0.657	0.645	0.649	0.652	0.635	0.641	0.645	0.653
567	Philadelphia	0.641	0.639	0.647	0.635	0.649	0.656	0.657	0.662	0.614	0.663	0.678	0.650	0.662	0.657	0.667	0.649	0.654	0.657	0.634	0.644	0.650	0.660
568	Alabama	0.628	0.625	0.631	0.620	0.636	0.642	0.642	0.646	0.591	0.650	0.668	0.636	0.649	0.643	0.652	0.634	0.637	0.641	0.622	0.632	0.638	0.644
569	Utah	0.634	0.631	0.636	0.626	0.640	0.646	0.646	0.650	0.600	0.652	0.669	0.641	0.652	0.647	0.656	0.639	0.642	0.646	0.629	0.639	0.642	0.648
570	Iowa	0.592	0.585	0.593	0.578	0.600	0.609	0.607	0.614	0.534	0.618	0.644	0.600	0.619	0.611	0.622	0.598	0.600	0.606	0.584	0.597	0.603	0.610
571	Massachusetts	0.648	0.642	0.650	0.635	0.655	0.664	0.662	0.668	0.598	0.669	0.691	0.658	0.673	0.665	0.678	0.653	0.657	0.663	0.638	0.652	0.659	0.666
572	Oklahoma	0.650	0.652	0.661	0.648	0.660	0.669	0.671	0.677	0.634	0.677	0.690	0.659	0.673	0.668	0.678	0.663	0.667	0.671	0.646	0.653	0.661	0.672
573	Louisiana	0.558	0.554	0.560	0.548	0.566	0.571	0.570	0.574	0.511	0.578	0.600	0.566	0.580	0.573	0.582	0.562	0.564	0.570	0.551	0.563	0.568	0.573
574	New Mexico	0.660	0.658	0.668	0.652	0.671	0.681	0.681	0.689	0.622	0.690	0.710	0.672	0.690	0.682	0.696	0.672	0.677	0.682	0.651	0.664	0.673	0.685
575	Texas	0.636	0.634	0.642	0.628	0.644	0.653	0.653	0.659	0.603	0.660	0.677	0.645	0.660	0.654	0.664	0.645	0.649	0.653	0.629	0.639	0.646	0.656
576	Kentucky	0.602	0.600	0.605	0.596	0.607	0.612	0.614	0.618	0.579	0.620	0.633	0.606	0.617	0.613	0.620	0.607	0.610	0.613	0.598	0.604	0.608	0.615
577	Kansas	0.659	0.660	0.669	0.655	0.670	0.678	0.680	0.686	0.636	0.687	0.702	0.668	0.683	0.678	0.689	0.671	0.676	0.680	0.654	0.662	0.670	0.682
578	Wisconsin	0.614	0.607	0.613	0.601	0.620	0.626	0.624	0.629	0.561	0.633	0.656	0.622	0.635	0.628	0.638	0.617	0.618	0.624	0.605	0.619	0.623	0.627
579	Tennessee	0.564	0.561	0.566	0.556	0.569	0.575	0.576	0.580	0.532	0.582	0.598	0.569	0.581	0.576	0.583	0.569	0.571	0.574	0.559	0.567	0.571	0.577
580	Minnesota	0.633	0.628	0.636	0.621	0.641	0.650	0.647	0.653	0.583	0.655	0.678	0.644	0.659	0.651	0.663	0.639	0.643	0.648	0.623	0.638	0.644	0.652
581	Colorado	0.661	0.660	0.666	0.655	0.670	0.676	0.675	0.680	0.625	0.682	0.700	0.671	0.683	0.677	0.687	0.668	0.671	0.677	0.654	0.665	0.672	0.678
582	Indiana	0.571	0.566	0.571	0.560	0.577	0.581	0.580	0.584	0.525	0.587	0.608	0.577	0.589	0.583	0.592	0.573	0.575	0.581	0.563	0.575	0.579	0.583
583	Nebraska	0.641	0.643	0.650	0.639	0.651	0.657	0.662	0.667	0.627	0.668	0.680	0.647	0.661	0.657	0.666	0.652	0.656	0.659	0.639	0.643	0.650	0.661
584	Connecticut	0.645	0.639	0.647	0.632	0.653	0.661	0.659	0.665	0.592	0.666	0.690	0.656	0.671	0.663	0.675	0.651	0.654	0.660	0.634	0.649	0.655	0.663
585	Ohio	0.600	0.596	0.601	0.591	0.605	0.611	0.611	0.616	0.564	0.618	0.635	0.606	0.618	0.612	0.620	0.604	0.606	0.610	0.594	0.603	0.607	0.613
586	Michigan	0.664	0.664	0.673	0.657	0.677	0.687	0.688	0.695	0.628	0.696	0.716	0.677	0.696	0.688	0.703	0.677	0.684	0.688	0.657	0.668	0.678	0.692
587	Arizona	0.681	0.682	0.692	0.678	0.692	0.702	0.704	0.712	0.665	0.710	0.723	0.691	0.707	0.702	0.714	0.695	0.702	0.705	0.675	0.683	0.692	0.707
588	New Jersey	0.634	0.632	0.640	0.627	0.644	0.652	0.653	0.658														

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	NFOA	NFOB	NFOD	NFOI	NFOL	NFOM	NFON	NFOO	NFOP	NFOQ	NFOR	NFOS	NFOT
501	Miami	0.594	0.587	0.590	0.583	0.595	0.598	0.594	0.595	0.551	0.598	0.614	0.598	0.604	0.599	0.605	0.591	0.591	0.595	0.586	0.597	0.598	0.597
502	Broward County / Palm Beach	0.607	0.604	0.606	0.600	0.611	0.613	0.611	0.613	0.576	0.614	0.627	0.614	0.618	0.614	0.620	0.607	0.609	0.612	0.600	0.609	0.613	0.613
503	Tampa	0.641	0.639	0.642	0.635	0.646	0.649	0.647	0.650	0.611	0.651	0.665	0.647	0.654	0.650	0.655	0.643	0.644	0.647	0.636	0.644	0.648	0.649
504	Orlando	0.638	0.637	0.640	0.634	0.644	0.646	0.644	0.647	0.611	0.648	0.662	0.644	0.650	0.647	0.652	0.641	0.642	0.646	0.633	0.641	0.645	0.646
505	Jacksonville	0.650	0.648	0.652	0.644	0.656	0.658	0.656	0.659	0.616	0.661	0.676	0.656	0.664	0.660	0.665	0.652	0.653	0.658	0.644	0.653	0.657	0.659
506	Daytona / Gainesville	0.609	0.606	0.610	0.602	0.615	0.618	0.616	0.619	0.571	0.622	0.640	0.615	0.624	0.619	0.625	0.611	0.612	0.617	0.604	0.613	0.617	0.618
521	Diversified Dental - Las Vegas	0.836	0.841	0.852	0.838	0.848	0.860	0.861	0.864	0.833	0.865	0.875	0.846	0.862	0.858	0.867	0.854	0.859	0.861	0.833	0.838	0.847	0.862
522	Mastercare Dental - Reno	0.850	0.843	0.854	0.833	0.864	0.878	0.877	0.888	0.775	0.896	0.926	0.865	0.895	0.882	0.902	0.864	0.871	0.874	0.840	0.860	0.868	0.883
524	Premier - Minnesota	0.734	0.734	0.742	0.730	0.743	0.751	0.753	0.755	0.711	0.760	0.775	0.740	0.756	0.751	0.758	0.745	0.747	0.750	0.732	0.738	0.743	0.752
526	Dental Options Pricing - Oregon	0.733	0.729	0.739	0.723	0.743	0.752	0.749	0.753	0.683	0.757	0.780	0.744	0.763	0.755	0.766	0.742	0.744	0.750	0.724	0.737	0.745	0.754
527	Rental Network - Hawaii	0.662	0.655	0.660	0.649	0.668	0.672	0.668	0.673	0.600	0.677	0.701	0.670	0.684	0.676	0.686	0.662	0.663	0.670	0.653	0.667	0.672	0.673
528	Diversified Dental - Reno	0.775	0.776	0.785	0.770	0.788	0.799	0.798	0.807	0.745	0.805	0.821	0.792	0.807	0.800	0.817	0.789	0.798	0.801	0.765	0.781	0.790	0.805
549	Maine	0.794	0.787	0.797	0.778	0.805	0.817	0.819	0.824	0.727	0.834	0.860	0.807	0.833	0.822	0.841	0.804	0.811	0.817	0.785	0.800	0.809	0.824
550	North Dakota	0.643	0.633	0.639	0.624	0.650	0.654	0.646	0.651	0.557	0.655	0.689	0.653	0.668	0.658	0.669	0.640	0.640	0.650	0.630	0.649	0.654	0.654
551	Nevada	0.685	0.690	0.695	0.687	0.696	0.700	0.701	0.703	0.678	0.703	0.711	0.695	0.704	0.701	0.706	0.696	0.699	0.701	0.682	0.687	0.695	0.702
553	Idaho	0.720	0.718	0.725	0.714	0.727	0.732	0.731	0.734	0.688	0.736	0.753	0.726	0.738	0.733	0.739	0.726	0.727	0.732	0.715	0.723	0.728	0.733
554	Vermont	0.631	0.623	0.628	0.616	0.638	0.641	0.639	0.641	0.560	0.650	0.679	0.637	0.654	0.645	0.653	0.632	0.631	0.637	0.624	0.639	0.641	0.641
555	New Hampshire	0.654	0.645	0.649	0.638	0.658	0.663	0.658	0.660	0.584	0.664	0.667	0.694	0.661	0.674	0.665	0.674	0.652	0.652	0.658	0.643	0.659	0.662
556	Delaware	0.661	0.656	0.660	0.649	0.668	0.672	0.669	0.673	0.607	0.677	0.699	0.669	0.681	0.674	0.681	0.663	0.663	0.668	0.654	0.666	0.670	0.671
557	Washington																						
558	Oregon	0.701	0.696	0.703	0.689	0.711	0.716	0.711	0.717	0.642	0.720	0.745	0.712	0.727	0.719	0.729	0.706	0.707	0.714	0.691	0.705	0.713	0.717
559	North Carolina	0.597	0.588	0.592	0.581	0.601	0.606	0.602	0.606	0.529	0.611	0.637	0.603	0.616	0.608	0.616	0.596	0.595	0.601	0.588	0.602	0.607	0.604
560	West Virginia	0.657	0.654	0.660	0.650	0.664	0.667	0.667	0.671	0.619	0.676	0.694	0.661	0.674	0.669	0.674	0.661	0.661	0.666	0.654	0.661	0.665	0.667
561	Mississippi	0.645	0.639	0.646	0.633	0.651	0.656	0.655	0.659	0.592	0.665	0.689	0.650	0.665	0.658	0.665	0.648	0.648	0.654	0.639	0.650	0.654	0.656
562	Arkansas	0.704	0.701	0.708	0.696	0.711	0.717	0.717	0.720	0.666	0.726	0.745	0.708	0.723	0.717	0.724	0.710	0.710	0.715	0.700	0.708	0.712	0.717
563	South Carolina	0.621	0.615	0.619	0.607	0.629	0.632	0.627	0.632	0.553	0.637	0.666	0.629	0.643	0.634	0.643	0.621	0.620	0.629	0.613	0.627	0.632	0.632
564	Rhode Island	0.699	0.698	0.702	0.694	0.707	0.710	0.709	0.712	0.664	0.715	0.732	0.706	0.717	0.712	0.718	0.704	0.704	0.709	0.695	0.703	0.709	0.711
565	Hawaii	0.646	0.644	0.648	0.641	0.650	0.653	0.655	0.657	0.623	0.662	0.674	0.647	0.657	0.653	0.658	0.649	0.649	0.653	0.644	0.649	0.651	0.654
566	Pittsburgh	0.660	0.660	0.663	0.658	0.666	0.668	0.668	0.670	0.639	0.673	0.684	0.665	0.672	0.669	0.673	0.664	0.665	0.668	0.657	0.663	0.667	0.669
567	Philadelphia	0.669	0.666	0.668	0.661	0.673	0.677	0.675	0.676	0.633	0.680	0.695	0.675	0.683	0.678	0.684	0.670	0.671	0.675	0.663	0.672	0.675	0.677
568	Alabama	0.653	0.650	0.655	0.645	0.659	0.663	0.662	0.665	0.613	0.669	0.688	0.658	0.671	0.665	0.671	0.656	0.656	0.662	0.648	0.657	0.661	0.663
569	Utah	0.656	0.653	0.656	0.648	0.661	0.664	0.663	0.664	0.618	0.668	0.684	0.661	0.670	0.665	0.671	0.658	0.658	0.662	0.652	0.661	0.663	0.664
570	Iowa	0.623	0.615	0.620	0.609	0.629	0.634	0.631	0.636	0.560	0.641	0.667	0.629	0.644	0.636	0.644	0.625	0.623	0.629	0.616	0.628	0.632	0.632
571	Massachusetts	0.677	0.671	0.674	0.665	0.682	0.686	0.682	0.686	0.620	0.689	0.711	0.685	0.695	0.688	0.696	0.677	0.677	0.683	0.667	0.681	0.687	0.685
572	Oklahoma	0.681	0.682	0.686	0.679	0.690	0.692	0.692	0.695	0.656	0.698	0.711	0.688	0.697	0.693	0.698	0.688	0.688	0.692	0.678	0.684	0.690	0.693
573	Louisiana	0.583	0.577	0.583	0.572	0.588	0.592	0.590	0.593	0.533	0.598	0.620	0.588	0.600	0.594	0.601	0.584	0.584	0.591	0.576	0.587	0.590	0.592
574	New Mexico	0.696	0.694	0.700	0.688	0.706	0.710	0.708	0.713	0.650	0.715	0.736	0.706	0.719	0.712	0.721	0.702	0.703	0.709	0.688	0.700	0.708	0.711
575	Texas	0.665	0.662	0.666	0.658	0.672	0.676	0.673	0.677	0.625	0.680	0.697	0.673	0.683	0.677	0.684	0.669	0.669	0.673	0.659	0.669	0.675	0.675
576	Kentucky	0.623	0.621	0.624	0.618	0.627	0.630	0.630	0.632	0.596	0.635	0.648	0.627	0.635	0.631	0.636	0.626	0.626	0.629	0.620	0.626	0.629	0.631
577	Kansas	0.691	0.691	0.696	0.687	0.700	0.703	0.702	0.706	0.660	0.708	0.723	0.698	0.709	0.704	0.710	0.697	0.698	0.702	0.687	0.694	0.701	0.703
578	Wisconsin	0.639	0.631	0.636	0.625	0.643	0.647	0.644	0.648	0.583	0.652	0.675	0.644	0.656	0.649	0.656	0.639	0.638	0.643	0.631	0.643	0.645	0.646
579	Tennessee	0.586	0.582	0.586	0.578	0.590	0.593	0.593	0.596	0.551	0.599	0.615	0.590	0.599	0.595	0.600	0.588	0.588	0.591	0.582	0.589	0.592	0.593
580	Minnesota	0.663	0.657	0.661	0.650	0.669	0.673	0.668	0.670	0.606	0.675	0.698	0.671	0.682	0.675	0.683	0.663	0.663	0.669	0.653	0.667	0.671	0.672
581	Colorado	0.687	0.684	0.690	0.679	0.694	0.698	0.695	0.699	0.647	0.701	0.720	0.694	0.705	0.699	0.706	0.691	0.691	0.697	0.680	0.691	0.695	0.698
582	Indiana	0.592	0.588	0.591	0.583	0.598	0.599	0.597	0.600	0.544	0.604	0.625	0.598	0.607	0.601	0.608	0.592	0.592	0.598	0.585	0.596	0.600	0.599
583	Nebraska	0.671	0.670	0.673	0.667	0.676	0.679	0.681	0.682	0.647	0.686	0.698	0.673	0.684	0.680	0.684	0.674	0.674	0.678	0.670	0.674	0.677	0.679
584	Connecticut	0.674	0.668	0.672	0.661	0.680	0.684	0.679	0.684	0.615	0.686	0.709	0.683	0.694	0.686	0.695	0.675	0.675	0.681	0.664	0.679	0.683	0.683
585	Ohio	0.622	0.618	0.621	0.614	0.627	0.630	0.629	0.631	0.583	0.635	0.652	0.628	0.636	0.631	0.637	0.624	0.624	0.627	0.617	0.626	0.629	0.630
586	Michigan	0.702	0.700	0.708	0.694	0.712	0.718	0.716	0.721	0.658	0.724	0.744	0.712	0.727	0.721	0.729	0.710	0.711	0.717	0.695	0.706	0.714	0.720
587	Arizona	0.716	0.718	0.722	0.714	0.726	0.729	0.729	0.733	0.690	0.734	0.747	0.726	0.735	0.730	0.737	0.724	0.725	0.729	0.711	0.719	0.727	0.730
588	New Jersey	0.666	0.661	0.665	0.656	0.671	0.674	0.672	0.674	0.622	0												

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	0.586	0.583	0.586	0.578	0.592	0.594	0.589	0.590	0.542	0.593	0.611	0.594	0.601	0.595	0.601	0.586	0.586	0.586	0.581	0.595	0.595	0.593
502	Broward County / Palm Beach	0.601	0.601	0.603	0.597	0.609	0.611	0.606	0.608	0.568	0.609	0.625	0.611	0.616	0.611	0.617	0.603	0.604	0.605	0.596	0.608	0.611	0.610
503	Tampa	0.631	0.634	0.637	0.630	0.642	0.644	0.641	0.643	0.602	0.645	0.661	0.641	0.650	0.645	0.651	0.637	0.638	0.637	0.630	0.641	0.644	0.644
504	Orlando	0.630	0.632	0.635	0.628	0.640	0.642	0.639	0.641	0.603	0.643	0.657	0.640	0.647	0.643	0.648	0.635	0.636	0.635	0.628	0.638	0.641	0.642
505	Jacksonville	0.642	0.643	0.647	0.639	0.653	0.655	0.651	0.653	0.607	0.655	0.672	0.653	0.661	0.656	0.662	0.647	0.648	0.648	0.638	0.651	0.654	0.654
506	Daytona / Gainesville	0.597	0.599	0.603	0.594	0.609	0.612	0.608	0.610	0.559	0.614	0.633	0.608	0.619	0.613	0.619	0.604	0.604	0.601	0.596	0.608	0.612	0.611
521	Diversified Dental - Las Vegas	0.831	0.839	0.849	0.835	0.847	0.859	0.858	0.861	0.826	0.862	0.873	0.845	0.861	0.856	0.866	0.851	0.855	0.854	0.830	0.838	0.847	0.860
522	Mastercare Dental - Reno	0.842	0.843	0.852	0.830	0.866	0.877	0.871	0.879	0.751	0.883	0.924	0.868	0.897	0.882	0.904	0.859	0.865	0.859	0.836	0.864	0.873	0.881
524	Premier - Minnesota	0.717	0.725	0.733	0.720	0.735	0.743	0.743	0.745	0.698	0.750	0.766	0.729	0.748	0.742	0.750	0.735	0.737	0.730	0.722	0.731	0.736	0.743
526	Dental Options Pricing - Oregon	0.725	0.726	0.735	0.718	0.742	0.749	0.741	0.745	0.669	0.749	0.775	0.743	0.759	0.750	0.762	0.735	0.737	0.738	0.718	0.739	0.745	0.748
527	Rental Network - Hawaii	0.653	0.651	0.655	0.643	0.666	0.668	0.660	0.664	0.585	0.669	0.695	0.668	0.680	0.671	0.681	0.655	0.656	0.657	0.646	0.667	0.671	0.667
528	Diversified Dental - Reno	0.784	0.782	0.791	0.774	0.796	0.805	0.801	0.808	0.737	0.804	0.826	0.803	0.815	0.807	0.825	0.793	0.802	0.806	0.769	0.790	0.799	0.811
549	Maine	0.786	0.785	0.794	0.774	0.805	0.817	0.810	0.815	0.706	0.821	0.857	0.808	0.832	0.819	0.839	0.798	0.804	0.801	0.780	0.805	0.811	0.821
550	North Dakota	0.631	0.626	0.631	0.615	0.645	0.648	0.636	0.639	0.537	0.644	0.682	0.650	0.664	0.652	0.664	0.631	0.630	0.632	0.620	0.649	0.652	0.645
551	Nevada	0.683	0.689	0.694	0.686	0.696	0.699	0.698	0.701	0.673	0.701	0.710	0.695	0.703	0.700	0.705	0.694	0.697	0.697	0.680	0.688	0.695	0.701
553	Idaho	0.709	0.712	0.718	0.707	0.722	0.727	0.724	0.726	0.677	0.729	0.747	0.721	0.733	0.727	0.735	0.719	0.720	0.718	0.708	0.720	0.723	0.727
554	Vermont	0.605	0.609	0.613	0.601	0.626	0.628	0.623	0.625	0.538	0.634	0.666	0.622	0.641	0.632	0.640	0.615	0.614	0.606	0.608	0.628	0.630	0.626
555	New Hampshire	0.634	0.635	0.639	0.627	0.650	0.653	0.646	0.648	0.564	0.655	0.685	0.651	0.665	0.656	0.665	0.640	0.639	0.636	0.632	0.654	0.656	0.651
556	Delaware	0.644	0.647	0.651	0.640	0.661	0.663	0.658	0.661	0.590	0.666	0.691	0.659	0.674	0.666	0.674	0.652	0.652	0.648	0.643	0.661	0.664	0.662
557	Washington																						
558	Oregon	0.692	0.691	0.698	0.683	0.707	0.712	0.704	0.707	0.627	0.712	0.739	0.710	0.724	0.715	0.726	0.698	0.699	0.699	0.684	0.706	0.711	0.711
559	North Carolina	0.577	0.578	0.582	0.570	0.593	0.596	0.589	0.592	0.510	0.598	0.628	0.592	0.608	0.598	0.607	0.583	0.582	0.577	0.576	0.596	0.598	0.594
560	West Virginia	0.636	0.642	0.647	0.637	0.653	0.657	0.655	0.658	0.602	0.664	0.684	0.648	0.664	0.658	0.664	0.649	0.648	0.641	0.642	0.652	0.655	0.656
561	Mississippi	0.624	0.628	0.634	0.621	0.641	0.646	0.642	0.645	0.573	0.651	0.678	0.637	0.655	0.647	0.656	0.635	0.635	0.629	0.627	0.642	0.645	0.645
562	Arkansas	0.684	0.690	0.697	0.684	0.701	0.707	0.705	0.708	0.650	0.713	0.735	0.696	0.714	0.708	0.715	0.698	0.698	0.692	0.689	0.700	0.703	0.707
563	South Carolina	0.604	0.604	0.608	0.595	0.620	0.622	0.615	0.618	0.533	0.625	0.655	0.620	0.635	0.625	0.635	0.609	0.608	0.604	0.601	0.622	0.624	0.620
564	Rhode Island	0.688	0.693	0.696	0.687	0.702	0.705	0.701	0.704	0.651	0.707	0.726	0.701	0.712	0.706	0.713	0.696	0.697	0.695	0.687	0.699	0.705	0.704
565	Hawaii	0.629	0.634	0.638	0.631	0.641	0.645	0.646	0.649	0.612	0.654	0.665	0.636	0.650	0.646	0.651	0.640	0.641	0.634	0.636	0.641	0.643	0.646
566	Pittsburgh	0.650	0.655	0.657	0.651	0.661	0.663	0.662	0.664	0.630	0.666	0.679	0.659	0.667	0.664	0.668	0.658	0.659	0.656	0.652	0.659	0.662	0.663
567	Philadelphia	0.658	0.660	0.663	0.656	0.669	0.671	0.668	0.670	0.622	0.673	0.690	0.669	0.678	0.673	0.679	0.664	0.664	0.663	0.657	0.669	0.672	0.671
568	Alabama	0.638	0.642	0.647	0.636	0.653	0.656	0.653	0.655	0.599	0.659	0.681	0.650	0.664	0.658	0.664	0.648	0.647	0.644	0.639	0.652	0.655	0.655
569	Utah	0.643	0.646	0.649	0.641	0.655	0.657	0.654	0.656	0.606	0.660	0.678	0.654	0.664	0.659	0.665	0.649	0.650	0.647	0.643	0.656	0.658	0.657
570	Iowa	0.600	0.604	0.609	0.596	0.619	0.622	0.617	0.620	0.540	0.627	0.656	0.616	0.634	0.625	0.633	0.611	0.609	0.603	0.602	0.621	0.623	0.621
571	Massachusetts	0.664	0.665	0.668	0.658	0.677	0.680	0.673	0.675	0.605	0.680	0.705	0.679	0.690	0.682	0.691	0.668	0.668	0.668	0.659	0.679	0.682	0.679
572	Oklahoma	0.670	0.675	0.679	0.671	0.684	0.686	0.685	0.687	0.645	0.690	0.705	0.681	0.692	0.687	0.692	0.680	0.680	0.677	0.671	0.680	0.685	0.686
573	Louisiana	0.566	0.567	0.573	0.561	0.580	0.584	0.579	0.581	0.517	0.587	0.611	0.578	0.593	0.585	0.593	0.574	0.573	0.569	0.566	0.581	0.583	0.583
574	New Mexico	0.686	0.688	0.694	0.681	0.702	0.706	0.700	0.704	0.637	0.708	0.730	0.702	0.715	0.708	0.717	0.695	0.696	0.694	0.681	0.699	0.704	0.705
575	Texas	0.653	0.656	0.660	0.651	0.667	0.669	0.665	0.668	0.612	0.671	0.691	0.666	0.677	0.671	0.678	0.661	0.661	0.659	0.652	0.666	0.670	0.669
576	Kentucky	0.610	0.615	0.617	0.611	0.622	0.624	0.623	0.624	0.586	0.628	0.642	0.619	0.629	0.625	0.630	0.618	0.619	0.615	0.613	0.621	0.624	0.624
577	Kansas	0.679	0.683	0.688	0.679	0.694	0.697	0.694	0.696	0.648	0.700	0.717	0.691	0.703	0.698	0.704	0.689	0.690	0.686	0.679	0.690	0.695	0.696
578	Wisconsin	0.620	0.622	0.626	0.615	0.635	0.638	0.633	0.635	0.566	0.641	0.667	0.633	0.648	0.640	0.648	0.627	0.627	0.623	0.620	0.637	0.638	0.636
579	Tennessee	0.570	0.574	0.578	0.570	0.583	0.586	0.584	0.586	0.538	0.590	0.608	0.580	0.592	0.587	0.592	0.579	0.578	0.574	0.573	0.583	0.585	0.585
580	Minnesota	0.649	0.650	0.653	0.642	0.663	0.666	0.659	0.661	0.591	0.666	0.691	0.664	0.676	0.668	0.677	0.654	0.654	0.653	0.645	0.665	0.667	0.664
581	Colorado	0.676	0.677	0.683	0.672	0.688	0.693	0.688	0.690	0.635	0.693	0.714	0.688	0.700	0.694	0.701	0.684	0.684	0.683	0.673	0.688	0.690	0.692
582	Indiana	0.578	0.579	0.582	0.573	0.590	0.593	0.588	0.590	0.530	0.594	0.617	0.590	0.601	0.594	0.601	0.583	0.583	0.580	0.577	0.592	0.594	0.591
583	Nebraska	0.654	0.661	0.664	0.657	0.668	0.670	0.671	0.673	0.635	0.677	0.690	0.663	0.675	0.671	0.675	0.665	0.665	0.659	0.661	0.667	0.669	0.670
584	Connecticut	0.662	0.662	0.665	0.654	0.675	0.678	0.671	0.673	0.600	0.677	0.704	0.677	0.689	0.680	0.689	0.666	0.666	0.665	0.656	0.677	0.679	0.676
585	Ohio	0.607	0.611	0.614	0.606	0.620	0.623	0.620	0.621	0.570	0.626	0.645	0.618	0.630	0.624	0.630	0.615	0.614	0.611	0.608	0.620	0.623	0.622
586	Michigan	0.693	0.696	0.703	0.689	0.710	0.714	0.709	0.712	0.644	0.716	0.739	0.709	0.724	0.716	0.726	0.703	0.704	0.704	0.688	0.706	0.712	0.714
587	Arizona	0.709	0.713	0.717	0.709	0.722	0.725	0.723	0.726	0.681	0.728	0.743	0.723	0.732	0.726	0.734	0.718	0.720	0.718	0.706	0.718	0.724	0.726
588	New Jersey	0.656	0.656	0.659	0.650	0.666	0.670	0.665	0.668														

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	0.560	0.558	0.564	0.554	0.568	0.574	0.572	0.576	0.529	0.578	0.593	0.569	0.580	0.575	0.584	0.566	0.570	0.573	0.553	0.564	0.569	0.576
502	Broward County / Palm Beach	0.569	0.569	0.576	0.565	0.577	0.585	0.585	0.589	0.551	0.590	0.602	0.578	0.590	0.585	0.595	0.579	0.584	0.586	0.564	0.572	0.578	0.588
503	Tampa	0.600	0.600	0.608	0.596	0.608	0.617	0.619	0.623	0.583	0.625	0.637	0.608	0.621	0.616	0.627	0.611	0.616	0.618	0.595	0.603	0.609	0.621
504	Orlando	0.597	0.598	0.606	0.594	0.606	0.614	0.617	0.621	0.583	0.622	0.633	0.605	0.618	0.614	0.624	0.609	0.614	0.616	0.593	0.601	0.606	0.618
505	Jacksonville	0.609	0.607	0.615	0.603	0.616	0.625	0.627	0.632	0.587	0.633	0.646	0.617	0.630	0.624	0.636	0.618	0.624	0.626	0.602	0.611	0.617	0.629
506	Daytona / Gainesville	0.569	0.566	0.574	0.562	0.576	0.584	0.586	0.592	0.542	0.594	0.609	0.577	0.590	0.585	0.596	0.577	0.582	0.585	0.563	0.572	0.577	0.588
521	Diversified Dental - Las Vegas	0.752	0.761	0.775	0.757	0.769	0.784	0.794	0.805	0.768	0.801	0.808	0.767	0.786	0.782	0.800	0.779	0.793	0.794	0.750	0.754	0.767	0.796
522	Mastercare Dental - Reno	0.759	0.752	0.765	0.742	0.773	0.790	0.793	0.806	0.701	0.815	0.842	0.775	0.808	0.795	0.819	0.775	0.785	0.789	0.749	0.766	0.777	0.799
524	Premier - Minnesota	0.667	0.671	0.683	0.667	0.681	0.693	0.701	0.709	0.660	0.709	0.722	0.677	0.698	0.693	0.707	0.687	0.695	0.697	0.666	0.670	0.680	0.701
526	Dental Options Pricing - Oregon	0.660	0.658	0.670	0.651	0.672	0.687	0.691	0.702	0.629	0.703	0.720	0.674	0.697	0.688	0.707	0.677	0.687	0.688	0.652	0.664	0.674	0.695
527	Rental Network - Hawaii	0.601	0.597	0.607	0.590	0.611	0.624	0.625	0.635	0.561	0.638	0.656	0.614	0.635	0.627	0.642	0.615	0.621	0.623	0.593	0.605	0.613	0.630
528	Diversified Dental - Reno	0.697	0.698	0.709	0.691	0.710	0.724	0.726	0.737	0.679	0.736	0.750	0.714	0.732	0.725	0.745	0.713	0.726	0.729	0.686	0.700	0.711	0.734
549	Maine	0.711	0.705	0.718	0.696	0.724	0.740	0.741	0.755	0.659	0.761	0.785	0.726	0.754	0.742	0.764	0.727	0.736	0.740	0.700	0.717	0.727	0.747
550	North Dakota	0.588	0.579	0.588	0.570	0.596	0.607	0.605	0.614	0.519	0.620	0.646	0.601	0.622	0.611	0.628	0.595	0.600	0.605	0.576	0.594	0.600	0.612
551	Nevada	0.621	0.628	0.639	0.625	0.635	0.647	0.655	0.662	0.633	0.659	0.665	0.634	0.649	0.645	0.660	0.642	0.653	0.654	0.618	0.623	0.634	0.656
553	Idaho	0.671	0.671	0.679	0.666	0.680	0.689	0.693	0.700	0.652	0.700	0.714	0.680	0.695	0.689	0.702	0.683	0.690	0.693	0.666	0.675	0.681	0.695
554	Vermont	0.576	0.570	0.580	0.563	0.586	0.597	0.599	0.606	0.521	0.612	0.638	0.584	0.609	0.600	0.614	0.586	0.590	0.595	0.570	0.581	0.589	0.601
555	New Hampshire	0.597	0.592	0.602	0.585	0.607	0.619	0.627	0.636	0.546	0.632	0.655	0.607	0.630	0.621	0.636	0.609	0.614	0.617	0.590	0.602	0.610	0.623
556	Delaware	0.604	0.602	0.612	0.596	0.615	0.626	0.629	0.636	0.569	0.640	0.659	0.614	0.635	0.628	0.642	0.618	0.624	0.626	0.598	0.608	0.617	0.632
557	Washington																						
558	Oregon	0.632	0.630	0.641	0.623	0.645	0.658	0.660	0.669	0.595	0.673	0.692	0.646	0.669	0.660	0.678	0.648	0.657	0.659	0.624	0.638	0.647	0.666
559	North Carolina	0.544	0.539	0.548	0.532	0.553	0.564	0.565	0.572	0.494	0.578	0.600	0.553	0.575	0.566	0.580	0.555	0.559	0.562	0.538	0.550	0.556	0.567
560	West Virginia	0.610	0.609	0.617	0.604	0.619	0.628	0.633	0.638	0.585	0.643	0.659	0.616	0.635	0.629	0.640	0.622	0.627	0.629	0.608	0.615	0.620	0.633
561	Mississippi	0.598	0.592	0.600	0.586	0.604	0.614	0.617	0.625	0.555	0.628	0.649	0.605	0.623	0.616	0.628	0.606	0.610	0.613	0.592	0.603	0.606	0.618
562	Arkansas	0.654	0.651	0.660	0.646	0.662	0.671	0.677	0.684	0.627	0.687	0.704	0.661	0.678	0.672	0.684	0.665	0.671	0.673	0.650	0.658	0.663	0.677
563	South Carolina	0.566	0.561	0.570	0.554	0.576	0.587	0.588	0.595	0.516	0.602	0.624	0.576	0.599	0.590	0.604	0.577	0.582	0.585	0.560	0.572	0.579	0.592
564	Rhode Island	0.641	0.642	0.653	0.638	0.652	0.664	0.669	0.676	0.626	0.678	0.691	0.651	0.670	0.664	0.678	0.657	0.665	0.667	0.637	0.644	0.653	0.671
565	Hawaii	0.597	0.600	0.610	0.597	0.608	0.618	0.623	0.630	0.591	0.630	0.641	0.605	0.621	0.617	0.627	0.613	0.619	0.620	0.596	0.600	0.608	0.623
566	Pittsburgh	0.618	0.620	0.629	0.617	0.628	0.637	0.640	0.644	0.611	0.645	0.655	0.626	0.640	0.636	0.645	0.632	0.637	0.638	0.616	0.621	0.627	0.640
567	Philadelphia	0.615	0.617	0.627	0.613	0.627	0.638	0.640	0.647	0.600	0.648	0.660	0.626	0.643	0.637	0.650	0.631	0.638	0.639	0.611	0.618	0.627	0.643
568	Alabama	0.609	0.606	0.614	0.601	0.616	0.625	0.629	0.634	0.581	0.638	0.654	0.616	0.632	0.626	0.638	0.618	0.624	0.626	0.603	0.612	0.617	0.630
569	Utah	0.615	0.614	0.623	0.610	0.624	0.633	0.634	0.638	0.590	0.641	0.656	0.623	0.639	0.633	0.643	0.626	0.629	0.633	0.611	0.619	0.625	0.636
570	Iowa	0.567	0.563	0.572	0.556	0.577	0.588	0.591	0.598	0.522	0.604	0.626	0.576	0.599	0.590	0.604	0.579	0.584	0.587	0.562	0.572	0.579	0.593
571	Massachusetts	0.621	0.618	0.628	0.612	0.631	0.643	0.644	0.651	0.584	0.654	0.673	0.632	0.652	0.644	0.659	0.634	0.640	0.643	0.613	0.625	0.633	0.648
572	Oklahoma	0.624	0.628	0.638	0.624	0.636	0.648	0.653	0.660	0.618	0.661	0.672	0.634	0.651	0.647	0.659	0.642	0.650	0.651	0.622	0.627	0.636	0.654
573	Louisiana	0.540	0.536	0.543	0.530	0.547	0.555	0.557	0.563	0.501	0.567	0.586	0.547	0.564	0.557	0.568	0.548	0.552	0.555	0.535	0.546	0.549	0.559
574	New Mexico	0.628	0.629	0.640	0.623	0.641	0.654	0.658	0.667	0.604	0.670	0.685	0.641	0.663	0.655	0.672	0.646	0.655	0.657	0.622	0.633	0.642	0.662
575	Texas	0.610	0.610	0.620	0.605	0.621	0.632	0.635	0.642	0.588	0.644	0.659	0.620	0.638	0.632	0.646	0.625	0.632	0.634	0.605	0.613	0.621	0.638
576	Kentucky	0.583	0.584	0.592	0.580	0.591	0.600	0.603	0.607	0.569	0.609	0.620	0.589	0.604	0.600	0.608	0.595	0.599	0.601	0.580	0.585	0.591	0.603
577	Kansas	0.632	0.635	0.645	0.630	0.644	0.656	0.662	0.668	0.621	0.670	0.682	0.642	0.661	0.655	0.669	0.649	0.658	0.659	0.629	0.636	0.645	0.663
578	Wisconsin	0.594	0.589	0.597	0.583	0.602	0.611	0.612	0.617	0.551	0.622	0.643	0.602	0.620	0.612	0.625	0.602	0.607	0.610	0.588	0.598	0.604	0.614
579	Tennessee	0.546	0.545	0.552	0.541	0.554	0.562	0.565	0.569	0.523	0.572	0.587	0.552	0.567	0.562	0.572	0.556	0.560	0.562	0.543	0.549	0.554	0.565
580	Minnesota	0.607	0.604	0.614	0.598	0.617	0.629	0.630	0.637	0.569	0.640	0.659	0.618	0.638	0.630	0.645	0.619	0.626	0.629	0.600	0.611	0.619	0.634
581	Colorado	0.640	0.639	0.647	0.634	0.649	0.658	0.661	0.667	0.613	0.668	0.684	0.649	0.665	0.659	0.672	0.651	0.657	0.660	0.634	0.645	0.650	0.664
582	Indiana	0.552	0.549	0.556	0.543	0.560	0.568	0.568	0.573	0.516	0.577	0.595	0.559	0.576	0.569	0.580	0.560	0.564	0.567	0.546	0.557	0.561	0.571
583	Nebraska	0.617	0.621	0.632	0.618	0.630	0.640	0.646	0.652	0.613	0.653	0.664	0.625	0.643	0.639	0.649	0.635	0.641	0.643	0.617	0.620	0.629	0.646
584	Connecticut	0.618	0.615	0.625	0.608	0.628	0.640	0.641	0.648	0.578	0.651	0.670	0.629	0.649	0.641	0.656	0.630	0.637	0.640	0.610	0.622	0.630	0.645
585	Ohio	0.580	0.579	0.587	0.574	0.589	0.597	0.599	0.604	0.554	0.607	0.622	0.588	0.603	0.598	0.608	0.591	0.595	0.597	0.576	0.584	0.590	0.601
586	Michigan	0.634	0.633	0.644	0.627	0.645	0.659	0.664	0.673	0.609	0.675	0.691	0.647	0.667	0.660	0.677	0.650	0.660	0.662	0.627	0.637	0.646	0.668
587	Arizona	0.649	0.654	0.666	0.649	0.663	0.677	0.682	0.690	0.645	0.690	0.700	0.661	0.681	0.675	0.690	0.670	0.679	0.681	0.646	0.652	0.663	0.684
588	New Jersey	0.606	0.607	0.618	0.602	0.619	0.630	0.633	0.640														

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	0.597	0.589	0.593	0.583	0.599	0.604	0.599	0.603	0.544	0.605	0.624	0.607	0.614	0.607	0.618	0.597	0.601	0.604	0.584	0.601	0.604	0.607
502	Broward County / Palm Beach	0.606	0.600	0.605	0.595	0.609	0.615	0.611	0.615	0.566	0.615	0.631	0.616	0.622	0.616	0.627	0.608	0.612	0.615	0.595	0.609	0.613	0.617
503	Tampa	0.645	0.639	0.644	0.633	0.649	0.654	0.651	0.655	0.602	0.656	0.673	0.655	0.663	0.656	0.667	0.648	0.652	0.654	0.633	0.648	0.653	0.657
504	Orlando	0.640	0.635	0.641	0.630	0.644	0.650	0.647	0.651	0.602	0.652	0.668	0.650	0.658	0.652	0.662	0.644	0.648	0.651	0.629	0.643	0.648	0.653
505	Jacksonville	0.653	0.647	0.653	0.642	0.658	0.664	0.659	0.664	0.607	0.666	0.684	0.665	0.673	0.666	0.678	0.657	0.661	0.664	0.641	0.657	0.663	0.667
506	Daytona / Gainesville	0.621	0.613	0.619	0.607	0.626	0.631	0.625	0.630	0.564	0.634	0.655	0.633	0.642	0.634	0.646	0.623	0.627	0.630	0.608	0.625	0.631	0.634
521	Diversified Dental - Las Vegas	0.798	0.805	0.817	0.800	0.815	0.828	0.834	0.841	0.800	0.840	0.849	0.815	0.832	0.827	0.844	0.822	0.834	0.834	0.793	0.800	0.814	0.838
522	Mastercare Dental - Reno	0.825	0.811	0.824	0.798	0.836	0.854	0.850	0.864	0.732	0.877	0.906	0.847	0.879	0.862	0.890	0.843	0.853	0.850	0.806	0.834	0.846	0.864
524	Premier - Minnesota	0.712	0.712	0.722	0.706	0.724	0.733	0.736	0.742	0.684	0.745	0.762	0.725	0.742	0.735	0.749	0.728	0.735	0.736	0.705	0.716	0.726	0.740
526	Dental Options Pricing - Oregon	0.717	0.711	0.721	0.702	0.728	0.739	0.736	0.745	0.657	0.748	0.772	0.735	0.755	0.744	0.764	0.730	0.738	0.740	0.702	0.722	0.734	0.747
527	Rental Network - Hawaii	0.666	0.655	0.662	0.645	0.673	0.682	0.675	0.684	0.589	0.688	0.713	0.682	0.700	0.688	0.706	0.672	0.678	0.680	0.649	0.671	0.680	0.688
528	Diversified Dental - Reno	0.749	0.746	0.758	0.738	0.761	0.776	0.775	0.785	0.712	0.787	0.802	0.770	0.788	0.779	0.802	0.767	0.781	0.780	0.734	0.753	0.766	0.787
549	Maine	0.786	0.772	0.785	0.760	0.796	0.812	0.806	0.818	0.695	0.828	0.856	0.808	0.836	0.821	0.845	0.801	0.809	0.808	0.766	0.793	0.805	0.821
550	North Dakota	0.655	0.637	0.645	0.625	0.659	0.668	0.655	0.663	0.543	0.670	0.705	0.673	0.690	0.675	0.695	0.655	0.659	0.663	0.631	0.662	0.670	0.672
551	Nevada	0.660	0.664	0.673	0.660	0.671	0.682	0.684	0.690	0.656	0.689	0.697	0.673	0.685	0.681	0.694	0.677	0.685	0.685	0.654	0.662	0.672	0.688
553	Idaho	0.710	0.707	0.714	0.701	0.718	0.725	0.722	0.728	0.670	0.730	0.748	0.722	0.734	0.727	0.739	0.718	0.723	0.726	0.700	0.714	0.722	0.729
554	Vermont	0.638	0.623	0.631	0.613	0.642	0.650	0.643	0.649	0.543	0.657	0.690	0.651	0.670	0.657	0.673	0.641	0.644	0.647	0.620	0.646	0.651	0.654
555	New Hampshire	0.653	0.639	0.646	0.629	0.657	0.666	0.658	0.665	0.566	0.671	0.701	0.667	0.683	0.671	0.687	0.656	0.659	0.662	0.635	0.659	0.665	0.669
556	Delaware	0.659	0.649	0.657	0.640	0.664	0.674	0.668	0.675	0.590	0.679	0.704	0.672	0.687	0.677	0.692	0.665	0.669	0.671	0.644	0.664	0.671	0.677
557	Washington																						
558	Oregon	0.692	0.683	0.692	0.673	0.700	0.711	0.705	0.714	0.620	0.718	0.743	0.710	0.727	0.716	0.734	0.701	0.708	0.710	0.675	0.697	0.707	0.718
559	North Carolina	0.608	0.593	0.600	0.583	0.611	0.619	0.611	0.618	0.518	0.624	0.654	0.621	0.637	0.625	0.641	0.609	0.612	0.615	0.589	0.613	0.620	0.622
560	West Virginia	0.669	0.661	0.667	0.654	0.675	0.680	0.676	0.682	0.609	0.686	0.709	0.680	0.692	0.684	0.696	0.673	0.676	0.680	0.656	0.674	0.680	0.683
561	Mississippi	0.662	0.651	0.658	0.642	0.668	0.674	0.667	0.673	0.582	0.680	0.709	0.676	0.690	0.679	0.694	0.665	0.668	0.672	0.645	0.668	0.675	0.678
562	Arkansas	0.710	0.703	0.711	0.696	0.718	0.724	0.721	0.726	0.652	0.731	0.755	0.723	0.737	0.728	0.741	0.717	0.721	0.724	0.697	0.715	0.723	0.728
563	South Carolina	0.640	0.626	0.633	0.615	0.645	0.653	0.643	0.651	0.545	0.657	0.689	0.656	0.672	0.659	0.676	0.642	0.646	0.650	0.621	0.646	0.654	0.657
564	Rhode Island	0.694	0.689	0.698	0.683	0.702	0.711	0.709	0.715	0.650	0.717	0.736	0.707	0.722	0.714	0.728	0.704	0.709	0.711	0.683	0.698	0.706	0.716
565	Hawaii	0.645	0.642	0.650	0.637	0.652	0.660	0.659	0.662	0.615	0.666	0.681	0.654	0.666	0.660	0.671	0.653	0.658	0.661	0.637	0.648	0.654	0.663
566	Pittsburgh	0.660	0.656	0.662	0.652	0.665	0.670	0.669	0.674	0.629	0.674	0.688	0.668	0.677	0.672	0.681	0.665	0.669	0.672	0.652	0.663	0.668	0.674
567	Philadelphia	0.661	0.656	0.663	0.650	0.667	0.675	0.672	0.678	0.620	0.679	0.696	0.672	0.684	0.677	0.689	0.668	0.673	0.675	0.650	0.664	0.671	0.679
568	Alabama	0.663	0.655	0.661	0.648	0.668	0.675	0.670	0.675	0.603	0.679	0.701	0.676	0.687	0.678	0.691	0.667	0.670	0.674	0.649	0.668	0.674	0.678
569	Utah	0.660	0.652	0.658	0.646	0.664	0.669	0.666	0.670	0.608	0.673	0.693	0.670	0.680	0.672	0.684	0.663	0.666	0.669	0.648	0.665	0.669	0.673
570	Iowa	0.637	0.623	0.630	0.613	0.641	0.650	0.642	0.650	0.549	0.655	0.685	0.651	0.667	0.655	0.671	0.640	0.643	0.646	0.619	0.643	0.649	0.653
571	Massachusetts	0.671	0.661	0.669	0.653	0.676	0.685	0.679	0.687	0.603	0.690	0.714	0.685	0.699	0.689	0.704	0.676	0.681	0.683	0.656	0.676	0.684	0.689
572	Oklahoma	0.678	0.676	0.684	0.670	0.687	0.695	0.693	0.700	0.644	0.700	0.716	0.690	0.703	0.697	0.709	0.689	0.694	0.696	0.668	0.681	0.690	0.699
573	Louisiana	0.604	0.593	0.599	0.585	0.609	0.614	0.606	0.611	0.528	0.616	0.643	0.618	0.629	0.619	0.633	0.605	0.608	0.613	0.587	0.610	0.616	0.617
574	New Mexico	0.692	0.685	0.695	0.677	0.701	0.711	0.707	0.715	0.633	0.718	0.740	0.708	0.725	0.715	0.732	0.702	0.709	0.711	0.677	0.696	0.706	0.717
575	Texas	0.668	0.661	0.669	0.654	0.674	0.683	0.678	0.685	0.614	0.687	0.707	0.682	0.695	0.686	0.700	0.675	0.680	0.682	0.654	0.672	0.680	0.687
576	Kentucky	0.628	0.622	0.628	0.617	0.632	0.638	0.635	0.640	0.588	0.641	0.657	0.637	0.646	0.640	0.650	0.632	0.636	0.638	0.619	0.632	0.636	0.641
577	Kansas	0.685	0.682	0.690	0.676	0.694	0.702	0.700	0.707	0.645	0.708	0.726	0.698	0.712	0.704	0.717	0.695	0.701	0.703	0.674	0.688	0.697	0.707
578	Wisconsin	0.647	0.635	0.640	0.626	0.650	0.656	0.649	0.655	0.570	0.660	0.687	0.659	0.670	0.660	0.674	0.647	0.650	0.653	0.630	0.652	0.657	0.659
579	Tennessee	0.597	0.588	0.594	0.582	0.600	0.605	0.601	0.606	0.543	0.609	0.629	0.606	0.616	0.608	0.619	0.599	0.602	0.604	0.584	0.601	0.605	0.608
580	Minnesota	0.659	0.649	0.656	0.640	0.664	0.673	0.667	0.673	0.589	0.677	0.702	0.673	0.687	0.677	0.692	0.664	0.668	0.671	0.643	0.664	0.671	0.677
581	Colorado	0.683	0.678	0.683	0.671	0.690	0.696	0.691	0.697	0.631	0.700	0.721	0.696	0.706	0.698	0.711	0.688	0.692	0.696	0.670	0.687	0.695	0.699
582	Indiana	0.605	0.594	0.600	0.587	0.608	0.613	0.606	0.612	0.536	0.615	0.640	0.616	0.626	0.617	0.629	0.605	0.608	0.612	0.590	0.610	0.614	0.616
583	Nebraska	0.668	0.666	0.673	0.661	0.676	0.683	0.683	0.688	0.636	0.690	0.705	0.678	0.690	0.684	0.696	0.677	0.682	0.684	0.660	0.671	0.678	0.688
584	Connecticut	0.670	0.659	0.667	0.651	0.675	0.685	0.678	0.685	0.599	0.688	0.714	0.685	0.699	0.689	0.704	0.675	0.680	0.682	0.654	0.675	0.682	0.688
585	Ohio	0.630	0.621	0.626	0.614	0.633	0.638	0.634	0.639	0.573	0.642	0.663	0.640	0.649	0.642	0.653	0.631	0.635	0.637	0.617	0.634	0.638	0.641
586	Michigan	0.688	0.683	0.693	0.675	0.698	0.709	0.706	0.715	0.635	0.718	0.739	0.705	0.723	0.713	0.730	0.701	0.708	0.709	0.675	0.693	0.704	0.716
587	Arizona	0.701	0.700	0.709	0.694	0.711	0.721	0.721	0.728	0.672	0.728	0.742	0.715	0.729	0.722	0.737	0.714	0.722	0.723	0.691	0.704	0.714	0.727
588	New Jersey	0.656	0.651	0.658	0.643	0.664	0.672	0.670	0.676														

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	0.613	0.603	0.605	0.597	0.612	0.615	0.608	0.610	0.557	0.614	0.631	0.620	0.625	0.618	0.626	0.609	0.609	0.612	0.601	0.617	0.618	0.615
502	Broward County / Palm Beach	0.624	0.618	0.620	0.613	0.626	0.628	0.623	0.626	0.581	0.627	0.642	0.633	0.636	0.631	0.638	0.623	0.625	0.627	0.613	0.626	0.630	0.629
503	Tampa	0.664	0.658	0.661	0.653	0.667	0.670	0.665	0.668	0.619	0.670	0.686	0.674	0.678	0.673	0.680	0.665	0.666	0.669	0.653	0.667	0.672	0.671
504	Orlando	0.659	0.655	0.658	0.650	0.664	0.665	0.661	0.664	0.618	0.666	0.681	0.668	0.673	0.668	0.675	0.660	0.662	0.665	0.649	0.662	0.667	0.667
505	Jacksonville	0.673	0.667	0.671	0.662	0.678	0.680	0.674	0.677	0.624	0.680	0.698	0.683	0.689	0.683	0.691	0.674	0.676	0.679	0.662	0.677	0.682	0.682
506	Daytona / Gainesville	0.641	0.633	0.637	0.627	0.645	0.647	0.641	0.644	0.582	0.648	0.669	0.651	0.658	0.651	0.660	0.641	0.642	0.646	0.628	0.645	0.650	0.649
521	Diversified Dental - Las Vegas	0.845	0.848	0.859	0.844	0.856	0.868	0.868	0.872	0.835	0.874	0.883	0.857	0.872	0.867	0.878	0.863	0.868	0.869	0.840	0.847	0.857	0.871
522	Mercare Dental - Reno	0.874	0.860	0.871	0.848	0.883	0.898	0.894	0.906	0.778	0.918	0.948	0.893	0.922	0.906	0.930	0.888	0.896	0.893	0.857	0.884	0.893	0.906
524	Premier - Minnesota	0.749	0.746	0.754	0.741	0.757	0.765	0.764	0.766	0.714	0.772	0.789	0.758	0.773	0.766	0.776	0.760	0.762	0.764	0.743	0.754	0.759	0.767
526	Dental Options Pricing - Oregon	0.755	0.747	0.756	0.738	0.762	0.772	0.766	0.771	0.688	0.776	0.800	0.769	0.787	0.777	0.791	0.764	0.766	0.769	0.741	0.759	0.768	0.775
527	Rental Network - Hawaii	0.695	0.683	0.687	0.674	0.699	0.703	0.694	0.700	0.611	0.706	0.732	0.708	0.721	0.710	0.724	0.694	0.696	0.700	0.679	0.700	0.707	0.706
528	Diversified Dental - Reno	0.792	0.789	0.798	0.781	0.802	0.814	0.811	0.820	0.750	0.821	0.837	0.810	0.826	0.817	0.836	0.806	0.816	0.815	0.778	0.797	0.807	0.822
549	Maine	0.829	0.815	0.825	0.803	0.836	0.849	0.845	0.852	0.737	0.866	0.894	0.847	0.872	0.858	0.881	0.838	0.846	0.847	0.812	0.835	0.845	0.858
550	North Dakota	0.680	0.663	0.668	0.652	0.684	0.688	0.674	0.680	0.567	0.687	0.724	0.696	0.709	0.695	0.710	0.676	0.677	0.683	0.658	0.687	0.693	0.690
551	Nevada	0.694	0.696	0.702	0.693	0.704	0.708	0.707	0.710	0.680	0.711	0.719	0.705	0.713	0.710	0.716	0.705	0.708	0.709	0.689	0.696	0.704	0.711
553	Idaho	0.736	0.731	0.737	0.726	0.741	0.747	0.742	0.746	0.692	0.750	0.768	0.745	0.755	0.749	0.757	0.741	0.742	0.746	0.727	0.740	0.745	0.748
554	Vermont	0.665	0.651	0.655	0.641	0.669	0.672	0.665	0.667	0.568	0.677	0.710	0.676	0.691	0.680	0.692	0.664	0.664	0.668	0.649	0.674	0.677	0.674
555	New Hampshire	0.680	0.666	0.669	0.657	0.682	0.687	0.678	0.681	0.589	0.689	0.719	0.693	0.703	0.692	0.704	0.678	0.678	0.681	0.663	0.686	0.690	0.687
556	Delaware	0.687	0.676	0.681	0.668	0.691	0.696	0.688	0.693	0.613	0.698	0.723	0.699	0.709	0.700	0.710	0.688	0.688	0.691	0.673	0.692	0.697	0.696
557	Washington																						
558	Oregon	0.725	0.716	0.723	0.707	0.733	0.739	0.730	0.736	0.649	0.742	0.768	0.740	0.755	0.744	0.757	0.730	0.732	0.736	0.710	0.730	0.739	0.742
559	North Carolina	0.632	0.618	0.621	0.608	0.634	0.639	0.629	0.634	0.540	0.641	0.670	0.645	0.655	0.644	0.656	0.629	0.630	0.633	0.615	0.638	0.644	0.639
560	West Virginia	0.693	0.685	0.690	0.678	0.697	0.700	0.695	0.699	0.630	0.704	0.726	0.702	0.712	0.704	0.713	0.693	0.694	0.699	0.681	0.697	0.702	0.701
561	Mississippi	0.687	0.675	0.681	0.666	0.690	0.696	0.688	0.692	0.606	0.699	0.728	0.698	0.710	0.700	0.712	0.686	0.688	0.693	0.671	0.693	0.697	0.697
562	Arkansas	0.737	0.729	0.736	0.722	0.742	0.748	0.742	0.746	0.677	0.752	0.776	0.747	0.759	0.751	0.761	0.740	0.742	0.746	0.726	0.742	0.747	0.749
563	South Carolina	0.666	0.652	0.656	0.642	0.670	0.673	0.662	0.668	0.567	0.674	0.707	0.680	0.691	0.679	0.692	0.663	0.664	0.669	0.648	0.672	0.678	0.675
564	Rhode Island	0.723	0.718	0.722	0.712	0.729	0.732	0.728	0.731	0.671	0.735	0.754	0.734	0.744	0.737	0.746	0.727	0.728	0.731	0.713	0.727	0.734	0.735
565	Hawaii	0.670	0.664	0.667	0.659	0.672	0.674	0.673	0.676	0.631	0.680	0.695	0.675	0.682	0.677	0.684	0.670	0.671	0.675	0.662	0.673	0.676	0.676
566	Pittsburgh	0.680	0.677	0.680	0.673	0.684	0.687	0.684	0.686	0.646	0.689	0.703	0.688	0.693	0.688	0.695	0.682	0.684	0.686	0.672	0.683	0.688	0.688
567	Philadelphia	0.687	0.680	0.683	0.675	0.690	0.694	0.689	0.691	0.638	0.695	0.712	0.696	0.702	0.696	0.704	0.688	0.689	0.691	0.677	0.690	0.694	0.694
568	Alabama	0.685	0.677	0.682	0.670	0.689	0.693	0.687	0.691	0.624	0.696	0.718	0.696	0.705	0.698	0.707	0.686	0.687	0.691	0.673	0.690	0.695	0.695
569	Utah	0.680	0.672	0.675	0.666	0.682	0.685	0.680	0.682	0.625	0.687	0.706	0.689	0.696	0.689	0.697	0.680	0.681	0.683	0.669	0.685	0.688	0.687
570	Iowa	0.664	0.649	0.654	0.640	0.667	0.672	0.663	0.668	0.573	0.674	0.704	0.676	0.688	0.677	0.689	0.662	0.663	0.666	0.647	0.670	0.674	0.672
571	Massachusetts	0.698	0.688	0.691	0.680	0.701	0.706	0.698	0.702	0.625	0.707	0.731	0.710	0.719	0.710	0.721	0.698	0.699	0.701	0.683	0.703	0.710	0.706
572	Oklahoma	0.707	0.704	0.708	0.699	0.714	0.717	0.712	0.716	0.665	0.719	0.734	0.717	0.725	0.719	0.727	0.711	0.713	0.716	0.698	0.710	0.717	0.718
573	Louisiana	0.625	0.613	0.619	0.605	0.628	0.632	0.623	0.627	0.548	0.632	0.659	0.636	0.645	0.636	0.647	0.623	0.624	0.630	0.609	0.630	0.634	0.633
574	New Mexico	0.725	0.718	0.724	0.711	0.733	0.738	0.731	0.737	0.660	0.741	0.764	0.740	0.752	0.743	0.754	0.730	0.732	0.736	0.711	0.730	0.738	0.740
575	Texas	0.695	0.687	0.691	0.681	0.699	0.704	0.697	0.701	0.635	0.704	0.724	0.707	0.715	0.707	0.717	0.696	0.698	0.700	0.682	0.699	0.706	0.704
576	Kentucky	0.648	0.642	0.645	0.637	0.650	0.653	0.649	0.652	0.605	0.655	0.671	0.656	0.661	0.656	0.663	0.648	0.650	0.652	0.639	0.651	0.654	0.654
577	Kansas	0.715	0.711	0.716	0.705	0.722	0.725	0.721	0.724	0.667	0.728	0.745	0.725	0.735	0.728	0.736	0.719	0.721	0.724	0.705	0.718	0.725	0.726
578	Wisconsin	0.669	0.656	0.660	0.648	0.670	0.674	0.667	0.671	0.591	0.676	0.703	0.679	0.688	0.679	0.689	0.666	0.667	0.670	0.653	0.674	0.677	0.675
579	Tennessee	0.616	0.608	0.611	0.602	0.618	0.621	0.616	0.620	0.561	0.623	0.643	0.625	0.631	0.625	0.633	0.615	0.616	0.619	0.605	0.620	0.623	0.622
580	Minnesota	0.686	0.675	0.679	0.667	0.690	0.694	0.686	0.688	0.611	0.695	0.720	0.699	0.707	0.698	0.709	0.686	0.687	0.690	0.671	0.691	0.696	0.694
581	Colorado	0.707	0.700	0.706	0.694	0.711	0.716	0.710	0.714	0.652	0.717	0.739	0.717	0.726	0.719	0.728	0.709	0.710	0.715	0.695	0.711	0.716	0.717
582	Indiana	0.624	0.614	0.617	0.607	0.627	0.629	0.621	0.625	0.554	0.629	0.654	0.634	0.641	0.633	0.642	0.621	0.622	0.627	0.609	0.628	0.633	0.629
583	Nebraska	0.696	0.691	0.694	0.686	0.699	0.702	0.700	0.701	0.655	0.706	0.721	0.702	0.710	0.705	0.712	0.697	0.698	0.701	0.689	0.699	0.703	0.703
584	Connecticut	0.698	0.686	0.690	0.678	0.701	0.705	0.697	0.702	0.621	0.706	0.731	0.710	0.719	0.710	0.721	0.697	0.698	0.701	0.681	0.702	0.707	0.706
585	Ohio	0.650	0.641	0.644	0.635	0.652	0.655	0.649	0.653	0.591	0.657	0.677	0.659	0.665	0.658	0.667	0.649	0.650	0.652	0.637	0.654	0.657	0.656
586	Michigan	0.724	0.717	0.725	0.710	0.732	0.738	0.732	0.738	0.664	0.743	0.765	0.737	0.752	0.743	0.754	0.731	0.733	0.736	0.712	0.728	0.737	0.742
587	Arizona	0.735	0.734	0.738	0.729	0.743	0.747	0.743	0.748	0.696	0.750	0.764	0.747	0.755	0.749	0.758	0.741	0.744	0.747	0.726	0.738	0.747	0.749
588	New Jersey	0.686	0.677	0.681	0.671	0.689	0.693	0.688	0.690														



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	0.611	0.601	0.604	0.595	0.612	0.614	0.605	0.607	0.548	0.611	0.632	0.621	0.624	0.617	0.625	0.606	0.607	0.609	0.598	0.618	0.618	0.614
502	Broward County / Palm Beach	0.623	0.617	0.619	0.612	0.626	0.628	0.621	0.623	0.574	0.625	0.643	0.634	0.636	0.630	0.638	0.621	0.623	0.625	0.611	0.628	0.631	0.629
503	Tampa	0.662	0.657	0.660	0.651	0.667	0.669	0.662	0.664	0.611	0.667	0.686	0.674	0.678	0.672	0.680	0.662	0.663	0.665	0.651	0.669	0.672	0.670
504	Orlando	0.658	0.653	0.656	0.648	0.663	0.665	0.658	0.660	0.611	0.663	0.680	0.669	0.673	0.667	0.675	0.658	0.660	0.661	0.647	0.664	0.667	0.665
505	Jacksonville	0.673	0.667	0.670	0.660	0.678	0.680	0.672	0.674	0.616	0.677	0.698	0.686	0.690	0.683	0.692	0.672	0.674	0.676	0.660	0.679	0.683	0.681
506	Daytona / Gainesville	0.638	0.631	0.634	0.623	0.644	0.646	0.637	0.640	0.572	0.644	0.668	0.652	0.658	0.650	0.660	0.637	0.639	0.639	0.625	0.647	0.650	0.647
521	Diversified Dental - Las Vegas	0.844	0.848	0.858	0.843	0.857	0.869	0.866	0.869	0.829	0.871	0.884	0.859	0.873	0.868	0.879	0.862	0.867	0.865	0.839	0.850	0.859	0.871
522	Mastercare Dental - Reno	0.877	0.866	0.875	0.851	0.892	0.904	0.893	0.902	0.756	0.911	0.953	0.905	0.931	0.914	0.939	0.890	0.897	0.888	0.858	0.895	0.905	0.911
524	Premier - Minnesota	0.738	0.740	0.748	0.734	0.751	0.759	0.756	0.758	0.701	0.764	0.783	0.752	0.767	0.760	0.770	0.752	0.754	0.749	0.735	0.750	0.755	0.760
526	Dental Options Pricing - Oregon	0.756	0.748	0.757	0.738	0.766	0.773	0.762	0.766	0.676	0.772	0.800	0.775	0.789	0.777	0.792	0.761	0.764	0.765	0.738	0.766	0.774	0.774
527	Rental Network - Hawaii	0.698	0.685	0.689	0.675	0.703	0.706	0.692	0.696	0.599	0.703	0.733	0.716	0.723	0.711	0.726	0.693	0.695	0.698	0.677	0.709	0.713	0.706
528	Diversified Dental - Reno	0.807	0.798	0.807	0.789	0.814	0.824	0.817	0.824	0.743	0.823	0.846	0.827	0.838	0.828	0.848	0.814	0.823	0.826	0.785	0.810	0.821	0.831
549	Maine	0.835	0.820	0.829	0.806	0.845	0.857	0.844	0.849	0.719	0.859	0.898	0.860	0.880	0.864	0.888	0.840	0.847	0.845	0.814	0.850	0.857	0.864
550	North Dakota	0.681	0.662	0.667	0.649	0.686	0.689	0.670	0.673	0.550	0.681	0.723	0.703	0.711	0.696	0.713	0.672	0.673	0.676	0.654	0.695	0.699	0.688
551	Nevada	0.695	0.697	0.703	0.694	0.705	0.709	0.706	0.709	0.676	0.710	0.720	0.707	0.714	0.710	0.717	0.705	0.707	0.708	0.689	0.698	0.706	0.711
553	Idaho	0.731	0.727	0.734	0.721	0.739	0.744	0.738	0.740	0.682	0.744	0.765	0.744	0.754	0.746	0.756	0.737	0.738	0.737	0.722	0.740	0.744	0.745
554	Vermont	0.651	0.642	0.646	0.631	0.662	0.665	0.653	0.656	0.548	0.667	0.703	0.671	0.684	0.671	0.685	0.652	0.652	0.648	0.638	0.670	0.672	0.665
555	New Hampshire	0.670	0.661	0.664	0.650	0.679	0.682	0.669	0.672	0.572	0.681	0.715	0.689	0.700	0.687	0.701	0.670	0.670	0.667	0.655	0.687	0.689	0.681
556	Delaware	0.679	0.672	0.676	0.663	0.689	0.691	0.681	0.684	0.599	0.691	0.720	0.696	0.706	0.687	0.707	0.681	0.681	0.679	0.666	0.693	0.696	0.691
557	Washington																						
558	Oregon	0.727	0.716	0.722	0.705	0.735	0.739	0.727	0.731	0.636	0.738	0.767	0.747	0.757	0.745	0.759	0.727	0.729	0.730	0.707	0.738	0.743	0.740
559	North Carolina	0.625	0.614	0.617	0.603	0.632	0.635	0.622	0.624	0.523	0.633	0.668	0.644	0.653	0.641	0.654	0.622	0.622	0.621	0.608	0.641	0.643	0.634
560	West Virginia	0.683	0.678	0.683	0.670	0.692	0.696	0.688	0.690	0.616	0.696	0.723	0.698	0.708	0.699	0.709	0.687	0.687	0.684	0.674	0.696	0.698	0.696
561	Mississippi	0.679	0.670	0.676	0.661	0.688	0.692	0.681	0.683	0.590	0.691	0.724	0.696	0.708	0.696	0.710	0.680	0.681	0.681	0.665	0.693	0.696	0.692
562	Arkansas	0.729	0.723	0.730	0.716	0.738	0.744	0.736	0.738	0.663	0.744	0.771	0.744	0.756	0.747	0.758	0.734	0.735	0.732	0.719	0.741	0.744	0.744
563	South Carolina	0.663	0.649	0.653	0.637	0.669	0.672	0.656	0.659	0.551	0.668	0.704	0.683	0.691	0.678	0.692	0.658	0.658	0.659	0.642	0.677	0.680	0.671
564	Rhode Island	0.721	0.717	0.720	0.710	0.730	0.732	0.724	0.726	0.661	0.731	0.754	0.736	0.743	0.735	0.745	0.723	0.725	0.725	0.710	0.730	0.736	0.732
565	Hawaii	0.660	0.658	0.661	0.653	0.667	0.670	0.667	0.670	0.622	0.675	0.689	0.669	0.678	0.673	0.680	0.665	0.666	0.662	0.657	0.669	0.671	0.672
566	Pittsburgh	0.676	0.674	0.677	0.670	0.682	0.685	0.680	0.682	0.638	0.685	0.700	0.687	0.692	0.687	0.694	0.679	0.680	0.680	0.669	0.683	0.687	0.686
567	Philadelphia	0.683	0.678	0.681	0.672	0.689	0.691	0.684	0.687	0.629	0.691	0.710	0.695	0.701	0.694	0.703	0.684	0.685	0.685	0.673	0.692	0.695	0.692
568	Alabama	0.681	0.674	0.679	0.667	0.689	0.692	0.683	0.685	0.612	0.690	0.716	0.696	0.705	0.696	0.706	0.682	0.683	0.684	0.669	0.691	0.695	0.692
569	Utah	0.675	0.669	0.672	0.662	0.680	0.683	0.675	0.677	0.615	0.682	0.704	0.687	0.693	0.686	0.695	0.674	0.676	0.675	0.664	0.684	0.686	0.683
570	Iowa	0.655	0.645	0.649	0.634	0.664	0.667	0.654	0.657	0.556	0.666	0.701	0.674	0.685	0.673	0.686	0.655	0.655	0.653	0.639	0.672	0.674	0.667
571	Massachusetts	0.694	0.685	0.688	0.677	0.701	0.703	0.692	0.695	0.612	0.701	0.729	0.711	0.718	0.708	0.719	0.693	0.694	0.693	0.679	0.706	0.709	0.703
572	Oklahoma	0.704	0.701	0.705	0.695	0.712	0.715	0.709	0.711	0.656	0.715	0.733	0.718	0.724	0.717	0.726	0.708	0.709	0.708	0.694	0.712	0.717	0.715
573	Louisiana	0.621	0.610	0.615	0.601	0.626	0.630	0.618	0.620	0.535	0.626	0.657	0.637	0.645	0.634	0.647	0.619	0.620	0.621	0.604	0.632	0.634	0.630
574	New Mexico	0.726	0.718	0.723	0.709	0.735	0.739	0.728	0.732	0.649	0.737	0.763	0.745	0.754	0.743	0.756	0.728	0.730	0.731	0.709	0.736	0.742	0.740
575	Texas	0.693	0.686	0.690	0.678	0.700	0.702	0.693	0.695	0.624	0.700	0.724	0.708	0.715	0.706	0.716	0.693	0.694	0.695	0.679	0.702	0.706	0.703
576	Kentucky	0.642	0.639	0.642	0.634	0.649	0.651	0.645	0.647	0.596	0.651	0.669	0.654	0.659	0.653	0.661	0.644	0.645	0.645	0.635	0.651	0.653	0.651
577	Kansas	0.711	0.707	0.712	0.701	0.720	0.723	0.716	0.718	0.657	0.723	0.743	0.725	0.733	0.726	0.735	0.715	0.716	0.715	0.701	0.720	0.724	0.723
578	Wisconsin	0.659	0.651	0.655	0.642	0.667	0.670	0.660	0.662	0.576	0.669	0.700	0.676	0.685	0.675	0.686	0.659	0.660	0.659	0.646	0.673	0.675	0.670
579	Tennessee	0.609	0.604	0.607	0.598	0.616	0.618	0.611	0.613	0.550	0.618	0.640	0.622	0.629	0.621	0.630	0.610	0.611	0.610	0.600	0.619	0.622	0.618
580	Minnesota	0.681	0.672	0.676	0.663	0.688	0.691	0.680	0.682	0.598	0.689	0.717	0.698	0.706	0.695	0.707	0.680	0.681	0.681	0.665	0.694	0.696	0.691
581	Colorado	0.702	0.696	0.702	0.689	0.709	0.714	0.705	0.708	0.641	0.712	0.736	0.716	0.725	0.717	0.727	0.705	0.706	0.706	0.691	0.712	0.715	0.714
582	Indiana	0.619	0.610	0.613	0.602	0.625	0.627	0.616	0.619	0.542	0.624	0.651	0.634	0.640	0.631	0.641	0.617	0.617	0.618	0.605	0.630	0.632	0.627
583	Nebraska	0.687	0.685	0.688	0.680	0.695	0.697	0.693	0.695	0.645	0.700	0.717	0.697	0.706	0.700	0.707	0.691	0.692	0.689	0.683	0.697	0.699	0.698
584	Connecticut	0.693	0.684	0.687	0.675	0.700	0.703	0.691	0.694	0.607	0.700	0.730	0.711	0.718	0.708	0.720	0.692	0.693	0.693	0.677	0.706	0.709	0.703
585	Ohio	0.643	0.638	0.640	0.631	0.650	0.652	0.644	0.646	0.580	0.651	0.675	0.656	0.663	0.655	0.664	0.644	0.644	0.644	0.632	0.653	0.656	0.652
586	Michigan	0.723	0.718	0.725	0.709	0.734	0.739	0.729	0.733	0.652	0.739	0.764	0.742	0.753	0.743	0.756	0.729	0.730	0.731	0.709	0.733	0.741	0.740
587	Arizona	0.735	0.732	0.736	0.727	0.743	0.746	0.741	0.744	0.688	0.747	0.764	0.750	0.756	0.749	0.759	0.739	0.742	0.741	0.724	0.741	0.748	0.748
588	New Jersey	0.684	0.676	0.679	0.668	0.689	0.692	0.684	0.687														

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	0.580	0.574	0.580	0.569	0.586	0.592	0.588	0.592	0.535	0.595	0.612	0.592	0.602	0.595	0.606	0.585	0.589	0.591	0.569	0.584	0.590	0.595
502	Broward County / Palm Beach	0.586	0.583	0.590	0.578	0.593	0.601	0.599	0.603	0.556	0.605	0.618	0.598	0.608	0.602	0.614	0.595	0.601	0.602	0.577	0.589	0.596	0.605
503	Tampa	0.624	0.620	0.628	0.615	0.630	0.639	0.638	0.643	0.592	0.645	0.659	0.635	0.647	0.641	0.653	0.633	0.639	0.640	0.614	0.628	0.633	0.644
504	Orlando	0.619	0.616	0.624	0.612	0.626	0.635	0.634	0.638	0.591	0.640	0.654	0.630	0.642	0.636	0.648	0.629	0.635	0.636	0.610	0.623	0.629	0.640
505	Jacksonville	0.633	0.627	0.635	0.622	0.638	0.647	0.646	0.652	0.596	0.654	0.669	0.645	0.656	0.649	0.663	0.641	0.648	0.648	0.621	0.636	0.642	0.653
506	Daytona / Gainesville	0.602	0.594	0.601	0.588	0.606	0.615	0.612	0.619	0.555	0.622	0.640	0.614	0.626	0.618	0.632	0.608	0.614	0.615	0.589	0.606	0.611	0.620
521	Diversified Dental - Las Vegas	0.762	0.768	0.783	0.764	0.778	0.793	0.801	0.813	0.771	0.810	0.817	0.777	0.797	0.792	0.811	0.788	0.802	0.802	0.757	0.764	0.777	0.805
522	Mastercare Dental - Reno	0.784	0.770	0.783	0.758	0.794	0.811	0.810	0.825	0.707	0.840	0.867	0.804	0.836	0.820	0.847	0.800	0.810	0.808	0.767	0.791	0.803	0.823
524	Premier - Minnesota	0.683	0.684	0.695	0.678	0.695	0.707	0.713	0.722	0.664	0.723	0.737	0.696	0.716	0.709	0.725	0.702	0.711	0.711	0.678	0.687	0.697	0.716
526	Dental Options Pricing - Oregon	0.683	0.676	0.687	0.667	0.692	0.707	0.708	0.720	0.636	0.724	0.742	0.700	0.722	0.712	0.733	0.699	0.710	0.708	0.670	0.687	0.697	0.717
527	Rental Network - Hawaii	0.635	0.625	0.635	0.616	0.642	0.655	0.651	0.663	0.573	0.669	0.689	0.652	0.673	0.662	0.680	0.648	0.655	0.653	0.620	0.640	0.648	0.663
528	Diversified Dental - Reno	0.713	0.711	0.722	0.703	0.724	0.739	0.739	0.751	0.685	0.753	0.767	0.733	0.751	0.742	0.764	0.730	0.743	0.743	0.700	0.717	0.729	0.750
549	Maine	0.746	0.734	0.746	0.722	0.756	0.773	0.768	0.784	0.671	0.795	0.820	0.766	0.793	0.779	0.804	0.762	0.772	0.771	0.728	0.753	0.764	0.781
550	North Dakota	0.626	0.610	0.618	0.598	0.630	0.642	0.634	0.645	0.532	0.654	0.683	0.644	0.664	0.650	0.671	0.632	0.639	0.638	0.606	0.632	0.640	0.650
551	Nevada	0.630	0.635	0.646	0.632	0.643	0.655	0.661	0.669	0.636	0.667	0.673	0.644	0.658	0.654	0.670	0.651	0.662	0.662	0.625	0.631	0.643	0.665
553	Idaho	0.688	0.684	0.693	0.679	0.695	0.705	0.706	0.713	0.656	0.715	0.730	0.699	0.713	0.706	0.721	0.699	0.707	0.707	0.679	0.692	0.698	0.712
554	Vermont	0.611	0.599	0.608	0.589	0.618	0.629	0.626	0.634	0.531	0.643	0.671	0.625	0.648	0.636	0.654	0.620	0.625	0.626	0.597	0.617	0.625	0.636
555	New Hampshire	0.624	0.614	0.623	0.605	0.632	0.644	0.640	0.648	0.554	0.657	0.681	0.639	0.660	0.649	0.667	0.636	0.641	0.640	0.611	0.630	0.638	0.649
556	Delaware	0.630	0.624	0.633	0.616	0.639	0.651	0.649	0.657	0.577	0.664	0.684	0.644	0.664	0.655	0.672	0.643	0.650	0.650	0.619	0.635	0.644	0.657
557	Washington																						
558	Oregon	0.657	0.650	0.661	0.641	0.667	0.681	0.680	0.690	0.603	0.697	0.717	0.675	0.697	0.686	0.707	0.673	0.683	0.681	0.644	0.663	0.673	0.691
559	North Carolina	0.581	0.569	0.577	0.560	0.587	0.598	0.593	0.601	0.507	0.610	0.635	0.595	0.615	0.604	0.621	0.590	0.595	0.594	0.566	0.587	0.594	0.603
560	West Virginia	0.647	0.640	0.648	0.633	0.654	0.663	0.662	0.668	0.598	0.674	0.694	0.658	0.675	0.666	0.681	0.656	0.662	0.663	0.637	0.653	0.658	0.669
561	Mississippi	0.642	0.629	0.636	0.620	0.645	0.654	0.651	0.660	0.571	0.665	0.691	0.655	0.670	0.660	0.676	0.646	0.652	0.653	0.626	0.647	0.652	0.660
562	Arkansas	0.689	0.680	0.689	0.673	0.694	0.704	0.704	0.712	0.639	0.716	0.736	0.700	0.716	0.707	0.723	0.697	0.704	0.705	0.677	0.693	0.699	0.710
563	South Carolina	0.612	0.599	0.608	0.589	0.618	0.629	0.624	0.633	0.533	0.642	0.667	0.628	0.648	0.636	0.655	0.620	0.627	0.626	0.596	0.618	0.626	0.636
564	Rhode Island	0.666	0.663	0.673	0.657	0.675	0.687	0.688	0.697	0.635	0.700	0.715	0.680	0.697	0.690	0.706	0.681	0.689	0.689	0.656	0.669	0.679	0.695
565	Hawaii	0.622	0.621	0.630	0.616	0.631	0.641	0.643	0.650	0.599	0.650	0.663	0.633	0.648	0.642	0.654	0.636	0.642	0.642	0.615	0.624	0.633	0.646
566	Pittsburgh	0.639	0.638	0.646	0.633	0.647	0.656	0.656	0.661	0.618	0.662	0.674	0.649	0.662	0.656	0.667	0.651	0.656	0.657	0.632	0.642	0.649	0.660
567	Philadelphia	0.634	0.632	0.642	0.627	0.643	0.655	0.655	0.662	0.606	0.664	0.678	0.647	0.664	0.657	0.671	0.649	0.656	0.656	0.626	0.637	0.646	0.661
568	Alabama	0.642	0.634	0.642	0.627	0.647	0.656	0.655	0.662	0.593	0.666	0.686	0.655	0.668	0.660	0.675	0.649	0.656	0.657	0.630	0.646	0.652	0.663
569	Utah	0.640	0.635	0.643	0.629	0.646	0.655	0.653	0.658	0.598	0.662	0.679	0.651	0.666	0.658	0.670	0.649	0.653	0.655	0.630	0.644	0.650	0.660
570	Iowa	0.609	0.598	0.607	0.589	0.615	0.627	0.624	0.632	0.537	0.641	0.665	0.623	0.644	0.633	0.651	0.619	0.625	0.624	0.595	0.614	0.623	0.633
571	Massachusetts	0.643	0.636	0.645	0.628	0.651	0.663	0.660	0.669	0.590	0.674	0.694	0.657	0.676	0.667	0.684	0.655	0.662	0.662	0.630	0.647	0.656	0.669
572	Oklahoma	0.650	0.650	0.660	0.645	0.661	0.672	0.674	0.682	0.629	0.684	0.696	0.663	0.680	0.673	0.689	0.667	0.675	0.675	0.643	0.654	0.663	0.680
573	Louisiana	0.584	0.573	0.580	0.565	0.588	0.596	0.592	0.599	0.518	0.604	0.627	0.597	0.611	0.601	0.617	0.588	0.594	0.595	0.569	0.591	0.595	0.602
574	New Mexico	0.658	0.653	0.664	0.646	0.669	0.682	0.682	0.692	0.615	0.697	0.714	0.675	0.696	0.686	0.706	0.675	0.685	0.683	0.646	0.663	0.673	0.691
575	Texas	0.640	0.636	0.645	0.629	0.649	0.660	0.659	0.667	0.600	0.671	0.688	0.654	0.671	0.663	0.680	0.654	0.661	0.661	0.629	0.644	0.653	0.667
576	Kentucky	0.608	0.605	0.613	0.600	0.615	0.624	0.623	0.628	0.578	0.630	0.644	0.618	0.631	0.625	0.636	0.619	0.623	0.624	0.600	0.611	0.618	0.628
577	Kansas	0.656	0.655	0.665	0.649	0.667	0.679	0.681	0.688	0.629	0.691	0.705	0.670	0.687	0.680	0.697	0.673	0.682	0.681	0.648	0.660	0.670	0.686
578	Wisconsin	0.625	0.615	0.623	0.607	0.630	0.639	0.636	0.642	0.561	0.649	0.672	0.637	0.654	0.644	0.660	0.632	0.637	0.638	0.612	0.630	0.636	0.645
579	Tennessee	0.577	0.571	0.578	0.565	0.583	0.591	0.589	0.594	0.534	0.599	0.616	0.587	0.601	0.594	0.606	0.585	0.590	0.591	0.567	0.581	0.587	0.595
580	Minnesota	0.631	0.624	0.633	0.616	0.639	0.651	0.648	0.656	0.576	0.662	0.682	0.645	0.664	0.655	0.672	0.643	0.650	0.650	0.618	0.635	0.644	0.657
581	Colorado	0.661	0.655	0.663	0.649	0.668	0.677	0.676	0.683	0.619	0.686	0.704	0.673	0.687	0.679	0.695	0.670	0.677	0.678	0.650	0.666	0.672	0.683
582	Indiana	0.584	0.576	0.583	0.569	0.590	0.598	0.594	0.599	0.528	0.605	0.626	0.596	0.611	0.602	0.616	0.591	0.595	0.597	0.572	0.591	0.595	0.602
583	Nebraska	0.643	0.643	0.653	0.638	0.653	0.664	0.666	0.673	0.622	0.675	0.688	0.654	0.671	0.665	0.678	0.659	0.666	0.666	0.637	0.646	0.655	0.671
584	Connecticut	0.641	0.634	0.643	0.626	0.649	0.661	0.659	0.667	0.585	0.673	0.693	0.657	0.676	0.666	0.683	0.654	0.661	0.660	0.628	0.646	0.655	0.668
585	Ohio	0.609	0.603	0.610	0.596	0.615	0.624	0.621	0.626	0.564	0.631	0.649	0.620	0.634	0.626	0.639	0.617	0.622	0.623	0.598	0.613	0.619	0.628
586	Michigan	0.656	0.651	0.662	0.643	0.666	0.679	0.681	0.692	0.616	0.696	0.713	0.672	0.692	0.683	0.703	0.673	0.683	0.681	0.645	0.660	0.670	0.690
587	Arizona	0.668	0.669	0.681	0.664	0.680	0.694	0.697	0.706	0.652	0.707	0.718	0.683	0.702	0.695	0.712	0.689	0.699	0.698	0.661	0.672	0.682	0.703
588	New Jersey	0.627	0.624	0.634	0.617	0.637	0.649	0.649	0.657														

DENTAL PPO FACTORS

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

PPO #	PPO Name	VU0Y	VV0Y	VW0Y	VX0Y	Y0Y0	VZ0Y	VB0U	VC0U	VQ0U	VR0U	VB0W	VC0W	VQ0W	VR0W	VE0X	VFOX	VG0X	VH0X	VE0Z	VFOZ	VG0Z	VH0Z
501	Miami	0.586	0.594	0.603	0.555	0.569	0.584	0.625	0.632	0.635	0.611	0.640	0.645	0.651	0.624	0.602	0.611	0.610	0.589	0.625	0.632	0.633	0.611
502	Broward County / Palm Beach	0.620	0.628	0.637	0.593	0.606	0.620	0.662	0.674	0.676	0.646	0.676	0.686	0.690	0.658	0.641	0.654	0.653	0.626	0.662	0.674	0.675	0.646
503	Tampa	0.628	0.639	0.650	0.594	0.612	0.630	0.672	0.686	0.687	0.656	0.690	0.702	0.706	0.673	0.646	0.662	0.659	0.632	0.675	0.688	0.686	0.659
504	Orlando	0.637	0.646	0.657	0.605	0.621	0.638	0.681	0.695	0.697	0.665	0.697	0.710	0.714	0.680	0.657	0.673	0.670	0.642	0.683	0.697	0.696	0.667
505	Jacksonville	0.640	0.650	0.662	0.604	0.622	0.641	0.682	0.697	0.700	0.667	0.701	0.713	0.719	0.684	0.656	0.672	0.670	0.642	0.684	0.698	0.699	0.669
506	Daytona / Gainesville	0.635	0.650	0.666	0.586	0.613	0.639	0.680	0.694	0.697	0.664	0.704	0.718	0.724	0.688	0.644	0.662	0.657	0.630	0.684	0.699	0.696	0.668
521	Diversified Dental - Las Vegas	0.769	0.773	0.776	0.752	0.759	0.767	0.847	0.881	0.884	0.813	0.851	0.886	0.891	0.819	0.836	0.871	0.871	0.803	0.847	0.881	0.879	0.814
522	Mastercare Dental - Reno	0.831	0.841	0.848	0.779	0.800	0.820	0.901	0.940	0.958	0.855	0.907	0.951	0.974	0.867	0.867	0.910	0.917	0.824	0.896	0.937	0.937	0.851
524	Premier - Minnesota	0.674	0.681	0.685	0.648	0.662	0.673	0.741	0.767	0.764	0.715	0.745	0.776	0.776	0.725	0.726	0.754	0.747	0.701	0.745	0.771	0.754	0.719
526	Dental Options Pricing - Oregon	0.706	0.715	0.724	0.666	0.684	0.702	0.771	0.798	0.807	0.739	0.784	0.812	0.824	0.752	0.742	0.772	0.774	0.713	0.770	0.797	0.799	0.738
527	Rental Network - Hawaii	0.653	0.668	0.684	0.600	0.626	0.653	0.711	0.729	0.739	0.683	0.735	0.752	0.767	0.706	0.672	0.693	0.694	0.648	0.712	0.731	0.736	0.685
528	Diversified Dental - Reno	0.756	0.761	0.771	0.723	0.735	0.750	0.811	0.844	0.862	0.772	0.826	0.853	0.874	0.782	0.784	0.819	0.831	0.747	0.804	0.838	0.860	0.766
549	Maine	0.788	0.803	0.818	0.726	0.755	0.784	0.851	0.887	0.904	0.810	0.873	0.908	0.931	0.832	0.808	0.848	0.853	0.771	0.850	0.887	0.894	0.810
550	North Dakota	0.659	0.675	0.693	0.597	0.627	0.657	0.705	0.723	0.733	0.679	0.732	0.748	0.763	0.703	0.660	0.681	0.681	0.637	0.705	0.723	0.727	0.679
551	Nevada	0.623	0.626	0.630	0.608	0.615	0.622	0.685	0.707	0.711	0.661	0.691	0.713	0.717	0.667	0.674	0.697	0.698	0.652	0.685	0.707	0.709	0.661
553	Idaho	0.694	0.701	0.707	0.666	0.679	0.692	0.745	0.763	0.764	0.725	0.753	0.774	0.777	0.736	0.726	0.746	0.743	0.708	0.746	0.765	0.758	0.726
554	Vermont	0.618	0.634	0.646	0.563	0.591	0.618	0.679	0.698	0.697	0.656	0.697	0.721	0.724	0.679	0.643	0.665	0.656	0.622	0.685	0.704	0.684	0.661
555	New Hampshire	0.640	0.651	0.661	0.593	0.615	0.636	0.697	0.715	0.716	0.672	0.710	0.732	0.737	0.688	0.665	0.686	0.680	0.643	0.698	0.717	0.704	0.673
556	Delaware	0.641	0.653	0.663	0.599	0.620	0.640	0.699	0.718	0.719	0.674	0.713	0.735	0.739	0.691	0.670	0.692	0.686	0.648	0.702	0.721	0.710	0.677
557	Washington																						
558	Oregon	0.681	0.692	0.703	0.637	0.657	0.677	0.743	0.767	0.776	0.711	0.759	0.782	0.796	0.727	0.711	0.738	0.739	0.683	0.742	0.766	0.768	0.711
559	North Carolina	0.600	0.617	0.632	0.543	0.573	0.601	0.652	0.669	0.672	0.628	0.675	0.694	0.701	0.652	0.613	0.633	0.627	0.592	0.657	0.674	0.665	0.633
560	West Virginia	0.645	0.662	0.677	0.594	0.623	0.650	0.698	0.715	0.714	0.680	0.720	0.740	0.743	0.705	0.662	0.683	0.675	0.647	0.705	0.723	0.710	0.687
561	Mississippi	0.646	0.666	0.683	0.584	0.618	0.650	0.695	0.714	0.715	0.677	0.723	0.743	0.749	0.706	0.651	0.674	0.666	0.635	0.702	0.721	0.711	0.683
562	Arkansas	0.668	0.683	0.696	0.620	0.646	0.671	0.721	0.740	0.740	0.703	0.740	0.763	0.766	0.725	0.688	0.711	0.704	0.671	0.727	0.747	0.735	0.709
563	South Carolina	0.631	0.651	0.671	0.563	0.599	0.634	0.681	0.699	0.705	0.656	0.713	0.730	0.742	0.686	0.633	0.654	0.650	0.611	0.687	0.704	0.702	0.661
564	Rhode Island	0.672	0.683	0.694	0.634	0.654	0.673	0.730	0.748	0.752	0.707	0.746	0.765	0.772	0.723	0.704	0.724	0.722	0.683	0.733	0.751	0.748	0.710
565	Hawaii	0.599	0.610	0.619	0.567	0.586	0.603	0.671	0.685	0.681	0.653	0.685	0.702	0.701	0.670	0.650	0.665	0.658	0.633	0.678	0.691	0.677	0.659
566	Pittsburgh	0.652	0.662	0.670	0.622	0.638	0.654	0.701	0.715	0.715	0.685	0.714	0.729	0.732	0.699	0.679	0.696	0.692	0.665	0.704	0.718	0.714	0.688
567	Philadelphia	0.642	0.650	0.658	0.612	0.627	0.641	0.698	0.714	0.715	0.677	0.710	0.726	0.730	0.689	0.677	0.694	0.691	0.657	0.700	0.715	0.710	0.678
568	Alabama	0.669	0.684	0.699	0.619	0.645	0.672	0.717	0.733	0.736	0.700	0.740	0.756	0.763	0.723	0.681	0.701	0.696	0.666	0.721	0.738	0.733	0.705
569	Utah	0.641	0.651	0.661	0.604	0.623	0.642	0.688	0.701	0.702	0.673	0.704	0.718	0.721	0.689	0.663	0.678	0.674	0.649	0.692	0.705	0.698	0.676
570	Iowa	0.620	0.639	0.656	0.558	0.591	0.623	0.676	0.695	0.696	0.651	0.702	0.723	0.730	0.679	0.633	0.656	0.648	0.611	0.682	0.702	0.690	0.658
571	Massachusetts	0.658	0.667	0.676	0.620	0.637	0.655	0.713	0.730	0.733	0.689	0.726	0.744	0.750	0.702	0.686	0.706	0.703	0.664	0.713	0.730	0.725	0.689
572	Oklahoma	0.652	0.664	0.676	0.615	0.635	0.655	0.710	0.729	0.731	0.688	0.728	0.747	0.752	0.706	0.684	0.704	0.701	0.664	0.715	0.733	0.729	0.692
573	Louisiana	0.619	0.639	0.659	0.555	0.589	0.624	0.662	0.678	0.680	0.642	0.695	0.709	0.717	0.674	0.615	0.635	0.629	0.598	0.668	0.684	0.680	0.648
574	New Mexico	0.673	0.687	0.700	0.627	0.651	0.674	0.737	0.759	0.767	0.707	0.758	0.780	0.792	0.726	0.703	0.729	0.729	0.676	0.739	0.762	0.764	0.709
575	Texas	0.650	0.663	0.677	0.605	0.628	0.652	0.704	0.721	0.724	0.680	0.726	0.742	0.749	0.701	0.671	0.691	0.688	0.651	0.707	0.725	0.723	0.684
576	Kentucky	0.624	0.636	0.647	0.587	0.608	0.627	0.672	0.686	0.685	0.656	0.689	0.704	0.706	0.674	0.646	0.662	0.656	0.632	0.676	0.690	0.683	0.661
577	Kansas	0.662	0.672	0.682	0.625	0.644	0.663	0.720	0.740	0.742	0.697	0.735	0.756	0.761	0.713	0.695	0.717	0.713	0.674	0.724	0.744	0.738	0.701
578	Wisconsin	0.633	0.646	0.659	0.585	0.610	0.633	0.681	0.697	0.696	0.663	0.700	0.718	0.720	0.684	0.648	0.667	0.660	0.632	0.685	0.701	0.690	0.667
579	Tennessee	0.611	0.625	0.639	0.564	0.590	0.614	0.658	0.673	0.672	0.642	0.680	0.695	0.698	0.664	0.625	0.643	0.636	0.611	0.664	0.679	0.669	0.647
580	Minnesota	0.646	0.656	0.666	0.605	0.624	0.643	0.701	0.719	0.721	0.677	0.715	0.734	0.739	0.692	0.672	0.693	0.689	0.650	0.701	0.719	0.713	0.677
581	Colorado	0.689	0.698	0.706	0.655	0.671	0.688	0.738	0.756	0.757	0.718	0.750	0.769	0.773	0.732	0.714	0.734	0.731	0.696	0.739	0.757	0.752	0.720
582	Indiana	0.609	0.624	0.638	0.560	0.586	0.611	0.653	0.667	0.669	0.635	0.675	0.689	0.695	0.658	0.617	0.634	0.630	0.602	0.657	0.671	0.666	0.639
583	Nebraska	0.633	0.644	0.654	0.598	0.617	0.636	0.696	0.711	0.709	0.676	0.711	0.729	0.730	0.694	0.672	0.690	0.683	0.655	0.702	0.718	0.705	0.683
584	Connecticut	0.658	0.668	0.677	0.617	0.636	0.654	0.712	0.730	0.733	0.687	0.726	0.745	0.751	0.702	0.683	0.703	0.700	0.661	0.712	0.730	0.725	0.687
585	Ohio	0.618	0.631	0.642	0.577	0.599	0.620	0.665	0.680	0.679	0.648	0.683	0.699	0.701	0.668	0.636	0.653	0.647	0.621	0.669	0.684	0.675	0.653
586	Michigan	0.668	0.678	0.687	0.630	0.648	0.666	0.732	0.757	0.764	0.704	0.745	0.771	0.781	0.718	0.706	0.733	0.733	0.680	0.733	0.758	0.757	0.705
587	Arizona	0.680	0.688	0.697	0.650	0.665	0.680	0.748	0.770	0.775	0.720	0.761	0.783	0.790	0.733	0.727	0.751	0.750	0.701	0.750	0.772	0.772	0.722
588	New Jersey	0.634	0.642	0.651	0.599	0.616	0.632	0.697	0.713														

**THE GUARDIAN Life Insurance Company of America**

**TABLE OF AREA INDEXES**

<u>City</u>	<u>Zip Code</u>	<u>RATING AREA</u>	<u>DENT</u>	<u>ORTHO</u>
<u>DISTRICT OF COLUMBIA</u> Washington	200, 202-205	DC1	102.0	100.5

SERFF Tracking #:

GARD-129475548

State Tracking #:

Company Tracking #:

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:

DC 7/1/14 Dental Filing

Project Name/Number:

/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	Cover - Dental 201407 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	ACTMEM - Dental 201407 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Comments:</b>	
<b>Attachment(s):</b>	Experience - Dental 201407 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

GARD-129475548

State Tracking #:

Company Tracking #:

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:

DC 7/1/14 Dental Filing

Project Name/Number:

/

<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	ACTCERT - Dental 201407 - DC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



March 26, 2014

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 7/1/2014 or later upon approval of this filing. The requested changes result in a 1.54% increase to our aggregate rate level, relative to our current rates.

As of 12/31/2013, The Guardian provides dental insurance for 346 groups located in the District of Columbia, with a total of 12,709 lives. The SERFF Number of our last approved filing is GARD-129380068.

Sincerely,

A handwritten signature in black ink, appearing to read 'Matthew Sachse'.

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Matthew Sachse, ASA, MAAA  
Pricing Manager  
Group Products

3/26/2014  
Date



## **ACTUARIAL MEMORANDUM**

This actuarial memorandum describes the methodology used to determine The Guardian's 7/1/2014 Dental manual rates for the District of Columbia.

### **A. Description of Benefits**

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

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

### **B. Renewability Provision**

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

### **C. Applicability (Closed/Open Block)**

Guardian's Dental business is an open block.

### **D. Marketing Method**

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





## **E. Underwriting Method**

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

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

## **F. Issue Age Limits**

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

## **G. Premium Basis**

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

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

These are the changes that have been made to our Dental Manual Rates, effective 7/1/2014 or later upon approval:

### **1. Base Rates:**

- a. **Dental Base Rates (Line 1A, DENTAL-1-DC, DENTAL-ADLTCH-1-DC & DENTAL-ADLTCH-1.1-DC), Split Deductible Base Rates (Line 1B, DENTAL-2-DC & DENTAL-ADLTCH-2-DC), and Cosmetic Base Rates (Line 1, DENTAL-COS-1-DC)** were increased by 3.30%.
- b. **Orthodontia Base Rates (Line 1D, DENTAL-2-DC & DENTAL-ADLTCH-2-DC)** were increased by 3.19%.

The impact on aggregate Dental in-force rates is an increase of 3.29%.

### **2. Deductible Area Factors (Line 3B, DENTAL-3.2-DC & DENTAL-ADLTCH-3.2-DC):**

The Area Factor Ranges were expanded to include more decimal places. This change will have no impact on aggregate Dental in-force manual rates.



**3. Secular Trend Factor (Line 7, DENTAL-4.2-DC, DENTAL-COS-3-DC and DENTAL-ADLTCH-4.2-DC)** has been reset to 1.000 as of 4/1/2014. The factor was previously 1.000 as of 1/1/2014. 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 7/1/2014.

**4. Healthcare Reform Adjustment Factors (Line 31, DENTAL-ADLTCH-16.2-DC):** We added clarifying wording to indicate that the factor is equal to 1.000 plus the sum of Lines 31A through 31G. This change will have no impact on aggregate Dental in-force manual rates.

**5. Split Dependent Factors (Line 91Ai & 91Aii, DENTAL-ADLTCH-17-DC & Line 91Aiii, DENTAL-ADLTCH-17.1-DC)** were footnoted to indicate that the Adult Rate and Child Rate used in the formulas come from Line 30 in the rate calculation. This change will have no impact on aggregate Dental in-force manual rates.

**6. Premium Discount Factors (Line 996, DENTAL-17.1-DC, DENTAL-17.2-DC & DENTAL-ADLTCH-17.7-DC)** were updated in certain areas due to a review of expenses. This change will have no impact on aggregate Dental in-force manual rates.

**PPO Re-Pricing (MC-DENT-PPO-TG-1-DC thru MC-DENT-PPO-TG-46-DC, MC-DENT-PPO-ADLT-1-DC thru MC-DENT-PPO-ADLT-46-DC and MC-DENT-PPO-CH-1-DC thru MC-DENT-PPO-CH-46-DC):** We have re-priced our PPO factors using our latest experience and assumptions. We updated our assumptions for network discounts, pricing penetration, and redirection. These changes resulted in a 3.32% decrease to aggregate Dental in-force manual rates in the District of Columbia.

**7. Area Factors (DENT-AREA-DC)** were updated. Impacts for PPO factors will vary by Network. To offset the national impact which flows into our base rates vs. the PPO network specific impact, area factors were revised. This resulted in a 1.69% increase to our aggregate Dental in-force manual rates in the District of Columbia.

The above changes will result in a **1.54% increase** to our aggregate rate level on 7/1/2014, relative to our current rates. This includes any impact of secular trend

#### **I. Indication if New or Modified**

This is a new filing for the District of Columbia

#### **J. Comparison to Status Quo**

The above changes result in a 1.54% increase to our aggregate rate level, upon approval of this filing, relative to our current rates.

The Guardian Life Insurance Company of America, New York, NY



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

Please see section G above.

**L. Summary of Each Proposed New Rule**

We are not requesting any rule changes.

**M. Overall Premium Impact of Filing on DC Policy holders**

These changes result in a 1.54% increase to aggregate premium rates.

**N. Rate Change History**

1/1/2011	-0.10%
4/1/2011	0.65%
7/1/2011	0.86%
9/1/2011	-0.10%
2011 Total:	1.31%
4/1/2012	1.26%
7/1/2012	1.53%
2012 Total:	2.81%
1/1/2013	-0.34%
4/1/2013	-1.27%
7/1/2013	0.00%
10/1/2013	-1.03%
2013 Total:	-2.62%
1/1/2014	1.25%
4/1/2014	2.25%
7/1/2014	1.54%



**N. Filed Minimum Required Loss Ratio**

Guardian's Group Dental manually rated business is priced with an expected loss ratio of 62.4% in all States. The remaining 37.6% 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	13.1%
Administration	10.3%
Taxes	10.0%
<u>Profit</u>	<u>4.2%</u>
Total	37.6%

**O. Interest Rate Assumptions**

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

**P. Trend Assumptions**

The annual trend assumption is 4.5%.

**Q. Persistency**

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

**R. Actuarial Certification**

Please see the attached certification.

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

3/26/2014  
Date

NATIONAL						
12 Months Ending	201312			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	26,987	117,717	\$119,555,066	\$69,075,754	57.8%	
10-15	7,945	90,653	\$80,418,581	\$47,217,519	58.7%	
16-49	16,036	415,987	\$339,155,503	\$213,892,410	63.1%	
50-99	6,520	417,386	\$305,332,987	\$214,304,919	70.2%	
100-249	3,744	513,053	\$357,734,654	\$263,867,234	73.8%	
250+	1,302	715,584	\$467,112,113	\$365,519,417	78.3%	
Grand Total	62,534	2,270,380	\$1,669,308,904	\$1,173,877,253	70.3%	
12 Months Ending	201212			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	26,654	116,306	\$116,379,652	\$68,640,194	59.0%	
10-15	7,962	90,804	\$79,936,694	\$47,656,219	59.6%	
16-49	15,921	413,597	\$331,855,332	\$212,185,690	63.9%	
50-99	6,325	406,479	\$293,270,549	\$210,276,259	71.7%	
100-249	3,602	490,660	\$336,893,559	\$252,897,963	75.1%	
250+	1,223	659,436	\$429,255,051	\$337,721,299	78.7%	
Grand Total	61,686	2,177,282	\$1,587,590,838	\$1,129,377,623	71.1%	
12 Months Ending	201112			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	26,133	114,274	\$113,346,735	\$67,002,566	59.1%	
10-15	7,813	89,306	\$77,886,047	\$47,096,290	60.5%	
16-49	15,788	410,546	\$325,967,000	\$211,363,938	64.8%	
50-99	6,026	384,892	\$274,643,317	\$198,499,882	72.3%	
100-249	3,483	473,979	\$319,369,350	\$241,607,447	75.7%	
250+	1,215	651,494	\$414,456,118	\$327,508,548	79.0%	
Grand Total	60,458	2,124,491	\$1,525,668,567	\$1,093,078,671	71.6%	
12 Months Ending	201012			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	25,487	111,604	\$109,175,448	\$65,211,666	59.7%	
10-15	7,818	89,575	\$76,815,419	\$46,937,579	61.1%	
16-49	16,072	417,368	\$325,471,196	\$215,262,517	66.1%	
50-99	6,190	395,390	\$275,216,300	\$203,689,282	74.0%	
100-249	3,406	466,014	\$304,919,695	\$234,722,070	77.0%	
250+	1,204	653,795	\$395,685,186	\$320,244,609	80.9%	
Grand Total	60,176	2,133,746	\$1,487,283,243	\$1,086,067,723	73.0%	

DISTRICT OF COLUMBIA						
12 Months Ending	201312 DC			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	138	664	\$757,294	\$399,833	52.8%	
10-15	41	508	\$545,069	\$292,191	53.6%	
16-49	95	2,827	\$2,510,476	\$1,464,856	58.3%	
50-99	39	2,683	\$2,171,188	\$1,430,210	65.9%	
100-249	27	3,947	\$3,329,597	\$2,378,685	71.4%	
250+	6	2,081	\$1,550,380	\$1,219,599	78.7%	
Grand Total	346	12,709	\$10,864,003	\$7,185,374	66.1%	
12 Months Ending	201212 DC			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	137	650	\$720,109	\$351,559	48.8%	
10-15	43	519	\$561,055	\$321,259	57.3%	
16-49	98	2,809	\$2,477,879	\$1,448,156	58.4%	
50-99	37	2,446	\$1,982,599	\$1,372,726	69.2%	
100-249	28	3,709	\$2,854,329	\$2,021,432	70.8%	
250+	7	3,300	\$1,948,973	\$1,613,610	82.8%	
Grand Total	350	13,432	\$10,544,945	\$7,128,742	67.6%	
12 Months Ending	201112 DC			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	155	730	\$869,657	\$487,257	56.0%	
10-15	45	553	\$548,716	\$317,165	57.8%	
16-49	102	2,897	\$2,611,043	\$1,642,162	62.9%	
50-99	40	2,621	\$2,065,912	\$1,393,928	67.5%	
100-249	23	3,085	\$2,350,179	\$1,670,572	71.1%	
250+	8	4,459	\$3,075,613	\$2,437,814	79.3%	
Grand Total	372	14,345	\$11,521,120	\$7,948,899	69.0%	
12 Months Ending	201012 DC			State Rate Filing Data Excludes DHMO and ASO		
CaseSize	Case Count	Lives	Earned Premium	Incurred Claims	Loss Ratio	
2-9	159	731	\$773,508	\$416,968	53.9%	
10-15	47	576	\$613,359	\$322,017	52.5%	
16-49	104	3,011	\$2,741,121	\$1,765,908	64.4%	
50-99	44	2,861	\$2,134,975	\$1,488,089	69.7%	
100-249	29	4,109	\$2,973,430	\$2,169,248	73.0%	
250+	7	3,807	\$2,345,642	\$1,882,822	80.3%	
Grand Total	389	15,095	\$11,582,035	\$8,045,052	69.5%	



**ACTUARIAL CERTIFICATION**

In my opinion, as of March 26, 2014, 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.

A handwritten signature in black ink, appearing to read 'Matthew Sachse'.

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

3/26/2014  
Date